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Towards a Model of Follower Development: Exploring the Success Differentials in
Leader and Follower Development Outcomes as Experienced by Bankers in
Nigeria.

Submitted to Southeastern University

Jannetides College of Business, Communication, and Leadership

In partial fulfillment of the requirements

for the degree of

Doctor of Philosophy in Organizational Leadership

Chris Onyejekwe Chukwuma

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Jannetides College of Business, Communication, and Leadership
Southeastern University

This is to certify that the dissertation prepared by:

Chris O. Chukwuma

titled

**TOWARDS A MODEL OF FOLLOWER DEVELOPMENT: EXPLORING
THE SUCCESS DIFFERENTIALS IN LEADER AND FOLLOWER
DEVELOPMENT OUTCOMES AS EXPERIENCED BY BANKERS IN
NIGERIA.**

Has been approved by his/her committee as satisfactory completion of the dissertation
requirement for the degree of Doctor of Philosophy

Approved By:

Joshua D. Henson, Ph.D., Chair

Jannetides College of Business, Communication, and Leadership

Bethany D. Peters, Ph.D., Committee Member

Jannetides College of Business, Communication, and Leadership

Jolene A. Erlacher, Ed.D., Committee Member

Jannetides College of Business, Communication, and Leadership

Southeastern University Institutional Review Board Approval:

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Abstract

The aim of this qualitative study was to understand the leader and follower development experiences of middle-level managers in the Nigerian banking industry regarding developing followers into leaders. I used two research questions to explore the perception and treatment of followers and the levels of leader and follower development as influences on the development of followers into leaders. The research was set in Nigeria, with a purposive sample of middle-level managers in the Nigerian banking industry. I used a descriptive phenomenological technique to conduct long, deep interviews with 12 middle-level managers via Zoom video and then transcribed them with Otter.ai software. My findings indicate that followers are treated very poorly in the Nigerian banking sector and are perceived as work tools and people with no choice by industry leaders. In addition, leader development is prioritized over follower development, which has been relegated to academic and job-specific training programs that lack leadership skills development. Followers are not intentionally and strategically developed into leaders but rather leaders emerge from those who meet deposit mobilization targets. Banks use the funds mobilized to build their asset base and for trading and lending. Leader development is prioritized, and despite being undertaken through expensive offshore executive training programs, outcomes of the learning points from these programs are not being applied to improve organizations in the industry and their staff because of the leaders' lackadaisical attitude toward training attendance. The followers, however, attain valuable outcomes from their training programs, which help with performance appraisal and service improvement processes.

Keywords: follower perception, follower development, leader development, development learning outcomes, deposit mobilization.

Dedication

My father was not school educated. He did not even attend primary school. Yet, he was resolute and steadfast about his children (especially me) getting the highest education possible. In the process of that insistence, he called me “Ojere Oyibo,” which in our Ogbu dialect means “the sojourner to foreign lands.” He repeatedly told me that I was as intelligent as Zik of Africa and would one day attain the same heights he did. When the time came for me to go to secondary school, he put everything he had into it and took me personally to Egbema, where I heard for the first time from my teacher that Dr. Nnamdi Azikiwe (Zik of Africa) held a Ph.D. from a big American University.

I asked what a Ph.D. meant, and my teacher explained that it is the highest educational level anybody can attain. I told my teacher and, later, my father that I would get a Ph.D. one day. Unfortunately, my father did not live to see me graduate from secondary school, but it was his dedication, insistence, and strong support that kept me through even the toughest personal financial crisis that could have easily thrown me out of school. This dissertation and doctorate degree is therefore dedicated to my late Father, Mr. Agbafuluownu Chukwuma Mgbejimuba, who passed away on April 20, 1980.

Acknowledgements

I am very grateful to the Almighty God, my Lord and sustainer, who has single handedly guided, protected, and propelled me throughout my life. Psalm 121 says that The Lord shall preserve me and my soul. Thank you, Lord, for your mercy, grace, and love. You have been faithful and merciful to me, and I am forever grateful to you, Lord. I am indebted to the love of my life, Mabel Nkiruka Chukwuma, who not only nudged me on to start the doctoral program at the time I did but has supported and cheered me on to the end. I wouldn't have done life with any other person because it wouldn't be the same. My lovely and ever supportive children, Okwuchukwu, Onynyechuwu and Ifechukwude have been a great source of strength. I am grateful to you, and I love you all.

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The circumstance and time of my SEU enrollment created a situation where I had to work with multiple cohorts, and eventually did most activities with two.

The C4ward was my core cohort, and I am so grateful to my friends Sarita Guillory, Sherrie Lynn, and many others. I took more than 50% of my courses with cohort five and spent all my residencies with these wonderful people, thereby cultivating friendship with great people like Chris Stevens, Jenny Sippel-Tompkins, Warren Rogers, my kid sister from another mother, Irene Sevordzie, and many others. I am so grateful for your contributions.

Finally, I must acknowledge the strength, resilience, and endurance of my mother as I was growing up, especially after my Dad passed away and I had to go to the university to obtain a degree to improve our lives. My younger brother and sisters also sacrificed in the process as I was unable to take care of them for that four years. My gratitude to all of them stems from the fact that it was those sacrifices that laid the foundation for this day. Thank you all.

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Chapter 1 – Introduction

Are followers being formed into leaders? This is the key question that informed this study. Therefore, the subject of interest in this study is not leadership development but leader development and its interconnections with and impacts on the outcomes of follower development in terms of growth into leadership roles. Mainstream leadership development has been traditionally focused on helping companies develop more capable leaders (Day & Dragoni, 2015). Followers have always been traditionally left out of the development equation (Bufalino, 2018; Day & Liu, 2018; Kellerman, 2012). Therefore, it is expedient to examine how the leader development processes impact followers and what outcomes followers derive from leader development programs. Are there follower development programs at all, or has the mainstream approach continued to dominate the development landscape?

Two critical concerns continue to trail the leader-centric (Meindl, 1995) approach to leadership development. The first concern is that it creates a trajectory where development agents presume that leadership development is the same as developing individual leaders, ignoring the critical distinction between leadership development and leader development. The theoretical conceptualization of leadership is traditionally presented as a strictly individual-level skill (Day, 2000). This individual skill mindset is evidenced in the constructs of theories such as transformational leadership in which individual behavioral trait-like dimensions of charisma, intellectual stimulation, idealized influence, inspirational motivation, and individualized consideration (Bass, 1985) are presented as the characteristics of a good leader. Authentic leadership was developed along the same contextual line, presenting individually induced dimensions of self-awareness, internalized moral perspective, balanced processing, and relational transparency as the characteristics of an authentic leader (Walumbwa et al., 2007).

Leadership development was similarly conceptualized, presenting leadership development and leader development as the same thing (Elkington et al., 2018; Shamir, 2007). Recently, however, scholars have pointed out an essential

distinction between leadership development and leader development (Day & Harrison, 2007; Grandy & Holton, 2013; O'Connell, 2014; Shamir, 2007; Vardiman et al., 2006). Leadership development expands a group's capacity to produce direction, alignment, and commitment (Gagnon et al., 2012; Hanson, 2013; McCauley et al., 1998). In addition, it focuses on building networked social capital relationships among individuals within an organization and the interpersonal skills of social awareness and social skills (Day, 2001).

On the other hand, leader development is concerned with expanding one's ability to be effective in leadership roles and processes (van Velsor et al., 2010). Leader development focuses on developing personal knowledge, skills, and abilities and is considered a purposeful investment in human capital (Coleman, 1988). Leader development focuses on intrapersonal skills, such as self-awareness, self-regulation, and self-motivation (Vakil, 2021). Day (2001) suggested that leadership development is a function of the social resources rooted in relationships, whereas leader development focuses on the assumption that effective leadership occurs through the development of individual leaders.

In reaction to the leader-centric constructions of leadership development, researchers have argued that what most organizations coin as leadership development should be labeled more appropriately as leader development (Bligh et al., 2018; Vakil, 2021). They stated that most leadership development efforts are primarily geared towards developing human capital rather than enough social capital (Edmonstone, 2011; McCallum & O'Connell, 2009). The preparation and equipping of human capital for organizational success was generally discussed under the auspices of employee development (Dachner et al., 2021; McCauley & Hezlett, 2001; Noe et al., 2014; Ployhart et al., 2014), which seems to be the construct under which follower development is studied within human resources literature. Williams (2016) observed that most leadership development training programs are aimed at development of the self-awareness of the individual leader.

Leader development, presented as leadership development in organizations, is used to construct the image and meaning of an appropriate managerial role (Alvesson & Willmott, 2002; Parush & Koivunen, 2014), displaying the leader in

heroic images. Carroll and Nicholson (2014) noted that in this perspective, leadership development is presented as a construct whereby leaders stifled and muted followers by disciplining them to conform to heroic leadership ideals. Nevertheless, given that Grandy and Holton (2013) had explained that leader development is primarily focused on the development of human capital and the building of self-awareness, self-regulation, and self-motivation capabilities, the corporate training referenced by Williams (2016) and Ng (2013) falls under leader development, not leadership development.

Today's organizational and business landscape is covered by strategic discontinuity, disequilibrium, blurring of boundaries, shifting competition, and daily new information that requires leaders and followers to evaluate and reevaluate priorities (Bennis & Nanus, 2012). O'Connell (2014) contended that leader development could help address the increasing organizational need for reinvention, innovation, and knowledge sharing, which are required to combat the complexities of the new competitive landscape. Human capital, knowledge, skills, strategic flexibility, leadership, and followership skills are being increasingly described as key factors for the 21st-century workforce that require continuous development, needed on a widespread basis, and not specific to individuals with assigned leadership roles (Hitt et al., 2010).

For organizations, however, leadership development has remained a high-profile activity exclusively designed for and focused on the senior elite staff (Mabey, 2013). Ironically, practitioner-writers (Bersin, 2019; Wolper, 2016) expressed concerns that leadership development in 21st-century organizations is analogous to throwing people into the deep-sea water and telling them to swim or sink. Bufalino (2018) lamented that even the most influential companies promote people into leadership before they are ready. The question that arises from this, therefore, is whether the leader development process in today's organization is helping prepare non-leaders for leadership.

The question about follower development outcomes dovetails into the second concern raised by the leader-centric approach to leadership development. Concentrated focus on the leader by leadership theorists and developers negates the

point made by Hurwitz and Hurwitz (2015) that both scholars and practitioners must recognize that leadership is only half of the story. Followership is the second half; hence, leadership and followership are required by the nature of their interwovenness to create a strong and ever-lasting relationship (Agho et al., 1992; Bufalino, 2018).

Like leadership theories, mainstream leadership development constructions and practices have focused on leaders and leadership, neglecting followership and followers (McDermott et al., 2011). Leadership development programs have, therefore, been criticized for being generally linear, emphasizing only the leader instead of addressing the distributed relational interactions (Bolden & Gosling, 2006; Turner et al., 2018). The problem with this linear approach is that it ignores the vital role of the follower (Uhl-Bien & Carsten, 2007) and negates the importance of the preparation of future leaders (Mercer, 2016; Murphy & Johnson, 2011). As van Velsor and McCauley (2004) submitted, leader development is only one aspect of the leadership development equation. The world has become more complex and globalized, requiring a shift from traditional leadership development (Nahavandi, 2015).

There is an increased urgency to revamp leadership development through a thorough understanding and integration of all aspects of leadership and followership development (Ardichvili et al., 2016; Bufalino, 2018; Cavins, 2019). In practice, however, development programs incorporating followership and followers rarely exist. The few existing follower or followership development programs are usually embedded in broader leader/leadership development programs (Bligh et al., 2018; Riggio, 2014). This practice is an oversight that can be attributed to the fact that leadership research has been anchored on the notion that leaders who hold senior positions in an organization are the people who influence followers to produce results (Blair & Bligh, 2018). To this extent, leadership development has created an environment where leaders are over-emphasized and followers are under-emphasized (Hughes, 2016). Follower development is almost nonexistent, whereas leader development courses are common, with no one cultivating and developing exemplary followers (O'Connell, 2014).

The contributions of the followers to the leadership success and the leader-follower co-production process remain undervalued, without the recognition that, often, a courageous follower (Chaleff, 2009) provides the leader with the vital information they need to succeed. Oc and Bashshur (2013), therefore, suggested the need for a follower development process that deviates from the leader-centric perspective, whereas Brown (2017) called for the study of followership, atypical to the subservient view of followers. Elkington et al. (2015) called for more focused studies on followership development, which encompasses leader formation, just as Fairholm (1995) observed that the 21st-century organization must develop high-performance, self-developed, and self-led followers with specific sets of values if it desires to succeed.

Fairholm (1995) raised the question of whether organizations invest in follower development as much as they invest in leader development. Additionally, how do the outcomes of follower development programs compare with those of leader development programs in terms of preparing the individual for leadership roles? As Dvir and Shamir (2003) pointed out, a balanced approach to the study of leadership must include a consideration of not only the influence of leader behavior on followers but also the impacts of follower characteristics and their effect on the leader. Unfortunately, current developmental practices are institutionalized, focusing on the leader in a dyadic relationship using a preset pedagogy, even though current theories and development models have moved on to being more interactive, collaborative, and problem based (Hotho & Dowling, 2010), recognizing the co-creative interactions between leaders and followers. My goal for the current research, therefore, is to investigate the efficacy and effectiveness of leader and follower development programs to understand if followers are being developed into leaders in Nigerian banks.

Statement of the Problem

Most leadership development efforts in organizations are geared toward people who already hold leadership positions (Bersin, 2019). From a commercial, market attraction, and profit motive standpoint, this approach is understandable

because individuals occupying leadership positions are the ones who pay the bills and approve the programs (Moldoveanu & Narayndas, 2019). They would understandably do it for themselves first. Second, society, except academics, implicitly views leadership as a position rather than a relational and coproductive process (Uhl-Bien et al., 2014). My purpose as a researcher has been to find out how to create a system that pays attention to developing followers and preparing them over a long time, if not over their lifespan, to become leaders.

The underlying assumption is that those who have experienced the ways leaders treat followers usually turn out as the best types of leader (Schroeder, 2019). The focus of development is, however, on only people who occupy leadership positions, which creates a problem in that development is supposed to connote some form of progression, growth, or advancement. One agreed and common theme within most definitions is that development encompasses a change in some aspects of the human condition (Chambers, 2004; Kanbur, 2006). MDG Monitor (n.d.) stated that development refers to a specified state of advancement or growth. Wolper (2016) submitted that, generally, the term development describes a good change. People who already have a leadership position and leadership responsibility need improvement, not development per-se. In contrast, people who currently do not hold positional leadership need development to progress or advance into leadership positions and responsibilities (Bersin, 2019).

Reacting to the overt focus on leaders, scholars observed that the development programs currently being offered do not meet the needs of innovation, complex problem solving, and dynamic work environments (Godfrey-Smith, 1998; McCauley-Smith et al., 2013). These programs need to be realigned to ensure a culture that promotes questioning of strategy and plans to better meet the demands of operating in dynamic work environments (MacKenzie et al., 2014; Turner et al., 2018). Trehan (2007) pointed out that leader and leadership development intervention programs have traditionally been linear in approach, resulting in ineffective people development for the intricacies of the current complex global economy.

Many leadership development interventions are designed using the cookbook approach (Garavan et al., 2015). In cookbook approaches, leadership development providers employ procedures without clear rationales, and which do not consider the contexts and specific need areas of the participants (Green, 2007) or even the organization. They are called “cookbooks approach” because in cooking with cookbooks, the chef simply follows a written procedure in adding the ingredients to obtain the exact results that the author intended. Similarly, in cookbooks leader development programs, one intervention is selected followed by the next sequential intervention, and so on, without any deviation from the rulebook (Turner et al., 2018). This approach neglects the aspect of mindsets development in the leadership development process (MacKenzie et al., 2014).

Meanwhile, Kennedy et al. (2013) submitted that new leadership and followership development programs must move from developing skill sets to developing mindsets by focusing on three primary functions: personal, relational, and contextual. Nesbit (2012), therefore, called for the creation of development programs that would better address today’s dynamic workplace, suggesting that linear development programs could seriously impede human capital development efforts. Turner et al. (2018) also submitted that given the deficiency of the existing leader and leadership development programs, as well as the paucity of follower and followership development programs, a new leader and follower development intervention mode that would be nonlinear and embody critical thinking and problem-solving is required.

Three concerns, therefore, prompted the current investigation. First, the leadership development efforts concentrate on leaders who already hold leadership positions (Ardichvili et al., 2016; Blakeley & Higgs, 2014; Callahan & Rosser, 2007) while neglecting those who do not hold any leadership positions (Carroll & Nicholson, 2014). Second, current leader and leadership development efforts are linear and dyadic in nature (Bolden & Gosling, 2006), and do not seem to be transforming people from followers to leaders (McDonald, 2015; Progoulaki et al., 2022). Third, there is a paucity of followership development research (Malakyan, 2014) and a lack of follower development programs (Bufalino, 2018).

Purpose of the Research

The purpose of the current study was to learn in ways, if at all, followers are being developed into leaders. The study involved exploring the lived experiences of Nigerian bankers to understand the leader and follower development processes as a basis for determining the influence and impact of factors involved in developing followers into leaders. This study also included investigating the type of outcomes that leader development programs produce for the followers. To understand the complete dynamics, it was helpful to find out if follower development programs exist in Nigerian banks, and if they do what kind of outcomes do they produce, especially in relation to developing followers into leaders? The participants in this study were middle-level bank leaders in Nigeria.

There are a few cogent reasons why I chose Nigeria for the current study. First, I was born and raised in Nigeria, and I attended primary and secondary schools as well as universities there. Second, I consulted for Nigerian banks for over 5 years as a PriceWaterhouseCoopers management consultant and then worked as a senior executive in the industry for almost 12 years. I, therefore, understand the dynamics of leadership in the Nigerian corporate environment, specifically in the banking sector. My observations and concerns during my role as a leader in the Nigerian banking sector and other sectors led me to choose this topic for the current study.

Third, and most importantly, it has been generally acknowledged that modern leadership, both in the public and private sectors, has not been very successful in Nigeria and indeed in Africa (Emu & Umeh, 2014; Ikpefan & Agwu, 2015; Ojokutu et al., 2012; Onakoya et al., 2018). Nearly two decades ago, Malunga (2006), pointed out that leadership development was a foremost priority for capacity building in Africa. Today, scholars are still repeating Malunga's (2006) call, albeit in various sectors of the African economy (Abu-Bakarr et al., 2022; Airhihenbuwa et al., 2016; Mamabolo, 2018; Naidoo, 2019; Oleribe et al., 2019). For example, Airhihenbuwa et al. (2016) noted that there was an urgent need for the development of transformative leaders in Africa's health sector. Abu-Bakarr et al. (2022) called for the prioritization of capacity and leadership

development for wildlife conservation in sub-Saharan Africa. Abu-Bakarr et al. contended that traditional academic training programs are playing a critical role in the efforts to meet capacity-building needs, but opportunities for strengthening leadership skills and capabilities are still limited.

Given the trend of leadership studies and practice at the global environment, it is important to heed Hurwitz and Hurwitz's (2015) call to recognize that leadership is only half of the story and consider the declared urgency by Malunga (2006), as continued by other African scholars (Abu-Bakarr et al., 2022; Naidoo, 2019; Oleribe et al., 2019), to cover both leadership and followership development. The objective of this study, therefore, was to investigate if the leader development programs help in developing followers into leaders in the Nigerian banking sector. The study highlighted some of the trajectories that may not be helping and the approaches that would benefit the process, especially when viewed from the followers' lens (see Shamir, 2007).

The banking industry was as a viable sector to focus the study because it has been the cynosure of the Nigerian economy and its observers in the last three-to-four decades (Ajiboye, 2017; Inyang et al., 2014; Kuye et al., 2013). How the banks are operated is generally regarded as a reference point for organizational leadership in Nigeria. The banking sector accounts for a sizable proportion of Nigeria's gross domestic product (GDP) and drives the stock exchange market by volume and value of shares traded daily (Fadare, 2011). A study of the banking industry would provide acceptable data upon which organizational leadership, leadership development, and leader development in Nigeria can be generalized.

Furthermore, career progression can be very fast for some and very slow for others in the Nigerian banking industry (Ali et al., 2020). This study may help clarify the rationale for this dichotomy and how personal successes translate into organizational success (Leonova et al., 2021). The current phenomenological study, therefore, included pertinent questions to explore the career progression experiences of Nigerian bankers from the perspective of the influences of leader and outcomes of follower development programs. The objective was to examine the experiences of the leaders who have grown from being followers to being

leaders and have experienced leader development in the industry and explore their experiences and success outcomes.

Research Questions

The data for this research were from the lived experiences of Nigerian bankers in terms of their leader and follower development experiences. The purpose was to investigate if leader development programs in Nigerian banks help in developing followers into leaders. The primary research question is as follows: Are followers being developed into leaders in the Nigerian banking industry? The secondary research questions are (a) How do leaders perceive followers and how do followers perceive leaders in Nigeria? (b) Are there follower development programs in Nigerian banks and how do leader and follower development outcomes help in producing future leaders in the Nigerian banking industry?

The research questions were appropriate to address the most important aspects of the research purpose, which are the need to develop followers into leaders, the influence of leader development process on the development of followers into leaders, and the level of follower development practice in Nigerian banks, as Terrell (2016) suggested. Therefore, I conducted this study to answer the following primary research question (RQ1) and secondary research question (RQ2).

RQ1: How are followers and follower development perceived in the Nigerian banking industry?

RQ2: In what ways, if at all, do the leader and follower development processes influence the development of followers into leaders in the Nigerian banking industry?

Significance of the Research

It has been emphasized that few professional development programs are geared toward developing effective follower cultures and skills (Latour & Rast, 2004). Rather, executive development programs, business school programs, expensive training, seminars, workshops, and internal organizational training programs all focus their curricula on developing leaders (Bligh, 2010). Based on

this undue focus on leaders, Uhl-Bien et al. (2014) and Bligh et al. (2018) called for more followership development programs and research. Various scholars have studied follower and followership development in western countries (Bufalino, 2018; Dachner et al., 2021; Naber & Moffett, 2017; Progoulaki et al., 2022; Read III, 2020) and Asia (Huang, 2013; Khan et al., 2019; Liu et al., 2019), but not many studies have been carried out in Africa. Although the literature on leadership development and followership development is scanty, no specific study has been carried out on leader development and follower development in Nigeria. Providing the Nigerian perspective and reality would be the first significance of this study. Follower development is crucial in the 21st-century networked and sophisticated world, and empirical studies/data from Africa would help in completing the global understanding of the subject.

The second significance is that the concept of viewing leaders and followers as co-producers (Shamir, 2007) in the leadership process has not taken root in Nigeria (Gberevbie, 2011) due to the power distance culture (Hofstede, 2011) in the nation's corporate environment. Exploring lived experiences in follower development and extant literature on leader development in the Nigerian banking industry may help in validating the process of leader-follower partnership in the co-creative process in the country (Bligh et al., 2018; Uhl-Bien et al., 2014) and reinforce the need to develop people before they assume leadership positions. Followers are the people who increase a team's capacity to pursue new and ambitious goals, and the co-creation phase of the leader-follower interaction evolves naturally out of a healthy collaboration between followers and leaders (Fabiano, 2021).

The third significance is related to the conclusion of a recent study on fast-track career growth in the Nigerian banking industry by Shvyrev et al. (2021) who concluded that career development, preparation, and enthusiasm for work were lacking in the industry. The researchers suggested that the situation may cause a lack of inspiration and unhappiness among most future workers in the sector. A study of the success outcomes of leader and follower development may help the executive leadership teams in Nigeria learn what it would take to engage their

employees and rekindle enthusiasm and happiness at work (Jaussi & Randel, 2014a), thereby increasing productivity and creating a better working environment.

Another contribution of this study is in furthering the process of the identification of the proper outcomes of leadership and leader development processes. Day and Liu (2018) stated that there was an implicit assumption that the most acceptable outcome of leader development processes was an improvement in job performance. They argued that this assumption was not entirely correct but unrealistic because development is not typically a perfectly positive or linear phenomenon. According to Baltes (1997), the trajectory of development is curvilinear because development is inherently a process of gains and losses. Day and Liu suggested that leader development theories must focus on development as the outcome of interest. They clarified further that leader development is not only about job performance but also about overall career success.

Conceptual/Theoretical Framework

Conceptual framework is the theoretical foundation of the problem. It includes the study variables, depicts established relationships, and/or is predicted relationships among these variables. This study was premised two related theoretical constructs: (a) leader development (Day, 2000; Grandy & Holton, 2013; Vardiman et al., 2006) and (b) follower development (Dvir & Shamir, 2003; Latour & Rast, 2004). Leader development literature is emerging from the critical examination of leadership development processes where scholars discovered a practical distinction between the two concepts (Hanks et al., 2015). Literature on follower development is presently scanty, necessitating the examination of the phenomenon from the perspective of the emerging followership development literature (Bligh et al., 2018; Day et al., 2014; Turner et al., 2018).

Leader Development

Day (2000) first highlighted the concept of leader development, calling attention to the fact that leadership development was different from leader development. The clarification became necessary as the study and practice of leadership development tended to concentrate on the behavioral patterns of leaders

(Uhl-Bien et al., 2014). McCauley et al. (1998) had earlier defined leadership development as expanding the collective capacity of organizational members to engage effectively in leadership roles and processes. The key word in this definition is “collective” because it distinguishes the context of leadership development from leader development, which is concerned primarily with developing the individual capacity of the leader (Day & Liu, 2018). Leadership development has been described as a process where social or relational systems are used to build commitment among members of a community of practice (Wenger, 1998).

In leader development, however, emphasis is placed on individual-based knowledge, skills, and abilities associated with the roles of a leader (Coleman, 1988). The focus of this study was on leader development. Leader development has been associated with enhancing intrapersonal competencies such as self-awareness, self-regulation, and self-motivation (A. Harrison, 2016). Liu et al. (2021) stated that leader development is a multidimensional development process that encompasses intrapersonal, interpersonal, and organizational-level influences that are exerted inside and outside of leadership roles. The sphere of influence of this exertion includes followers who are co-producers (Shamir, 2007) in the leader-follower interaction process. Day and Dragoni (2015) submitted that leader development must be viewed as a process that helps individuals increase their ability to exercise influence in situations that are complex and varied.

Developing successful leaders, especially among followers, must, therefore, be preceded by a thorough understanding of the precursors, processes, and outcomes of the leader and follower development dynamics, supported by theoretical research and empirical foundations (Kolb, 2014). This approach is important because multiple interactions, including learning, practice, feedback, and self-assessment, interact for leader development to occur (C. Day et al., 2009). In the current study, the process of these multiple interactions helped determine the specific outcomes leader development for followers in Nigerian banks.

Follower Development

Follower development entails creative thinking about the exploration of new possibilities in redesigning and transforming the organizational process (Baublits, 2014). Organizations must learn to nurture a productive environment by allowing active followership to flourish, creating a situation where both leaders and followers are fully aware of their roles and how they contribute co-productively to the success of the organization as independent actors who offer original ideas and suggestions (Riggio, 2014). Latour and Rast (2004) suggested that developing dynamic followers is more significant to the success of the organization than leader development because, without followers, leaders achieve nothing. According to them, follower development is a process of preparing and producing individuals who would seamlessly transition to effective leadership at the appropriate time without having problems.

Dvir and Shamir (2003) suggested that the development level of followers can influence the leadership level exhibited by a leader. Dvir and Shamir identified three levels of development that a follower could attain: (a) motivation and self-actualization level; (b) empowerment level, which involves active engagement and a critical, independent approach to handling tasks; and (c) morality, which entails internalization of organizational values and behavior because leaders would most likely delegate responsibilities to mature, independent and high-performing followers (Shamir, 2007). Follower development as a construct is, however, still emerging, and the current research is an attempt to add to the body of empirical knowledge required for its full development.

Methodology

The qualitative methodology is a research design where the researcher tries to establish the meaning of a phenomenon from the responses received from the participants (Creswell & Creswell, 2018). According to Saldana and Omasta (2018), the qualitative method is an active process to find patterns in data and decipher their interrelationship using the mind and body. Denzin and Lincoln (2017) explained that qualitative research is made up of a set of interpretive and

material practices that transform the world and make it visible by turning it into a series of representations, field notes, interviews, conversations, photographs, recordings, and memos that help illuminate the issue under discussion. Qualitative researchers answer the questions of how and why behind a phenomenon by looking deeper than the physical events and behaviors (Maxwell, 2013).

The data collected in qualitative research cannot be easily handled using statistical procedures because they are rich in the description of people, places, and conversations (Bogdan & Biklen, 2007). Qualitative research is not bound by the limitations that quantitative researchers place on numerical data. Responses that do not perfectly fit the researcher's expectation are still useful in qualitative research as they add context and sometimes help to explain things that numbers alone cannot reveal (Vaughan, 2021). Qualitative studies have, therefore, been used to capture people's opinions and emotions in leader and leadership development, as well as explain how and why the process produced certain results in the context of the research focus.

Method of Study

A research design is inherently the blueprint of how the research is conducted (Hedrick et al., 1993), and it is guided by the "researcher's philosophical, epistemological, and ontological" (Neuman, 2019) foundations, the goals of the study, the conceptual framework, and the selected method of study (Creswell & Poth, 2018). The specific style of qualitative research used for this research is a phenomenological study, which is appropriate for exploring the lived experiences of several individuals and describing the experiences that those individuals share regarding a particular phenomenon (Moustakas, 1994). In phenomenology, the research participants describe their individual lived experiences to the researcher, who in turn describes those experiences in the research report (Creswell & Creswell, 2018).

Phenomenological design is both a qualitative design and methodology because of the overlap between research design and research methods (Neubauer et al., 2019; Tight, 2015). The epistemological viewpoint that guided my choice of phenomenological research design for this study that the lived experiences of

followers and emergent leaders in the Nigerian banking industry can help provide clarity on the success outcomes of leader and follower development processes, as well as insight into the opinions, experiences, and knowledge of bank workers in the country. In phenomenological studies, the researcher does not attribute meaning to the experiences of the participants but looks for meanings emerging from the collected data (DePoy & Gitlin, 2015). The researcher listens and investigates, without making suppositions, while using the findings as the foundation for further study (Zaman, 2021).

Method of Data Collection

Typically, the data collection method used in phenomenological investigations involves long in-depth interviews (Creswell & Creswell, 2018). Marshall et al. (2021) asserted that phenomenology involves informal, long, in-depth interviews with people who have experienced a phenomenon of interest. The interview is usually an informal, interactive process that includes open-ended questions and inquiries (Moustakas, 1994). A purposive sample, which helps select people who have experienced the phenomenon of interest, is normally used in phenomenology (Ellis, 2016a). The process of gaining an in-depth understanding of the phenomenon requires that the study have a degree of credibility. For this reason, therefore, the researcher must interview enough people to gain enough insight, but not so many people, which could lead to losing sight of the essence of the phenomenon or topic of research (Brinkmann & Kvale, 2014).

Ellis (2016a) stated that different textbooks suggest different sizes of samples for phenomenological studies, but a sample of between six and 20 participants is sufficient for clarity, and these participants are not too many to derail the study focus. In line with the recommendations of methodology experts (Creswell & Creswell, 2018; Ellis, 2016a; Marshall et al., 2021), I purposively selected 10-12 participants from the 23 major banks in Nigeria. In Nigeria, of the 23 major banks, eight banks are licensed for international business and spread, 11 for national spread and business, and four for regional business (Central Bank of Nigeria, 2021). Numerous other banks operate at localized and restricted levels within the economy, and therefore, do not fall into the “major banks” category in

Nigeria. Not all 23 major banks could be represented in this sample; the participants were 12 middle-level leaders who were working or had worked in the banks.

The participants in this study were leaders who occupied group, departmental, or branch head/manager positions. They supervised full operational areas and ranged in rank from assistant manager to senior manager grades. The people identified as experienced followers within the Nigerian banking sector are individuals who have spent at-least 3 years in the banking industry but do not hold supervisory positions. This category of people was not included in this research sample. The method of data collection was semistructured, long, in-depth interviews administered through Zoom video. The processing of the data collected from the interview entailed coding using a combination of InVivo coding, values coding, and emotional coding processes, starting with a line-by-line open coding process (see Williams & Moser, 2019). InVivo coding is necessary to make use of the participants' direct words and capture their own expression of their lived experiences (Crosley & Jansen, 2020).

In a phenomenological study such as the current study, values coding helps highlight the importance that participants attribute to themselves and other people, especially leaders, as well as the principles, moral codes, and situational norms that they experienced relating to the subject being investigated (Saldana & Omasta, 2018). I also employed process coding to pull up the process concerns that the participants expressed to help in understanding the relationship between leader development outcomes and follower development. Emotional coding highlights the emotional states recalled by the participants, which may be insightful mind-windows (Goleman, 2005) into their deepest feeling about the outcomes they received from the processes being investigated (Saldana, 2016).

Method of Data Analysis

The data analysis method was hybrid coding approach. Hybrid coding is a combination of deductive and inductive coding techniques. The application of

hybrid coding is necessary when neither a deductive nor an inductive technique alone could produce a rich enough dataset to capture the depth of all the research questions (Crosley & Jansen, 2020). I coded the themes directly generated for the research questions using deductive techniques, given that the research questions had already revealed those set of preestablished coding expectations (see Saldana, 2016). Williams and Moser (2019) explained that deductive analysis focuses on examining causality and testing existing theory or construct, as opposed to inductive coding, which aims to generate a theory from the data.

Coding for datasets lacking direct descriptions for specific research questions involved inductive coding technique. Crosley and Jansen (2020) stated that a set of open-ended interviews where no preexisting codes are expected are best coded using the inductive coding technique. Inductive coding technique usually helps when a researcher is investigating something that has not yet been well established or understood (Parry et al

., 2014). The coding derived from the data via inductive approach helps in exploring the subject deeper and finding meanings (Crosley & Jansen, 2020).

The analysis in this study mainly involved the descriptive phenomenological approach with a focus on participants' lived experiences, which refers to the way individuals experience the world. The descriptive method of phenomenological studies originated from the writings of Edmund Husserl (1859—1938), which were further developed by Merleau-Ponty (Sundler et al., 2019). Descriptive phenomenology is focused on capturing the essence or the universal essence of the participants' lived experiences and describing those experiences from the viewpoint of those who experienced them. Interpretation is rarely necessary as the experiences could be described in detail (Dahlberg et al., 2008).

Scope and Limitations

The scope of the present study was the Nigerian banking industry and the participants were middle-level leaders. Middle-level leaders are individuals who

occupy group, departmental, or branch head/manager positions and supervise groups of people or departments that comprise groups of people. As mentioned earlier, the sampling method employed was purposeful sampling to ensure intentionality in selecting participants who have experienced the central phenomenon of investigation (see Creswell & Creswell, 2018). In total, 12 participants participated in semistructured interviews. The choice of 12 participants, although considered somewhat high by some scholars for a phenomenological study (Ellis, 2016b; Marshall et al., 2021), ensured that a sizeable number of banks out of the 23 major banks licensed for international, national, and regional businesses in the country (Central Bank of Nigeria, 2021) were covered.

Though phenomenological studies yield compelling research data, they have some limitations, as is with every other form of academic research. The first one is the general limitation of qualitative research, which is the issue of researcher bias (Creswell, 2014; Janesick & Abbas, 2011; Patton, 2015). Padgett (2016) advised researchers to be mindful of the fact that biases arise from prejudices and personal sentiments. Janesick and Abbas (2011) submitted that the role of the researcher must include the up-front integration of biases, beliefs, and values. Because I worked in the Nigerian banking industry, there is a possibility that the experiences and convictions from those years may influence my views in analyzing the data. The mitigation to this, however, is that the coding of the data was straight from the original interview transcripts. Moustakas (1994) insisted that phenomenological researchers, by virtue of their deep dive into lived experiences, set aside assumptions, and take away everything that characterizes bias, thereby attaining a state of newness that could be considered awe-inspiring.

The second limitation of the study is that of conceptual clarity in relation to leader development and follower development at the data collection level. Participants may not be able to delineate between leadership development and leader development (Grandy & Holton, 2013), as well as between followership development (Bligh et al., 2018) and follower development (Dvir & Shamir, 2003). As O'Connell (2014) observed, leader development lacks definition. Read III

(2020) also observed that follower development lacks both definition and theoretical constructs. Participants might have well understood leadership development and followership development but only related to leader development and follower development after the explanation of the distinction (Day, 2000) between the two concepts by the interviewer. The mitigation entailed including a brief definition of the four terms in the interview protocol, allowing the participants to read them ahead of the interviews.

The third limitation of the study is that the phenomenological process is time-consuming and labor-intensive (Creswell, 2014; Janesick & Abbas, 2011; Miles et al., 2019). The data collected from 12 different interviews were huge. The coding, interpretation, and report writing process were both tedious and time-consuming. Scholars have, however, warned that researchers must understand the tedious and time-consuming nature of phenomenological studies (Creswell & Creswell, 2018; Patton, 2002) before adopting the design method. Patton (2015) submitted that interview data are subject to compromise, which leads to response distortion, attributed to personal anger, anxiety, bias, politics, and a dearth of awareness. Controlling for all these by carefully coding only the responses directly relevant to the question consumes time and energy. Rudestam and Newton (2015) advised that the researcher must convince their audience and readers that they based their findings on a critical investigation. The nature of phenomenology does not permit the researcher to make suppositions (Akhilele, 2020), which helped minimize the corruption of the data due to exhaustion from tedious data analysis.

The fourth limitation observed is the dearth of literature on follower development. There are a few pieces of literature on followership development, but not much has been found on follower development. Efforts in developing follower development as a construct is largely following the pattern of the reversal of lens (Shamir, 2007) on leader development, which is the construct that has already been clearly delineated from leadership development (McDermott et al., 2011; Liu et al., 2021). Follower development is distinguished from followership development in the same way that leader development was distinguished from leadership development; hence, its focus is on followers as individuals, whereas followership

development focuses on the organizational and social groups levels (Day et al., 2014). It is hoped that this work will add to the literature on follower development and reduce this limitation for future researchers.

The fifth and final limitation of the study relates to the transferability and generalizability of the study findings. The study was specific to the banking sector, and although the industry sets a lot of the corporate standards in the country (Fadare, 2011; Inyang et al., 2014; Kuye et al., 2013), studies conducted in other sectors may turn up different sets of results. The validity of this study for generalization and transferability to other sectors in the country is, therefore, not certain. Furthermore, given the Nigerian and African geographical location of the population studied, it would be difficult to generalize the results to Europe, North America, or any other part of the world.

Definition of Terms

Leadership development is the process used to expand the capacity of organizational members, as a collective, to engage effectively in leadership roles and processes (McCauley et al., 1998). This developmental process focuses on the interaction between the individuals and the social environment in the organization (Fiedler, 1996). The aim of leadership development is to foster an environment where organizational culture, leadership processes, and the emergence of leaders are supported so that leaders can be grown from any part of the organization.

Leader development is the process used for the improvement of a person's knowledge, skills, and abilities to enable that person to perform formal leadership roles (Day, 2000). The aim of leader development is to enhance the leadership capacity and capabilities of an individual (McCauley et al., 1998). Leader development is achieved through purposeful, targeted investment in an individual by developing their self-awareness, self-regulation, and self-motivations (Elkington et al., 2018). Leader development focuses on the individual, whereas leadership development focuses on the group or organization (R. T. Harrison, 2016).

Followership development is the process that aims to advance the understanding of how followers work with leaders to contribute to organizational

outcomes (Bufalino, 2018). It is a process of developing followers' awareness and knowledge about themselves as followers (Bligh et al., 2018). Followership focuses on the group or organization and helps develop interpersonal relations for effective contributions to organizational goals. Followership development involves mapping and understanding within and between change patterns of groups, teams, and larger collectives over time (Day et al., 2014).

Follower development is the process of developing individuals on how to partner with leaders to jointly produce organizational outcomes (Bligh et al., 2018). Follower development involves mapping and understanding within and between personal change patterns (Day et al., 2014) and how they help the individual contribute to the organizational process. Follower development is a process that enables individuals think creatively and explore new possibilities in the process of organizational transformation (Baublits, 2014).

Deposit mobilization is the process that financial institutions use to mobilize or gather funds into their various banking systems (Banke & Yitayaw, 2022). The objective of deposit mobilization is to collect the scattered capital in different forms within the economy and bring it into the banking system. It is, therefore, a crucial source of working funds of banks (Jacob et al., 2019). Commercial banks mobilize deposits from the public, businesses, and organizations into three types of accounts: saving, current or checking, and fixed deposits. Deposit mobilization is no longer a practice in Western economies because all monies in these economies are within the banking system (Vogel & Burkett, 1986). The practice is, however, still one of the most important functions of banks, especially commercial banks, in the developing world such as India, Ethiopia, Pakistan, and Nigeria.

Summary

The aim of this study was to explore the efficacy and effectiveness of leader development programs in Nigerian banks and the application and success outcomes of follower development programs. The study also focused on the relationship

between leader development and followers' emergence as leaders against the backdrop that most leadership development efforts in organizations are focused on people who hold leadership positions (Bersin, 2019), which causes the neglect of those people who do not occupy leadership positions, known as followers (Nesbit, 2012; Turner et al., 2018). In total, 12 workers in Nigerian banks participated in semistructured interviews to gain insight into their lived experiences regarding leader development and follower development. Half of the sample was middle-level leaders, and the other half was experienced followers. This segmentation was crucial to enable the comparison of the success outcomes of the two researched sample groups. This study was phenomenological research, which is a qualitative research method.

Leader development and follower development are not familiar terms in the Nigerian lexicon (Akhilele, 2020), and therefore, a study of this nature is required to attempt to obtain validity in the environment. The research questions for this study were five: (a) What are the experiences of middle-level managers with the leader Development processes in the banking industry of Nigeria?; (b) What are the experiences of the long-term, high-level followers with the leader developmental processes in the banking industry of Nigeria?; (c) Do Nigerian banks engage in follower development outside of leader or leadership development? If so, how do they engage in follower development?; (d) How do the experiences of the leaders and the long-term, high-level followers compare when it comes to the developmental processes in Nigerian banks?; and (e) Does the leader development process in Nigeria influence the development of followers into leaders, and if so, how? It is believed that the answers to these questions would help in understanding the impact of leader development on followers' emergence as leaders and elucidating the differences in the success outcomes between leaders and followers in the Nigerian banking industry.

Chapter 2 – Literature Review

Leadership has been researched as a subject for more than 100 years (Antonakis & Day, 2018). Despite a growing scholarly interest in followership for

over four decades, the phenomenon remains a niche field in the now-crowded space of leadership and management studies (Carsten et al., 2014; Larsson & Nielsen, 2017; Read III, 2020). Like leadership studies, both leadership development and followership development have received considerable attention from scholars (Day, 2001). Leader development has been a key area of focus for scholars since the distinction between leader development, and leadership development became clear (Elkington et al., 2017; Grandy & Holton, 2013; Nahavandi, 2015; Stern, 2011). This study focused on leader development and follower development, which are distinct from leadership development and followership development (see Day et al., 2014; van Velsor et al., 2010).

Unfortunately, follower development as a concept, a phenomenon, or practice has not received much attention, and as such, has not generated much literature from leadership scholars (Dvir & Shamir, 2003; Veiss, 2018). However, as I mentioned earlier, considerable studies have been conducted on related concepts and constructs of leadership development, leader development, and followership development. It would be critical to examine extant literature on these related theories and constructs to build a strong foundation for the phenomenon of follower development as the focus of this study. This chapter also includes a review of available literature on leader development and follower development within the Nigerian banking sector to create the context for the study, as Terrell (2016) suggested.

The aim of the literature review is to explore what is already known about the research problem to understand the history of leader and follower development, reiterate key theories and researchers, and build a theoretical foundation that could help future researchers in follower development (see Ollhoff, 2017). To this end, I will examine the four concepts of leadership development, leader development, followership development, and follower development using two broad headlines: leader development versus leadership development and follower development versus followership development. Where relevant, I will discuss the development outcomes (Packard & Jones, 2015), especially within the Nigerian banking industry, as they relate to each of the frameworks under consideration.

Leadership Development versus Leader Development

One area of leadership studies that has attracted considerable attention from scholars and practitioners as an exciting field with influential contributions to the advancement of leadership research is leadership development (Holt et al., 2018). The field of leadership development also encompasses leader development, followership development, and follower development (Day et al., 2014; Turner et al., 2018; Yang et al., 2020). Day et al. (2014) observed that the leadership development has emerged as an active field of theory building, and researchers have provided some scientific and evidence-based foundational support to the hitherto strictly practitioners' interest in the subject. The most fundamental issue with the field of leadership development, however, is the need for a coherently articulated theory (Day & Liu, 2019).

Bryson (2021) believed that the lack of theory may have resulted from the distractions caused by the increasing need for organizational scholarship to turn to the questions of practice as a way of engaging with the complexity and messiness that characterize organizational life and experience (Carroll & Simpson, 2012). Scholars believe that the most pressing need for this turning of attention to practice has been in the leadership sphere, where various imperatives driving competitive advantage in organizations confront each other and demand action in the face of uncertainty (Carroll & Simpson, 2012; Holt et al., 2018; Mabey, 2013; MacKenzie et al., 2014; Nesbit, 2012). As Sinar and Paese (2016) observed, the 21st-century business climate keeps evolving and changing at an unprecedented speed, requiring an equal, if not a faster, pace of the development of organizational leaders to meet the volatile, uncertain, changing, and complex environment (Elkington et al., 2017; Schwarz et al., 2014).

The enormity of the developmental needs ushered in a plethora of activities and programs, which led to some perceived decline in developmental quality (Day & O'Connor, 2003; Day & Zaccaro, 2004). For example, Day (2011) reported that global survey data collected by Howard and Wellins (2008)—researchers at Developmental Dimensions International—suggested that organizational leaders were increasingly dissatisfied with leadership development programs. Preceding

this suggestion was the observation by The Conference Board 1999 report following a survey highlighting the increased attention and resources given to leadership development by organizations.

In a conceptual review following the heightened interest in leadership development, Day (2001) observed that organizational leaders and providers of leadership development had confused two aspects of the phenomena and treated them as one. He submitted that there is a difference between leader development and leadership development. Day (2011) explained that the vital distinction between developing leaders and developing leadership connotes that leader development is focused on developing individual leaders, whereas leadership development is focused on developing social structures and processes. They are not synonymous, even though they are frequently and consistently treated and discussed as if they were. Traditional leadership development took the form of leader development while presenting it as leadership development (McCauley & van Velsor, 2004).

Developing individual leaders does not necessarily result in effective leadership (Day & Liu, 2019). Day and Liu (2019) reiterated that leader development focuses on helping the individual to acquire knowledge, skills, abilities, and product competencies, generally referred to as human capital, which enhance the individual's capacity to be effective in formal or informal leadership roles and processes. In contrast, leadership development is principally focused on developing a collective's capacity to produce leadership by relying on the connections of relationships, generally considered social capital, between people, that is, leaders and followers engaged in shared work. Day and Liu contended that both leader development and leadership development practices are essential to organizations. They are, however, different in the areas of goal setting, program content, implementation strategies, and expected outcomes and benefits (Lacerenza et al., 2017).

Day and Liu (2019) submitted that the fundamental problem with leadership development is that a theoretical grounding or visible evidence upon which leadership development practices can be based is lacking. According to the

researchers, relatively little effort has been devoted to understanding leader and leadership development as separate processes, which has made the distinction between leader development and leadership development even more convoluted (Day, 2001). Day and Liu argued that leadership is a social and interpersonal process, and therefore, developing the capacity for individuals to be effective leaders does not mean that the capacity will be visible or effective at the organizational level. Rather, leader development, that is, the development of the individual, is embedded in ongoing adult development (D. Day et al., 2009).

Studying leader development without consideration its connections with adult development negates the peculiarities of age-related reduction in cognitive resources and processing capacity of some people as they age. Day et al. (2009), therefore, suggested that leader development is a process that may unfold over an adult's entire lifespan and should be designed as a lifespan process. Leadership development processes, on the other hand, are not only complicated but also affected by many factors in multiple dimensions (Day & Thornton, 2018). Ironically, leader and leadership development researchers focused more attention on the outcome of changes in individuals and collective instead of the facilitative factors, which would yield support to ensure that the changes occur and are maintained over time (Day & Liu, 2019).

Some recent researchers have, however, recognized the benefits of providing support and started exploring different avenues and forms of implementation support, such as after-event reviews, supervisor modeling, and mentoring (DeRue et al., 2012; McCall & McHenry, 2014). The individual competence approach to leadership development is not likely produce the needed mindsets or major changes in leadership behavior because it negates the collective and contextual nature of leadership development. As Day et al. (2006) noted, however, more inclusive and collective leadership is needed to deal with the increase in complexity and challenges faced by the 21st-century organization. Two streams of constructs, postulations, and research areas have therefore developed from the distinction of leader and leadership development to address the practice of both phenomena distinctly.

Leadership Development

Leadership development is the expansion of the collective capacity of organizational members to engage in leadership activities and processes (Day, 2001). Day et al. (2014) explained that leadership development relates to growing interpersonal skills, focused on enhancing the capacity to lead. Essentially, leadership development is focused on the development of multiple individuals in the form of groups or work teams, which makes it inherently multilevel and longitudinal (Day, 2011). Although leadership as a subject has been studied for over a century (Avolio et al., 2009), in-depth studies and rigorous research on leadership development only began within the last 20 to 25 years (Day et al., 2014).

R. T. Harrison (2016) submitted that the aim of leadership development is promoting organizational cultures that foster and support the emergence of leadership processes in which leadership can emerge from surprising places in unusual circumstances. Scholars have suggested that the difficulty or inadequacy in distinguishing between leadership development and leadership development may be attributed to the traditional leadership theorists and prior empirical researchers' focus on individual characteristics, behaviors, and skills (Dalakoura, 2010; Johnson & Potluri, 2021). In that milieu, leadership was expected to occur from the skills, competencies, and behaviors of the individual leader (Riggio & Mumford, 2011). It has, however, been established that leadership development is not an individual phenomenon (Nahavandi, 2015). This truth led Berard (2013) to insist that the process of leadership development needs better research documentation and understanding, illustrated with real-life examples.

Kjellström, Stålné et al. (2020) built on Berard's (2013) call and designed a dialogue map for leader and leadership development. They contended that the map constitutes part of the leadership development designs to produce practical knowledge and scientific standards (Kang & Svensson, 2019). Effective leadership development program design requires the identification of contextually fitting methods and approaches (Salas et al., 2012). Researchers have established that the use of multiple methods facilitates learning, transfer, and results (Lacerenza et al., 2017, 2018), yet there remains the risk of using only traditional methods of

leadership development (Turner et al., 2018). Also, Lacerenza et al. (2017) studied 335 leadership development programs and found that practice-based development was more effective than other methods and that results and programs that included at least two development methods were more effective than those that used one.

A significant initial step in choosing leadership development programs would be to decide if the program would be for the individual or for the collective (Kjellström, Stålné et al., 2020). Scholars have agreed that the move from leader-centric to collective leadership development requires new ways of selection, training, development, and assessment (Raelin, 2018; Yammarino, 2013). Kjellström, Törnblom et al. (2020b), however, opined that the identification, sensemaking, and understanding of leadership development with each given context is critical to effective leadership development processes. They identified six ways of understanding leadership development amid increasing organizational and leadership complexity via a phenomenographic study: (a) one's own development, (b) fulfilling a leadership role, (c) personal development, (d) leader and organizational development, (e) collective leadership development, and (f) human development.

Kjellström, Törnblom et al. (2020) pointed out that as leadership development research is in its early stages, categorizations such as team development, employee development, and leadership development are not distinctly clear, but the possibility that team development could be an integral part of the broader leadership development exists (Day & Dragoni, 2015). Kjellström, Törnblom et al. (2020) claimed that their finding provided a greater variety of meanings than the established definitions of leader and leadership development. The six approaches expose the multifaceted nature of leadership development that could include a variety of ways to make sense out of the constructs, challenging the assumption that leadership is an all-inclusive concept (Blom & Alvesson, 2015). It also defies the notion of a one-size-fits-all approach to leadership development (Leung & Sy, 2019).

Taking a cue from R. T. Harrison's (2016) call, Elkington et al. (2017) studied the kind of leadership that should be developed to effectively succeed the

retiring baby boomers. They observed that the 21st-century volatile business environment is being compounded by slow growth and the retirement of experienced leaders (Berard, 2013). These two factors have led to the urgency for organizations to identify and develop new high-potential leaders to lead the organizations into the next century, which explains why leadership development has become a priority for many organizations (Cummings et al., 2013; Feldmann et al., 2013; Forde et al., 2013; Grandy & Holton, 2013; Jarvis et al., 2013; Olson, 2013). One drawback in the leadership development process, apart from the lack of a coherent theory, is that current procedures used to measure and develop leadership skills, competencies, and capabilities are inadequate (Elkington et al., 2017).

Elkington et al. (2017) found four factors—context, human capital, social capital, and structural capital—that summarize the critical elements of effective leadership development. Context refers to the leaders' capacity to look outside of themselves, be aware of the needs of others, and meet those needs. It also includes the values that the leaders place on their teams, customers, and people outside of the organization and the ability to develop within leadership an understanding of systemic interdependencies across social, economic, cultural, and environmental spheres (Schyns et al., 2012). Elkington et al. concluded that leadership development was significantly more contextual than leader development. Human capital factors encompass critical knowledge and insight that contributes to the whole organization and self-leadership that results from individual effort, learning, and leadership (Umemoto, 2002).

The aim of leadership development is enhancing interpersonal capacity, social awareness, social skills, and the ability for self-expression, which foster the emergence of new leaders from the organization (Schyns et al., 2012). Social capital factors relate to collective leadership and involve the ability of the people in the organization to work together and cooperate for a mutual benefit (Jarvis et al., 2013; Sugiyama et al., 2016). Social capital comprises two crucial aspects: collaboration and influence and impact. Collaboration (Olivares, 2008; Preece & Iles, 2009) indicates that leaders need to be able to promote collaborative

discussions and communication across sections of a diverse organization (Swensen et al., 2016). Influence and impact suggest that leaders must focus on both the external and internal environments by connecting to employees, connecting to customers, building sustainable business relationships, and displaying customer empathy. Structural capital refers to the organizational capacity to respond to global trends, drive creativity and innovation, and think and act strategically.

The quest to understand the critical elements of effective leadership development led Turner et al. (2018) to try to identify the different leadership development techniques being used today that would help develop tomorrow's leaders, given that leadership development continues to evolve (Ardichvili et al., 2016). Their study was premised on the developmental deficit identified by some scholars (Bolden & Gosling, 2006; MacKenzie et al., 2014; McCauley-Smith et al., 2013; Nesbit, 2012). MacKenzie et al. (2014), for instance, observed that prior to the 2008 financial meltdown, organizations approached leadership development with an attitude of mimicry, resulting in leaders who lacked the ability and willingness to question strategy and organizational plans. As a result, leaders were questioned about their role in bringing about the melt-down (McCarthy, 2014) and consequently a follow-up question arose as to how the next generation of leaders would be developed and prepared to take up the new challenges of the workplace (Moldoveanu & Narayandas, 2019).

Turner et al. (2018), therefore, explored how the current leadership development programs could be realigned to better meet the needs of innovation, dynamic work environments, and the increasing multi-cultural nature of 21st-century workplaces (McCauley-Smith et al., 2013). The researchers categorized over 500 development techniques and mapped them into Garavan et al.'s (2015) development typology but could not recommend a specific development technique for adoption by developers. Rather, they grouped the categorized development techniques into autonomous, dialogic, acquisitive, and networked approaches, recommending that organizations and providers choose a technique to use based on their specific dynamics and context (Elkington et al., 2017). They contended that the adoption of the recommended approach might help reduce the portrayal of

leadership development programs as linear due to their emphasis on the individual leader rather than the distributed relations interactions (Bolden & Gosling, 2006).

According to Turner et al. (2018), the new leadership development interventions must be nonlinear; aid sensemaking, critical thinking, and problem-solving; and must be easy to communicate to the collective to help distribute responsibilities among associates (Hanson, 2013). The new leadership development efforts must also move beyond focusing on skills to broadening into mindsets development (Kennedy et al., 2013). Consequently, Turner et al. suggested that leadership development aimed at mindsets development must be concerned with personal function, relational functions, and contextual functions, which require a new language, conceptual terrain, and relational mindset among providers, participants, and the organization (Kennedy et al., 2013).

Leung and Sy (2019) joined in making a case for mindset development by suggesting that contemporary behavior-based development programs should be aligned with mindset conditioning. According to them, statistics show that organizations are mostly dissatisfied with their current leadership development programs, and this dissatisfaction is associated with to the fact that most of the programs were designed to enhance individual knowledge, skills, and abilities for formal leadership roles (Boatman & Wellins, 2011; Yammarino, 2013). Day et al. (2014), therefore, stated that the most important consideration in designing a leadership program is the content, as it pertains to what specific leadership attributes must be developed. Unfortunately, this exercise may be easy for leader development programs, but it is not clear which knowledge, skills, or attributes must be targeted to yield maximum effectiveness for leadership development programs.

Lacerenza et al. (2017) pointed out that most leadership development programs focus on only knowledge and skills. Leung and Sy (2019) still fell into the individualistic focus trap by reverting to leader development, suggesting that leader identity and leader mindset are the most crucial areas of development for the future leader. They, however, concluded that effective leadership programs must be designed to address the holistic development of knowledge, behavioral skills, and

attitudinal mindsets (Salas et al., 2012). Current programs do not seem to address the complete set but rather concentrate on the knowledge and skills part while neglecting the mindset part.

Smikle (2019) identified the failure to inculcate values in the process of leadership development and leader development as one major reason why developmental efforts have not yielded the levels of results desired by organizational leaders (Cullen-Lester et al., 2017; Day & Dragoni, 2015; Petrie, 2014). According to Smikle, the exploration of values in the leadership development process entails identifying clear organizational contexts that moderate leader identity, future development, and effectiveness (Murphy & Johnson, 2011). Organizational contexts can include norms, culture, climate, adopted leadership styles, and explicit and implicit values (Gillett, 2022). Smikle submitted that given that individual and organizational values are incongruent in most cases, the goal of a leadership development intervention would be to create an alignment between them (Reave, 2005).

Moldoveanu and Narayandas (2019) identified three factors that account for the disjointed state of leadership development: a gap in motivations, a gap between the skills that executive development programs build and those that firms require, and the skills transfer gap. The motivation gap arises from the conflict of interest between the organizational objective for leadership development and individual desires (K. Y. Chan et al., 2015). Organizations embark on leadership development programs to support their long-term objectives whereas individuals attend to enhance their skills and knowledge to progress with their careers. The combination may not necessarily produce organizational effectiveness (De Brún et al., 2019).

The skills gap relates to the fact that most leadership development programs still adopt the traditional approach in which cognitive skills are emphasized, ignoring the fact that today's flat, networked, and increasingly collaborative organizations require interpersonal skills that are significantly different from those of yesteryears (Morrison-Smith & Ruiz, 2020). The skills transfer gap refers to the tendency for leaders to separate their locus of acquisition from the locus of application (Yapp, 2019). Essentially, what is learned from leadership development

programs is rarely applied. Moldoveanu and Narayandas (2019), therefore, recommended that organizations turn to personal learning platforms to bridge these gaps. The problem with this recommendation, however, is that interpersonal skills are interactional skills mainly gained in interactive environments ((York & Richardson, 2012), whereas personal learning platforms and systems keep people at desks behind their computers.

Murphy (2019), therefore, viewed the problem with leadership development from the perspective of the shortage of adequate leadership talents. Murphy stated that the program designs and methods had been skewed to temporarily resolve the skill gap problem but created others. In the opinion of Murphy, the shortage of leadership talent in today's organizations demonstrates a failure to recognize that people with traditionally defined leadership skills and potential will not fill future leadership positions. Today's organization is vastly different from what organizations looked like 20 years ago, yet leadership development activities have not changed for the past 40 years (Iordanoglou, 2018; Petrie, 2014). Murphy (2019) wondered why organizations scramble to find people to fill leadership roles yet there are young people who have experience leading others, being led by others from school and other activity groups, and have been involved in leader development activities, yet organizations still. It is time that leaders think differently, lead differently, and balance work and life differently from their predecessors (Murphy, 2019).

Murphy (2019) proposed that the leadership development providers and organizations could leverage leadership skills garnered by young leaders at the earlier stages of life in three ways. The first way is by incorporating previous youth leadership development into leadership development programs in addition to responding to the needs of new leaders. Second, organizations must focus on positioning the practice of leadership to appeal to emerging adults' way of connecting and leading. Many emerging leaders are globally connected, competitive, independent, and accustomed to high levels of feedback (Patel, 2017). Leadership development providers must recognize this trend. Third, providers of leadership development must incorporate the potential of diverse leaders.

To understand the challenges facing organizations in the 21st century and how leadership development could help, Megheirkouni and Megheirkouni (2020) sought to find which leadership theories would motivate and guide the development of leadership in a streamlined process. In their exploratory literature review, they identified many challenges of different complexities that organizations apply leadership development to try to resolve. Megheirkouni and Megheirkouni (2020) categorized these challenges into five main groups: multi-skills needs; unethical behaviors; individual leadership; training costs; and crises and disasters. According to the researchers, the lack of multi-skilled leaders has enabled organizations to pander toward skills-based leadership development, which has raised some controversies in recent times (Collins et al., 2000; Leung & Sy, 2019).

Mumford et al. (2007) recognized this skills-focused approach to leadership development and recommended that the process be stratified in a process they called “leadership skills strataplex” (p. 2). Megheirkouni and Megheirkouni (2020) posited that the unethical behaviors among organizational leaders led organizations and policymakers to indicate more interest in the development of the collective, along with ethical leadership and the promotion of ethical standards. The problem with individual leadership is that the development of the individual has not impacted the effectiveness of leadership at the collective level (Scott et al., 2018). Scholars have shown, through several studies, that collective leadership development enhances team effectiveness and positive relationship outcomes (Carson et al., 2017; Hiller et al., 2007). Training cost challenges have led to a substantial increase in self-learning and self-development (McCollum, 1999), in which programs and contents are mostly not assessed or evaluated (Day & Liu, 2019).

The challenges of crises and disasters that occur globally have also put some pressure on leadership development. One response has been the development of the concept of VUCA—volatility, uncertainty, complexity, and ambiguity—leadership (Bennis & Nanus, 1985), which is applied to explore the way that organizational leadership can develop leaders and leadership to manage crises and disaster environments systemically and ethically with innovation, collaboration,

and cultural intelligence (Elkington et al., 2017). Megheirkouni and Megheirkouni (2019) suggested that organizations experiencing crises and disasters, such as financial crises and turbulent times, would require servant leadership development. They fell short of recommending leadership theories that would best support leadership development but reconfirmed that leadership theories are the base for leadership development theories. The question that Megheirkouni and Megheirkouni (2020) did not answer is which approach to leadership development produces the most effective outcomes.

Leader and Leadership Development Outcomes

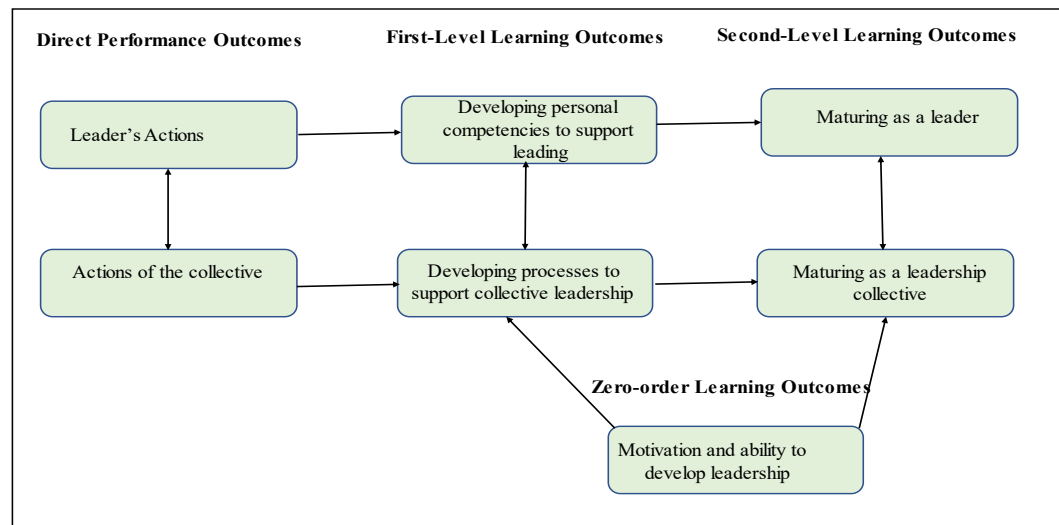
The issue of leadership development outcomes was what Wallace et al. (2021) attempted to address in their assessment and classification paper, which integrated multiple perspectives to guide a system for leadership development and leader development. Wallace et al. (2021) reechoed the assertion by earlier writers (Day & Zaccaro, 2004; DeRue & Myers, 2014; Day & Liu, 2019) that the problem of leadership development construct imprecision is more acute in the area of learning and development outcomes. The shallow levels of rigor in assessing leadership development and leader development outcomes tend to create some imbalance in leadership development and leader development theory, research, and practice (Porr et al., 2016). Overall, emphasis has been laid on skills and behavioral outcomes at the expense of cognitive, affective, and motivational outcomes (Leung & Sy, 2019). Researchers and practitioners have also failed to distinguish between skill acquisition and leadership maturation (Hogan & Warrenfeltz, 2003), which, when added to the near single-minded attention to individual leader development over the development of the collective, results in gaps in the practice and science of leadership development and leader development (Lanzo, 2020).

Wallace et al. (2021) enumerated four levels of learning outcomes that are derived from leader and leadership development: direct performance outcomes, first-level learning outcomes, second-level learning outcomes, and zero-order learning outcomes. Direct performance outcomes are leadership actions that form the foundation for learning through lived experiences. First-level learning outcomes

represent improvements in skills, knowledge, and abilities that enable leadership, whereas second-level learning outcomes are the “maturation processes that result in changing leadership identities and epistemologies” (Wallace et al., 2021, p. 3). Zero-order outcomes provide support for learning across the development models and form the foundations of the development process. An adaptation of the illustrative diagram of the leader and leadership development learning outcomes as enumerated is presented as Figure 1.

Figure 1

Leader and Leadership Development Learning Outcomes Scheme.



Note. Adapted from “Just what do we think we are doing? Learning outcomes of leader and leadership development,” by Wallace et al., 2021, *The Leadership Quarterly*, 32(5), 101494. <https://doi.org/10.1016/j.leaqua.2020.101494>

Leader Development

Leader development programs focus on developing self-management capabilities such as self-awareness, balancing conflicting demands, the ability to learn, and leadership values (van Velsor & McCauley, 2004). They also aim at developing social capabilities such as building and maintaining relationships, building effective work groups, developing communication skills, and developing others (Harris, 2021). In addition to these, leader development concentrates on the development of work facilitation capabilities, which include management skills, the

ability to think/act strategically and creatively, and the ability to initiate and implement change (Bowman, 2019).

Leader development relates to the development of intrapersonal skills focused on individual leaders (Day et al., 2014). The key question when dealing with intrapersonal skills would be what things are developed in people through leader development. Scholars have examined various intrapersonal factors that are important and contribute to developing the skills and expertise of leaders as part of the process of leader development. Some of the factors suggested and studied include individual identity (Kwok et al., 2021; Lord & Hall, 2005; Maurer & London, 2018), cognitive and metacognitive skills (Black et al., 2017; Kontostavlou & Drigas, 2021; Marshall-Mies et al., 2000), personality as a predictor of leadership style (de Vries, 2012; Simic et al., 2022), leader performance (Strang & Kuhnert, 2009), and various approaches to understanding the types of skills that leaders are required to possess (Leonard, 2017; Mumford et al., 2000, 2007).

Exploring the roles of individual identity in leader development, Shaughnessy and Coats (2019) submitted that leader identity is at the base of essential workplace interactions that impact organizational performance and relationships. Identities are a source of the motivating force for performance (Burke & Reitzes, 1981) because identities are relational constructs (Gergen, 2022). According to Shaughnessy and Coats, leader identities are the platform upon which a leader can view a follower's behavior and be able to respond to the follower. Identities are salient features that shape the individual's goals, behaviors, and cognition. Individuals hold multiple overlapping social identities that vary by context and time (Ashforth & Johnson, 2011). Hall (2004) argued that identities are related to how individuals perceive their roles in relation to the roles of others within the same organization.

Over time, however, scholars have been obsessed with the claiming and granting of identities (Carroll & Simpson, 2012; DeRue & Ashford, 2010). Others expanded the focus to include how particular identities, such as social identity, national identity, ethnic identity, or leader identity, develop and form (Chan &

Drasgow, 2001; Day et al., 2014; Lord & Hall, 2005). Individual identities provide important information that could lead people to remember who they previously were, who they are in the moment, and whom they want to be in the future (Shaughnessy & Coats, 2019). Shaughnessy and Coats (2019), therefore, contended that it is crucial to expand people's understanding of leader development to include and cover how leader identities continue to transmute and metamorphose over time. The important question here is how does an individual develop into a leader, and do they initially identify as a leader?

Identities change over time and have been found to drive motivation, affect, thought, and action (Day & Harrison, 2007). Scholars surmised that people who self-identify as leaders and have strong leader identities tend to be more motivated to lead and are more likely to see themselves as good, effective, and capable leaders (Day & Sin, 2011; Guillén et al., 2015). They also tend to be more self-aware and able to change ineffective behaviors (D. Day et al., 2009; Emery et al., 2010). Hall (2004) suggested that identifying as a leader influences an individual's choice to seek further development to be established in leadership because leader identity is a person's self-perception of their needs, motivations, abilities, values, interests, and other attributes that help them define who they are (Day & Lance, 2004).

Shaughnessy and Coats (2019) concluded that new experiences and continued development opportunities at work and in personal lives add information to the existing leader identity, altering their self-narratives, changing contexts and interactions, and modifying their individual identities (DeRue & Ashford, 2010; Erez & Earley, 1995; Shaughnessy et al., 2017). Scholars believe that these changes may occur within a short span or throughout the length of people's experiences, building new knowledge and skills (Chan & Drasgow, 2001; C. Day et al., 2009; Dinh et al., 2014; Wisse & Rus, 2012). Continual reflection on experiences forms a critical process in leader development and contributes to the effective growth and development of a leader (Ashley & Reiter-Palmon, 2012; Maurer et al., 2017).

How individuals grow and develop their efficacy and identity through leader development programs was the subject that caught the attention of Kwok et

al. (2021). They explored the developmental trajectories of leader efficacy and leader identity and tested the predictions between developmental readiness (Avolio & Hannah, 2009; Hannah & Avolio, 2010) and developmental needs (Takala et al., 2009) as competing perspectives. Kwok et al. contended that extant leader development literature focused primarily on the quest for positional leadership as the primary outcome of leader development. This approach failed to enunciate how individuals develop as leaders (Day, 2011). Given this deficiency, Steele and Day (2018) suggested changes to leader efficacy and leader identity, which are cognitive outcomes, to better explain how individuals develop as leaders. Their findings further agreed with those from earlier studies that the stronger the leader efficacy and leader identity, the greater the motivation and ability to develop and practice a variety of leadership skills (Carter et al., 2015; Hammond et al., 2017).

Furthermore, Steele and Day (2018) opined that the qualitative nature of most of the research on the development of leader self-views (Komives et al., 2006; Nicholson & Carroll, 2013) makes it difficult to clearly understand the trajectory of leader developmental changes. In extant studies on leader self-views, researchers generally explored leader efficacy (Quigley, 2013) and leader identity (Middleton et al., 2019; Miscenko et al., 2017) separately, ignoring the simultaneous development of leader efficacy and leader identity self-views (Day & Dragoni, 2015), which may help understand leader variety and efficacy. The results of studies on leader efficacy supported the developmental need perspective, showing that individuals who have a low affective motivation to lead exhibited greater changes to their leader efficacy, whereas those with high and lower learning goal orientations developed equally on leader identity.

The findings of Miscenko et al. (2017) agreed with the notion that the greater the leader's self-perception, the greater the motivation to engage further with leadership roles. Miscenko et al. submitted that leader identity is a knowledge structure for organizing an individual's leadership experiences, skills, and behaviors (Lord & Hall, 2005), motivating them to seek opportunities and experiences that would provide them the platform to practice leadership (van Knippenberg, 2011). Given, however, the complex and multifaceted professional role definition of

leadership, leader identity could also be multidimensional (Cascón-Pereira & Hallier, 2011). At the cognitive level, leader identity encompasses information and knowledge that relate to the desired or identified leadership role (Lord & Hall, 2005) and direct the leader's behavior and interactions (C. Day et al., 2009). To this extent, leader identity has been identified as central to both the study and practice of leadership because it enables scholars to investigate what type of person can lead and who will follow (van Dick et al., 2018; van Knippenberg, 2011).

Miscenko et al. (2017), however, believed that identity could be a valuable part of the leadership question because it helps in the understanding of how leaders see and define themselves (Guillén et al., 2015). In terms of the transmutation and metamorphosis of leader identity over the long term, Miscenko et al. observed that despite the implication of identity change, only a few accounts of the changes are documented and available in leader development literature (Epitropaki et al., 2018). Additionally, identity is conceptually a deeper-level knowledge structure that combines skills and behaviors relevant to an individual's leadership role, and therefore, within-person multilevel influences in leadership development are potentially addressed. Miscenko et al.'s study revealed that leader identity was positively related to other-rated leadership effectiveness over time, and that self-awareness and self-monitoring, which are leader identity attributes, were positively related to followers' perception of leadership styles (Day & Sin, 2011). They, therefore, concluded from this research that a positive reaction to leader development programs is related to the strength of an individual's leader identity and that the resultant strong leader identity motivates participants to engage in leadership and be effective.

Maurer and London (2018) introduced a different dimension to the leader identity literature by examining how professionals shift their role identity in an organization from individual contributors to being a leader in places where innovation is expected and rewarded. Maurer and London opined that an organization must provide support and reward structures to develop innovative leaders and help them shift their role identity from individual contributors to performing leaders. Maurer and London agreed with Leslie and van Velsor (1996)

who indicated that the inability to change and adapt is a reason for leader derailment and the difficulty in changing a professional's identity from individual contributor to that of a leader was a major obstacle to the success of leadership efforts (Bebb, 2009; Bunker, 2014; Ibarra & Barbulescu, 2010).

Maurer and London (2018), therefore, surmised that new leaders' difficulty in transforming their identity as demanded of them constitutes a major obstacle to effective leader development (Hill, 2004). According to them, new managers resist the leadership development efforts and try to slide back to their individual contributor mode when they realize that they may lose the opportunities to perform their familiar, reassuring, well-practiced, public, and technical specialist roles as educators, accountants, scientists, human resources experts, software developers, or engineers (Hall, 2004). As Freedman (1998) observed, new managers may feel lost, adrift, and alone, and therefore, choose not to be leaders, refuse to engage in the leader development process, and remain attracted to the tasks they performed as innovative individual contributors, enacting their preferred role, which may not include leadership (Boyatzis, 1993). Hill (2004) advised that the mitigation to the difficulty could come from first teaching them how to unlearn the attitudes and behaviors from their individual contributor days before helping them relearn what they need as leaders. They essentially must develop new ways to measure success and draw satisfaction from their work.

Regarding the cognitive and metacognitive impacts on leader development, Pesut and Thompson (2018) believed that adult cognitive development can inform vertical development and the cultivation of wise leaders, given that leadership development has moved away from traditional horizontal development to intentional vertical development. According to them, vertical development requires some intentionality in imbibing complex and sophisticated thinking processes (Petrie, 2014). Petrie (2014) suggested that providers of leader and leadership development should depart from the traditional horizontal development and embrace some more advanced learning such as intentional vertical development. As leaders develop, grow, and evolve, their sensemaking becomes more sophisticated and nuanced, according to cognitive development. This sophistication results in the

development of wisdom, which manifests in two ways: leadership wisdom and vertical development (Plews-Ogan & Beyt, 2014).

Leadership wisdom is the horizontal acquisition of information, skills, and competencies (Kaipa & Radjou, 2013). Vertical development is the development of more complex and sophisticated ways of thinking (Berger, 2012). Scholars have suggested that as people grow in their careers, mature, and develop in their capacity to process, manage, and negotiate complex, volatile, and uncertain situations, the logic of their actions deepens and matures along with the other development areas (Berger, 2012; Joiner, 2011). The deepening process results from vertical leadership development, which focuses on helping people acquire more complex and sophisticated ways of thinking (Pesut & Thompson, 2018).

Kontostavlou and Drigas (2021), however, submitted that sophisticated thinking and complex problem-solving are related to giftedness, which is a direct result of metacognition abilities. Their premise was that cognition, consciousness, and metacognitive learning strategies are a single whole that could help deepen leader development (Mitsea & Drigas, 2019). According to Kontostavlou and Drigas, cognitive skills relate to how people learn, solve problems, process information, remember, and focus, but they do not constitute specific knowledge. Just like in a connected system, the human brain exhibits interdependence between its various parts in function (Kamal et al., 2020). Layers in the human consciousness enable human knowledge to acquire entirety and cohesion (Plessner, 2019). The individual perception of the outside world is through the senses and external awareness, but the perception of thoughts, feelings, and daydreams is done with the help of awareness, which includes self-knowledge. Self-knowledge is a fundamental metacognitive ability (Koch, 2018).

Scholars have proven that cognition and metacognition are linked to the concept of giftedness (Berger & Karabenick, 2016; Wagaba et al., 2016). Gifted individuals are known to be better at processing highly rated skills, such as monitoring, self-regulation, and awareness, which are metacognitive skills. Kontostavlou and Drigas (2021) believed that through training in leader development interventions, these skills could improve even further. Moreover,

monitoring and adaptation, which are core metacognitive abilities, can affect leadership skills. The metacognitive skills associated with leadership are self-awareness, self-regulation, and monitoring skills. Given that Gardner (2005) submitted self-awareness and self-regulation as important characteristics of an effective leader, Kontostavlou and Drigas concluded that improving cognitive and metacognitive abilities plays a crucial role in the development of any individual as a leader.

Although attention has largely shifted away from the traditional views of leadership based on individual skills and characteristics, Fletcher et al. (2022) suggested in a recent study that personality may be an influential factor in the outcome of leadership development programs. Fletcher et al. examined the extent to which personality predicts the efficacy of leader and leadership development programs and found some correlations, especially between development program outcomes and the traits of extraversion and conscientiousness. The researchers examined how the five broad personality traits—extraversion, conscientiousness, neuroticism, agreeableness, and openness (Cronbach, 1965)—predicted the efficacy of leader development programs among physicians in the United States. Of the five personality traits, Fletcher et al. found extraversion and conscientiousness to be positively related to leader development programs, training performance, the emergence of leaders, and leader efficacy (Judge et al., 2002).

Leader development interventions have been found to result in moderate to strong improvement in outcomes such as leadership knowledge, leadership skills, new job skills, job performance, and organizational and subordinate outcomes (Lacerenza et al., 2017). The link with conscientiousness found by Fletcher et al. points to the fact that highly conscientious people are more detail and achievement-oriented than people with low conscientiousness. They are also more prone to putting in the effort required to perform well in leader development programs to understand the nuanced task- and person-oriented demands placed on leaders (Lacerenza et al., 2017).

The link with extraversion, on the other hand, concerns the fact that extraverted people tend to be more socially dominant and to naturally gravitate

toward leadership positions, and are seen as more qualified and effective leaders than their less extraverted peers (Campbell et al., 2003; Colbert et al., 2012). Furthermore, given that development or training programs are usually designed to include practice and feedback sessions, presentation sessions, and opportunities to interact with the trainer and peers to enhance learning, extraverted people are more likely to take advantage of these opportunities than their introverted peers, thereby gaining more from the programs (Salas & Cannon-Bowers, 2001). Fletcher et al. (2022) recommended the use of personality traits, particularly theoretically based narrow personality traits, such as learning-goal orientation and preferences for collaboration, to identify individuals that would benefit most from leader development programs.

Dwyer (2019) argued, however, that although the influence of individual personality on leader development outcomes is only partially conclusive, researchers have proven that leader development programs potentially improve leadership self-efficacy. They contended that within the parameters placed of efficacy perception by a person's personality, there is a potential for interventions designed to increase self-efficacy. Holmberg et al. (2016), for instance, found significant increases in the leadership self-efficacy of participants relative to their established control group in a study of 86 managers who engaged in 12-day leader development activities over a period of 1 year. Evans et al. (2017) evaluated a two-month-long leader development program with 27 academic leaders in attendance and similarly recorded significant increases in the leadership self-efficacy of participants relative to participating. This study had no control group but consisted of eight 3-hour-long classroom sessions featuring multimedia presentations, roundtable discussions, self-assessment instruments, and other tools. Dwyer concluded that self-efficacy is a major component of the leader development process.

Ayoobzadeh and Boies (2020) proceeded further on the importance of self-efficacy, suggesting that together with leader identity, the two factors make up the leader development outcome of mentoring. They explained that mentoring is a developmental relationship where a more experienced individual provides career

and psychological support to a less experienced person and helps them learn what they need to succeed (Kram, 1988). Mentoring, as a development practice, helps individuals understand themselves, their competencies, and identities, as well as how to relate to others, handle established commitments, and manage extend social networks (Day et al., 2014). Ayoobzadeh and Boies (2020) concluded that leader identity and leader self-efficacy are central and fundamental to leader development, such that developing both would be essential for people to grow their leadership skills, emerge as leaders, and behave like leaders (C. Day et al., 2009).

Away from leader identity, self-efficacy, personality, and cognitive and metacognitive skills as predictors of leader development outcomes, scholars have recently turned attention to the foundational and formational processes of leadership emergence to understand the impacts and outcomes of leader development. Several scholars (Hanks et al., 2015; Hendrik et al., 2021; O'Connell, 2014) suggested that researchers must look toward lifelong experiences, exposures, and learnings to understand leader and leadership development because leadership skills develop over and across the lifespan. For example, O'Connell (2014) attempted to develop a tool or model where he suggested the use of five webs by new and developing leaders—learning, reverence, service, authenticity, and flaneur—as guiding principles to adapt to new information, experiences, levels of complexity and contexts over the course of their life and career spans. He suggested that leader development would be better understood when viewed from the lens of these five webs.

Liu et al. (2021), however, posited that leader development is an ongoing process that takes place across a leader's entire lifespan. They contended that several factors, including on-the-job experiences, deliberate practice, intervention programs, and a development-minded culture in an organization, aid leader development (Day & Thornton, 2018). Understanding the precursors, processes, and outcomes of effective leadership development is crucial in the efforts to develop successful leaders (Day & Dragoni, 2015). According to Liu et al. (2021), the precursors and processes of effective leader development include understanding the lifespan perspective of leader development.

Traditional leadership literature focused mainly on skills, training, and practice, ignoring the inputs of the critical experiences at each stage in a lifespan (Castillo & Trinh, 2018). The development of an integrated theory of leader development moves beyond skills training, as proven by studies on developmental trajectories (Day & Sin, 2011), self-development (Boyce et al., 2010), and adult development (D. Day et al., 2009). It requires developmental experiences to provide mechanisms for incorporating the role of leader self-view development and skills training. Liu et al. (2021) believed that developmental experiences could happen at any stage, age, or setting, including family, school, workplace, abroad, or anywhere in between, across an individual's lifespan. Acton et al. (2019), therefore, noted that a holistic model of leader development that spans contexts, time, and a detailed and nuanced process would be required for a better understanding of leader development.

Hammond et al. (2017) believed that the required holistic mode would come from examining leader development across multiple domains over the lifespan. They used a sensemaking framework to explain how leaders triggered changes in identity regarding strength, integration, meaning, and level by first noticing and subsequently interpreting cross-domain connections and disconnections. Hammond et al. noted that understanding aspects of both the content and processes that are uniquely cross-domain advances the science of leader development (Loewenstein et al., 2003). Understanding developmental opportunities across multiple domains would be helpful for leaders who would like to integrate and combine experiences from all areas of their lives into their leader development processes.

Grunberg et al. (2018) stated that to optimize the opportunities across multiple domains, leader trainees must adapt, learn, and change with experience. Guiding the goals of the development program, the curriculum, scholarship, and assessments, as a conceptual framework for developing effective leaders, is necessary and requires flexible or adaptive leaders who learn, change, and grow with experience (Yarnell & Grunberg, 2017). Grunberg et al. (2018) concluded that the effectiveness of leader development programs, especially when taken from the

multiple domain perspective, can also depend on the situation, the individual leader, the leadership, the individual follower, or the followership (Aldulaimi, 2018; Day, 2011).

Followership Development versus Follower Development

Like leadership development and leader development, followership development and follower development need a coherently articulated theory (Day & Liu, 2019). Unlike leadership development and leader development, which have a considerable amount of literature available for review, the literature on followership development and follower development is scanty (Uhl-Bien et al., 2014). As Bligh et al. (2018) put it, theory and research on leaders and leadership abound, but followers and followership theory have been given short shrift. The saying that there would be no leadership without followers or followership has become a cliché, yet followers and followership are often left out of the research equation (Wooley et al., 2011).

Uhl-Bien et al. (2014) pointed out that although it has long been known that followers and followership are essential to leaders and leadership, the latter has been significantly studied, whereas the former only recently started receiving attention from researchers and scholars. According to them, the few studies on followers and followership have been conducted from the leader-centric perspective (Bass & Bass, 2008) as appendages to the leaders' influence. Somers (2022) observed that although followership is an emerging area in scholarly research, interest in the phenomenon, in general—followership, follower, followership development, and follower development—is currently very limited.

One other important area of difference between the academic state of leadership/leader development and followership/follower development is that although a clear distinction has been drawn between leadership development and leader development (Day, 2001), no such distinction has been made between follower development and followership development (Rahaman & Read, 2020). In

most works on follower and followership development, the two phrases are used interchangeably (Bligh, 2010; Carsten et al., 2010; Sy, 2010; Uhl-Bien et al., 2014; Wooley et al., 2011), as if they are one and the same thing. Crossman and Crossman (2011) suggested that this may be due to the fact that followership research is in its infancy.

The only source from which some conjecture of a distinction between follower and followership could be drawn would be from the definitions that have been offered, and even at that, no definition has been offered for follower development or followership development. Crossman and Crossman (2011) stated that, although leadership as a concept has been obfuscated with numerous definitions, far fewer conceptual analyses, clearly articulated definitions, or in-depth literature reviews have been conducted on followership. Yet, the few definitions available may carve the path for the distinction between the concept of follower and that of followership. For example, Townsend and Gebhardt (1999) defined followership as a process where subordinates recognize their responsibility to comply with the orders of leaders and take appropriate action consistent with the situation to carry out those orders to the best of their ability.

As Crossman and Crossman (2011) observed, this definition connotes that followership is a process that involves the multiple, just as leadership was identified by Day (2001) to involve the multiple. Therefore, followership development could be said to involve the process of developing the group or multiple individuals who are involved in the co-construction process (Shamir, 2007) that happens in the social and relational leader-follower interactions between people (DeRue & Ashford, 2010; Fairhurst & Uhl-Bien, 2012). Followership, therefore, refers to the behaviors of followers such as claiming and granting authority between followers and leaders (DeRue & Ashford, 2010), deferring or obeying orders ((Dixon & Westbrook, 2003), resisting or negotiating (Tepper et al., 2006), and the attempt to influence others to buy into one's influence (Fairhurst & Uhl-Bien, 2012). Followership development, as understood from this perspective, does not focus on the role of followers, but on the behavior and process (Larsson & Lundholm, 2013).

Bjugstad et al. (2006), on the other hand, explained that a follower is a person who effectively follows the directives and supports the efforts of a leader to maximize a structured organization. Also, Zimmerman (2000) stated that the act of following entails attaining one's individual goals by being influenced by a leader into participating in individual or group efforts toward organizational goals (Wortman, 1982). In this set of definitions, the concept of follower is understood as an individual activity within the group or organization. Follower development, therefore, can be deduced to involve the process of developing the individual to follow directives, support the leader, and attain individual goals, just like Day (2001) categorized leader development as the development of the person.

As Uhl-Bien et al. (2014) submitted, the study of followership entails the investigation of the nature and impact of followers and following the behaviors of the leader if the leadership process is viewed from the perspective of being the intersection that connects leaders and leading, followers and following, and other situational variables as they interact together (Lord & Brown, 2001; Shamir, 2012). In this definition, extracted from the role-based theorists' viewpoint (Lord & Brown, 2001; Padilla et al., 2007; Uhl-Bien & Ospina, 2012), the concept of followership is explained as a role played by individuals. In development, therefore, it is the individual who needs to be developed (Rahaman & Read, 2020), which, when juxtaposed with the distinction provided by Day (2001) for leader and leadership development, qualifies as follower (individual) development.

Uhl-Bien et al. (2014) clarified that applying Shamir's (2007) reversing the lens concept, this definition directly recommends considering how followers influence leader attitudes, behaviors, and outcomes. Therefore, the focus of development must be on follower characteristics and style, followership role orientations, and follower identities, and how follower identities and behaviors shape leader attitudes, behaviors, and effectiveness (Collinson, 2006; Lord & Brown, 2001). Given that all these are concentrated on the follower as an individual, they can be classified, according to Day (2001), as follower development. An attempt could therefore be made to review the few comments on followership development, distinct from follower development.

Followership Development

The leadership development industry has shown its limits, despite having experienced what may be considered unprecedented growth in popularity and acceptance over the past few decades (Kellerman, 2012). As Bufalino (2018) observed, selling leadership development products as solutions to organizational problems has now fallen into obsolescence, thereby highlighting the importance for organizations to focus on internal environmental nurturing to allow active followership to flourish. Unfortunately, selling followership is difficult given that the concept of follower and followership is still often viewed and interpreted from a negative perspective, with parents, teachers, coaches, and others in society instructing or advising young people to lead and not follow (Bjugstad et al., 2006; Hopton, 2014). Nevertheless, followership is not the same as sheepishly following (Hersey & Blanchard, 1982).

Followers and followership are essential arms of the organizational dynamics such that leadership and followership are best seen as related roles (Heller & van Til, 1982). Followership development is, therefore, as important as leadership development, if not more (Lapierre, 2014). Followership development has to do with the people of the organization having to think creatively about exploring new possibilities to transform organizational processes (Baublits, 2014). As Bufalino (2018) advocated, leaders and followers must be made more aware of their roles and how they can each contribute to the success of the organization by acting independently and offering ideas and suggestions.

To balance the leadership/followership awareness gap, Hayes et al. (2015) advised that organizations avoid the eight obstacles to active followership development. The obstacles include (a) treating followers as tools rather than ends, (b) inadequate or no investment in human capital, (c) ignoring long-term strategic vision by adopting short-term thinking, (d) failure to empower and decentralize decision-making, (e) assigning value to the wrong priorities, (f) breaking promises and commitments, (g) relying on performance assessment rather than performance coaching, and (h) settling for mediocrity as being good enough, instead of striving for ultimate excellence. Hayes et al. advised that because followership is very

important to the organization, the leaders, and employees, bringing it to the forefront by connecting it to the training and development process would improve leadership and organizational process (Carsten, 2017).

Read III (2020) explained the importance of followership development from the perspective of its place in the knowledge-based 21st-century technology-driven economy, submitting that this economy places greater emphasis on intellectual capabilities (Powell & Snellman, 2004) to create competitive advantage. Moreover, Tripathi (2010) observed that this competitive advantage is galvanized through creativity and collaborative efforts, not just of the leader. Therefore, follower's skills of independent thought, creativity, and actions that support organizational mission goals and objectives are the most potent forces that drive growth and progress for enterprises that seek greater agility and relevance in today's business field (Carsten et al., 2014; Powell & Snellman, 2004; Tripathi, 2010).

Scholars and practitioners, therefore, must find new ways to tie the role of followers with this new reality of the business environment and align their thinking of how followers must be developed (Read III, 2020). Fortunately, followers and followership scholars have already observed that many followers have the capacity to do more than merely take orders. Scholars found that followers contribute as much meaningfully to the organizational mission as leaders by taking on partner-like roles with the leaders in achieving desired organizational outcomes (Blair, 2016; Chaleff, 2009; Lapierre, 2014; Uhl-Bien & Carsten, 2017).

They maintained that the follower must not be in a position of subordination (Chaleff, 2009) but must engage leaders to ensure the best course of action is executed in pursuit of organizational goals while at the same time remaining steadfast and supportive of the leader (Carsten et al., 2014). For this to happen, leadership development must leverage the followers' expertise of independent critical thinking, active participation in decision-making, mission focus, and a willingness to challenge the leader when the leader's thinking or behavior detracts from the achievement of mission goals (Chaleff, 2009; Jaussi & Randel, 2014b). Read III (2020) noted that scholars had established that followers are more significant contributors to organizational outcomes than previously believed

(Bufalino, 2018; Carsten et al., 2010; Uhl-Bien et al., 2014), and therefore, follower and followership development must be made to be as important to organizations as leader development.

Hoption (2014) had developed a teaching tool to help streamline the process of followership development, insisting that a tool for that purpose was long overdue. The objectives of this tool were broadening participants' understanding of followers and followership and enabling participants to enact followership behaviors that contribute to the leadership and organization (Hoption, 2014).

Hoption submitted that given the calls to mitigate the effect of followership risks to negative leadership (Kellerman, 2008), it was critically important to study the co-construction relationship more faithfully between leaders and followers (Shamir, 2007), hence, the urgent need for a streamlined followership development process.

Although developed from the leader-centric perspective, Hoption (2014) was adamant that the tool was designed to help address some critical issues related to followers and followership, suggesting the urgent need for greater attention to followership development. According to him, these issues include the fact that although followership has been consistently identified as an emergent and vital area of scholarly investigations, followers have often been associated with negative characteristics such as passivity and dependence (Baker, 2007; Raffo, 2014), sheepish (Dixon & Westbrook, 2003), or viewed as some drab powerless masses (Burns, 1978). Consequently, these characterizations made it unattractive to include followership dimensions in any training or development program.

The second issue was that predominant leadership theories reinforce follower passivity and inferiority to leaders, casting followers as recipients of leadership who await leaders' influence (Baker et al., 2014; Klein & House, 1995). Others focused their attention on leaders' actions as the basis for understanding the leader-follower relationship (Dvir & Shamir, 2003) without considering follower influence. Hoption (2014), therefore, concluded that if the negative followership perception is unaddressed, it could hinder effective leadership and disadvantage people who do not hold leadership positions. This outcome would primarily be due to the difficulty leaders who espouse negative follower connotations would face to

work effectively with followers and impact or transform them (Johnson, 2009). Therefore, followership development should be part of the leadership skills training process to debar those kinds of leaders from becoming a significant liability to the organization (Hopton et al., 2012).

Hopton (2014) insisted that the advocacy for followership development is meant to address four key issues related to follower and followership perceptions and theoretical constructions. First, follower and followership have become an essential part of the current trends in leadership research, which must be reflected in the "classroom" (Hopton, 2014, p. 131). Second, followership development will help challenge the predominant negative follower and followership stereotypes that limit the understanding of follower and followership capabilities and value in organizations.

Third, followership development would enable followers to see the possibilities of overcoming the negative follower stereotypes to exert influence on leadership and organizations. Fourth, followership development would help redress the dissonance between enacting positive leadership and awareness of negative follower stereotypes. Finally, Hopton (2014) submitted that active followership counters negative follower stereotypes because scholars already observed that active followership behaviors include helping leaders, questioning leader assumptions, taking initiatives, granting legitimacy to leaders, and spreading enthusiasm to coworkers (Baker, 2007; Chaleff, 2009; Howell & Méndez, 2008; Kelley, 1992).

Rahaman and Read (2020) extended the argument about the urgency of followership development by arguing that follower and followership roles enhance workplace engagement and further organizational mission objectives. According to them, workplace engagement is at the forefront of organizational and human resources practitioners' focus today, given that the global workforce is rapidly disengaging from their work (Kohntopp & McCann, 2021). Furthermore, followership development approached from the workforce engagement perspective shifts the perception of followers from individuals subservient and strictly obedient

to leader authority to the conceptualization of the follower as a mission-focused partner with the leader in the pursuit of mission goals (Rahaman & Read, 2020).

Following a recorded study of their training and development sessions organized for adult learners, Rahaman and Read (2020) reported that they found that collective sensemaking was required to develop leadership and followership at the interdependent level because when communal experiences are harnessed, participants become enabled to explore how influence, collaboration, and engagement in the process results in an outcome derived from commonly shared direction, alignment, and commitment (Drath et al., 2008). The goal of adult followership development is to impart a sense of worthiness and honor to the follower role by helping them conceptualize how to best invest their time and talent as partners with the leader in pursuit of a common purpose.

Somers (2022) contended that the essence of followership is found in the hypothesized reciprocal relationships between leaders and followers. For this reason, he suggested that followership development should be concerned with the behaviors of leaders and followers that foster followership development and follower initiative taking (Uhl-Bien et al., 2014). In a study carried out among public sector employees, Somers found that wherever leadership behaviors fostered employee development, follower initiatives, and follower effectiveness, a strong relationship developed between leadership and followership. According to the research findings, leader and follower behaviors accounted for over 50% of the variance in follower effectiveness. Somers (2022), therefore, concluded that both leadership and followership development must be focused on the interaction between leader and follower behaviors.

Behavioral and skills-focused leadership and followership development track have been criticized for ignoring the cognitive, meta-cognitive (Sy, 2010), and relational (Uhl-Bien et al., 2014) sides of the equation, which rely on the co-creative elements in the leader-follower interactions (Shamir, 2007). Armstrong (2021) believed that the better approach would be to use personal development, collaboration, and cohesion to create intentional followership education. Her premise was that the leader is responsible for developing followership skills in their

associates because research has shown that the qualities that make effective followership are the same qualities that make effective leadership (Taylor & Rosenbach, 2005). Therefore, leadership and followership are roles that people play, which shift between group members and blur the line between the leader and follower labels (Bufalino, 2018).

As a result of her study of the American collegiate athletics' followership development process, Somers (2022) concluded that followership skills could be improved through a realignment of corporate training and development to include annual follower-centric goal setting, practicing cohesion with multilevel collaborations, switching partners and groups roles, and placing more value on cohesiveness than on sameness. Somers also suggested that corporations commit to annually training and developing their new employees about company culture to help develop their followership skills. She surmised that when experienced employees are made part of the cultural inculcation process, they get an opportunity to update and modernize employee policies, procedures, and expectations, an exercise that could improve employee job satisfaction, performance, and employee turnover.

Introducing a completely different approach to the followership development design contents, Finlayson (2021) suggested that cultural differences could play a critical role in the behavioral and cognitive patterns of followership. Relying largely on the studies carried out separately by Ntiamoah (2018) in Ghanaian universities and Oyetunji (2013) in a Botswana university, Finlayson concluded that in implementing followership development initiatives, cultural power distance factors must be considered and exposed. Furthermore, Oyetunji (2013) found that Botswana's cultural power distance differences were significant in determining exemplary followership dimensions, which paradoxically reconfirmed Kelley's (1992) suppositions that lower power distance distorted power distance follower compliance. Finlayson, therefore, submitted that key followership dimensions such as active engagement, critical thinking, collaboration, cohesiveness, and motivation must be considered along with culture power distance in the exemplary follower enhancement process.

Bastardo and Van Vugt (2019), however, suggested that followership be studied from the perspective of developmental stages. They submitted that followership might be a default setting in the human brain given that babies are usually able to easily mimic the facial expression of their parents, with nine-month-old children showing the capability to follow their parent's eye gaze (Tomasello et al., 2005), which suggests that babies develop the capability of following to survive. Bastardo and Van Vugt believed that studying followership development through the human developmental stages may help unveil why some people turn into good followers whereas others do not.

On the other hand, Grant et al. (2021) contended that people cannot change behavior that they overlook, and developmental stage activities are not actions within the limits of self-awareness. Therefore, they advocated for followership intelligence activity (FIA) to encourage introspection and a positive change in how people perceive followership by identifying short- and long-term followership goals. Grant et al. believed that embedding FIA in leadership development programs would help raise self-awareness about the role of followership, which has been frequently neglected in leadership literature (Uhl-Bien et al., 2014). They raised three major questions that should guide the process of formulating followership development programs: (1) do people have to know that they are followers or that they are following to follow well?; (2) do people in leadership positions realize, think about, and know that they are followers or are following too?; and (3) do people in leadership positions recognize that they have follower identities, and do they distinctly describe themselves as people motivated to learn how to be strong followers?

These questions highlight the distinct perspective on the followership development discussion introduced by Hurwitz and Hurwitz (2017). Hurwitz and Hurwitz suggested a three-point action plan for followership development given that although followership is valuable in every organization, no one really seems to know what it is, and where it is known, it is mostly unacknowledged, underrated, and underdeveloped (Khan et al., 2019; Yang et al., 2020). The action plans include treating followership as having equal value to leadership, focusing on followership

development through training and mentoring, and measuring learned followership skills. Bufalino (2018) also emphasized the last point on measurement.

Hurwitz and Hurwitz (2017) listed justifications for followership development to be brought to the forefront of organizational priorities, including the fact that followership is a distinct skill, has personal value (Bossidy, 2007), and builds leadership. They submitted that, just like any other skill, it would be easier to improve followership skills with a clear definition of what will be improved. Open and honest conversations about followership could provide consistency and rigor to building partnerships and teams. Hurwitz and Hurwitz contended that a shift in the followership perspective could bring clarity such that resources allocated to narrowly focused leadership development could be more effectively directed to developing followership. Furthermore, leadership interventions targeted at engagement activities may be more effective if used for followership emotional intelligence training.

Carsten (2017) stated that given that most people play followership roles before occupying leadership positions, more attention ought to be paid to followership development to understand what effective followership means and how it can be cultivated in modern organizations. According to her, although developing leader skills, behaviors, identities, and self-awareness (Day et al., 2014) has merit and deserves continued attention, the followership arm of the development contents is an important element that is missing. It is crucial for leaders to understand followership and the important role followers play in the leader-follower interactions and co-construction processes (Shamir, 2007; Uhl-Bien et al., 2014). Followers also need to learn and understand how to engage with leaders effectively and productively.

Carsten (2017) disagreed with Agho's (2009) assertion that perhaps followership has been overlooked because employees inherently know how to follow. She contended that this assumption erroneously connotes that followership has a single definition accepted by all and that all organizations require the same style and mode of followership. Recent implicit followership studies revealed that people vary in their implicit beliefs about whom to follow (Sy, 2010) and what

follower roles entail (Carsten et al., 2010). In his research, Agho (2019) found that followership requires development because 95.7% of people polled did not know how to follow and 92.7% said that followership and leadership are interrelated roles. He also found that followership is a distinct skill, with 96.1% saying that effective followership is not about being sheepish, but simply more than doing what one is told to do, as it has personal values. Therefore, individual follower skills development must also be given some critical attention.

Follower Development

A clear distinction has not been drawn between followership development and follower development in the same manner that Day (2001) did for leader development and leadership development. Instead, much of the mention of follower development in scholarly discussions has come from empirical studies carried out to investigate the relationship between the phenomenon and various leadership styles such as transformational leadership (Khan et al., 2019), authentic leadership (Sainz et al., 2021; Wooley et al., 2011), servant leadership (Eliot, 2020; Khan et al., 2022), leader-member exchange -LMX (Yang et al., 2019), or adaptable leadership (DeRue, 2011; Wu et al., 2021). Ironically, such mentions of follower and followership development tend to create more confusion regarding the meaning and elements of both phrases and what each phenomenon entails in practice and implementation (Jaser, 2018).

For example, Bligh et al. (2018) pointed out that followership development may help people exercise their followership more consciously and develop a greater voice in contributing to creating a more sustainable organization. Bligh et al., however, defined followership development as "the teaching and training dedicated to developing individuals' awareness and knowledge about themselves, not just as leaders, but as followers" (p. 2). Followership, like leadership, invariably occurs within the context of a group (Collinson, 2020). Following or followers' skills are generally individually acquired and, therefore, intrapersonal, but followership is a group process that is interpersonal. In the definition provided by Bligh et al., the most active phrase in the sentence is individual awareness. Bastardo and Van Vugt (2019) buttressed this point in their analysis of why

people follow and proved that the decision to follow is individual, whereas followership, based on their analogy of the hunting expedition, is a group phenomenon.

If Shamir's (2007) reversal of lens is applied, the above definition would fit more into follower development because followership development would be the improvement of followers' group behaviors and influence processes within social groups (Hurwitz & Hurwitz, 2017) and organizational contexts. Follower development, on the other hand, would be concerned with growing and sharpening individual followers' skills, characteristics, and behaviors to be effective and productive in their roles as followers (Grandy & Holton, 2013; Uhl-Bien et al., 2014) within the leader-follower co-construction process (Howell & Shamir, 2005; Shamir, 2007). This characterization would be supported by the belief of the co-production orientation that the followers must actively engage and partner with leaders on effective work unit enhancement (Carsten & Uhl-Bien, 2012; Shamir, 2007), identify and solve problems, be responsible for gathering and relaying important information to leaders, and constructively challenge the leader when appropriate (Carsten, 2017).

The coverage areas of followership development would include actions and influences on the process of following involving multiple individuals such as groups or teams—just like leadership development (Day, 2001). On the other hand, follower development would cover the traits, skills, approaches, and behaviors of the individual as a follower—just like leader development (Day, 2001)—in relation to their leader within the leader-follower interactions and relationships (A. Harrison, 2016). Day and Liu (2019) observed that developing individual leaders does not necessarily create effective leadership. In the same vein, developing individual followers would not necessarily produce effective followership. Therefore, followers and followership must be developed simultaneously (Inderjeet & Scheepers, 2022).

The imperative for this approach could be derived from the findings of a study conducted in South Africa by Singh and Bodhanya (2012) that revealed the following powers of followers as actors in an organization: influencing other

individuals, influencing the organization, and shaping the environment where the organization operates. Accordingly, Singh and Bodhanya suggested that followership development considerations should include organizational and environmental contexts that contribute to how followers think, act, and perceive their roles, as individuals, and their organizational impacts. This suggestion differs significantly from the view of Grint (2001) that followership is strictly person-based, and its development should solely focus on the individual. Alegbeleye and Kaufman (2019) indicated they concern that the study of followership and followership development could still be stuck in the trajectory of the great man theory-induced dispositional approach, in which these phenomena are viewed as persons. They argued that most current perspectives on followership reflect the personal approach, which precludes people from being followers once they self-identify as leaders. This view limits the scope of follower development.

Alegbeleye and Kaufman (2019) contended that to create an effective follower and followership development paradigm, the role perspective to understanding followers would be more beneficial in that it clarifies that roles and behaviors are distinct follower characteristics. Scholars have advocated that the role approach to followership studies and development allows individuals to dual-identify as leaders and followers simultaneously while appropriately vacillating between the two roles (Epitropaki et al., 2017; Jaser, 2018; Schedlitzki et al., 2018), especially in middle management positions. Jaser (2018) referred to this dual role embedment where the individual embodies both the roles of a leader and a follower as the intermediate leader. She contended that despite these two roles usually being viewed as belonging to different people interacting with each other, the intermediate leader construct considers it from the perspective of one individual co-enacting both roles and identifying where to play as leader or follower while connecting different relationships.

Carsten (2017) observed that despite the ubiquity of the intermediate leader phenomena, few development programs emphasize the topic of followership, and many leave followers out of the equation altogether. She explained that follower development is crucial for two related but important reasons: (a) to enable

followers to understand their own beliefs about their follower roles and how those beliefs translate into behavior and (b) to help followers understand how to enact their followership style to leaders in the most appropriate ways. These factors relate to self-awareness and understanding (intrapersonal development), which Ashford and Tsui (1991) noted as crucial to assessing people's behavior in context, and in self-monitoring to ensure that the behavior produces the desired effects.

Self-awareness and understanding as the basis of follower development anchor the relationships empirically established between follower development and various leadership styles whose elements are mostly individual in nature and characteristics. For example, scholars (Dvir et al., 2002; Dvir & Shamir, 2003) studied the relationship between transformational leadership and follower development and established that follower developmental levels affect transformational leadership. They suggested that the most identified follower characteristics are related to the followers' developmental level in the three domains of motivation, morality, and empowerment. Motivational development was represented by the followers' initial level of self-actualization needs (Howell & Shamir, 2005).

Howell and Shamir (2005) discussed the potential role of followers' work orientation in charismatic leadership and observed that followers with principled orientation are more compatible with charismatic leaders. They explained that the moral domain of follower developmental characteristics reflects the level to which the follower is guided by solid, inner moral principles. Dvir and Shamir (2003) agreed, stating that followers' principled orientation is represented by their internalization of the organization's moral values. Dvir and Shamir submitted that although the follower's motivational development domain falls within their individualistic and personal orientation, the follower moral development is their collectivistic orientation. According to them, a collectivistic orientation is observed when the group needs, demands, and interests are given precedence over individual desires and needs (Marcus & Le, 2013). They believed that transiting from the desire to strictly satisfy personal interests to the desire to satisfy the broader

collective needs, interests, and desires is part of moral development (Weinberg & Locander, 2014).

The third domain of the relationship between follower characteristics and follower developmental level is empowerment. Khan et al. (2019) pointed out that transformational and neo-charismatic leadership theories have consistently emphasized follower strength, independence, and proactivity, which reflect the empowerment domain of follower developmental characteristics (Bass & Avolio, 1990; Krishnan, 2012). The empowerment domain of follower development emphasizes mature followership (Harber & McMaster, 2018), stewardship (Hernandez, 2008), and courageous following (Chaleff, 2009). Empowerment is considered a collectivistic orientation to development, as evidenced by the five areas that Chaleff (2009) identified in which follower courage can contribute to leadership development. They include the courage to assume responsibility, serve, challenge, participate in transformation, and leave the leader and group when they are detrimental to the common purpose (Chaleff, 2009).

Khan et al. (2019) agreed with Dvir and Shamir (2003), who contended that the initial developmental level of followers in the domains of motivation, morality, and empowerment, positively predicts transformational leadership when expressed by their initial level of self-actualization needs, internalization of the organization's moral values, collectivistic orientation, critical-independent approach, active engagement in the task, and self-efficacy. Having already established that the transformational dimensions of idealized influence, inspirational motivation, intellectual stimulation, and individual consideration are intrapersonal values and skills (Khan et al., 2019), it can be concluded that the established relationship between them and the dimensions of follower development suggests individualized skills and behavioral focus (Dumdum et al., 2013; Russell, 2003).

Lariviere and Jones (2022) alluded to the individualized skills contents of follower development when they observed that followership is a term used to refer to the capacity or willingness to follow within a team or organization. Siangchokyoo et al. (2020) also alluded to individual skills when they explained that the four dimensions of transformational leadership—idealized influence,

intellectual stimulation, individualized consideration, and inspirational motivation—can be used to develop and empower followers to become leaders. Lariviere and Jones were adamant that every individual could potentially be improved to become an exemplary follower. They further submitted that to optimize the production of the best followers, an organization's leaders must take the follower development task more seriously.

Wooley et al. (2011) examined the relationship between authentic leadership and follower development and found that the ways that leaders influence follower outcomes are central to authentic leadership theories. More importantly, they established that the follower development domains of follower motivation, morality, and empowerment were directly related to the authentic leadership dimensions of self-awareness, internalized moral perspective, balanced processing, and relational transparency (Avolio et al., 2004; Gardner et al., 2005). Similarly, Sainz et al. (2021) found in their study of the link between authentic leadership, organizational dehumanization, and stress at work that leaders create positive work environments and ethical climates by being concerned with follower development instead of their own interests (Jex & Britt, 2014).

Peterson et al. (2021) also concluded that organizational citizenship behavior can be developed in followers and could be applied in the workplace. Accordingly, they suggested that the combination of leadership, organizational, and follower development could bring about higher levels of followership, which also means greater employee engagement and higher productivity. Therefore, Peterson et al. indicated that comprehensive follower development is a veritable source of exemplary followership and organizational productivity.

Follower and Followership Development in Nigeria

The concept of follower and followership are not common or popular in the Nigerian context (Imoukhuede, 2019). Olaniyan (2016) submitted that discourses on development failures in Nigeria are often woven around leadership issues. Nevertheless, a crucial ingredient in good leadership is good followership, a concept that is not well represented in development literature in Nigeria. When

things go wrong in government or the corporate world, people generally and automatically look at leadership, and nobody thinks about the input of followership to the situation (Arowolo, 2019).

Scholars believe that this trend may explain why very little has been done in follower or followership development in Nigeria (Arowolo, 2019; Ogbonna et al., 2013; Olaniyan, 2016). I found no study on follower or followership development in the Nigerian banking industry. Akhilele (2020), however, studies the organizational support for followership skills development in Nigeria and found that participants differentiated between followership skills and followers' skills. Participants identified five followership skills that must be developed by organizations in their employees, including trust-building skills, loyalty skills, courageous following skills, good relationship skills, and integrity skills. Akhilele suggested that these skills corroborated Latour and Rast's (2004) list of skills required to empower followers.

Latour and Rast (2004) also believed in followers displaying integrity, and loyalty, functioning well in teams, communicating courageously, and building trust, and respondents in this study expressed similar sentiments. The participants also identified communication and report-writing skills as part of the followership skills that require development, confirming the claims by Stephen and Lynne (1990) that interpersonal communication and information-gathering skills empower followers to function effectively in organizations.

Akhilele's (2020) study also identified 20 follower skills that participants believed must be developed to prepare employees to be effective and productive followers. The skills include humility and analytical skills, skills to study one's boss, skills to understand the leader, followers' listening skills, inquisitive skills, skills for speed at tasks, understanding of work culture, emotional intelligence skills, and skills to study rules. Others are teachability skills, accuracy skills, commitment skills, followers' discipline skills, work ethics, followers' patience skills, skills to manage the leader, skills to help in vision, skills to help in the mission, and skills to be on the same page (Akhilele, 2020). Akhilele concluded that from the results of the study, organizations in Nigeria could overcome the

following difficulties by engaging in both followership development (training) and follower development (training).

Follower and Followership Development Outcomes

Scholars have identified various outcomes that could be derived from leadership development, leader development, followership development, and follower development (Harrold, 2000; Jacobs & Washington, 2003; Kelley, 1988; Packard & Jones, 2015; Wallace et al., 2021). Jacobs and Washington (2003) noted that noticeable overlaps exist in the outcomes from leadership and followership development programs because as Kelley (1988) observed followership occurs at all levels. According to him, followership does not seem to dominate people's thinking, but it dominates their lives and organizations. As people are preoccupied with leadership, they do not consider the nature and the importance of the follower, and as a result, followership does not dominate the collective thinking (Kelley, 1998). Table 1 shows a list of some of the learning outcomes associated with each of the development processes.

Table 1*Learning Outcomes from Leadership, Followership, Leader, and Follower Development Programs*

Leadership Development Outcomes	Followership Development Outcomes
Emotional Intelligence.	High-quality work.
Social intelligence.	Increased workplace productivity.
Extraverted behaviors.	Improved workplace morale.
Skills for developing others.	Drive to meet team goals.
Motivating and empowering others.	Collaboration skills.
Building networks.	Improved quality of work.
Advocating for change.	Improved quantity of work.
Increase in responsibilities.	
Improved quality of work.	
Improved quantity of work.	
Improved leadership performance.	
Improved managerial performance.	
Leader Development Outcomes	Follower Development Outcomes
Personal courage.	Good listening skills.
Great attitude.	Critical thinking skills.
Creative thinking skills.	Self-motivation.
Problem-solving skills.	Diligence.
Decision-making skills.	Creativity skills.
Resilience.	Ability to turn into strong/great leaders.
Proactivity.	Risk-taking.
Learning agility.	self-starting skills.
Self-awareness.	Independent problem-solving skills.
Self-efficacy.	Managing your boss skills.
Motivation to lead.	

Note. Sources: (Harrold, 2000; Jacobs & Washington, 2003; Kelley, 1988; Packard & Jones, 2015; Wallace et al., 2021).

Summary

Follower, followership, followership development, and follower development have all received very little attention in leadership literature over the years (Carsten et al., 2018). The situation is improving, but with the little efforts being made, attention is currently concentrated on followers and followership theories (Uhl-Bien et al., 2014). Only a little has been done in the areas of follower and followership development. Furthermore, follower development and followership development have not been clearly defined, so the vital element of each phenomenon is well understood (Edwards & Honeycutt, 2021).

This literature review has revealed that if the reversal of lens concept propagated by Shamir (2007) is applied to follower and followership development, using the distinction drawn by Day and Harrison (2007) for leader and leadership development, the domains of follower development could be easily differentiated from those of followership development. The review also revealed that both followership development and follower development are urgently needed in organizations, including Nigerian-based organizations (Akhilele, 2020).

Chapter 3 – Methodology

The aim of this phenomenological study was to understand Nigerian bankers' lived leader and follower development experiences and their impacts on their careers. The focus of the investigation was to explore the outcomes of leader and follower development programs for leaders and followers, especially regarding developing followers into leaders. The setting for this study was the Nigerian banking industry because it is regarded as the cynosure of the Nigerian economy. Moreover, it accounts for a sizable proportion of Nigeria's GDP and generally dictates the tone for organizational leadership in the country (Ajiboye, 2017; Fadare, 2011), making it a significant sector for leader and follower development research.

The methods of qualitative research outlined by Creswell (2014), Creswell and Poth (2018), and Saldana and Omasta (2018) guided the methodology being adopted for this study. Qualitative research methods are employed and considered most beneficial when minimal research exists on either the phenomena being studied or the population under investigation and when theory is inadequate to explain the phenomenon (Creswell, 2014). Given that the literature review revealed that no study has focused on follower development in Nigeria, I employed the qualitative method to explore the phenomenon.

Following the Creswell (2014) prescribed process, the study involved essential characteristics of qualitative research, including descriptive data, concerns with process, deductive coding techniques, inductive analysis, and identifying meaning (Bogdan & Biklen, 2007). This chapter includes comprehensive information on the method employed for this study. It contains the following sections: the researcher's orientation, research design, participant selection, data collection, coding process, and data analysis. Also included in the interview protocol are the details of the interview process and the ethical considerations involved in the process.

Researcher Orientation

I align with the constructivist worldview of leadership and leadership development. Research orientation is the overall approach that the researcher adopts in undertaking an investigation, including their notion of reality, which must be made explicit (Pratt, 2016). Research orientation includes the various paradigms showing the researcher's worldview, which are the beliefs and values that inform their activities. Pratt (2016) observed that a research orientation could be based on a philosophy. Research orientation, therefore, works at the level of the researcher's consciousness and how they think about the world. As a researcher, I am focused on capturing the universal essence of the lived experiences of individuals or groups of individuals. I strive to understand how things appear based on the experiences of the individuals involved in the phenomena of study (Dowling & Cooney, 2012). In the process, it becomes necessary to understand lived experiences from the lifeworld approach as advocated in the writings of Husserl (Dahlberg et al., 2008).

In the lifeworld approach, experiences are regarded from the viewpoint of the body and the lifeworld or subjectivity of the individual (Sundler et al., 2019). Consequently, in understanding lived experiences, full awareness of the lifeworld, the bodily being in the world, and how people interact with others is needed (Merleau-Ponty, 2015). Additionally, consideration must be given to the idea of the intentionality of consciousness, or how meaning is experienced, which includes the fact that human consciousness is always directed toward something, so that when an individual experiences something, the circumstance of phenomena (thing) is experienced as something that has meaning for them (Sundler et al., 2019). For example, when professionals experience leadership development through a set program, it means something to them in their career, and they develop a deeper meaning by considering how their backgrounds led them to the present. I recognize that my background plays a critical role in shaping my interpretation of the happenings around me and my worldview of the meaning of events and phenomena, as Creswell (2014) stated.

Thus, my research orientation for this study on leader and follower development would be the social constructivist paradigm, anchored on the idea that

relational interactions produce the leader-follower dynamics (Fairhurst & Uhl-Bien, 2012). I believe that most individuals seek to understand the world in which they live and work. Social constructivists believe that individuals should understand not only the world but also the complex subjective meanings that people develop from their experiences (Lincoln et al., 2011). My identification with the social constructivist is, in part, based on the contention that individuals develop varied and multiple meanings of their experiences, leading a researcher to look for the complexity of views on the phenomena under investigation (Creswell, 2014). My goal for this study was to use the participant's perception of the outcomes of their leader and follower development experiences to understand the phenomena and their practices within the Nigerian banking industry.

Research Design

This qualitative research is designed as a descriptive phenomenological study. Qualitative research involves a set of interpretive material practices that make the world visible (Creswell & Poth, 2018). It is a way for researchers to study phenomena in their natural setting in an interpretive and descriptive naturalistic approach, which enables them to attempt to make sense of, describe, or interpret phenomena from the perspectives of the meanings people attach to them (Denzin & Lincoln, 2011). Qualitative researchers, therefore, explore ways to understand the ascribed meaning to a social or human problem by individuals or groups (Creswell & Creswell, 2018). Qualitative research methods usually focus on individual meaning and understanding, as well as reporting the complexity of the scenario and experiences involved (Creswell & Creswell, 2018). Consequently, qualitative researchers see the world as subjective rather than objective, assuming that there are different types of reality that are dependent on individual perspectives (Creswell & Poth, 2018; Pascale, 2012).

The rationale for choosing qualitative method for this study is that qualitative research is appropriate for looking deeper than physical events and behaviors to help answer the questions of how and why behind the responses received (Maxwell, 2005). Qualitative research is often drawn from emerging

questions, such that environmental and sociocultural contexts affect the research, while the researcher also becomes a part of the research process as they interact with the study (Pascale, 2012). Qualitative data are valuable in exploring the lived experiences of individuals and groups, identifying variables, hearing the unheard or silenced voices, and developing theories for complex situations or certain populations where only partial understanding exists (Creswell & Poth, 2018).

Creswell and Poth (2018) identified five qualitative approaches to inquiry or research, including narrative research, grounded theory, ethnography, case study, and phenomenology. Narrative research involves collecting stories of lived and told experiences (Riessman, 2008). Grounded theory moves beyond narrative or description to generate or discover a theory and create a unified theoretical explanation (Corbin & Strauss, 2014). Ethnographic research concentrates on studying participants who are in the same place, share in the same process and action, and interact so frequently that they develop shared patterns of behavior, beliefs, and language (Creswell & Poth, 2018). Case study research involves developing an in-depth understanding through studying a case or cases within a real life, contemporary setting (Yin, 2017). Phenomenological research involves describing the common meaning for multiple individuals of their lived experiences of a phenomenon.

I chose phenomenology over narrative research, ethnography, and case study for this research because phenomenology focuses on several individuals but does not restrict participants to common behavior, beliefs, or languages. I did not use grounded theory method of study because there was no premeditated intent to discover a new theory in this study. Phenomenology is used to identify what is inherent and unchanging in the meaning of the item or idea under study and to find a common meaning of what and how participants experienced a concept or phenomenon (Creswell & Poth, 2018; Moustakas, 1994). Saldana and Omasta (2018) described phenomenology as the study of the nature and states of lived experiences. In this approach, the researcher distills primarily interview data and discovers their essences and essentials, from which they determine what makes meaning to a collective body of participants.

Phenomenology has a strong philosophical component to it and consists of a complex philosophical process containing different concepts interpreted in various ways (Giorgi, 2009). One main theme among phenomenological methods is the diversity between descriptive and interpretive phenomenology (Norlyk & Harder, 2010). Both traditions are commonly used in leadership and organizational studies. The descriptive method of phenomenological study originated from the writings of Edmund Husserl (1859—1938), which were further developed by Merleau-Ponty (Sundler et al., 2019). The analysis in this study mainly involved the descriptive approach with a focus on lived experiences, which refers to the way individuals experience the world. In choosing the descriptive approach to phenomenological studies, I adopted the procedures recommended by Creswell and Poth (2018) for conducting phenomenological research as the main guide.

Descriptive phenomenology, pioneered by Edmund Husserl (1859–1938), is a simple form of phenomenology in which the aim is to describe the lived experiences of the individual who experienced the said phenomenon (Ellis, 2016b). Descriptive phenomenology is, therefore, driven by the need to access the essence of the experience. The essence of the experience here means the distilled down and most important aspects of the phenomenon under investigation. The researcher considers that a small drop of essence is always enough to give flavoring to the whole situation (Heidegger, 2012). Therefore, in accessing the participant's understanding of the phenomenon, the researcher must recognize that this is someone else's understanding, and therefore, put aside their own prior understanding of the phenomena (Ellis, 2016b).

The concept of putting aside the researcher's preconceived understanding is called bracketing (Zahavi, 2003). Parahoo (2014) advised that given that humans are incapable of being completely objective, it is critical that the researcher be aware of their own values, interests, and beliefs before and throughout the research process. Z. Chan et al. (2015) suggested that bracketing should start with reflexivity, which is a thinking activity that helps individuals identify the potential influence of their beliefs throughout the research process. A reflexive action employed in the process of this study was the keeping of a reflexive diary to help

examine the preconceived values and beliefs of the researcher. Scholars believe that a reflexive diary allows the values, interests, and beliefs of the researcher to be brought into their consciousness, providing an opportunity for them to reexamine positions that may influence the research process (Z. Chan et al., 2015; Primeau, 2003; Wall et al., 2004).

My intention was to adopt the approach advocated by Charmaz (2006) for this study. This process involves gathering rich data, transcribing the data, coding, memo-writing, data saturation, and descriptive analysis (Leigh-Osroosh, 2021). Descriptive phenomenological analysis includes a series of steps such as (a) gaining a holistic understanding of the lived experiences by reading the entire interview transcripts, (b) coding for meaning units, (c) transforming meaning units into third person, and (d) analyzing the meaning units for constituents, that is themes. The meaning unit or themes are the core structural descriptions of the lived experiences of the participants (Giorgi, 2009, 2012). It is hoped that the resulting description of the analysis in this study would provide insight into the outcomes of leader development and follower development, specifically the development of followers into leaders in the Nigerian banking industry.

Participants

The research setting was Nigeria. Participants were serving and former employees of banks that operate in Nigeria. Middle-level managers/leaders in the Nigerian banking industry were the target population. The banking sector in Nigeria represents the mainstream of corporate life ((Inyang et al., 2014; Kuye et al., 2013). How the banks are run is generally regarded as a reference point for organizational leadership in the country (Ezirim, 2010). My intention in this study was to leverage that assumption and localize the survey to the industry practitioners in Nigeria. The target was to interview 10-12 middle-level managers/leaders who were working or had worked in the industry.

Ellis (2016a) suggested that a purposive sample is used in phenomenology because it comprises people who have experienced the phenomenon being studied. In this case, the sample was drawn from people who had worked or were working

in the banking sector and had experienced leader and leadership development. Sundler et al. (2018) contended that in seeking to gain an in-depth understanding of the phenomenon being investigated, the study must have some degree of credibility. For this reason, the researcher must interview enough people to get a good insight into the subject but not too many as to lose sight of the essence of the topic (Parry et al., 2014). In line with this advice, my target in this study was to interview a total of 10-12 participants. Ellis (2016a) suggested that a sample of between six and 20 individuals is sufficient for phenomenological studies.

The maximum retirement age for bankers in Nigeria is 60 years of age or 30 years of service, whichever comes first (Makanjuola, 2016), whereas the minimum age for entry is 21 years of age. In consideration of the above, the sample for this study was drawn from professionals within the active working age limits of between 21 and 60 years. Gender specifications was not intentionally applied or controlled, but given that the design of purposeful sampling, efforts were made to ensure reasonable representation from both genders. Prospective participants were contacted via personal telephone calls, social media connections, and direct emails. Some of the individuals who agreed to participate were urged to reach out to their contacts within the industry who may meet the participation criteria.

Data Collection

The primary source of data collection for this research study was in-depth semistructured interviews conducted via Zoom video. Saldana and Omasta (2018) suggested that phenomenological studies are best done with interviews because data from interviews are dependable for lived experiences analysis. For research projects whose purpose and questions focus primarily on lived experiences, perceptions, feelings, interpretations, and value systems, interviews will most likely be the best way to obtain data (Saldana & Omasta, 2018). The responses from the interview were exported to Otter.ai for transcription and data cleaning. Qualitative research data cleaning was necessary because both Zoom and Otter.ai lack the capacity to understand and interpret accurately the English spoken by people outside the United States. Some of the words and sentences were wrongly

transcribed and needed to be matched with the audio recording to clarify the points being made by the respondents.

Data quality is a very critical aspect of data management in qualitative research because dirty data would usually lead to inaccurate data analysis results and wrong conclusions (Chu et al., 2016). Chu et al. (2016) explained that data cleaning is essential and usually consists of two phases: error detection and error repairing. Error detection techniques can be either quantitative or qualitative. In error detection techniques in qualitative research, descriptive approaches are used to spot patterns from a legal data instance and identify the data that deviated from the patterns as errors (Chu et al., 2016). In relational database instances, data repairing refers to the process of finding another database instance that conforms to the set of data quality requirements. In this study, however, the anticipated error was only misinterpretation and wrong transcription of sentences due to the Nigerian English accent. The database instance that conforms to the requirement was the original audio recording of the interview, from which the corrections were made to the transcribed data to ensure the transcripts represented the exact words of the interviewees.

The data collection process started with seeking the agreement of the identified prospective candidates to participate in the survey. An interview protocol document—generally descriptive in nature—stating the topic of research, explaining the essence of the interview, and providing clarifications on the key issues and concepts involved in the interview was dispatched via email (see Appendix A). The banks, as employers, were not involved in this study. Although the results of this study may help the leadership teams of Nigerian banks in decision-making concerning leadership and followership development, no consent was required from the banks as institutions. Usually, institutional consent is the most difficult step in the process of carrying out research in Nigeria, as most people are at first apprehensive about the motive of a survey (Iheanacho, 2007). I mitigated this apprehension by convincing the people to participate before sending them the official email and interview protocol.

After obtaining the participants' agreement via email to participate, consent forms were dispatched to the participants who consented via a formal email (see Appendix B). Along with the consent, however, I requested their permission to use the collected data and information in writing this dissertation. This permission document also covered my use of the data in other publications that may follow or emerge from the dissertation process. The agreements included the provision to use pseudonyms to mask the identity of the participants. The receipt of the consent forms from willing individuals indicated their readiness to participate in the process. The next step entailed setting the interview timelines followed by data collection.

I conducted interviews with the participants, which lasted 60 to 90 minutes per session. I used semistructured interview questions (Table 2) in an open-ended format, which, according to Patton (2002), allows further probing when required to gain a deeper understanding of the experiences and circumstances. The questions, which are grounded in the research literature, were designed to gain insight into the perceptions of the lived experiences of the participants through the exploration of their framing lenses, as Souba, (2018) explained. Their framing lenses include their beliefs, assumptions, and values around leader and follower development, and their motivation for participating in the development processes.

Interview Protocol

The study will therefore attempt to answer the following primary research question (RQ1) and secondary research question (RQ2)

RQ1: How are followers and follower development perceived in the Nigerian banking industry?

RQ2: In what ways, if at all, do the leader and follower development processes influence the development of followers into leaders in the Nigerian banking industry?

Appendix A shows the questions asked during the research interview.

Data Analysis

The process of data analysis entailed a series of steps, including collecting data, collating the data, organizing the data, coding the data, categorizing the coded data, and grouping the codes into themes (see Creswell, 2014). It also involved offering interpretations, searching for understandings, and writing the report of the study, as Marshall and Rossman, (2015) stipulated. As mentioned in the data collection section, the data source was semistructured in-depth interviews that included open-ended questions with middle-level leaders in the Nigerian banking sector. The interview scripts were transcribed and cleaned using Otter.ai software.

The transcribed data were exported to the MAXQDA software program for coding. Maher et al. (2018) stated that the introduction of digital tools, such as MAXQDA, has impacted research and data, bringing numerous benefits and limitations to the process. I used manual coding for the dataset where MAXQDA was limited in producing deep meaning. The manual process involved reading and rereading the interview transcriptions, color-coding identified codes, and subsequently aligning the identified codes into sub-themes or themes in the axial coding stage (Williams & Moser, 2019).

The coding process started with the identification of appropriate descriptive codes related to the research questions and topic and could explain the experiences of the participants, as Saldana and Omasta (2018) suggested. Referred to generally as a type of closed coding approach, Crabtree and Miller (1999) called it the “prefigured” coding system. It involves carefully reading the data, studying the words, phrases, patterns of behavior, and ways of thinking that stand out or are repeated by the participants (Bogdan & Biklen, 2007), and identifying a phrase related to the research topic and question that could summarize each portion. Words, phrases, sentences or paragraphs that describe what the codes represent, were subsequently assigned as frequencies to the apriori codes, which, according to Crosley and Jansen (2020), is necessary to ensure that they remain in the exact words of participants. The essence of starting with this coding approach was to be able to identify distinct concepts, phrases, and sentences that could help with the categorizations (Williams & Moser, 2019).

Flick (2009) submitted that the first step in coding should be aimed at expressing data and phenomena as concepts. This initial coding involved examining the data word-for-word, line-by-line, and incident-by-incident, identifying words, phrases, and patterns repeated elsewhere in the data that could help indicate emerging categories, as Vaismoradi et al. (2013) indicated. The essence was to arrange the identified patterns in a systematic order and make them part of a system or classification. This approach was used to segregate, group, regroup, and link data, which, according to Lincoln and Guba (1985), is crucial to consolidate meaning and explanation.

The next stage of the coding process is axial coding (Williams & Moser, 2019). Axial coding involved focused coding to enable checking preconceptions about the topic and forming categories, which is achieved by comparing data and refining initial prefigured codes (Charmaz, 2006). In this stage of coding, I employed structural and values coding principles to ensure that the codes related to the participant's worldviews, as Crosley and Jansen (2020) stated. The second stage of this process also involved grouping and collating the codes and using contextual frameworks to group the codes into categories that best describe the leadership patterns, behaviors, and mannerisms of the participants (Nowell et al., 2017).

Axial coding helped in identifying the relationships between spotted codes and developing code categories. Categories or major codes emerged as aggregates of the interrelated or overlapping initial codes with strong supporting evidence, as Corbin and Strauss (2014) emphasized. This process helped in identifying emerging themes for descriptions of experiences in leadership development, leader development, followership development, follower development, development outcomes, and cultural influences on leader and follower development processes.

After the focused coding stage, the final phase was selective coding, which is conducted to develop the final themes (Creswell, 2014). At this stage, I would select and attempt to integrate organized data from the axial codes in cohesive and meaning-filled expressions. Flick (2022) observed that selective coding continues the axial coding at a higher-level abstraction, which results in the formulation of the story of the phenomenon. It also involves reviewing the generated codes to

ensure that the transcripts have been examined in the context of inductive and deductive analysis (Williams & Moser, 2019). Enabling the story to emerge from data categories grouped from axial coding is central to the further refinement of the data, the selection of the main thematic category, and the systematic aligning of the main themes produced (Corbin & Strauss, 1998). The result of the coding exercise formed the basis of the resulting narrative depicting the participants' experience with leader development, follower development, and development outcomes.

Summary

The methodology for this study was a qualitative research method. My philosophical worldview is social constructivism. The design was a phenomenological study design with a descriptive phenomenology approach. Participants in the current study were middle-level managers (leaders) and experienced followers from the Nigerian banking industry. The data collection instrument was semistructured open-ended interviews conducted via Zoom video and audio as a medium. The data analysis involved the three stages of the process of coding: open coding, axial coding, and selective coding. The results were derived from the themes generated from the codes and presented descriptively in a written narrative.

Chapter 4 – Findings

In this qualitative study, I examined the factors that influence the development of followers into leaders in the Nigerian banking industry by exploring the lived experiences of middle-level managers/leaders in Nigerian banks. The essence was to understand the participants' perception of the leader and follower development processes and outcomes to determine the influence and impact factors involved in developing followers into leaders, if it happens in the Nigerian banking industry. A leader is at the same time also a follower building relationship from the top, and a follower is at the same time also a leader building relationship from the bottom (Jaser, 2021). Middle-level managers are the connection representing both sides. Most middle-level managers moved from core followership levels recently into the leadership rung and are able to remember their followership experience more vividly while also appreciating the constraints of leadership.

In trying to understand the phenomena of study from the perspective of a typical Nigerian banker, the target population in this study, which is how they interpret and attribute meaning to their experiences (Frechette et al., 2020), I applied the phenomenological approach to qualitative research. Neubauer et al. (2019) explained that the aim of phenomenology is to explore a phenomenon from the perspective of those who have experienced it by seeking to describe the essence and meaning of the experience, both in terms of what the participants experienced and how they experienced it. The study's findings suggest that although followers are occasionally promoted into leadership positions, leader or follower development programs and outcomes have not been indicated as a decisive influential factor in the process. This chapter includes a description of the research process for this study and the findings.

Data Collection

The source of data for this study was semistructured in-depth interviews conducted over Zoom meeting software and recorded in both Zoom audio and Zoom video formats. The interview method enabled rich data gathering, as Adhabi

and Anozie (2017) explained, interviews provide the opportunity for follow-up questions, probing, and detailed discussions of the issues concerned with the research questions. The Zoom interview approach was preferred for two principal reasons. First, the interviews enabled a deep discussion of the issues based on the research questions, and the main purpose of the study as grounded in literature. Second, Conducting the interviews via the Zoom meeting platform helped save on traveling time and avoid travel time problems that would have arisen from the fact that the study was being carried out in Nigeria by a Canada-based researcher. The interviews provided rich, qualitative data with rich descriptions of the broad and specific experiences of the participants with follower development in the Nigerian banking industry.

The data collection process started with initial email and WhatsApp contacts following the receipt of IRB approval (Creswell & Poth, 2018) from Southeastern University and clearance from the dissertation committee to proceed with fieldwork (see Appendix B). Through email and WhatsApp messages, I requested the prospective candidates to consider participating in a 60–90-minute interview to discuss their leader and follower development experiences in the banking industry (see Appendix C for a copy of the email). In the email, I also stated as soon as their willingness to participate is confirmed, a formal consent form would be forwarded to them to sign before the actual interview. As soon as a participant confirmed their willingness to participate by replying to the request email, I sent them a consent form (see Appendix D) along with the interview protocol (see Appendix E). The interview protocol contained information about the purpose of the research and the definition of key concepts related to the research topic and research questions.

Participant Selection

The first step in the process of sampling was to determine what qualified the participants and how many would be enough but not too much for a phenomenological study. van Manen (2014) observed that ensuring that the prospective participants have experienced the phenomenon being examined and can articulate their lived experiences is important. Creswell and Poth (2018)

recommended that the typical number of participants in a descriptive phenomenological study should range between five and 25, based on Polkinghorne's (1989) submission. I interviewed a total of 14 participants. Of these 14, two participants participated in a pilot exercise to confirm the suitability of the interview questions for obtaining rich data that would address the research questions. After the dissertation committee confirmed that the results of the pilot interviews were satisfactory, I interviewed 12 participants. The two pilot interviews were not included in the data analysis of the study.

The participants were selected using criterion and purposive sampling methods. The participants selected had to meet specific criteria as follows: (a) currently works in the banking industry in Nigeria or recently left the industry, (b) hold a middle-level leadership position and supervise at-least two people, (c) spent at least 5 years in the Nigerian banking industry, (d) currently lives and works in Nigeria. The sample was purposive in that it targeted only people in the Nigerian banking industry or those with middle-level leadership experience from the industry, which ensured that the participants could describe both their followership and leadership experiences.

I made efforts to represent as many of the 24 major banks in the country as possible and cover both genders in the sampling. Table 2 below shows the demographics of the participants. The final participants—nine males and three females—came from nine banks. Some of them previously worked in some of the other banks not represented in this study before moving to the place where they currently work. Four of the participants had left the industry for other endeavors, including two who still operated in the fringes of the financial services sector, providing the same services they were providing for the banks they worked for before leaving the industry.

Table 2*Participants Demographics*

Pseudonym	Bank (Pseudonym)	Years in banking	Gender	Current/last position	Current status in industry
Foado	Liberty Bank	20	M	Branch Manager	Out of mainstream banking
Chen	Bank One Plc	25	M	Regional Head of Risk Mgt.	Out of banking (Consultant to Banks)
Bastev	Chartered Bank	16	M	AM/Team Lead	Active in industry
Ukachobi	Stallion Bank	17	M	General Manager	Active in industry
Chansu	FidUnion	10	M	Branch Manager	Out of banking
Chukwu	Trust Bank	9	M	Team Lead	Active in industry
Kichog	Westminster	20	M	Group Head	Active in industry
Wanda	FidUnion	13	F	Team Lead	Active in industry
Adomofa	1st Consolidated	17	F	Regional Group Head	Out of banking
Essaga	Proserve Bank	19	F	Team Lead	Active in industry
Olafada	FSBI Bank	22	M	Branch Head	Active in industry
Ekweonye	FidUnion	21	M	Group Head	Active in industry

In-Depth Interviews

Thomas (2020) suggested that a richly evocative interview is critical for any phenomenological research to be considered powerful and credible. Creswell (2014) was of the opinion that either a single interview or multiple interviews could be used in a phenomenological study. The interviews, however, have to involve individuals who experienced the phenomenon under investigation. Marshall and

Rossmann (2015) contended that phenomenological data gathering requires in-depth interviews to describe the meaning of a concept or phenomenon that several people share. Seidman (1991) presented three distinct stages of in-depth interviews, stating that the first focuses on past experience, the second focuses on present experience, while the third and final stage focuses on the interviewee's critical experience with the phenomenon being studied.

Given the scope of this study, the distance factors that were involved, and the political uncertainty that existed in Nigeria during the period, I covered the three stages propagated by Seidman (1991) in one interview with each candidate. To achieve this objective and ensure the quality of the interview data collected, I applied the suggested best practices. First, I provided the participants with the definition of key concepts involved in the topic and research questions ahead of time to enable them to study the terms. Second, I indicated the nature of the proposed questions in the initial "invitation to participate" email without stating the exact questions, thereby giving some hints on what to prepare for. Third, I took a few minutes at the beginning of each interview to ask questions about the Nigerian banking industry's contemporary issues with which I may not be familiar given that I left the industry 12 years ago. I used this strategy to help the candidates relax and build trust with me (Maxwell, 2013). Lastly, I carefully designed an interview protocol with open-ended questions to seek direct information about the perspectives of the participants on the subject of study (see Appendix F for the interview questions).

As recommended by Creswell (2014), I obtained permission from the participants to record each interview on Zoom audio and video, and they accepted the recording on the screen before the actual interview. The activation of Zoom video by both parties during the interview created the aura of face-to-face interaction, enabling me to observe the nonverbal cues, tone of voice, gesticulations, and body language, from which I picked cues to ask follow-up questions or request additional details. This approach created an atmosphere of what Padgett (2016) called a dialogue interview, which helped to glean unprompted details that illuminated the interviewee's intended meaning.

Data Cleaning

Data cleaning refers to the tasks and activities used to detect and repair errors in research data (Chu et al., 2016). Pallant (2020) explained that data cleaning is the process of preparing data for error-free analysis by removing or modifying data that are incorrect, incomplete, irrelevant, duplicated, or improperly formatted. Detecting dirt in data and repairing it is one of the critical challenges in the process of data analysis. Chu et al. (2016) contended that failure to repair dirty data could result in inaccurate analytics, wrong conclusions, and unreliable decisions. Chu et al. listed three dimensions that have been adopted in detecting errors in a qualitative dataset. They are what to detect (error type), how to detect, and where to detect.

For this study, a strict adherence to the three dimensions was not required as I was already aware of the source of the dirt in the data before the beginning of the collection process. I used otter.ai software to transcribe the recording from the interviews. As the software algorithm was written in U.S. English, it can only transcribe U.S. English. Nigerian English was learned from the British and is mixed with local parlances and delivered with Nigerian accents. Otter.ai, therefore, misinterprets a large percentage of what Nigerians say. Knowing this from the beginning, I tested a comparison of the transcribed data with the original audio recording, listening to the audio while reading the transcription. The test confirmed that a large portion of the data was mistranscribed.

To correct the errors, I carefully listened to all the audio recordings of the 12 interviews and corrected the transcribed data with the exact words spoken by the participants as heard on the audio recording. At the end of the correction of each participant's transcript, I sent them the corrected transcript to read through and confirm that their comments had not been misrepresented or their words changed. This process is referred to as member checking, and it was the system that I used to establish data accuracy and validity. Motulsky (2021) explained that member checking is the process of soliciting feedback from the survey participants about the research data or interpretations (see also Lincoln & Guba, 1985). All the 12 participants confirmed the accuracy of the corrected version of their interview

transcript, thereby establishing data validity for the study. After the cleaning, I kept the transcripts in a separate file on my personal laptop from where this document was developed.

Data Saturation

Scholars have suggested that failure to identify and reach data saturation could impact the quality of research and hamper content validity (Bowen, 2008; Fusch & Ness, 2015; Kerr et al., 2010). Charmaz (2006) believed that if new theoretical insights are no longer sparked by fresh data and no new properties of core theoretical categories are revealed, data saturation has occurred. I used saturation, therefore, to confirm when the collection of data for the selected categories was completed. As I cleaned up the data, I constantly compared identical responses, stories shared, and experience outcomes presented to seek saturation for each category.

I also compared statements within the same interview and multiple responses to the same interview question to determine when any category was saturated and whether participants continued to express the same sentiments, present the same perspectives, or share the same experiences in a particular area of their lived experiences. One interview question provided so many diverse opinions that I was glad I interviewed all the 12 candidates because the transcription of the last two interviews the saturation needed had been attained. When this happened, and I ascertained that data saturation had occurred, I proceeded to the data analysis stage.

Triangulation

I applied interview triangulation per Creswell's (2014) recommendations to further establish validity. Triangulation involves making use of different data sources, methods, and theories or merging two or more theories to provide corroborating evidence that would help illuminate a perspective or theme. To achieve the validity objective through triangulation, I compared the accounts and narrated experiences of multiple participants to verify the validity of the descriptions and perspectives on leader and follower development processes in the

Nigerian banking industry. In addition to this, I conducted member checks, as already stated. I took these steps to ensure the validity of the data and findings.

Data Analysis

As stated above, at the completion of the 12 interview sessions, I imported the audio recording into a transcription software, Otter.ai, which I used to transcribe and clean the data. The cleaning process, which involved simultaneously reading the transcript and listening to the audio recording, with pauses to type the correct wordings from the audio into the transcribed data, was the first detailed reading. Thorstensson et al. (2018), however, suggested that an interview text must be open-mindedly read several times to achieve familiarity with the data before coding. Adhering to this advice, I reread all the transcripts a second time to gain a better understanding of the phrases, stories, words, perspectives, thought patterns, and interpretation of events and phenomena presented by the participants that stood out in relation to the interview questions. Thereafter, I imported the transcripts into MAXQDA, where I began coding with my third reading.

Given that Creswell (2014) stated that phenomenological analysis consists of phases of coding, I started with prefigured closed coding. Carpendale et al. (2017) observed that closed coding is a practice where data are coded using a predefined codebook or a set of a priori codes derived directly from the evaluation questions driving the research. According to Carpendale et al., closed coding is a deductive approach where theory-informed techniques are used to understand the data.

I started with predetermined codes derived from the study of the transcripts along with the interview and research questions. The process involved carefully reading the transcript again and analyzing each sentence, choosing a part of the sentence, a phrase, or a word, and assigning a code to segment that held any meaning that was relevant to the interview or research questions (Maxwell, 2013). I searched line-by-line, story-by-story, and incident-by-incident to identify these comments, words, phrases, quotes, and sentences that conveyed information that could be grouped together into the identified codes. Then, I chose specific colors to

assign to each code. A total of 20 codes were created with 532 frequencies (see Appendix G for the screenshots showing the coding stages).

The codes created were, negative follower experience (30 frequencies), positive follower experience (37 frequencies), industry perception of followers (45 frequencies), individual leaders' perception of followers (28 frequencies), why leaders relate (25 frequencies), why followers relate (27 frequencies), industry culture (16 frequencies), a different manager/leader (5 frequencies), derogatory comments about followers (12 frequencies), follower development (72 frequencies), leaders' attitude towards training (10 frequencies), and individual leaders' attitude (9 frequencies). They also included training as reward/incentives (10 frequencies), a lack of leader-follower joint development programs (11 frequencies), selected few beneficiaries (2 frequencies), industry development focus (59 frequencies), leader development learning outcomes (37 frequencies), follower development learning outcomes (15 frequencies), developing from follower to leader (46 frequencies), and expected/suggested changes (36 frequencies). Table 4 shows the full list of themes, categories, and codes with their frequencies.

After the initial closed coding process, I identified codes that held very similar information that could be merged to create categories. I merged four codes—a different manager/leader, derogatory comments about followers, individual leaders' attitude, and selected few beneficiaries—with others to produce a total of 16 categories. As a result, 12 codes remained latent as categories. The 16 categories that emerged included negative follower experience, positive follower experience, industry perception of followers, individual leaders' perception of followers, why leaders relate, why followers relate, industry culture, follower development, and leaders' attitude towards training. Others were, training as reward/incentives, a lack of leader-follower joint development programs, industry development focus, leader development learning outcomes, follower development learning outcomes, developing from follower to leader, and expected/suggested changes.

At this stage, I applied focused coding to check my preconceptions about the topic against the codes, categories, and data grouped under them. As Maher et al. (2018) observed, the focused coding process facilitates seeing relationships between codes and emerging categories, enabling codes and categories that seem to be conveying the same message to be grouped together. After this axial coding stage, I applied selective coding to further identify categories that related closely to others and group them together to produce themes. I grouped five categories that had codes and frequencies related to issues of follower perception together under the title, how followers are perceived as a theme.

I also grouped another three categories related to issues of leader and follower development activities together and placed them under the existing title of follower development to form another theme. The issues around learning development outcomes originally produced two codes that also made it to the categories stage as latent categories. I grouped these two—leader development learning outcomes and follower development learning outcomes—under a new name, development learning outcomes, as the third grouped theme. One latent theme, however, was renamed from industry development focus to leader development is prioritized to reflect the clarity of the point it is meant to address.

These three themes, added to the four latent themes that survived from the coding stage, made up a total of seven themes that finally emerged. The seven themes that I created therefore are follower experience, how followers are perceived, follower development, leader development is prioritized, development learning outcomes, developing from follower to leader, and expected/suggested changes. These seven themes aligned with the major interview questions that probed for answers to the research questions, as Yin (2017) stipulated. In the findings section below, I will provide a description of the perspectives provided by the participants that resulted in the codes that made up each of the seven main themes and the 15 categories from which they emerged.

Table 3*Themes, Categories, and Codes with Frequencies*

Theme	Categories	Codes	Freq.	RQ
Mixed	Negative Follower	Negative Follower	30	1
Encounters	Experience.	Experience.		
with	Positive Follower	Positive Follower	37	1
Follower	Experience.	Experience.		
Experience.				
How	Industry Perception	Industry Perception of	45	1
Followers	of Follower.	Follower.		
Are	Individual Leaders'	Individual Leaders'	28	1
Perceived.	Perception of	Perception of		
	Followers.	Followers.		
	Why Leaders Relate.	Why Leaders Relate.	27	1
	Why Followers	Why Followers Relate.	25	1
	Relate.			
	Industry Culture.	Industry Culture.	16	1
Follower	Follower	Follower	72	2
Development	Development.	Development.		
.	Leaders' Attitude to	Leaders' Attitude to	10	2
	Training.	Training.		
		Individual Leaders'	9	2
		Attitude.		
	Training as Reward/	Training as Reward/	10	2
	Incentive.	Incentive.		
	Lack of Leader-	Lack of Leader-	11	2
	Follower Joint	Follower Joint		
	Development	Development		
	Programs.	Programs.		

		Selected Few	2	2
		Beneficiaries.		
Leader	Industry	Development Focus.	59	2
Development	Development Focus.			
is Prioritized.				
Development	Leader Development	Leader Development	37	2
Learning	Learning Outcomes.	Learning Outcomes.		
Outcomes.	Follower	Follower Development	15	2
	Development	Learning Outcomes.		
	Learning Outcomes.			
Developing	Developing from	Developing from	46	2
from	Followers to	Followers to Leaders.		
Followers to	Leaders.			
Leaders.				
Expected/ Suggested Changes.	Expected/ Suggested Changes.	Expected/ Suggested Changes	36	General

Profile of Participants

The main objective of a phenomenological study is to understand and do an in-depth description of a specific phenomenon based on participants' lived experiences of the phenomenon based on their descriptions (Halcomb, 2016). Individual in-depth interviews are widely used in phenomenological research to co-create meaning with interviewees by reconstructing perceptions of events and experiences related to the phenomenon of study (DiCicco-Bloom & Crabtree, 2006). The participants present their perspectives on the essence of what they experienced and how they experienced it (Creswell, 2014).

In this study, the long in-depth interview was used, and the participants described their experiences with follower development and leader development in the Nigerian banking industry. Twelve middle-level managers and ex-managers in the Nigerian industry participated in the interviews to understand the concept and

practice of follower development in the industry. A brief profile of the participants is presented below, with the pseudonyms coined for each of them to protect their identity and privacy. I also assigned pseudonyms to their workplaces (banks) to further help mask the participants' identities and protect their institutions.

Adomofa (Female)

Adomofa left the industry in 2022 from 1st Consolidated Bank, where she was regional manager of operations in the south-south region. Before moving to 1st Consolidated, she worked with FidUnion Bank and Unity Bank. An experienced banking operations professional, she had been in the industry for 15 years. As regional head of operations, she supervised over 30 employees in eight branch locations.

Bastev (Male)

Bastev is a relationship manager leading a small team of three account acquisition officers at Chartered Bank plc., Port Harcourt, Nigeria. He spent 8 years at FidUnion Bank, 2 years at AssetPlus Bank, and 4 years at Diamond bank before joining Chartered Bank 2 years ago. In total, he has spent 16 years in the industry. His substantive grade is assistant manager, and he manages small and medium enterprises' business accounts for Chartered Bank Nigeria. Chartered Bank is an international banking institution with branches in over 40 African countries and headquartered in Johannesburg, South Africa.

Chansu (Male)

Chansu worked at FidUnion for 10 years and left as acting branch manager in 2020 to join the fast-moving consumer goods industry. He was substantively an assistant manager. As the acting branch manager, he supervised the 26 employees in the branch, leading business development and operations.

Chen (Male)

Chen holds a Ph.D. in finance and banking from a top Nigerian University and was the southern Nigeria regional head of remedial management services at Bank One Plc. for 16 years before leaving in 2021 to establish a risk management consulting firm that serves Nigerian banks. He worked with three institutions in the

Nigerian banking sector over a period of 25 years. In his role as regional head of risk, he supervised 18 employees.

Chukwu (Male)

The Trust Bank Limited retail banker, Chukwu, has spent 9 years in the industry. Of the 9 years, he spent four at Apex Bank before he joined Trust Bank 5 years ago. He leads a team of five small and medium enterprises (SME) account acquisition officers in the Bank's head office in Lagos. His leadership responsibilities also include leading his team to manage assets and liabilities for high net-worth individuals (HNIs) and ensuring that the team members meet their account acquisition targets for both SMEs and HNIs.

Ekweonye (Male)

Another upper middle management executive included in the study for balancing purposes, Ekweonye oversees nationwide branch operations at FidUnion as the group head and senior manager. He is a middle-level manager by substantive grade but functions at a senior management level by virtue of overseeing a bank-wide function. Because of this combination, he could add some perspectives from both cadres to the discussion, thereby helping confirm data saturation for this study. He has been in the banking industry for 21 years.

Essaga (Female)

In February 2022, Essaga moved from FSBI Bank to Proserve Bank Limited, a newly licensed bank in Lagos, as a team lead. She spent 10 years at FidUnion and 8 years at FSBI before taking her current job. She has a total of 19 years of experience in the Nigerian banking sector. Essaga leads a team of six financial advisors and account acquisition officers for the Bank. She has functioned in several branches and head office groups in her nearly two-decade career.

Foado (Male)

Foado did his one-year post-graduation national youth service with Liberty Bank and remained with the Bank for 20 years afterward. Before leaving in 2020 to establish a private LPO financing company, he was a manager and head of the team serving multinationals in the corporate banking division of the Bank. His banking

background is in credit analysis, and he functioned in branches and at the corporate headquarters of the Bank.

Kichog (Male)

Another financial technology (FinTech) expert, Kichog, manages the FinTech group at Westminster Bank in Abuja, Nigeria. He spent 15 years at Flemming Bank before leaving in 2015 to obtain an MBA from a UK-based University. Kichog joined Westminster upon his return to Nigeria in 2017 and currently manages the Bank's financial technology business initiatives as the group head of an eight-man team.

Olafada (Male)

Olafada is a branch manager of a mega branch at FSBI Bank. FSBI is one of the three largest banks in Nigeria and one of the oldest. He moved to the Bank 6 years ago after spending 16 years between 1st Consolidated and FidUnion, bringing his total years in the banking sector to 22. Olafada is a student of emotional intelligence who shows considerable interest in leadership studies.

Ukachobi (Male)

A technology expert in the banking industry, Ukachobi helps banks harness the technology world to start FinTech) businesses as subsidiaries or arms of the bank. He is currently a general manager and divisional head of FinTech with Stallion Bank plc., Lagos, Nigeria, where he leads eight business units with a total of 30 employees. He has been in the banking industry for a cumulative period of 16 years, vacillating between the industry and some core technology start-ups. His inclusion in the study, despite holding a senior management position, added upper levels of middle-management perspectives to the discussions and helped achieve data saturation.

Wanda (Female)

Wanda is a senior banking officer by grade and head of transaction support and operations at the private banking suite of FidUnion bank in Lagos. She oversees the following four units in the Bank: customer service, lifestyles unit, funds transfer unit, and teller unit. She has been with the Bank for 13 years and

worked in three branch locations before moving to private banking after winning the best customer service champion award in 2019.

Findings

To better understand follower development in the Nigerian banking industry, including its outcomes, the influence of leader development, and the factors that have influenced its practice, about 13 initial questions were raised. The actual interview involved more questions as I asked follow-up and dialogue-induced questions as the interview proceeded. Broadly, however, the following two research questions were developed to guide this study:

Research Question 1 (RQ1): How are followers and follower development perceived in the Nigerian banking industry?

Research Question 2 (RQ2): In what ways, if at all, do the leader and follower development processes influence the development of followers into leaders in the Nigerian banking industry?

Research Questions

RQ1 was aimed at understanding the industry leaders' perception and relationship with the followers. The following six interview questions (IQs), including one initial follow-up question for IQ4, were developed for RQ1:

IQ2. Please tell me about your experience as a follower in the banking industry

IQ3. How are followers perceived in the Nigerian banking industry?

IQ4. As a leader, what is your definition and perception of a follower?

FQ4. What is your perception of follower development as a leader?

IQ11. What factors influence the way followers relate to leaders in Nigerian banks?

IQ12. What factors influence the way leaders relate to followers in Nigerian banks?

Two themes, follower experience and how followers are perceived, emerged from the categories created from the codes assigned from the responses to the above six questions and other comments. These two themes together explain the way that

followers are perceived and treated in the Nigerian banking industry based on the experiences and perspectives of the respondents.

RQ2 was designed to seek an understanding of how followers are developed into leaders in the Nigerian banking industry. The following seven interview questions, including one initial follow-up question for IQ6, were developed for RQ2:

IQ5. What are your experiences with follower development in the Nigerian banking industry?

IQ6. With relevant examples, please explain which, between leader development and follower development, is more emphasized in the Nigerian banking industry.

FQ6. Why do you think that leader/Follower development is more emphasized?

IQ7. Do leaders and followers attend the same development programs?

IQ8. What outcomes do you perceive leaders to achieve from these programs?

IQ9. What outcomes do you perceive that followers attain from these development programs?

IQ10. In what ways, if at all, do the leader and follower development programs influence the development of followers into leaders?

Four themes emerged from the categories that were created from the codes assigned from the data derived from the responses to the above seven questions. The four categories include follower development, industry development focus, development outcomes, and developing from a follower to a leader. Industry development focus metamorphosed into the theme call leader development is prioritized whereas the other three remained latent themes. The four themes combine to make up the broad theme titled developing followers into leaders. Below are the experiences gleaned from the data on each of the six themes (two from RQ1 and four from RQ2) to arrive at the findings discussed.

Theme 1: Mixed Encounters with Follower Experience

IQ2 was the main source of information for this theme. Mixed encounters with follower experience resulted from two codes—negative follower experience and positive follower experience—that both remained latent as categories. The coding stage produced a total of 67 frequencies, including 30 for negative follower experience producing and 37 for positive follower experience. Table 4 below shows the theme, categories, codes, and frequencies that metamorphosed into this theme.

Table 4

Mixed Encounters with Follower Experience

Theme	Category	Code	Frequency
Mixed Encounters with Follower Experience	Negative Follower Experience	Negative Follower Experience	30
	Positive Follower Experience	Positive Follower Experience	37

First, I asked the participants to talk about their follower experience in the industry. I started the interview with this approach to ensure that I gained valuable insight into the structure of how the participants understand their experiences, as Bliss (2016) recommended. I sought to learn their common sense understanding and the meaning they make of their follower experiences and that of others within the industry. Participants reported mixed experiences with being followers in the industry. It is evident from the following data that participants had positive experiences when they had spent a few years and fairly understood the industry. They were also sent on a few training programs to strengthen their skills at this stage and would have moved from their first manager. When they joined and were new to this industry, however, the participants believed that they did not get enough support and training to kick-off their careers in the industry and were often frustrated. Chen and Chansu had very interesting and exciting follower experiences. Chansu explained that his experience was interesting because he was

on a team that had clear goals for him to achieve, and once he achieved those goals, he received his reward. In his words,

My experience was quite interesting in the sense that as a follower, I was in a team. And for me to be a good follower, one of the things we did was adopt the ownership approach. In the sense that for you to succeed, they believe that everybody has responsibility. Everybody has a target under the supervision of every leader. So, I was meant to complete a task. I was meant to achieve goals. And it was lovely in the sense that they were meant to make sure that one of the things I learned as a follower within the system was to work as a team player and also to accomplish a task at every point in time. Which I believe I delivered. I met all my targets. In most of the appraisals I had, I've never had anything below 70%, which was lovely.

Chansu added that he was taught at the start of his career to take the ownership approach to business and saw himself as representing the CEO everywhere he went for the bank:

I was made to know that despite the fact that I was in a team, and even though I was not the CEO of the organization, I should always have the belief that I represent the CEO of the organization at all times. And what I was made to understand was that this was the culture of FidUnion Bank. And that culture was that if anyone saw me, they should be looking at me as the CEO of the organization. And I was conscious of that, knowing fully well that I represented the bank. That I represent the organization. So, even the way I dress, the way I talk, the way I interact with people, my interpersonal relations, and my interpersonal skills with people really helped me. I was always conscious. Even till today, I still believe that is still guiding me.

Chen, on the other hand, reported that his experience was exciting because his supervisors understood him from the first day and gave him tasks according to his skills and abilities. They listened to him and guided him so that he was able to perform without many hindrances. He stated,

My experiences were quite exciting because, as a follower, my leaders gave me a listening ear. They set targets, which, if I didn't meet, they appraised me and then told me where I was not doing very well. And I could talk directly to my overall boss. I had access to him.

All the other participants, with the exception of one, stated that they started their careers with follower experiences that were not too pleasant but were soon moved to the spots where they began to experience good leadership support, which was critical for any great follower experience. Foado reported,

As a National Youth Service Corp member, my experience, in terms of my relationship with my leaders, and managers, I will say maybe it was strange to me. I felt like the bank didn't care much about training their staff. And I will say I also learned from that experience because I felt like it was a very nasty experience. The leaders could have done better than they did.

Everything you need for interpersonal relationships; they left us to develop on our own. There was no formal training for that. We learned by making errors. Luckily, a couple of months later, I was moved to another unit under Madam Onome, and Wale was my supervisor. Wale showed me exactly what true leadership was, put me on his shoulders, and taught me. Actually, until today the people who worked with Wale, even at manager levels, still call him a teacher because I think that he is an epitome of a true leader in terms of developing people around him, creating relationships with his associates, and the rest of that.

The follower experience pattern reported by Adomofa, Essaga, Wanda, Bastev, and Ukachobi were very similar, varying only in the details about the kind of actions they took to get out of the initial unpleasant experience and move to a better subsequent experience. Adomoda's account was,

I started my youth service with the bank as an account officer in marketing for about six months. And my first experience in that unit was not very pleasant because I was fresh out of school and I was just thrown into the market. There was no guidance, nothing. I was just told that this was my target, and I should get it. There was no description as to how to go about it

or anything. I just had to find my footing. I wasn't paired with anyone that was supposed to lead me that was already in that function. So I was just thrown into the deep waters and had to find my way. So I didn't enjoy that experience at all. But on my own, I started finding my way into operations. After I was done with my daily activities in marketing, I would sit with the operations staff and just learn what they were doing in the bank. And I had a better followership experience there because they were more willing to show me the ropes of what they were doing while they were doing it, and the results that came out of it and all that. So, I got a better experience from operations, which was why I naturally just moved into operations after the service year.

Essaga's experience was the same as that of Adomofa, except that she did not move out of the marketing function. She stated that she had a bad experience with her very first manager in banking,

And then I was moved out of that branch to Adeyemo Alakija, and I had a very interesting followership experience in Adeyemo Alakija. If I count all my banking experience, I will say my years in Adeyemo Alakija were the years I learned a majority of what I know now and what I have put into practice over and over again.

It is perhaps important to explain here that in the Nigerian banking sector, the term "marketing" is used to refer to sales teams and account solicitation teams, and not the conventional marketing teams (Amah & Ahiauzu, 2014; Uduji, 2013).

Participants also gave detailed descriptions of how various leaders affected or influenced their experiences throughout their career in the industry. For example, Wanda's experience changed when her supervisor changed: "as a follower, I had bad and good experiences and always witnessed victimization," such that her initial supervisor forced her team "to do things that they knew were wrong." Then, she eventually was moved to a different team where,

I had a unit head that taught me well. She recognized my weaknesses and recognized my strengths. She applauded me for my strengths, pat me on my

back when I was doing good, and then for my weaknesses, she helped me to develop.

Bastev and Ukachobi had to move from one bank to another to be able to experience enjoyable follower experiences. They both had to move to the Nigerian arm of some international banks for this purpose. Bastev stated that he was keen on learning core credit analysis and writing skills, but his supervisors in his first three employments "only just wanted to shine. They did not care about their followers or helping them." He had to move through three banks in the space of 14 years to find a set of leaders in his present employment who made sure that "we were getting informal training and formal training at the regional office. As I said, training must not be very formal."

Ukachobi was more direct with his approach and the structure of his experience. He stated that he was "a disruptor" who was quite outspoken and always wanted to do new things and suggest new ways. "I hated monotony," he stated emphatically. His first employers did not like his approach, and "because of power distance, it was always difficult, getting my ideas across to my leaders. The leaders just wanted you to do what they knew and how they knew it could be done." According to him, the environment became too difficult because he was bringing new ideas, new trajectories not known before, to the industry through the bank. "I thought I had more efficient ways of doing things." He stated that it was quite difficult, and he struggled a lot because he was not learning anything from his leaders. When "I began to think that it wasn't safe, I left because they were traditional. They were not ready to make changes." Ukachobi stated that he "Shifted to an organization that had a mix of the blend of White South Africans and Nigerians" and saw that in this new place, he was experiencing a little bit more freedom.

The structure in this new organization was flat physically, and, in all intents and purposes. His leader could defer to him based on his expertise: "My leader at that particular point could take advice from me and could evaluate my options and put them on the table." He stated that he was no longer solely taking instructions but was asked to think through outcomes and make cases for things. Therefore, in

one case, that is, the first organization he worked with, he felt stifled, and the power distance was so much. “Even though, theoretically, it was a flat structure, I could hardly make personal progress because I wasn't learning from my leaders.” In the second scenario, he was being more challenged because he had more open leadership that was not interested in their own position, but in the outcomes of the jobs and the progress of the bank.

Summary of Findings from the Theme 1: Mixed Encounters with Follower Experience

In this study, noticeable findings about the theme of follower experience were at least three. The first one was that follower experience was linked to the type of supervisor or leader a follower was assigned to work with and the style of leadership practiced by that leader. Many of the participants started their response to the follower experience question with "the experience one gets depends on the type of leader one is working with"—Adomofa, Bastev, Chukwu, Chen, Ekweonye, Essaga, Foado, Kichog, and Wanda— all made statements similar to the above quotation from Olafada. Olafada himself clarified the critical role of the assigned leader in the follower experience structure when he said,

In my experience, I've worked with different supervisors in the bank, and there are supervisors and leaders that I hold in high esteem. I have also had cause to work with leaders who were not so good in that area.

The second finding in this area is that the participants perceived the nature and structure of follower experiences to be a direct result of the leader-follower relationship and how the leader perceived the follower. This finding may become clearer in the next section, where I will elaborate the findings of the study regarding the way followers are perceived in the industry. Both Kichog and Chen narrated incidents that indicated the fact that the structure of experiences followers receive are related to their relationship with their leader. As mentioned earlier, Chen declared, "I could talk directly to my overall boss. I had direct access to him." Kichog presented it as a mentor-protégée type of relationship, stating that those

who are fortunate in the industry have very good supervisors who could coach and mentor them, creating a relationship that is a plus to their career.

The third finding was that follower experience was directly linked to the level and nature of knowledge and skills (development) provided by the leader under whom the follower works. The participants described their experiences with leaders who trained them as followers, showed them what to do and how to do them, held their hands, and guided them. Foado explained this way:

I learned from Madam Onome that as a leader, you should be able to replicate yourself. You should have trained one or two people who are almost like you, such that in your absence, there will be no gaps, and targets will continue to be achieved.

Therefore the experience that a follower comes out with is almost entirely dependent on the type of supervisor or manager they work with in the industry.

The fourth and final finding of the study from the perspective of the follower experience theme tended to reveal that there was a time in the past when followers were taken seriously, nurtured, and guided to grow professionally in the industry, but this is no longer the case. The majority of the participants who have spent 12 years or more in the industry stated that from the organizational perspective, organizational leaders in the banking industry used to pay a lot of attention to followers up to probably the last 10 to 12 years when the dynamics of the industry changed.

Olafada, for instance, stated, "We had it better in our days. The follower experience and development in the last ten years has been very poor." Wanda lamented,

I was one of those followers that was opportune to work with professionals. Most followers right now don't have that opportunity. I had the opportunity to have two mentors assigned by the bank. But these new guys told me that mentorship doesn't exist anymore, and HR confirmed it. I was shocked.

Ekweonye captured it best in the narrative he presented about the trend:

Back in the day, we had people that were really after our progress. They were concerned about employees' families, welfare, health, and so on. It was like a total package such that when I came in, I felt welcome.

Further clarifications may emerge on this assertion as we turn to the ways that followers have been perceived in the Nigerian banking industry as the second theme for RQ1.

Theme 2: How Followers Are Perceived

The second theme generated from the categories, codes and frequencies related to RQ1 was how followers are perceived in the Nigerian banking sector. This theme was created from a combination of five categories that emerged from the codes that described the way that followers are perceived in the industry. The five categories are (a) industry perception of followers, which was a latent category with 45 frequencies; (b) individual leaders' perception of followers, another latent category that emerged with 28 frequencies; (c) why followers relate to leaders the way that they do, another latent category with 27 frequencies; (d) why leaders relate the way they do to followers in the industry, which was also a latent category with 25 frequencies; and (e) industry culture, which was a category that emerged with a total of 33 frequencies from the combination of three codes, industry culture (16 frequencies), a different manager/leader (five frequencies), and derogatory comments about followers (12 frequencies). Table 5 shows the theme with its categories, codes, and frequencies.

Table 5*How Follower are Perceived*

Theme	Category	Code	Frequency
How Follower are Perceived	Industry Perception of Follower	Industry Perception of Follower	45
	Individual Leaders' Perception of Followers	Individual Leaders' Perception of Followers	28
	Why Leaders Relate	Why Leaders Relate	27
	Why Followers Relate	Why Followers Relate	25
	Industry Culture	Industry Culture	16
		A Different Manager/Leader	5
		Derogatory Comments	12

This theme emerged from the amalgamation of industry perception of followers and individual leaders' perception of followers covered by IQ3 and IQ4, as well as follow-up question four (FQ4). It includes the responses to IQ11 on why followers relate to leaders the way they do in the industry. Finally, this theme includes the answers to IQ12 about why leaders relate to followers the way they do in the industry. All three codes that make up the industry culture theme emerged serendipitously as no specific probing question was asked for these codes before the participants brought up discussions on them. They, however, added great perspectives to the description of the perception of followers in the industry. There will be a more elaborate discussion of this theme in Chapter 5. For now, below are the five categories that make up the theme, how followers are perceived.

Industry Perception of Followers

The biggest source of this category was the participants' responses to IQ3: How are followers perceived in the Nigerian banking industry? Many of the

participants responded that followers are perceived as work tools and operation machines used to complete tasks. They are hardly treated as humans or considered same. Ekweonye stated that it even goes beyond being considered tools to being treated like work machines, stating,

Okay, so currently, from my experience, a lot of leaders, let me say a greater percentage, like 90% of leaders in the banking industry, just see the followers as just a piece of machine or whatever that just are asked to do this or do that.

He lamented that he witnessed once where a leader in the industry told one of his followers that she was not paid to think but to do his bidding;

I witnessed and heard somebody tell his follower, look, you are not paid to think, you are paid to do what I ask you to do. I am the one paid to think. So, don't think, just do what I asked you to do. So a lot of industry leaders see the follower as a piece of robot that doesn't have brains. This is a major problem that we have in the industry. They make people lose that self-confidence. The followers lose their self-confidence. People don't find the job interesting because what makes the job interesting is the ability for your leader or your superior to listen to you and to seek your opinion.

Adomofa was milder in her description of her perception of how the banking industry leaders view followers. According to her, "I believe that the followers are just believed to be the foot soldiers." Wanda, on the other hand, was more passionate in her description of what she observed as the perception of followers in the Nigerian banking sector. She stated that,

Followers, to me, are perceived as people that don't have a choice. They are viewed as people whose voices are not supposed to be heard. The leaders believe that all that the followers need to do is obey their instructions. They are like, I don't need their suggestions. I don't need their input. I am the one in charge here. I'm teaching you, and you should just listen. That is what it is.

Chukwu explained that this perception could be visibly observed in the way employees in banks are generally being treated:

I think initially, most banks saw their staff as tools to achieve their goals. So you could see that in a lot of shabby treatments, staff not getting promoted for very long periods of time, six, seven, eight years. Staff welfare wasn't so good.

Chukwu, however, believed that there seems to be a new shift in the way banks treat their employees, occasioned by the mass exodus of professionals from the industry to Europe and North America. He believed that the new approach started just before COVID-19 started:

But I think just before COVID, COVID was in 2020, just before COVID, I think there's been like a shift. There are more benefits to starting new jobs. There's more staff welfare. There's more engagement with staff to know how they're doing. And maybe that's attributed to the fact that a lot of bankers exited the system, and a lot of experienced bankers are still exiting the system to go abroad. So banks have come to realize that you can't treat your staff shabbily and expect the best. Though it is coming in a bit late, but I think with time, things should stabilize.

Despite the industry leaders' realization that Chukwu described above, Chansu maintained that followers are treated with disrespect in the industry:

The truth is that they are not treated with the utmost respect because the leaders see them as just employees or our ordinary staff. And when the results are not there, you find out that they are being treated with so much disrespect, and that always leads to frustration. There are some leaders who see their subordinates as their slaves. And I can say that 70% of leaders in the banks see their subordinates are slaves.

Bastev agreed, asserting, "There are only a few supervisors that see their followers as colleagues. Many of them need to be reminded that these are their colleagues and teammates or team members because they usually would just see you as junior staff." Ukachobi did not provide a more positive description of the perception of followers in the industry. In his experience, he stated the following:

I think followers are perceived as people doing their time before they get to leadership. You know, followers are perceived as order-takers, foot soldiers.

They're the ones that should do the work. Followers are like machines that should work and produce results. No excuses, no initiatives, just go get the results. Honestly, I think followers are like work tools.

In contrast, Essaga believed that there were a few exceptions to the generally agreed poor perception of followers in the industry. She stated that she had different experiences in the different banks she worked with in the industry:

I've had a bit of experience being a follower in like three banks, FSB, FidUnion, and now Proserve Bank. So it's different. In some cases, the follower was seen as a partner in progress. You know, the follower was seen as if there was no follower, and things could not get done in the organization. If there are no followers, the vision of the bank could be achieved. I've seen that happen in FidUnion. But what I see happening here in Proserve is that the follower is used as a tool.

Participants, however, were unanimous in their assertion that the industry needs to be more appreciative of the contributions of the followers. Chansu summarized the reason for this position, stating, "followers are the ones holding the engine of the banking sector. They are the workforce. They are really the people who are on the streets to get the business for the bank." Adomofa added that she believed that followers were more crucial to the business than leaders because they face the customers of the bank. Therefore, they should be given priority in all things. Chen contended that followers' importance and contribution to the industry should be defined and prioritized. Presently, the perception of followers is very poor in the industry.

Individual Leaders' Perception of Followers

IQ4 was "What is your definition and perception of a follower?" A total of 28 frequencies were assigned to the code that emerged into this category. The leaders who participated in the interviews described followers in very good and glowing lights, which contrasted sharply with their description of how the industry leaders generally perceive followers in the country. Adomofa stated that she realized that everything that happens in her team is her responsibility and given that all the real work is done for her by her team members, she needed to treat them

well to get good results from them. Chukwu stated, "I essentially see my team members as partners in achieving our set target." Bastev also described them as partners, stating that "any follower that I'm privileged to have as my colleague is a team member. All of us together can deliver on any task." He also added, "I see my followers first of all as human beings and then as individuals with whom I can work to achieve given tasks."

Foado explained that he views followers as very smart and intelligent professionals who possess the ability to "think creatively and explore opportunities." Ekweonye was more elaborate and poignant. He described his perception of followers as follows:

For me personally, which overtime is also based on my upbringing, I see my followers as team members and people that work with me to achieve a common goal. So I see them as assets. They are people I know that can actually complement whatever I have for me to be able to achieve whatever objective or whatever it is that is set for me by the management. So for me, it is to guide my followers. If things go well, all of us take the glory, if things go south, I'll take responsibility. It has actually worked, and 99% of the time, we've not really had any major issues. Even now that my span of control is so vast, I'm able to use my direct reports to cascade issues. Once in a while, I'm able to gather everybody to talk to them, and we are happy that we're not having so many issues in terms of customer complaints and all the rest of that. So people, even down to the least follower, have unfettered access to me. They can call me, and I would don't worry, just call me. As long as you've not already done something unlawful or outside policy, I'm not going to tell your immediate supervisor that you called me. Just tell me, and I will guide you so that you do the work. Because for me, what I believe is that if I can coach people, if I can mentor them, and we deliver results, that is better than trying to use force to bully people.

Ukachobi, in his response, painted an almost similar picture. In words, not exactly as the ones used by Day (2001), he described followers as co-creators of the leader-follower outcomes. According to him,

I actually see my followers as people that should help us achieve overall goals. So the way I see it, I am very limited, and if there's a strategy drawn up, even if you multiply me into eight places, I do not have the requisite execution skill sets to do everything that my heart desires. So I see the followers as people with very unique skill sets that will help us achieve the goals that I have dreamt about. And to buttress this, I get a little bit fearful when I have followers that always tend to default to me. If you interview my followers, you hear them say that I always say, don't ask me because I don't want everything to smell of me. I could say that because I said if I keep putting my ideas on the execution table, then the outcomes would have all my weaknesses as well as, of course, my strengths. And the reason why we have diversified, and we have different people with different skill sets, is so that we can produce better outcomes. Better than what I would have produced if I had eight hands and eight legs. So, I actually see them as resource people that are supposed to lead me in their own spaces to achieve our goals. I think I'll close this by saying that I believe that an individual that spends a lot of time thinking about a subset of a company will always have better ideas than the individual that is looking at seven or eight subsets because you're spending a lot more time focusing there. So I expect your ideas should actually trump mine.

Olafada also described followers as individuals "that at any point in time, time, in whatever space they find themselves, who are passionate about what they do and are willing to contribute their quota." He, however, explained that the only condition for them to contribute as desired is that an enabling environment for them to do what they are passionate about. He, however, lamented that the industry does not perceive followers the way he does because each organization in the industry sees employees as costs instead of human capital or assets.

Why Followers Relate

This category was derived from responses to IQ11: What factors influence the way followers relate to leaders in Nigerian banks? From the description offered by the participants, I identified 27 frequencies and grouped them into the code that

resulted in this latent category. The overall findings from the category tended to suggest that the biggest factor that influences the way followers relate to their leaders is the leaders' attitude and disposition. Ekweonye was apt about his answer, "The number one factor is the attitude of the leader. It influences how the followers will relate with the leader. "

Essaga suggested, "The ability of the leader to lead from the front, always or most times, determines how the follower will follow." Adomofa, however, thought that the followers' perception of the kind of leader they have might be the number one factor: "perception in the sense of approachability. Is this someone that we can approach? Is this someone that leads by example?" She contended that the leader must be an individual who keeps their word and not someone "who says something and does something else." In her opinion, the character and values that the leader possesses are very fundamental influences of the followers.

Approachability is also the factor that Chukwu attributed to why followers relate to leaders. In his opinion, followers can still perform or get things out from unapproachable bosses, but it would be an unpleasant work environment.

According to him,

It depends on the kind of boss that you have. So while some are result oriented, some are more relationship oriented. Across the two banks I worked at, there are some GMs and EDs that are quite approachable, while some are not so approachable. It's basically like an individual-based scenario. But even for those that are not approachable, there are still certain ways you can reach them if you have a task or an objective to achieve. Some leaders can appreciate you going into their office to engage them one-on-one. You relate better with those ones. There are some that may only appreciate you sending a mail. So I think you just have to try to understand, as a follower, how to approach various leaders.

Kichog also stated that he observed that in the industry, leadership style is a key factor that influences the way followers relate to leaders. In his own words,

There are a lot of factors, but the style of leadership is a very big factor. Are you a leader? Are you a boss? Are you a servant leader? What kind of

leadership style do you bring? Because sometimes people leave jobs, not that they're leaving the job, but they're leaving jobs because of their leader. So you can actually quit because of your leader.

Olafada added that the prevalent industry and organizational culture is also a factor, "the culture they met on the ground in the industry and in the organization is a major factor that determines how they relate with leaders." Essaga submitted that the leader's disposition is still generally central to how followers relate to them. She stated that "another thing that will determine how the follower reacts to the leader is how concerned is my leader about my welfare? Is my welfare important to him?" This view seemed to connect back to Ekweonye's belief that both the leader's attitude and knowledge base are central. According to him,

The experience of the leader or the knowledge base of the leader is a determinant because followers will tend to naturally gravitate toward a leader that is knowledgeable, approachable, and accessible. But attitude encompasses so many of these things, how do you relate to followers, what your own character looks like, your personality, all these things. They just encapsulate the attitude of the leader and are very key to how the followers see a leader.

Other factors such as the level of education, environmental culture, level of sophistication, and job security were mentioned as contributing to the ways followers relate to their leaders, depending on their peculiar circumstances.

Why Leaders Relate

This latent category emerged from IQ12: What factors influence the way leaders relate to followers in Nigerian banks? There were 25 frequencies generated in the code that resulted in this category to explain why leaders relate the way they do to leaders in the industry. The participants' responses to this question were almost as varied as the participants. Reasons adduced for the way that leaders relate to followers in the industry included poor followership, ability to be a 'yes man' (Nigerians would say, "desire for eye service", meaning the desire to always pretend that the leader is right and doing whatever the leader says, whether right or

wrong), the state of the economy, and the level of pressure that bankers are subjected to in Nigeria.

Others are the personal attitude of the leader, organizational or institutional culture, societal culture, and environmental culture. I will discuss the cultural issues that emerged from the responses in the next sub-section titled industry culture, as they were coded separately under that headline. Although each participant had their own perspective on why they think that the leaders behave the way they do towards followers, the participants generally agreed that leaders in the Nigerian banking industry do not relate cordially or respectfully with their followers. Ukachobi placed the blame on the structure of the industry:

The real reason why a lot of the industry leaders behave the way they do is that the industry is simplistic. It is not creating anything. If the industry was really creating something, they would look for help, and they would value the help.

Ukachobi's perspective was that all players in the industry offer the same products and do things the same way. Innovation is lacking, and as a result, the leaders do not see why they need followers. At the back of their minds, they believe anybody can do what any other person in the industry does. He contended that if the industry players were creative and innovative, they would need help carrying out their next innovative projects and subsequently value that help. Chen also expressed the same concern when he said,

I think that knowledge has not come. Everybody is just doing the same thing. And I'm sure that if tomorrow, you finish your program and you come and sell it to one of the banks, you will be shocked that every bank will want to buy it. Every bank will want to buy it because they are virtually doing the same thing.

Olafada, however, believed that most leaders in the industry view the followers as having no choice due to the state of the Nigerian economy. They, therefore, take advantage of the poor economy to bully and oppress people who work with them.

Most of the leaders, what they see, their perspective is that the followers do not have a choice. That is the perspective from which they see most of these people. And it has influenced the way they relate to them. They feel that these guys don't have a choice, and at least we are the ones paying their salary and all that. So, they just relate with them on that basis with that kind of attitude.

In contrast, Bastev believed that the leaders relate to their followers the way they do because an established structure to sanction leaders who do the wrong thing is lacking. He stated, "The sanction grid also plays a part. And when I mean the sanction grid, I mean, are leaders conscious of what could happen to them if they act in certain ways toward the followers?" Kichog, Adomofa, and Essaga's perspectives were that the behavior of the follower determines the way that the leader relates to them. According to Kichog, "For me, it's the hard-working follower that is teachable and ready to learn. That's what will influence how I relate to you." Adomofa's perspective was, "I think we generally just want followers that are willing and able to work. Followers that don't grumble. We want someone that is smart and is willing and ready to follow directions, take instructions, and achieve results."

Essaga tied the leader-follower relationship issue to industry pressures, stating, "Leaders have certain goals and targets for their groups or SBU, their strategic business unit. So, any follower that will ensure that our work, those set goals and targets for that SBU is met, would be the leader's favorite".

Ekweonye agreed that the follower's contribution and disposition play an important role:

The attitude of the follower, especially the follower's attitude towards learning, is a major factor. If you see somebody that is inquisitive and willing to learn, a good leader wants to actually gravitate toward that kind of person. Somebody that is also always willing to take up a task, a good leader would gravitate towards that person.

He also stated that his long experience in the industry at both followership and leadership levels has proven to him that it is all a power game for leaders in Nigeria. It is a matter of who is in charge, wielding power and authority. He stated,

But if we now take the larger society, I will say, a greater number of leaders in Nigeria, what they want to see is what we call eye service. They want people that are subservient to them. People that will not challenge them. People that whatever they say as the leader goes. So, that's what a typical Nigerian leader wants. He wants somebody that will always say, "That's my boss," without question. Because the so-called leader just wants to say I'm the boss.

He, therefore, submitted that leaders in Nigeria generally want people who would not question their authority or decisions. This practice, he believed, has the biggest influence on how the leader relates to the follower in the Nigerian banking industry. They show off their leader's authority and talk down on the followers. To them, talking down on the follower is a way of asserting their authority. Kichog attributed this to the culture that is prevalent in Nigerian society because culture cannot be removed from the workplace.

Industry Culture

Industry culture was a category derived from IQ3, IQ11, and IQ12. It represented the expression of the influence of culture on the leader-follower relationship in the Nigerian banking sector. Participants in this study presented this perspective in their description of their follower experience, follower development experience, and leader-follower relationship at every stage of their careers. The background to the discussion on the influence of culture was the participants' stories of how they witnessed leaders in the industry talk about followers as work tools, machines, and even slaves. For example, Ukachobi stated that,

The banking industry does not think about the follower as a person. It thinks about the follower as a machine that produces x, y, and z. But if you think about them as followers with emotions, with a life outside of the job, with a life with their families, then you can begin to connect with real development.

Wanda, Chansu, and Bastev all told the stories of leaders they watched call and treat their followers as slaves. Ekweonye, Adomofa, and Ukachobi witnessed leaders treating followers like machines or work tools. Chukwu attributed this derogatory perception and treatment of the followers to the industry pressure;

Everybody is under pressure, and there's a belief that the only way they can achieve results is to put pressure on their subordinates. And that pressure always trickles down from the management down to the last person within the system, even to the cleaners and the security men. Take, for instance, when branch leaders go for monthly performance meetings, they are scolded. They come back with that aggression, and some of them come back frustrated. So they will pass the same thing down to their subordinates. And you find out that from time to time, they are always under serious pressure.

In contrast, Ukachobi attributed this poor treatment of followers to the societal culture, stating that hierarchical organizational structures created a top-down mentality that established a culture of boss and subordinate mentality, which in turn encourages the talk-down syndrome. He complained, "We kept saying that the structures were flat, but the power distance was actually too much, which didn't align with a flat structure." Chukwu agreed with Ukachobi, explaining that much of the industry pressures he talked about also emanated from societal culture:

Well, I think it's a cultural thing because you cannot remove culture from the workplace, basically. So that element of saying that there is a policy of first name basis or open-door policies, but ideally, as you're working in a Nigerian bank, you cannot just walk into your ED's office and call him by his first name and tell him you want to do this. They will call it a taboo. So, there's that level of respect, decorum, even from your followers, which tends to give you permission to talk to them anyhow.

Essaga also submitted, "I think it is a culture that a majority of the banks tried to imbibe." In contrast, Ekweonye thought that the practice is a culture that the industry borrowed from elsewhere. He believed that it crept into the industry and developed roots, but it has not been always there:

I think that it is the Nigerian factor or that kind of mentality that wasn't our culture, but I don't know when we found ourselves there. People now believe that I must show that I am the big boss. So these people must worship me. Which is what we were talking about the government. So we don't see those servant leadership qualities anymore. It used to be there in banks when we joined. It is now all about I am the boss. And it wasn't our culture. I don't know how we got there, and it has actually permeated into other aspects of our lives, like the private sector. People feel that I am the boss. Why should I stay in an open office with these people?

Ukachobi explained that his belief in the cultural influence on this behavior was reinforced by his experience from the regional/international banks he worked with, where some of the same Nigerian banking leaders moved to and would not behave in the same manner: "They conducted themselves well, respected their followers, and exhibited professional work ethics. But once they get back into the Nigerian-owned and run banks, they restart the poor leadership behaviors."

Summary of Findings form the Theme 2: How Followers Are Perceived

The broad theme, Theme 2: How Followers are Perceived, comprised at least five findings about how followers are perceived in the Nigerian banking sector. The first finding suggested that the leaders in the Nigerian banking industry generally perceived followers as simple work tools, people without choices in life, and, at best, people doing their time to get to leadership. Based on this perception, the leaders treat the followers disrespectfully, like people that have no initiatives or intellectual capacity to make inputs or create innovations.

The second finding suggested that individual leaders described followers glowingly and tended to present their personal perception of the follower as professional, caring, development minded, and leader-minded. This picture contrasts sharply with the experiences they shared about what they experienced as followers and what they see other followers, apart from theirs, experience in the industry. They narrated stories about their follower interactions that supported their described progressive approach. For example, Ekweaonye told the story of how he

took over an employee who had been sidelined and labeled incapable of taking on any major value-adding task and turned her into an award-winning transaction services head of a branch. The contrast, however, still points to the fact that, individually, participants in this study, who are also leaders in the industry, seem to know the proper way to perceive and treat followers but were adamant that most leaders in the industry are not doing it right. Participants adduced a number of reasons for this behavior, which I will expatiate in Chapter 5.

The third finding regarding how followers are perceived suggested that followers relate to leaders for different reasons, including the leader's integrity, behavior towards followers, values added to followers, knowledge brought to the team, and how the leader generally treats the followers. For example, Wanda stated, "Some followers are very intelligent, and a leader would socialize with that kind of follower because he knows that he can get something out of this follower." The followers' relationship with the leader, according to the finding, influences the way the leader perceives their followers.

Wanda's point above also buttresses the fourth finding about industry culture, which suggested that leaders in the Nigerian banking industry relate to followers based on what they believe followers can bring to the table to help in the achievement of the leader's vision or target. The research data suggested that leaders in the industry are very disrespectful and even derogatory toward followers when they feel that such followers are not helping their cause or have no choice but to bow to them in whatever they do. Essaga described how a follower who could not add value to the process of achieving the branch or group targets might not get any attention from the leader: "anybody that is not seen to be doing anything in that group, the boss may just overlook and just let the person wallow. He will not take any extra step to help that follower in any way." This finding suggested that how the leaders relate to the followers determines their perception and treatment of the followers.

The fifth finding on how followers are perceived in the industry suggested that institutional culture, industry culture, and environmental factors have huge influences on the way the leaders perceive and treat followers. Ukachobi presented

it most clearly: "The power distance is too much. The leaders are removed from the people and feel a little bit more special than the people." Dr. Chen also made a similar point about the culture of respect for elders without a reciprocal demand of respect for everyone. The elder or senior can disrespect the younger or junior, but the younger or junior is not permitted to disrespect the elder or senior. The leaders are the seniors in the banking industry, and they abuse those privileges.

The second part of the fifth finding on industry culture and how followers are perceived suggested that the concept of follower is considered derogatory and that leaders use several derogatory phrases to refer to follows, such as subordinate, report, or associate. Foado explained that it starts with the connotation given to the word "follower." "Follower tends to connote a derogatory phrase. When you are called a follower, it's as if you are a zombie. Meaning, do as I say, and don't even question what I say." This assertion was reinforced by other participants who lamented that leaders considered their followers as work machines, work tools, or slaves. I will examine this finding more deeply in Chapter 5 in the analysis of the findings and their implications.

Theme 3: Follower Development

This theme was created from the alignment of four categories that emerged from five codes with a total of 115 frequencies generated from the data that were considered descriptions of follower development issues and experiences. The five codes were grouped into four categories: follower development, which was a latent category (72 frequencies); leaders' attitude toward training, produced from a combination with general leaders' attitude (19 frequencies together); training as reward/incentive (10 frequencies); and a lack of joint leader-follower programs which was produced after merging selected few beneficiaries into the it (14 frequencies together). The categories were subsequently grouped under follower development as a theme. Table 6 below shows the components of the theme.

Table 6*Follower Development*

Theme	Category	Code	Frequency
Follower Development.	Follower Development.	Follower Development.	72
	Leaders' Attitude to Training.	Leaders' Attitude to Training.	10
		Individual Leaders' Attitude.	9
	Training as Reward/ Incentive.	Training as Reward/ Incentive.	10
	Lack of Leader-Follower Joint Development Programs.	Lack of Leader-Follower Joint Development Programs.	11
		Selected Few Beneficiaries.	2

This theme resulted from responses to three related IQs that were asked to probe follower development experiences: FQ4, IQ5, and IQ7. FQ4 was “What is your perception of follower development as a leader?” The answers to this question fell partly into each of the two RQs, and the section that belonged to RQ1 has been discussed in that section. The part that addresses RQ2 is described here. The participants responded to IQ5: what are your experiences with follower development in the Nigerian banking industry?” and IQ7: Do leaders and followers attend the same development program?

The findings indicate that follower development has not been an intentional process in the Nigerian banking industry. Participants indicated that orientation training was lacking, and they were not shown how to do what they were hired to do when they joined the banking industry. The absence of intentional focus on follower development efforts and programs was perhaps the one single issue that

all 12 participants unanimously agreed on. One after the other, they declared that follower development is not given much priority in the industry. For example, Wanda declared flatly, "Follower development is not happening here at all."

Kichog was more generous but elaborate, explaining that development goes beyond classroom training or training in general. It includes other practices such as mentoring, coaching, grooming, handholding, and shadowing. Follower development efforts, therefore, are very low in the Nigerian banking industry, at least within the time space he has worked in the industry. He put it in the description of his experience as follows:

Not much has been put in place to develop followers at all. But there is so much concentration on training. Yet, as you know, development is not just about training. Everyone doesn't have to end up in the four walls of a classroom. In fact, you learn more things when you're being coached and when you're being mentored than you can ever learn in the classroom. So, I don't even know of development programs for followers, apart from maybe some focused training programs for people in particular fields like IT and maybe Fintech.

Wanda shared this concern about classroom fixation and the lack of serious efforts at follower development. She explained that her employer used to have mentoring programs that helped her when she started her career. FidUnion was one of the very few institutions that did that at the time, but they have now joined the rest of the industry in canceling the program and leaving followers with nothing. She explained,

When I joined FidUniony Bank, I had the opportunity to have two mentors. And those two mentors really played their role as my mentors, as they still do up till now. They still reach out to me, and they still play the mentorship role. But I found out that mentorship does not exist anymore in the bank. I found out about five years ago that mentorship does not exist anymore. So that culture of mentoring, grooming, and coaching in FidUnion Bank doesn't exist anymore. And being a follower before, I know that people need it. The followers need it. They need guidance and coaching. And then,

the bank thinks that mentorship is not necessary. You deny them the opportunity to even have somebody to help them stand on their feet? That's really sad.

The study, however, revealed that although the levels of commitment to training by various banking institutions differ in the industry, participants' experiences suggest that the type of training attended by people classified as followers in this research was basic skill training to help with their immediate jobs. Follower development, therefore, is reduced to technical and on-the-job training, aimed at equipping followers to do their jobs, for the benefit of the leaders. Ukachobi stated that in his experience, "followers attend functional training programs or job skills kind of thing. Leaders attend a mixture, but of course, far less of job skills, but life skills." Olafada was of the opinion that,

Follower developments in the Nigerian banking sector are reduced to theoretical training. A lot of theoretical training that is often not relevant to their personal lives or their growth. I think one thing I'd like to point out is because of the lack of a personal touch, and the banking industry does not think about the follower as a person.

Foado was even more passionate about the impacts created by the low level of follower development programs and processes. According to him,

I didn't get any training. I was hearing words like OD in our meetings, and I didn't even understand what it meant. OD is supposed to be an overdraft. I recall that in one of such early meetings, I was asking one or two of my colleagues, well, who is OD? Who is CAM? And we were not even given the least induction. I thought that OD was the name of somebody. Some of those terms were really strange to me. And I felt like the bank, or my leader should have done better in terms of inducting us, the Youth Corp members, to understand some of the basics and the rudiments that were required to serve as followers in order to help them achieve their set targets.

Respondents also attributed the low level of appropriate follower development culture to other internal and external factors. Some of the factors identified as negatively impacting follower development include the attitude of

leaders and general industry attitude to training, the use of training as a reward instead of skill-building, and the lack of leader-follower joint development programs. These factors were codes that serendipitously emerged from the initial coding process and helped explain some of the practices in the industry regarding leader and follower development.

Leaders' Attitude to Training

One factor the participants pinpointed for the slow development of followers was the poor examples set by their leaders. Ten frequencies serendipitously emerged from answers to FQ4 and FQ6, as well as IQ5 and IQ6 to necessitate the creation of the code titled Leaders' Attitude to Training, which stayed latent to become a category. Participants narrated stories of how people in leadership positions in the industry wasted quality training opportunities and rather considered training trips as leisure entitlements. In effect, the bank may budget for the development of the individual leader, but the executives do not harness the benefits of such gestures to improve themselves to add more value to the system.

According to Ekweonye, "what people do is to look at the estacode that they will collect, and go there, but learn nothing." Wanda was even more elaborate and detailed in her description of the attitude of some leaders to training opportunities provided to them by the banks. According to her, the bank nominates the leaders for training, especially overseas training, so that they can get back and pass-on the knowledge to their associates, stating,

When some of these leaders go for these pieces of training, that training is expected to trickle down even to the lowest grade level. But like I said, they go for the training, and they keep the training to themselves. So I am thinking and trying to recall if I ever experienced any leader going for training outside the country or having a foreign facilitator train him or her and then coming back to tell us what they learned from their training. No, I cannot remember any.

Foado corroborated this position, stating that the supposed leaders' negative attitudes towards training, especially overseas training, have been allowed to trickle down in the industry, such that "a number of followers now take the attitude that

okay, fine, my leader has gone and didn't teach me anything. So when I go there also, I will not pay attention." Ekweonye agreed as he reported that he,

Inquired with the HR why they couldn't send the followers for the training that leaders attended, because sometimes we've seen that even the top leaders when they go for Harvard training or the Kelloggs of this world, they come back and are not able to impart the followers with what they learned. Some people even take the offshore course as a time to go on holiday. So they travel out but don't even go for that training as long as they get the flight ticket. So what people do is they look at the estacode they're going to collect, go there, and learn nothing. We have stories of some people that would go out there, and all they do in class is sleep or have lunch or whatever. They don't pay attention, and it plays out.

Ukachobi explained that he believed the problem lies within the structures with which the banks provide the training to the individuals. He further explained that the banks had not designed the programs as developmental but as incentives, even if not in intent. To him, the training sessions to which these leaders are sent do not come from the personal intent to develop. He illustrated with a story as follows:

I put up an argument that is still causing some trouble internally when I said that I think every leader going for a course must pay at least 30% of the cost from their personal pocket. And everybody took up their gauntlet and said, "What are you talking about?" And I said the reason I'm saying it is that I want a situation where people really want to do this thing, and that's why they're going to do it, not the situation where they see it as part of their remuneration. So like I said earlier, leadership development, speaking loosely, is seen here as a part of remuneration. That's not right, but organizations say we train our leaders and send them there, and that's part of the perks of being a leader. And not necessarily because there is that core intent to develop and learn new ways of doing business.

Overall, the study revealed that Nigerian banking industry leaders have the wrong attitude toward authentic professional development, which also affects the way they process follower development. Participants generally perceived that though there

are a few exceptions, the general attitude of the leadership of the industry is that training is simply a part of the remuneration to which they are entitled, not development activities to improve their skills and leadership competencies.

Training as Rewards/Incentives

The second serendipitous finding from this study was the notion of industry leaders being sent to training and development programs as rewards for something they did or simply as incentives. Though not very strange in concept, the main issue arising from this phenomenon is the behavioral patterns it has created among the beneficiaries of the process in the industry. Ten frequencies also emerged describing how using training and development programs as reward and incentive has created a crop of professionals who consider it an entitlement and not opportunity for skills development. The 10 frequencies were coded with the title, training as rewards/incentives, which subsequently remained latent to form a category.

The study results showed that this disposition has worsened the trend of traveling to Europe and America for training or leader development programs without attending the program or training itself. The leaders consider the trip their entitlement to be on holiday at the expense of the organization. What differentiates this from the general attitude to training is that the reward mindset is promoted by the system and not by employee attitude, which even inadvertently empowers the leaders' poor attitude further. Ekweonye and Ukachobi, who are technically part of senior management, in some ways, confirmed that although it does not benefit their business units as entities, they have offshore training as part of their remuneration package, but this training does not happen until there is a situation that makes it look like a reward for good work. Ukachobi stated,

Leadership development is considered, speaking loosely, as part of remuneration. But they use it as a reward for good work or for toeing the line, so to speak. Organizations say we train our leaders, we send them there, and that's part of the perks of being a leader in the industry. And not necessarily because there is that core intent to develop.

Kichog, who is not caught in the web of being a middle manager but plays the role of senior management, agreed that generally, training, especially offshore training, which should be ordinarily a leadership development program, has been included in positional perks as some kind of a reward. He stated that,

I think that there's a level you get to, maybe AGM presently, you have some development path that has been created for you. It just comes with the package. So, when you are an AGM, you should have attended one course at Harvard or MIT and all that.

Essaga was even more elaborate in her description of the phenomenon:

They are now using the development as a reward. So, to reward this your performance, go for this training abroad. So that's like a reward. But statutory, what will happen is that the cost for this certain level cannot be compared to the cost for that level. Yes, I've seen it happen at the leadership level. A branch got a new manager, and he moved the performance of the branch up about 300 percent, and he was sent to training abroad as a reward. I've seen it happen a lot of times, especially when I was in FidUnion. I've seen it happen where leadership development is used as a reward for performance. It's happened a lot.

Olafada provided almost the same description of his experience with the phenomenon but explained that, in some cases, it is packaged as if it would serve the dual purpose of reward and skill development:

Most times, they use it as an incentive. Even though it's meant to address some skill gap and all that, sometimes, it's a combination of both. It acts as an incentive for them while also serving the purpose of addressing a skill gap, but most times, they just see it as an incentive.

Participants believed that this approach is what has robbed most of the initiatives of the developmental objective and fuels the attitude to training discussed earlier, where people attend very expensive training programs in Europe and America but consider them as vacation time and do not bring back any real outcomes.

Lack of Joint Leader-Follower Development Programs

The third and final issue that was found to affect the effectiveness of leader and follower development in the industry is the lack of joint leader-follower development programs. This factor was also an unexpected but crucial finding resulting from 15 frequencies assigned to two codes on how the leaders in the industry do not want to sit in the same room with their “subordinates” to learn anything. Participants believed that the nonexistence of such programs could be traceable to the power distance culture in Nigeria (Hofstede, 2011), and it is hampering effective leader and follower development in the industry. Ekweonye described what it looks like and what it would amount to if the leadership of a bank tried to introduce joint programs:

The leaders will not want to sit together with their subordinates because there is already this aura that 'I am the boss.' It is a power distance issue. So the followers might even be more intelligent. Some followers are more intelligent than their leader, so a lot of them want to cover their ignorance by not wanting to sit in the same class. And somehow, this attitude has been institutionalized so that even HR will never organize a joint training session. Let me use simple things like anti-money laundering (AML) training that is regulatory. Yet you see that it is segmented so the junior staff will have their own separately. Then they will now organize one for senior staff, a different one for executive management, and yet another different one for the board members. But AML is AML for everybody. In fact, it is the same presentation slides and the same trainer. Anti-money laundering is anti-money laundering for everyone. So why would you organize different sessions for different people of the same exact training content? It is segregation of class, a power distance activity.

Olafada had no sentiments about it as he flatly declared, "Some training is just for leadership while some are just for followership." Chukwu also did not seem to see anything wrong, declaring, "No, they don't organize joint developments. Across the two banks I have worked at, I noticed that the way they do training is that it is grouped according to levels." Foado stated, "I didn't see any collaboration

between us, the followers, and the leaders." Describing the phenomenon from his disruptive work style perspective, however, Ukachobi stated that he had attended the same programs with his followers, but "it's not the normal culture in the industry." He lamented that, unfortunately, leaders do not give themselves the opportunity to learn from the followers, even though many of the followers are more skilled and intelligent than the leaders.

Summary of Findings from the Theme 3: Follower Development

A minimum of four situations were found under the follower development theme from the study. The first one was that follower development is not a priority and receives relatively low attention in the Nigerian banking industry compared to leader development. The term 'follower' is considered derogatory and is only used as such in the industry, completed by other equally derogatory terms such as subordinate and junior. The industry, however, relies on skill improvement training programs to equip its employees. Ironically, they erroneously consider these on-the-job training, job skill improvement programs, and other technical training as sufficient development for people to take on leadership responsibilities. The data from this study, however, suggest that though these represent some efforts, they are not adequate.

The second finding was that the leaders are intentionally sent to attend leader development programs. The industry's development emphasis, therefore, is on the leaders, not on the followers. The leaders, however, do not harness the full benefit of the programs due to their lackadaisical attitude toward the programs. Presented as training programs mainly offered by prestigious institutions in Europe and America, the beneficiaries mostly turn the trips into vacation trips, thereby earning no outcomes to take back to their institutions from the programs. Their attitude, as revealed in this study, usually defeats the real purpose of those training trips.

The third finding from the study under the follower development theme was that the Nigerian banking industry tends to offer training as a reward or incentive instead of a means to solving leadership skills needs and filling leaders'

development gaps. The training as reward syndrome was more peculiar to the offshore training programs to which individuals in the leadership ranks of the banks are sent. Therefore, the original and primary objective of such programs, under normal circumstances, gets defeated, and the vice of considering them as part of the vacation and perks of leadership positions (as discussed in Theme 3 above) takes precedence.

The fourth finding within the scope of the follower development theme was that there seemed to be a general lack of leader-follower joint development programs that could harmonize the skill gaps and create camaraderie among leaders and followers in the industry or even within a banking institution. Therefore, mutual professional respect is lacking, and the leaders treat the followers as work tools or operations machines. The resultant effect is that power distance robs the industry of the much-needed leader-follower mutual relationship that helps with the co-creation process (Day, 2001).

Theme 4: Leader Development is Prioritized

Theme 4: Leader Development is Prioritized was derived from answers mostly generated from IQ6 and FQ 6. This latent theme was maintained as the industry development focus right from the open coding stage where 59 frequencies were assigned under the code with the same name. It metamorphosed into industry development focus as a category. The name was changed as a theme to Leader Development is Prioritized to clarify the area of development focus by the industry. Table 7 below shows the movement through all coding stages. This theme emerged from responses to IQ6: With relevant examples, please explain which, between leader development and follower development, is more emphasized in the Nigerian banking industry and FQ6: Why do you think that leader/follower development is more emphasized?

Table 7*Leader Development is Prioritized*

Theme	Category	Code	Frequency
Leader Development is Prioritized	Industry	Leader Development Programs	41
	Development Focus	Follower Development programs	18

The leader or follower in the follow-up question was determined by the answer to IQ6 and who between leader and follower the respondent stated was more emphasized. The study revealed that in the banking industry, a lot of emphasis is put on leader development but attention on follower development was very little. Wanda believed that follower development is almost nonexistent in the industry. The efforts are, in her opinion, very minimal. As she put it,

Follower development is not really happening. Leadership is the main focus. The banking industry pays less attention to followers. I mean, they don't see them as future leaders. So, they don't develop followers at all. Followers are most times ignored. Yeah, there is training for followers, but the training is not as robust as the training that the leaders attend. I would say the leaders attend more advanced training while the followers just settle for job-specific training. The leaders have the advantage of being trained by external facilitators, most times foreign facilitators, or they go for their training outside the country. The followers are not exposed to those kinds of sophisticated facilitators. They are only allowed to be trained by local facilitators on their specific job skills only.

Adomofa, however, described the development situation as shifting. She explained that in her earlier years in the industry, the emphasis was more on the followers because the industry did not have enough leaders and needed to develop people quickly that would help run strategic arms of the business:

From my personal experience, the times that I was a follower, I think it was followers that were more important at that time because we didn't have a lot of leaders per se. So, we had more of a lower-level staff. And it was more important to get everybody to focus on the tools and the mission of the bank.

She, however, explained that once the staffing situation in the industry improved and machines were also installed to carry out some of the functions that followers were being trained to undertake, the emphasis shifted to leaders:

Now, because most banks now have most of the functions we performed when we were junior staff digitized, they have less use for lower-level employees. So, they have less use for lower-level employees, and I think the focus is shifting. I perceive it is shifting to leadership development.

Even with this moderated mix of opinion about the industry's development focus between leaders and followers, Adomofa and Chansu were the only participants out of the 12 who believed there was a time any kind of emphasis or major attention was paid on followers more than the leaders. The other 10 participants interviewed for this study were unanimous that leader development is and has always been the emphasis and priority of the industry's development efforts. Ekeonye was adamant that all focus has always been on the leaders when it comes to development programs and activities, and his disgust is that the leaders waste the opportunity by not taking the programs seriously:

In the banking industry, it is leadership development that is more emphasized, and it is not because the leaders are going to get the substance. It is just because of the pecuniary gains they derive from it. Let me just give an example. So, in the banking industry, you find out that offshore training is for leaders. Hardly would you see any follower go for offshore training. And we find out that when the leader attends, they don't usually get the key objective of that particular training. And even if they do, when they come back, they don't even have the time or the patience to even calm down to train their people in what they learned. We have hardly seen any of that. From my experience, it was only back in the days that we remember that

some people would go for this training, and they will come back, prepare slides, and they'll come and share their experience in Thursday lectures. But now those things have disappeared. So what people do is they look at the estacode they're going to collect, go there, and learn nothing. We have stories of some people that would go out there, and all they do in class is sleep or have lunch or whatever. They don't pay attention, and it plays out. But when you shift the emphasis to followership development, it will bring about a whole lot of positive results.

Asked why they believe the industry pays so much attention to the leaders to the detriment of the followers, participants provided different reasons from their own experiences and perspectives. Olafada, for instance, believed that from his observation, the trend may have developed unconsciously. According to him,

It may be something that was done unconsciously. It may not be deliberate. It may just be something that evolved. You know, people believe that, okay, these are the people driving the process, reporting to shareholders. The shareholders are getting dividends. Okay, let's remunerate these guys. So it might not be something that is deliberate or a conscious effort to focus on that aspect. I was discussing with people that the major definition of success for most people is in terms of Naira and Kobo. So when the shareholders are seeing that, okay, this leadership, we are getting enough profit after tax, the share of dividends is becoming bigger, they would just say, why don't we at least reimburse these guys very well? Let's commend them. So that is where some of those things are happening from.

Kichog believed that one major reason for abandoning follower development for leader development was the fear of losing employees whom the organization had spent their resources up-skilling, especially in leadership. The fear emanated from the high employee turnover in the industry, coupled with the very slow movement up the ladder in the industry:

Maybe it's because the rate of attrition in the banking industry is very high. Perhaps it might be the reason they do all these things. But it also comes at a cost because they would demand that the team members sign a bond that

they won't leave for like two years and all that, just to try to retain them. So, it comes at a cost. So yeah, but all in all, I think the emphasis is still on leader development up till now. Because yes, those offshore courses are not as they used to be, but people still go to do one or two short courses at Harvard and all that here and there. So let me use myself as an example. For last year, aside from the CBN-induced training that is compulsory, all banks must do it, which is anti-money laundering, AML, and all that, I don't think I've been trained in any other thing.

Foado's perspective, however, was that the banks believed that the emphasis on leader development was borne out of the desire to have them develop their followers whenever they get back from those programs. In his experience, however, this skill transfer has never really happened much. Leaders do not come back to train anybody on whatever they learned in their training. He explained,

I've seen a more conscious effort to train the leaders. Maybe because they think that if you train the leader very well, he could come down to train the junior ones. But the truth is that most times, it doesn't happen like that.

Other participants had similar opinions about the focus on leader development and the expectations that the leaders would return from those programs to train their people. In the industry, it is called train-the-trainer. There have been a few cases here and there, according to Ukachobi, but nothing significant enough to warrant the huge focus on leaders. He believes that the reason they do not train people when they return is that they are deficient themselves. His description of the situation is as follows:

Every leader at my level goes to Wharton, Beckley, Harvard, etc., probably three times a year. There's a lot of emphasis on leadership development, preparing people for executive management, and things like that. But a very, very little emphasis on follower development. Nobody comes back to train the followers or download anything to them. Now the luck leaders have is that these institutions I've just called have spent a lot of hours developing leadership curricula globally. So even though the intent of our people was to just get some training, like they will do for the follower,

when they go into these programs, they get the real thing in terms of leadership development. Yeah, they get the real thing, but do they really absorb it? Only a few do so because they don't even understand it. Many people get into leadership but still carry their baggage from their followership days. They don't have leadership DNA. There's no emotion. So, there's more emphasis on leadership development, but it is not paying the industry.

He also stated that cost was a major consideration. Leaders felt better spending money on themselves than on their followers. Ekweonye's perspective, on the hand, is that the emphasis on leader development has to do with viewing the supposed development programs as a reward for leadership or an incentive. Bastev agreed with the notion that there is currently very high attrition in the industry but stated that the attrition is a result of career stagnancy for many followers in various banks. "We only go out when they don't promote us or trust us with higher responsibilities. That's what drives followers to change jobs." He described how his former employer considered developing followers as a big cost item, which they believed would not result in any major return on investment to the bank. As such followers readily leave the bank for other institutions. In contrast, Bastev stated that people only jump ship when their present organization refuses to value and acknowledge their contributions.

Summary of Findings from the Theme 4: Leader Development is Prioritized

Responses to IQ6 and FQ6 contributed to Theme 4: Leader Development is Prioritized theme, which were asked to understand the relationship between leader development and follower development and which of the two is more emphasized in the Nigerian banking industry. The study revealed that the industry emphasizes more on leader development whereas follower development receives minimal attention in the industry. Another finding is that the emphasis on leader development was premised on the "train-the-trainer" mindset, which required the leaders to return and pass down the knowledge via in-house training. Participants, however, stated that this rarely happens.

Theme 5: Development Learning Outcomes

Theme 5: Development Learning Outcomes is the theme that derived from the data that were gathered using IQ8 and IQ9. The theme emerged from the amalgamation of two related latent categories: (a) leader development outcomes (coded with 37 frequencies at the open coding stage), and (b) follower development outcomes (coded with 15 frequencies at the open coding stage). Table 8 below shows the details of the make-up of this theme.

Table 8

Development Learning Outcomes

Theme	Category	Code	Frequency
Development Learning Outcomes.	Leader Development	Leader Development	37
	Follower Development	Follower Development	15
	Learning Outcomes.	Learning Outcomes.	
	Learning Outcomes.	Learning Outcomes.	

The codes that formed the categories were derived from the participants' responses to IQ8: What outcomes do you perceive that leaders obtain from their development programs? and IQ9: What outcomes do you perceive that followers attain from their development programs? Below, I will describe how the participants' perceptions.

Leader Development Learning Outcomes

Data obtained from the interview transcripts showed that leaders from Nigerian banks did not obtain many outcomes obtained when they attend leader development programs because many of them did not take the programs seriously enough to learn something. The study also revealed that robust leader or leadership development programs designed for the Nigerian banking industry or any specific sector, for that matter, in Nigeria were lacking. Most of what are considered leadership development programs are short training programs offered and hosted by some of the most prestigious universities and institutions in Europe and America to which the banks send their executives. For example, institutions such as Harvard,

Wharton, Kellogg, Stern, Sloan, Cambridge, Oxford, and Euromoney have become very familiar in the Nigerian banking sector due to the number of executives that have been sent to the executive training programs they offer. Unfortunately, the data indicated that people only attended to add them to their resume without taking full advantage of the knowledge and skills that those programs were designed to offer. As Ukachobi put it,

Now the luck the leaders have is that these institutions I've just mentioned have spent a lot of hours developing leadership curriculum globally. So even though the intent was to just get some training, like they will do for the follower, when they go into the programs, they now get the real thing. But do they really absorb it? Only a few do. And this is because many people get into leadership still carrying their followership baggage. They don't have leadership DNA. There's no emotion.

Like Ukachobi, most participants stated that despite the significant number of attendances to those prestigious training programs by Nigerian banking executives, not much had been brought back in terms of outcome and learning points. The main reason given for this outcome was the poor attitude of leaders toward training and development programs, as discussed in an earlier section of this chapter. At least seven out of the 12 participants interviewed held this opinion, giving various descriptions of their experiences with attendees to these programs. Wanda, for instance, described the attitudes of the leaders when they return from the programs as portraying an aura of personal entitlement:

When these leaders go for those training programs, the training they receive is expected to trickle down even to the lowest grade levels. So I am thinking and trying to recall if I ever experienced any leader going for training outside the country or having a foreign facilitator train him or her, and they came back to tell us what they have learned in their training. No, I cannot remember any. But like I said, they go for the training, and they keep the training to themselves like it's their personal property.

Kichog described the programs as designed for the personal development of the leaders and not for the benefit of their teams or the bank. He stated that in his

experience, there are always some unseen strings attached to attending offshore training programs, such as a secret success plan or a predetermined career path. Overall, no real outcome has been noticed from the attendants of those programs. He stated,

When they go for these development programs, and all that, and they come back, I think it's just for their own personal development. And maybe sometimes the bank has a career path that they have chosen for that particular leader. So they may just be positioning them, maybe to succeed someone that will be retiring in two years or something like that. You know, all those secret plans that they don't want to discuss with anybody. So it could just be to focus them on that path. I don't see any bearing it brings to the leadership style or the relationship with their team members. I don't really see. Maybe there are some isolated cases, but in general, I don't think it's significant. So I just think it's for the bank to achieve strategic goals as far as positioning that person in the leadership structure.

Ekweonye was elaborate in describing the absence of outcomes from the leader development programs and the reasons for it:

As I mentioned before, I will say that 95% of the development programs that leaders attend are not impactful. You don't see them impact the organization with whatever they have learned because, in the first place, most of them did not learn anything from the programs. We found out that most of them went there shopping or whatever, and never paid attention to the training. I have experience, as I narrated before. Most of the senior managers that went with us to the Infosys campus in Bangalore did not learn anything. All they were interested in was just getting the Estacode, using it to do some shopping, and going sightseeing as if it was a holiday. You may have noticed that most times when they are going for any development program overseas, they would use the opportunity also get days or weeks off for a holiday. So, they would add their outstanding vacation days. For example, if the program is for five days, they might take extra two weeks after the program so that the flight tickets will be covered

for the whole trip. So, when such an individual goes for that, what he is thinking about is the holiday and not the training. He will not be concentrating in class. Therefore, when they come back, they are unable to give anything back.

Chen, on the other hand, blamed the lack of leader development outcomes on the industry's over-fixation of deposit mobilization targets, a phenomenon Foado submitted hinders a lot of professional development in the industry:

The critical challenge we have in Nigeria is that most outcomes are determined by targets deposit mobilization targets. And there are a lot of people that find it hard to meet these deposit targets. But the industry leaders don't care. They're not interested in anything else except the targets are met. So at times, when you send them on those courses, they come back, and it's not as if those courses don't address those issues. They do. But when they come back, the organization is straight-jacketed with the demand to meet targets. If you have to be promoted, you must meet the target and fall in the upper 10% of the normal curve. So no matter what you do in the organization that makes sense, once you don't meet that target, they see you as having failed. So, most of the time when people come back from those programs, the input they bring to the organization is limited because they go back to their old ways to struggle to meet their deposit targets and keep their jobs.

Some participants, however, described some attitudinal changes, technical skills improvements, and other factors that they observed from the few leaders they believed took their programs seriously and actually learned something.

Participants also generally indicated some of the outcomes they expected from the leaders upon their return from those programs. For example, Chukwu described the innovation and service improvements that came from some leaders who attended a certain technology leadership training:

They have a positive impact on the leaders. For one at least I've interacted with a couple of them, and they seem to have well thought out ideas or plans. And this can also be translated into the kind of products that are

being developed for customers. So if you look at the banking sector, you will see that within the last 10 years, a lot of innovations have come on board. You could get loans just by dialing USSD code. You can do it on your telephone App. They introduced a lot of channels to reach out to the bank. I will say the training programs are quite profitable to both the bank and their subordinates.

Chansu was more elaborate in describing how the attendance of the leadership programs helped his leaders understand the “the mind of management” and cascade down the objectives of the organization to the followers:

One of the main outcomes is that they get to understand the mind of the management, because at every point in time, there is always something the bank wants to achieve. Take, for instance, FidUnion Bank was a second-tier bank, and they had a laid down program on how they wanted to break into the tier-one stage. So every leader in the bank understood that this was the mission. This was where the bank was going, and they had to run with it. So what they bring back is that the leaders also communicate this intention, this desire, and these goals, these objectives that the management has mapped out to achieve at every point in time. These symbols are being communicated to everybody. So one of the outcomes is that the goals are being trickled down. Everybody understands what the bank wants to do at every point in time. Even the gateman, even the cleaners, and it is the duty of the leaders to ensure that these are being communicated to their subordinates. And that has been excellent.

Essaga also believed that the leaders bring back some positive outcomes when they attend the leader development programs, though she put a caveat, which had to do with the attitude of the leaders towards the training programs:

For those who actually focus on the training, they come back better, depending on the kind of training. I've seen for example, one who went abroad on training for Emotional Intelligence, I think, and came back more empathetic. He came back understanding his followers more and the relationship between him and his followers actually changed. And of

course, the performance of the branch as a whole improved because he understood those he was working with and that made them happy to work with him. So, the performance changed. Most of them come back better actually. They come back better with the sense of belonging, thinking okay, my performance was actually regarded as something good enough for me to be sent to training abroad. They also believe okay, I was sent to study, so that means that they even know that I'm even existing here and I'm doing some work that is laudable. So, they come back set and ready to do even more. Most of them come back improved.

The behaviors, actual outcomes, and expected outcomes identified by participants are shown in Table 9 below.

Table 9*Leader Development Learning Outcomes*

Observed Attitudinal/ Behavioral Changes	Observed Improvements Considered Outcomes	Expected Outcomes from Leader Development Programs
More empathetic	Improved customer satisfaction	Improved branch/group performance
Understand followers more	Better understood the mind of management	Improvement in overall work system
Positive change in relationship with followers	Began to provide mentorship to followers	Improved KPI/financial performance
Better sense of belonging	Innovations	Reduced non-performing loans
Improved Team relationship	Better communications skills	Enhanced capacity to lead
Became a better person	Promotions	Ability to meet targets
Better exposure professional behaviors	Ability to manage costs	Enhanced capacity to service customers
Representing the bank better		Ability to attract/recruit good hands and retain them Increase revenue generation Ability to develop team members Ability to develop new recruits Accountability and Performance Tracking of improvements Improved bottom-line Product development skills Better banking technology

The study also revealed that monitoring and assessment of training and development programs is not a common practice. Participants explained that no

demand is made for the submission of learning points from the training attendees. The investments in training, which are huge every year, turn out not to yield much of the desired results. Olafada lamented, "The one thing that ordinarily should have happened is that HR should have been able to track the outcomes and get a kind of assessment once you come back from training. But it's not there now." Chansu stated that followers do not generally notice much impact from the leaders who attended the leader development programs. "I don't see any bearing it brings to the leadership style or the relationship with their team members." In his opinion, the programs are mere incentives, not development programs.

In what could be considered an agreement with Chansu's position, Chukwu stated, "A lot of the times the followers don't even know that the leaders have gone for the training. So there is no impact on the follower at all." Bastev stated that one outcome he expected any time any of his leaders returned from a development program was a "reduced level of delinquency in the team and an overall increase in the productivity of the organization or institution," but he has never seen them happen. Ukachobi described the observations he made from his experience being in both middle and top management circles: "the lasting outcomes depend on the leader and his or her intention for going to that program. In most cases, the leaders go for the programs, and they come back returning to status-quo because nobody measures any outcome." He described how he purposefully attended programs to understand some aspects of his technology start-up job demands and returned with a great understanding of why the engineers in the projects behaved the way they did. He is the second one to be able to get into the minds of the marketing behind those ventures, and he achieved those exact objectives. From those experiences, he concluded that leaders must be intentional about the programs they attend and do so only for specific objectives. The current situation where people consider training programs as part of the perks of their offices as leaders is counterproductive.

Follower Development Learning Outcomes

The second side of the two related categories that constituted the theme titled development learning outcomes is the category named follower development learning outcomes, which was also a latent category that retained its name and

components from the coding stage, with 15 frequencies. It emerged from the data collected from answers to IQ9: What outcomes do the followers obtain from follower development programs? The finding for this category is that follower development does not really happen in the banking industry in Nigeria.

Participants, however, described what happens to followers in the industry as job-specific training, on-the-job training, and pure technical training. For example, Adomofa described the type of training she attended as a follower:

While I was rising through the ranks, the kind of training I would attend would be job specific. For example, if there was training for maybe a new introduction to funds transfer, I would be registered to attend. Usually, I think what happens is that those that handle the input leg of that transaction would be trained separately from the authorization people, who would also be trained separately. And there's usually a difference in the ranks of those that handle different things. Sometimes, but very rarely, they could merge the functions as in the level of those who carry out the functions and do the training together. But usually, it's separated. Then you would have pieces of training about marketing issues, and it's only marketing people that will go for those.

Kichog described follower development as nonexistent and therefore saw no basis for discussing follower development outcomes:

I don't even know of development programs for followers, apart from maybe some focused development programs for people in particular fields or cadre like IT and maybe Fintech. The rate of turnover in IT and maybe the FinTech kind of space is very high. So they try to do some types of workshops and all those programs for them. Aside from that one and the normal induction program, I can't even say there's any conscious development program for followers, let alone talking about its outcomes.

Another participant, Ekweonye, made the same point, saying, "There is no emphasis on followership development programs." He, however, pointed out that even with the technical and job-specific training programs to which followers are sent, the attitude of their leaders influences their own attitude, thereby robbing

them and their institutions of the outcomes that should ordinarily be derived from them. He described this effect as follows:

Most times, when they are sent, quite a number of them see that they don't really emphasize what they need. It is only the few that actually desire self-development that pay attention to learning. And they learn and come back to actually apply it to the job. But a majority of followers copy the attitude of the leader by not paying attention. They simply assume that if their leaders didn't find their training necessary, why should they? Also because there is no opportunity or a platform to showcase what they learned. But more importantly, a number of those development programs that followers attend are regulatory and just to fulfill all righteousness. So even the guys organizing it do not demand that you come back and tell us anything and let's see that reflected in the job you do. So it is a general culture for a lot of people to see training as time off from work. They bring nothing back from the sessions. So, we don't see any outcomes at all.

The participants, however, revealed a few outcomes, which emanated from the job-specific and functional training sessions that followers attend. They insisted that the system actually put some effort into laying down the measurement parameters and mechanisms for the training programs attended by followers. Due to this measurement and appraisal system, Bastev explained,

For a sensible follower, they come back better followers. For a careful follower, you come back, and you discover that your mistakes are reduced, your report is better, your papers are better, your credits are better. The way you handle customer-related relationship management is better. And that is for followers that are conscious of why they are attending those trainings.

Adomofa spelt out the measurement systems as follows:

For followers, it is usually most of the time job specific. So that you can easily measure. It's a new product, it's a new system, it's a new way of doing something. That you can easily measure. But also for training programs that are behavioral, you can evaluate how the person is behaving. An example is when we had training in customer service, and we had some trackers on the

desks of front office staff. So you could track customer feedback on those. And we also had mystery shoppers to check, you know, behavioral attitudes of front office staff. So there were things in place to check how they exhibit whatever it is that they are trained on.

Foado, however, believed that it stretched beyond the measurement and appraisal points. In his opinion, it also includes accountability and responsibility: Accountability or performance responsibility. Those are some of the outcomes that I can think of immediately. Responsibility, because as a follower, obviously, you should also show some good level of responsibility for you to be able to work successfully with the leader. Take for instance, I like to always give illustrations. If, as a follower, it is my duty to meet my targets by creating risk assets. By creating risk assets, it has its own issues, in terms of responsibility as a responsible follower. For instance, ensure that all that you do does not bounce back in a negative way on your leader or on the team in the long run. So if you have only viable risk assets, you ensure that your customer services are top notch, you ensure that you are on top of every management of bank policy, and you're not in breach of them that will cause issues for your team. That's positive outcome of your training.

Other follower development outcomes the participants identified include improved performance, improved customer handling, and being an overall better follower. The identified outcomes are listed in Table 10 below.

Table 10*Follower Development Learning Outcomes*

Learning Outcomes Identified by The Study	Learning Outcomes Identified by Other studies
Better followers	Good listening skills
Reduced errors/mistakes	Critical thinking skills.
Better reports	Self-motivation.
Improved business writing skills	Diligence
Improved credit memo quality	Creativity skills.
Improved customer handling	Ability to turn into strong/great leaders
Reduced fraud rate	Risk-taking
Accountability	Self-starting skills
Responsibility	Independent problem-solving skills
Improved job performance	Managing your boss skills

Participants complained that although very little attention is paid to follower development, if any, the banks are harder in dealing with followers who were unable to submit feedback from their job-specific training than the leaders when they demand it at all. The way Kichog described the situation was, “Okay, so, for followers, the bank will now take it more seriously. They can even require them to sign binding documents, and their appraisal rating is usually tied to some score from the training they attended.” Chen stated that for followers, instruments for measuring the outcomes of their training are predefined, including, parameters such as the maximum number of mistakes an individual can make per day or per month. These parameters are already defined and are identified outcomes.

Summary of Findings from the Theme 5: Development Learning Outcomes

Theme 5: Development Learning Outcomes encompassed five findings. The first finding was that coherent industry-developed leader or follower development programs are lacking. People in leadership positions in the industry are sent to prestigious institutions in Europe and America for executive management

programs, considered leadership development programs. They, however, do not take the sessions seriously, thereby learning very little from them. The second finding was that development and training programs for leaders in the industry are considered as rewards or incentives, thereby creating a conducive atmosphere and a good excuse for the attendants not to take them seriously. The few that take it seriously attend for special purposes such as preparations to take over some soon-to-be openings that have been predetermined for them.

The third finding was that the leaders' poor attitude to training and development attendance prevents them from gaining any knowledge or skills that could translate to learning outcomes when they return from those trips. In this study, therefore, the leader development outcomes were not many. The fourth finding was that follower development is rarely considered important and, in most cases, does not exist in the Nigerian banking industry. Followers are, therefore, generally sent to job-specific or entirely technical training. The fifth and final finding was that due to the low level of focus on follower development initiatives and programs, only a few job-specific training lessons learned were identified as follower development learning outcomes.

Theme 6: Developing from Follower to Leader

Theme 6: Developing from Follower to Leader was a latent theme that retained its structure and contents from the open coding through the identification of categories with focused/axial coding to the formation of themes with selective coding. It originally emerged from data gathered with IQ10: In what ways, if at all, do leader and follower development programs influence the development of followers into leaders? Forty-six frequencies were grouped under the code, which were retained in this category because of the theme's centrality to the research questions.

Describing the process of leadership emergence in the industry, the majority of the participants submitted that banks do not have any intentional plan for developing followers into leaders. A finding under this theme was that there was a time in the past when a few banks in the industry had programs for preparing

people for leadership positions, but that does not happen anymore. Ekwonye, for example, described those periods as follows:

In the past, there were some programs that HR used to organize specifically to train people to bring them into leadership positions. I remember when I attended what was called Intermediate Credit Analysis by H. Pearson Training. Back then, when you got to a certain level, they would send you to that program to prepare you for middle management. There was also a program called Leadership Masterclass then, back in the day. We also used to have then the SMP senior management program at Lagos Business School for senior managers. Those things no longer exist. So, back then, there were some intentional programs to actually develop you to prepare you for your next level. But these days, maybe from late 2010 to when banks began to make everything about costs, almost all of those training and most of those development programs just disappeared. So, we hardly have it now. We hardly have those programs.

Other participants also described similar situations in some of the banks they worked for in the past. Olafada stated, "Before now, I think leaders were emerging from the followership ranks, but as it is today, there is no deliberate or mass development program. It is very rare now to see people emerging from the ranks into leadership positions." Adomofa, on the other hand, believed that the operations division of her bank did not specifically require people to have leadership training or development before taking on leadership positions. They rather passed individuals through all the arms of the department for on-the-job training as people grew within the department. Leaders were then only expected to have known the processes in all the units of the department or group they were going to lead. In Adomofa's own words,

For me, from personal experience, well, because I went through all of the units in operations, as was required by the divisional head then, it was an easy transition for me. So, I benefited from all the training for all the units, and transitioning into a leader was smooth because I could easily pass on that knowledge to my followers in those functions. And that is usually what

happens in operations. I can't say so much about marketing. We try to ensure that the followers go through all the units. So you are vast in every unit in operations. And that easily makes you a sound leader because you can automatically help those following you solve problems in those units. So it is an easy transition in operations.

Kichog, however, submitted that the operations model does not develop leaders but produces technical supervisors. He believed that even the transition into a leadership role was never planned or intended; it just happened, and people were expected to learn from the job:

Developing from being a follower to being a leader is very, very minimal in the industry, and maybe unintended, but there is no clear-cut plan to make you have influence. Most of the people that grew from followers to leaders just learned on the job. They just find their own path and just rough it up.

Ukachobi contended that "in most organizations, it's not intentional." Chen argued that people get into leadership either by busting deposit mobilization targets or jumping from one bank to the other to take the next grade. Foado rhetorically asked, "Do followers get into leadership positions? Yes, they obviously do, but was it due to a solid or formal development plan to prepare them? No. It is mainly by way of promotion, not preparation." Chen explained that the promotions largely came from meeting deposits mobilization targets, which explains the ubiquity of the phrase "promoted to incompetence" in the industry because many of the people in leadership do not have any leadership skills.

Olafada stated that in his experience, leaders are emerging from followers, but it was not because of any deliberate development program, but due to promotions and appointments not based on any rational strategy. He contended that in the past, there were deliberate intentions to properly grow people into leadership, but that culture had already been killed. In his own words,

I think leaders were emerging from the followership, but as it is today, there is no deliberate or mass development program. It's very minimal now, where you see it all. It's just very few people emerging from the ranks into leadership positions. This is because most of the rank and file have been

subjected to a situation whereby they're just there at that one level. Nobody is taking the responsibility to nurture them, bring them up, and also ensure that they come up. People generally need to be empowered into leadership positions, but if they are left for ten years in one followership position, they get frustrated and leave. So that's just what has happened. Yes, you may see one or two people rising along the ranks, but it's not what used to happen in those days when you see that there is a deliberate intention. I remember during the time when Asset Bank recruited some of us. There was that deliberate plan to take these guys on and develop them into leadership positions or responsibilities. But now it's not like that. Any recruitment that is being done now is just to put them on the farm to just be farming. That's just the situation.

Ukachobi summarized the situation from his experience. According to him, "people just show up in leadership" either by virtue of irrational promotions occasioned by deposit mobilization targets or some favoritism. Others personally developed themselves in preparation for leadership roles through a combination of self-sponsored development program, technical skills sharpening, and deft corporate political maneuvers. They used the maneuvers to prove to the executive team that they were capable and qualified for leadership positions. Only few of those promotions came from institutions intentionally developing people to learn and understand leadership before they assumed leadership roles. Ukachobi stated,

In Nigerian banks today, people just show up in leadership. The majority of the people in leadership are people that produce what the executive management call "exceptional results in the business," whether it is bringing in deposits, which is mostly the case, or producing other types of impressive results. It is difficult because KPI in the industry has almost been reduced to deposits really. So, as you bring those deposits, you continue to rise until you become a leader. That's why you have people in high positions that are not leaders. They're not leaders because they don't know anything about it. They've always been by themselves, chasing huge deposits. They've worked by themselves all along. They knew a state governor through which they

could bring in deposits and then grow in ranks in the system. There was no international development. There was no buildup of their inner capacity. They're still children. They're still followers. But hey, the numbers have pushed them up. Those are the kind of people you would see that make up the majority of leaders in banking today.

Ukachobi further explained that those who took the route of self-development and went out there to properly develop themselves in leadership and their chosen area of specialization are very few in the industry. Being the minority, such individuals get into leadership because they are the key strengths of the businesses and are the ones who are holding up the image of the banking professions in the country. The banks, however, did not develop these people, which is why the development programs do not qualify as intentional institutional development from follower to leader. They developed themselves and then showed their skills and strengths to the bank. The banks saw that they needed these individuals and did not have a choice but to bring them in to lead key strategic points in the organizations. In a nutshell, in his experience, he has been unable to identify any bank that had concrete plans to develop followers into leaders.

Summary of Findings from the Theme 6: Developing from Follower to Leader

Theme 6: Developing from Follower to Leader included two findings in relation to the research questions. The first finding was that there used to be, before 2010, some intentional plans and programs to hire identified employees with good prospects and develop them into leaders. It was not an industry-wide phenomenon, but a good number of banks adopted the practice. This practice, however, was stopped around 2010-2012. The second finding was that there are no longer any deliberate or intentional plans or programs that could be considered leader or follower development programs designed to develop followers into future leaders in the industry. Leadership funnels in the industry are filled either by hiring from other banks or by promoting individuals who meet the very high deposit mobilization targets that rule the industry today.

Theme 7: Expected/Suggested Changes

Theme 7: Expected/Suggested Changes was the final latent theme that retained its content and make-up from the open coding stage until the selective stage where themes were identified. At the coding stage, expected/category was assigned 36 frequencies specifically generated from the responses to IQ13. The participants suggested the changes as their expectations for the industry, given their experiences. The closing question of the interview was IQ13: What changes would you like to see in the leader-follower relationship in the industry?

The results obtained indicated that at least four changes were expected to take place in the leader-follower relationship processes within the industry, based on the participants' experiences and what they have observed happening in the industry. The suggestions were based on the nature of the relationships that were described in the answers to IQ11 and IQ12. The first suggestion for improvement made by eight out of the 12 participants was that industry management must persuade leaders in the industry to respect followers, thereby creating an atmosphere of mutual respect. Participants described incidences where leaders grossly disrespected followers and treated them as if they were less than human. They recommended, therefore, that steps must be urgently taken to have leaders change this perspective and begin to view the followers as human beings and not as machines or tools.

The request was presented in different ways, but they all meant similar suggestions. For example, Ekweonye stated,

The number one change that I would like to see in the leader-follower relationship in Nigeria is that of mutual respect. Mutual respect is very important. The leaders must recognize the fact that 'I was also once a follower.' I did not just one day, overnight, become a leader. I once passed through that experience. So, both leaders and followers must have mutual respect for each other, but especially, leaders must have that respect for followers and see followers as human beings. They should see followers as people that also need to succeed. That they are a vital part of their success in the organization or in the banking system. Once the leaders in the banking

industry can actually do that, it is going to improve a whole lot of things.

Because right now, we have situations where leaders treat followers are just trash and as tools, and it's not good at all.

Oladafa made the same point when he stated,

I want to see a situation where there's going to be mutual understanding, not just making those guys feel that they are not just a number. I want a situation where they make them understand that you value their contributions. The issue now is that the leaders make the followers feel like they don't have options. They say to them, 'You are stuck with us. The next thing is that we throw you out.' So, that orientation needs to change. Making people feel valued for their contribution to the organization and, of course, ensuring that they get something for their contribution every year.

Others who made the same call include Ukachobi, who stated,

First, leaders need to understand that followers are human beings. They are human beings with families, human beings with emotions, human beings with a life that is larger than the organization, and human beings that have dreams and aspirations. They are not machines. They are not things. There should be some level of respect.

Bastev's perspective was that the industry should be one in which followers are encouraged to be their authentic selves. He wants people to "come to work and not be scared about what their supervisor may do next." Essaga stated that "the attitude of leaders to change from using threats and insults and all that." Chansu submitted that leaders should begin to see followers as colleagues and "quality team members who have the same goal as the leaders." The seeming consensus was that the leaders in the industry needed to change their attitude toward the followers and be more positive and respectful toward the followers.

The second suggestion was that industry leaders should go beyond being respectful to building partnerships with their followers for the benefit of the organization. As Kichog put it,

The relationship between a leader and the followers should be that of partnership. They should work as a team. It shouldn't be that they are

working at cross purposes. There should be that synergy between them. I think the bank or banks should place a premium on teamwork as against individualism. That will solve a lot of problems. But when everything is individual, it's not going to help the cause.

Ekweonye advised that leaders must "see followers as people that also want to succeed." Chansu added that leaders should "eliminate humiliation and ridiculing and build a partnership with the followers." Foado also called for more honest and respectful collaboration with the followers.

The third change identified as necessary in the leader-follower relationship in the Nigerian banking industry is that the industry leaders should consider creating clear professional paths for followers in the industry so that by the time they assume any leadership position, they would have been exposed to both the sales skills, operations skills, and transaction services skills needed for professionals in the industry. The background to this recommendation was that the current practice in the industry, which has been the practice for the last 30 to 40 years, segregates employees between the "marketing line" and "operations line." Marketing is the phrase used for those who are engaged in financial sales and deposit mobilization. Adomofa, for instance, stated,

One thing that I still feel that I lost out on in my years in banking was proper experience in marketing. So one thing I would like the banking industry to do is create a clear career path for all staff of the bank to pass through operations, marketing, and in fact, all the units in the bank so that any staff of the bank will be sound, and will be vast in all the areas, not just being an expert in operations or an expert in marketing.

Chukwu's perception was that it is important for "the younger ones who are just joining the banks to have more opportunities to be able to grow and take more responsibilities." He explained that it presently feels like "everyone is boxed into a particular role throughout their career," which is counterproductive because it is a major part of the cause of the high attrition in the industry. Wanda also suggested that the same structure and nature of development designed for leaders should be designed for followers.

The fourth and final change expected by the participants is that follower development as a concept and practice should be defined, developed, and adopted for practice by industry leaders. Chen stated,

The first thing is that the concept of followership and follower development must be developed. It is not developed. We are still hiding behind subordinates and things like that. We must work towards making the position of a follower look very important to organizations. The importance of the follower must be defined. How critical a follower is to an organization must be defined because, without followers, there is no leader. These things must be defined.

Kichog opined that organizations must realign their leader and follower development priorities and "shouldn't do programs that are tilted towards developing just the leaders and leaving out the followers." He contended that there will be a bigger problem in the industry when the followers who are not developed today become leaders tomorrow and do not know what to do with leading in the industry. Foado likewise suggested that banks must "pay more attention to follower development and create more programs to develop the followers." He explained that the industry currently is more of increasing the skills of followers toward doing their jobs and not developing their leadership skills.

Chapter Summary

This chapter included an outline of the findings of this descriptive phenomenological study on the lived experiences of Nigerian bankers on the success differentials in the outcomes of their leader and follower development activities. For RQ1, the study revealed that followers are very poorly perceived, and the concept of follower is derogated in the Nigerian banking sector. For RQ2, the study revealed that leader and follower development do not influence the development of followers into leaders. What rather happens is that "people just appear in leadership" either by meeting deposit mobilization targets or personally acquiring skills without the input of the institutions where they are employed. The study participants, therefore, submitted some suggestions about how the leader-

follower relationship in the industry could be improved. In Chapter 5, I will discuss the findings and the areas of future research on the subject based on the findings presented in Chapter 4.

Chapter 5 – Discussion

In this study, I sought to understand the follower development success outcomes in the Nigerian banking sector by exploring the lived experiences of middle-level managers who have navigated through the followership and leadership terrains in the industry. The main objective of the study was to understand how the outcomes of the leader and follower development programs contributed to the development of followers into leaders in the industry. Followers have been described as crucial participants in the leadership process who have a critical role in the leader-follower co-creation dynamics (Hurwitz & Hurwitz, 2017).

Unfortunately, most development efforts in organizations have primarily concentrated on professionals who already occupy leadership positions (Bersin, 2019), thus leaving out the followers whose actions help the leaders achieve their results (Lapierre et al., 2014; McCauley-Smith et al., 2013). Dvir and Shamir (2003) suggested that followers' developmental level influences their ability and willingness to contribute to organizational success. The study included critical interview questions to understand not only followers' experiences and follower development but also the industry's perception of followers, the leaders' perception of followers, and the industry's current area of priority in development efforts and programs. A careful study of the description of followers' experiences and their perceptions of the actions and words of their leaders revealed how followers are treated.

This chapter includes a discussion of the key findings from the research as related to the literature on how followers are perceived and treated, follower experience, follower development, and the influence of leader and follower development on developing followers into leaders. The chapter also includes the implications of the research findings for professional practice, especially for the banking industry, recommendations for the areas of future research, and a brief summary. Also contained in the chapter is a discussion of future research possibilities to help answer the research questions that guided the study.

Research Questions

RQ1 is “How are followers and follower development perceived in the Nigerian banking industry?” The results obtained indicated that followers are poorly perceived and follower development is not taken seriously in the Nigerian banking industry. Followers are viewed as work tools that leaders use to achieve their objectives. They are disrespected, mistreated, and sometimes oppressed, intimidated, and denigrated. Participants described various cases of some poor treatment of followers and stated that follower development does not receive adequate attention in the industry.

The result indicating low emphasis on follower development is consistent with extant literature. Peterson et al. (2021) observed that followership has been historically overlooked and dismissed as less important than leadership. Hopton (2014) stated that part of the reasons for the relegation of follower development was the fact that followers have often been associated with negative characteristics. Bufalino (2018) questioned why followers receive little or no attention despite contributing 80% to organizational success, whereas leaders contribute only 20%. Consistent with the existing literature, this study revealed that follower development efforts are too low and follower development programs are scarce and segmented to job-skill training.

RQ2 is “In what ways, if at all, do the leader and follower development processes influence the development of followers into leaders in the Nigerian banking industry?” The results for RQ2 indicated that leader and follower development rarely influence the development of followers into leaders. This result is not consistent with existing literature on developing followers into leaders. Progoulaki et al. (2022) found that followers were the funnel for filling leadership roles of the U.S. Navy and the commercial shipping lines. Carsten et al. (2010) submitted that followers play a crucial role in creating and maintaining effective leadership and followership outcomes and are the individuals who eventually take-over as leaders in organizations.

The finding from the current study, however, is that the reason followers do not develop into leaders in the Nigerian banking sector is mainly because follower

development is not a major focus of development efforts in the industry. Followers are rarely intentionally developed into leaders internally, and when followers attain leadership positions, it is not usually due to the influence of leader or follower development efforts. Very few get to the leadership levels using leader and follower development outcomes in the industry. The participants attributed the movement into leadership positions generally to a follower's success in deposit mobilization and personal development backed up with deft political maneuvers.

Interpretation of the Findings

Although specific story details in the experience curve, career trajectory, and success outcomes differed between individuals, the six themes that emerged from the study were prominent factors described as key parts of the follower experiences of each individual and the perception of followers, as well as the leader and follower development practices in the Nigerian banking sector. The emergent six themes are (a) follower experience, (b) how followers are perceived, (c) leader development is prioritized, (d) follower development, (e) developmental learning outcomes, and (f) developing followers into leaders. The themes give dynamic dimensions regarding what shaped the follower experience of the participants in the study along the path as they progressed in their banking careers. The seventh theme, expected/suggested changes, would be recapped in the recommendation section because it embodies only the suggestions for improvement put forward by the participants. The six themes are described in detail below.

Mixed Encounters with Follower Experience

The assertion that the nature of experience a follower receives at each point of their career is largely dependent on the type of leader they got is consistent with followership literature that suggests that great leaders inspire great followership whereas poor leaders inspire poor followership (Cruz, 2014). Leaders and followers depend on each other to produce results in their organizations (Marion & Uhl-Bien, 2001). As Dixon and Westbrook (2003) observed, leaders cannot function or even exist without followers. Whether followers become passive recipients of the leader's influence or active influencers in the leadership process, however, depends

on the nature of the relationship the leader builds with their followers (Maxwell, 2018). Sustained patterns of destructive leadership behaviors toward followers have been associated with negative outcomes that produce serious workplace problems (Webster et al., 2016).

In the current study, participants insisted that at every stage of their career, when they had a leader who was welcoming, mature, knowledgeable, and willing to guide and develop their followers, the followers not only enjoyed a pleasant experience but also learned something that helped the team's performance. Throughout the interview, the bankers described some leaders they held in high esteem and other leaders they cared very little about, depending on how the leaders approached their relationships with their followers. The leaders held in high esteem took the followers "under their wings and nurtured" (Foado) them in the profession. The leaders who followers did not care much about provided no support or mentoring but made impossible demands about what they had not given while at the same time denigrating and verbally abusing followers. They used the traditional leadership style of loud voices, firm tones, and aggressive behavior to try to frighten people into doing what they wanted (Parry, 2019).

The culture of leadership by intimidation has been shown to diminish productivity because this behavior pushes people away from the leader as a form of personal protection. Jordan (2009) submitted that in the leader/follower relationship, the execution of tasks and achievement of goals primarily depends on the follower. Kelley (1992) found in his study that, on average, leaders contribute only 20% of an organization's success, whereas followers contribute the remaining 80%. Therefore, understanding followers and treating them with respect are critical in optimizing leadership effectiveness (Lilleboe, 2020).

Leading by intimidation is a huge mistake because it increases stress in the workplace, both for the leader and the follower involved, kills creativity, and makes everyone become a "yes" person. Eventually, nobody wants to work with an intimidating or denigrating manager. Linked to the leadership style and leader disposition as part of the study's finding is the point that the way that the leader perceives the follower impacts follower experience. The bankers described how

they felt more confident in doing their job when they perceived that their leader trusted and relied on them to carry out tasks without undue pressure. In a study of the relationship between leaders' power use and followers' motivation to perform, Peyton et al. (2018) found that followers' perceptions of hard power use by their leaders (i.e., reward, coercive, and legitimate power) were often related to higher levels of sub-optimal motivation (Ward, 1998). Conversely, followers' perception of their leaders' soft power use (i.e., expert, referent, and informational power) often experienced higher levels of optimal motivation and productivity (Politis, 2005). Factors that make up sub-optimal motivation include amotivation, external regulation, and introjected regulation, whereas optimal motivation consists of identified regulation and intrinsic motivation (Peyton et al., 2018).

Peyton et al. (2018) also pointed out that the leader's knowledge, skills, and ability to impart these perceptions to the followers were part of the factors that created positive or negative experiences for the followers. As Lapierre et al. (2012) pointed out, just as leaders cannot exist without followers, followers also need leaders to develop strategy, create visions, and empower them with knowledge and skills to carry out the tasks that create the team's success. Chen (2009) put it more aptly when he asserted that leaders and followers influence each other. The bankers interviewed described the leader's ability to impart knowledge and develop followers as one of the strongest factors that propelled team optimal performance. Leaders who were unable to develop their followers either lost them to better leaders or maintained very low-performing teams that did not help their careers.

How Followers Are Perceived

Although the individual leaders interviewed for this study expressed their appreciation of and high esteem for the followers they have been privileged to supervise, they described the industry's perception of followers as very poor, denigrating, and in most cases, humiliating. The concept of follower is interpreted as a negative trait, and this interpretation promotes derogatory attitudes towards followers. Specifically, participants descriptions included (a) followers being perceived by industry leaders as simple work tools or operations machines, people without choices in life, and people "doing" their time to get to leadership; (b)

followers relating to leaders based on their reading of the leader's perception of them, the leader's integrity, behavior towards followers, and values added to followers; and (c) the industry's perception of followers being influenced by institutional culture, industry culture, and environmental/societal culture.

The perception of followers as work tools or people without much choice is consistent with the traditional organizational hierarchy management view that considers followers as people entirely dependent on their leaders for direction, guidance, and instruction (Bjugstad et al., 2006). However, as Cross and Parker (2004) observed, the traditional hierarchy between leaders and followers has been disappearing due to expanding social networks and the growing empowerment of followers through their easy access to information. Maccoby (2004) suggested that respect for authority figures, in general, has declined. Scholars have classified the negative perception of followers that enables viewing them as mere work tools or people doing their time while waiting to become leaders as part of the characteristics of toxic leadership (Krasikova et al., 2013; Lipman-Blumen, 2005; Tepper, 2007).

Toxic leadership, also known as destructive leadership or abusive supervision, is a style of leadership in which the leader engages in a consistent range of negative behaviors that could cause psychological harm to followers, especially if the behavior becomes systematic (Webster et al., 2016). Pelletier (2010) explained that abusive supervision might come in the form of intimidation, manipulation, micromanaging, arrogance, bullying, and other such negative and unethical behaviors. Participants in this study repeatedly and variously cited situations where leaders "used abusive words, intimidation, and insults to get the results they wanted." Participant Foado even went as far as using the statement, "I that recall severally we were subjected to so much torture," to describe the level of toxic leadership that followers experience in the industry.

Ironically, the perception of followers by the participants, who were middle-level managers in their various banking organizations, was different from that of the industry leaders they described. The participants described followers as the strength behind the achievement of their team goals. This description was

consistent with current followership literature, which posits that leaders cannot exist or function without followers and followers contribute a larger percentage to a team or an organizational success (Chaleff, 2009; Kelley, 1992; Peterson et al., 2021). Brown (2003) contended that the effectiveness of a leader depends largely on the willingness and consent of the followers. Active and productive followership is a sign that a leader's authority has been accepted and the leader has obtained legitimacy (Hansen, 1987).

The acceptance and legitimacy factor may be linked to the finding that followers relate to the leader based on the leader's integrity, behaviors towards them, values, and knowledge imparted to the followers. This finding is consistent with the postulations of the implicit followership theorists that a follower's motivation is a function of the environment created by the leaders of the organization. Peterson et al. (2021) submitted that followers demand trust and are motivated by the leader's perception of the roles they play in the leader-follower relationship. Followers are motivated by a result-oriented environment that shows genuine concern for followers and builds authentic bonds between leaders and followers (Mumford et al., 2000). This study showed that genuine bonds between some leaders and followers resulted in high productivity and excellent follower experiences wherever they existed. It was, however, not commonplace in the Nigerian banking industry.

The disparity in follower perception between the banking industry leaders and the individual leaders interviewed for this research raises the question of what could be responsible for the continuance of the hierarchical management tradition that enables destructive leadership patterns in the Nigerian banking industry. If the participants, being leaders themselves, understand the proper role of followers in the leader-follower co-creation process, why is it impossible for the whole industry leadership to gain the same understanding and practice what these leaders described as their own personal styles? Participants attributed the difference to cultural influences. They stated that both institutional and industry cultures, influenced by societal cultures and traditions, could be responsible for the behavior of most

leaders in the industry, resulting in very few leaders adopting the more acceptable global practices.

The cultural argument is, however, consistent with the classification of Nigeria in Hofstede's (2011) cultural dimensions. According to Hofstede's (2011) evaluation, Nigeria belongs to the high-power distance, masculine, and indulgence cultural dimensions (Ebereonwu, 2021; Iguisi, 2018; Okolie & Okoye, 2012). Power distance is the dimension that recognizes inequalities and affirms the acceptance of the less privileged in a society (Wu, 2006). In high power distance societies, it is normal to defer to bosses, and subordinates take instructions, most of the time without questions (Ebereonwu, 2021). Nigeria's power distance score is 80%, which is high and indicates that it is a society where people accept the supremacy of hierarchies (Okolie & Okoye, 2012). Participants consistently made references to the "power distance being too much" as part of the reasons leaders' toxic behavior has not changed in the industry and perhaps in corporate Nigeria as a whole.

Masculinity a society with a high drive for competition, achievement, and success (Hofstede, 2011). Okpara (2014) explained that the masculine value system is inculcated early in life and sustained through the active working stages of life. Nigeria's masculinity score is 60%, which is considered high. A faulty interpretation of the competitive, achievement, and success spirits could explain the culture of arrogance that fuels the behaviors of intimidation, bullying, and abuse that seem to prevail in Nigeria (Iguisi, 2018). The combination of components of power distance and masculinity dimensions, interpreted with some negative instincts, could be consistent with the behaviors of the Nigerian banking industry leaders toward their followers, as described by the participants in this study.

Leader Development is Prioritized

Leader development is prioritized, as a theme, includes the findings concerning the areas that the leaders of the Nigerian banking industry are concentrating their people development efforts. This study's results showed that the Nigerian banking industry is almost entirely focused on leader development. Follower development is not receiving as much attention as it deserves. This

finding is consistent with extant literature on leader and follower development, which shows that researchers and practitioners have largely neglected follower development (Dvir & Shamir, 2003; Riggio, 2014; Veiss, 2018). Carsten (2017) noted that the development programs offered by organizations and development professionals have traditionally focused on the leader, with very little attention paid to followers. According to Kjellström, Stålné et al. (2020), this practice negates the fact that followers are an integral part of the leader-follower dynamic that constitutes the leadership process.

Asked about the reasons why leaders in the industry focus on development on leaders to the negligence of followers, the participants explained that the industry takes the approach of "train-the-trainer" in its development efforts. Train the trainer is a development strategy that involves preparing developing leaders and preparing them to pass on what they learned, including any expertise gained, to others in the organization, who sometimes may be a set of people designated to become trainers themselves (Assemi et al., 2007).

The initial training is typically facilitated by an outside trainer or training organization, after which the trained trainer(s) would go ahead to train employees internally (Graupp, 2020). The major concern with the Nigerian banking industry case, as described by the participants, is that the leaders did not follow the train-the-trainer process to its conclusion. They did not train anybody or pass on the knowledge for the benefit of the organization but rather kept the knowledge to themselves whenever they received it, thereby defeating the purpose and objectives of the development programs.

Follower Development

Although all participants described situations when they felt like their organization made some efforts to develop their leadership skills, even if half-heartedly, the banking professionals could not find any specific instance where follower development was the objective of any program or event. Specifically, the results of this study concerning follower development included different sentiments. First, there have very minimal effort, where available, on the part of banks in Nigeria to develop their followers. The results revealed that what actually

exists in the Nigerian banking sector is job-skills training, not robust intentional follower development programs. Second, although the banks focus most of their development efforts on leader development, the leaders have a wrong and lackadaisical attitude toward the programs and therefore do not harness the intended benefits of the program they attend. Third, Nigerian banks use what should ordinarily be leader and leadership development training and programs as rewards and incentives instead of focusing them as development programs. This approach has painted the picture of entitlement to the beneficiaries and created a culture of triviality with the programs, even when they are facilitated by the best development institutions. Finally, similar to the problem with follower development, joint leader-follower development programs that could help draw leaders and followers closer to each other are lacking. Leaders and followers are never sent to the same training or development programs.

The low level of follower development in Nigerian banks found in this study is not peculiar to Nigerian banks or even Nigeria, for that matter. Baker (2007) suggested that organizations have not paid attention to follower development because of the stigma associated with the term “follower.” Followership has often been linked to negative and demeaning words, including weak, brainless, passive, and agreeing ((Essa & Alattari, 2019). Participants described situations when industry practitioners used words and phrases such as zombie, ordinary subordinate, just my worker, our feet, and other demeaning phrases to describe their followers in the industry. Some participants described situations when some leaders challenged others who were trying to develop followers with questions like “Why are you wasting your time investing in a low-level staff?” Follower development has suffered, therefore, because organizations tend to view follower development as investing in a negative venture.

Bjugstad et al. (2006) suggested that the additional reason for the little focus on follower development in organizations has to do with the misconception that leadership is more important than followership. Baker (2007) suggested that this misconception is strengthened by the predominant leadership frameworks that reinforce followers’ negative stereotypes, similar to the arguments put forward by

Klein and House (1995). These stereotypes have limited organizational practitioners from appreciating the fact that followers influence their leaders and their organizations in the same way as the leaders, and therefore need their follower and leader skills sharpened (Hoption, 2014). Hoption (2014) also opined that they undermine the positive leadership tenets that encourage leaders to believe in their followers and invest in them.

Bligh et al. (2018), however, believed that follower development could help employees exercise their followership and leadership more consciously. They defined follower development as the teaching and training dedicated to developing individuals' awareness and knowledge about themselves, not just as leaders but also as followers (Bligh et al., 2018). Uhl-Bien et al. (2014) suggested the need to clarify follower development concepts to enable the provision of a legitimate forum for conversations about the importance of followership. The researchers believed that this clarification might lead to a better understanding of the importance of managers being good or better followers in addition to being good leaders.

This development would also help counterbalance the heroic vision of leadership that is prevalent in organizations today (Bligh et al., 2018). Scholars believe that counterbalancing the heroic leadership vision may result in a shift from seeing a leader and a follower as dichotomous concepts to interpreting them more dialectically as co-productive concepts (Collinson, 2005; Fleming & Spicer, 2008), where leading and following are placed on a level playing field. The results of this study suggest that refocusing development efforts from leaders to followers would be more beneficial to the Nigerian banking sector because followers are already conditioned to delivering results and meeting targets. The rationale behind this conclusion is that followers have been proven to be better train-the-trainers in the industry. Unfortunately, even within the industry, any follower development effort is always embedded in leadership programs (Bufalino, 2018).

The leaders' poor attitude to training and development programs could be controlled through engagement with follower development at the same rate that leaders are developed. Carsten (2017) observed that engaging in follower development could provide perspective and understanding to the leaders by

availing to them a basis for knowledge comparison. Providing knowledge, development, and resources for followers to understand the co-productive processes they share with leaders would challenge leaders to deepen their own knowledge and be effective in the process (Sy & McCoy, 2014). The results of this study indicated that part of the reasons leaders get away with their lackadaisical attitude to leader development programs is that they do not attend such programs with their followers who could checkmate them.

The result of the study indicating that leader and leadership development programs are offered as performance rewards and productivity incentives is consistent with the recommendation of Bell (2022) that providing professional development opportunities could inspire employees to do good work. In her research, Bell found that 92% of the respondents ranked professional development just under compensation in importance, stating that they would accept it as an incentive. The difference with the description of the phenomenon by this study's participants is that the banking professionals who are offered the development opportunities have rather developed entitlement mentality and therefore do not take the programs seriously. They would rather take the opportunity to shop, give themselves a vacation, and return without the knowledge that the organization paid for in the first instance.

Commitment to constant engagement in learning as an attitude has been identified as the core of professional development that can help leaders adapt and be flexible for the organization to stay competitive and relevant (Colhando, 2020). Oroujlou and Vahedi (2011) posited that with the continuous transformative economic, political, social, and environmental changes in the global market, a positive learning attitude has become more critical than ever in the workplace. Organizations expect their leaders to leverage the employee attitude and encourage them to be responsible for their own learning and development through efforts to develop necessary and required skills (Colhando, 2020). This study confirms that neglecting this crucial point could lead to poor leadership, which in turn causes productivity to decline.

The lack of joint leader and follower development programs identified in this study, though consistent with the practice in many surveyed organizations by other researchers (Akamine et al., 2021; Craig, 2018; Steffens et al., 2018), is considered counterproductive. The logic behind the segregation of followers and leaders in training and development programs has been that employees need to learn the skill for their day-to-day tasks whereas leaders need to gain leadership skills. In a study of follower development in adults, however, Rahaman and Read (2020) found that teaching leadership and followership simultaneously at the interdependent level harnesses the communal experiences of leadership to explore influence, collaboration, and engagement to produce shared direction, alignment, and commitment.

Development Learning Outcomes

Learning outcomes was one subject that caught the attention of the participants in this study because they had all been worried about the trend of events in the industry concerning training and development. As middle-level managers, participants were genuinely concerned about learning development outcomes because they are positioned between the followers and senior management (Balogun, 2003; Huy, 2002) and therefore are impacted the most by the failures from both sides of the organizational hierarchy. Development learning outcomes consist of what an individual has to know/learn, understand, and be able to demonstrate at the end of a development or training period (Adam, 2006). Learning outcomes are explicit statements about the results of learning, usually defined in terms of a mixture of knowledge, skills, abilities, attitudes, and understanding that a program participant attained because of their successful engagement in a particular development program or training (Dwijayani, 2019).

Results from this study revealed that a coherent industry-developed leader or follower development body of programs does not exist in the Nigerian banking sector, from which outcome lists and instruments could be developed (McGurk, 2010). Instead of participating in an industry-designed development process, the leaders in the industry are frequently sent to prestigious training organizations and institutions in Europe and America, with all expenses paid by their employers.

Second, the leaders who are frequently and consistently sent to the development programs form some poor attitudes toward the programs and only exploit the opportunities to seek enjoyment instead of learning and are therefore unable to return with meaningful outcomes. Third, follower development rarely exists in the Nigerian banking industry, and followers get very few opportunities, if any, to attend the development programs that their leaders attend. Followers are, therefore, unable to show much of outcomes given that they are rarely developed.

The finding related to the lack of industry-developed programs and the dependence on prestigious institutions is consistent with the practice in many sectors and economies in Africa and Asia (Balogun, 2003; Laddin, 2003; Russon & Reinelt, 2004). Moldoveanu and Narayandas (2019) explained that most executive education and leadership development programs are designed as extensions of or subsidiaries of MBA programs, which explains why most of the programs are offered by universities. Moldoveanu and Narayandas' (2019) research, however, revealed that one of the biggest complaints about executive development programs is that the skills and capabilities developed are not applied on the job.

In other words, the attendants do not take any outcomes back to their teams and organizations. McGurk (2010) believed that the absence of outcomes could be attributed to the absence of measurement instruments that could help provide clarity, a streamlined approach, and desired outcomes that could be measured by the organization post-attendance. This argument supports the sentiments of some of the participants who believed that if there were strong measurement metrics set up by the banks to assess the impacts leaders make after attending the training and development programs, they would have taken the programs seriously and learned something to be able to pass the assessments. They contended that what is not measured does not get done.

While expressing these sentiments, the participants suggested some of the outcomes they wished that their leaders attained and brought back to their organizations, which would have been measured with the metrics they suggested. The expected outcomes, the outcomes the participants observed in the few leaders who took their program seriously and behavioral changes they noticed from some

leaders after attending the development programs are listed in Table 5, located in chapter four of this dissertation. The expected outcomes include improved team performance, improved work system, improved KPI/financial performance, reduced nonperforming loans, enhanced capacity to lead, enhanced capacity to service customers, and ability to bust assigned deposit targets. Others are the ability to attract and retain good associates, the ability to develop team members, accountability, and performance, tracking of team/follower's improvements, product development skills, and better banking technology.

The few outcomes described by participants, however, include improved customer satisfaction, a better understanding of the mind of management, mentorship to followers, technology banking innovation, better communications, cost management, and promotions. They, however, added a list of behavioral changes they observed in the leaders who took their programs seriously and learned a few things. The changes identified included more empathy, more followers' understanding, a positive leader-follower relationship, a better sense of belonging, better professional behavior, and representing the bank better. From the job-specific training that followers receive, however, the following follower development learning outcomes (see Table 6) were identified: better followers, reduced errors/mistakes, better reports, improved business writing skills, improved credit memo quality, improved customer handling, reduced fraud rate, accountability, responsibility, and improved job performance.

In an earlier study by of followership in the public sector of Nigeria, Akhilele (2020) identified expected follower development learning outcomes such as the ability to analyze, ability to listen well, integrity, great communication ability, courage, good report writing, patience, and loyalty. The results of this current study, however, confirmed that these outcomes were not noticed in the followers even after they attended the very few training sessions to which they were sent. The only area of convergence between Akhilele's findings and the findings from the current study remains the point that follower development does not happen, in the real sense of the word, in Nigeria. Toxic leadership is another issue both studies confirmed is prevalent in the Nigerian environment. One study of

the public sector (Akhilele, 2020) and one study of the banking sector (this study) have confirmed the existence of destructive leadership in Nigerian workplaces.

Scholars argued that the issues surrounding the attitude of leaders towards leader and leadership development programs are related to the cohesiveness or otherwise of the top and middle-level management teams (Beer et al., 2016; Gurdjian et al., 2014; Jones, 2021). Gurdjian et al. (2014) stated that organizational change is usually achieved when strong leaders at the top and middle management levels work together to make it happen. In disjointed teams or organizations, however, leadership development programs fail due to poor setting of strategic priorities, weak corporate messages, and the inability to model excellent behaviors that shape corporate vision and values (Jones, 2021). This failure occurs when the top and middle leaders are not united and do not communicate consistently, thereby having different versions of privileged and nonprivileged issues.

Participants in this study discussed in detail the disconnect between their upper-level management and themselves, the middle-level managers. They described how the extreme application of power distance cultures created a distance between the top management team members and middle-level managers. Middle-level managers took care of their followers but did not receive enough support and encouragement from the top management. For example, Wanda commented, "those at the top don't care about our followers or us. It is all about them. We don't even know what they are doing except to ask for u to meet our targets." Jones (2021) suggested that when the upcoming leaders do not understand the vision, mission, and strategic direction in congruence with top management, the leadership development program will not help but fail.

This disconnect, coupled with the impression created by the management of banks that attendance to development programs is regarded as a reward or an incentive, explains why the leaders do not take the programs seriously. In their research, Jacobsen and Andersen (2019) claimed that intrinsic rewards were for the personal enjoyment and satisfaction of the receiver because when the term "reward" is attached, it connotes appreciation and recognition, which the receiver is permitted to gloat about or enjoy whichever way they deem fit. Different research

by the University of Minnesota indicated that strong performers were more motivated with things like stretch assignments, coaching and feedback, greater authority, career planning and support, flexibility, and recognition for good work than average or below-average performers. Training and development did not make the list of top motivating reward mechanisms in that study.

Besides the effects of leadership disconnect and the use of training as a reward, Ukachobi, a participant in this study, pointed out that "there is no personal interest or emotion that drives individuals in the banking industry to attend the programs. That is why they do not take them seriously and do not attain any outcomes." Adeyemi (2017) adduced an additional reason for the lackadaisical attitude toward training and development programs. He contended that it is too late to teach someone who already occupies a high position how to lead, especially in a high-power distance cultural society. They would usually conclude that they already know what to do as leaders and would not see any reason to be further trained (Adeyemi, 2017). Adeyemi's position raises the crucial question regarding whether it would be more beneficial to train followers in leadership before they become leaders. This study is related to that question, but it would be crucial to conduct another study on that question, and I would recommend it in the section about further research.

The question also relates to the issue of the absence of follower development in the Nigerian banking sector, a finding from this study that is consistent with extant literature on follower development. Carsten (2017) explained that only a few development programs emphasize follower development, and the majority leave followers out of their leadership equation altogether. According to McCallum (2013), very little is done in any organization where followership is a failure. Follower development helps individuals to understand the leadership style of the organization and prepare to take over when the time comes. Without follower development programs, there would be no follower development learning outcomes, which is the situation found in the Nigerian banking industry in this study.

Developing from Follower to Leader

Two conclusions were made in this study about the concept of developing from follower to leader: (a) before 2010, organizations in the banking industry had some intentional programs aimed at developing followers and preparing them for leadership and (b) there are currently no intentional plans or programs aimed at developing followers into leaders in the industry. Hoption (2014) stated that positive leadership often includes developing followers into leaders. Participants in this study stated that positive leadership does not seem to exist presently in the Nigerian banking industry as it was in the past. They believed that the situation began to change around 2010. This assumption was consistent with the submission of Seeley (2020), who stated that significant and noticeable changes had been seen in the training industry since 2010. In the past, an integral part of any learning initiative was the emphasis on creating a long-term experience for the participants. The rationale behind this approach was that the training experience would be provocative enough to motivate participants to use the outcomes after they leave the training (Gunasekare, 2021). Since 2010, however, the expectations of organizational leaders have continued to evolve. Participants are no longer satisfied with just an experience, and they expect outcomes that they can take back with them (Seeley, 2020).

Unfortunately, the pressure of work and keep-at-it mentality that have become increasingly ubiquitous over the last decade due to digitization and technological innovation has made it difficult for organizations and trainers to allow participants to spend enough time in training to gain outcomes that would linger with them (Couch, 2021). Ten years ago, the norm was conducting training and development programs over several days, as it was easy for employees to separate themselves from their workstations and devote time to intensive learning. Today, people cannot completely, albeit temporarily, remove themselves from their jobs. For this reason, training programs have been generally abridged and compressed to accommodate hectic and tight work schedules. This trend has squeezed out some of the most impactful parts of the training and development

exercises that helped participants internalize content in the past (Rahaman & Read, 2020).

The result indicating that there is no intentional plans or program to develop followers into leaders agrees with the historical literature that follower and followership development has been neglected both by scholars and practitioners (Bufalino, 2018; Carsten, 2017; Grant et al., 2021; Rahaman & Read, 2020; Uhl-Bien et al., 2014). Grant et al. (2021) described an effort called FIA, which provided insight into, and encouraged introspection and revision of the way followers are perceived. In their research, they concluded that follower development had not been given any place in the organizations they studied. This result led them to call for treating followership as having equal value to leadership, focusing on followership development through training and mentoring, and measuring learned followership skills (Bufalino, 2018; Hurwitz & Hurwitz, 2017). Participants in this study submitted that none of these happens in the Nigerian banking sector. They also called for intentional follower and followership development efforts to be initiated by the leadership of banks in Nigeria.

Limitations of the Study

This study about developing followers into leaders in the Nigerian banking industry provided many insights and embodied some strengths, but it also had many limitations. The first limitation was the political situation, compounded by the currency exchange crisis that loomed in Nigeria during the period that the time of the interviews. The currency and cash crisis impacted the banking industry practitioners, leading some of the candidates who earlier agreed to participate to renege. They reneged, not because they did not want to do it, but because of being caught up in the efforts to resolve the imbroglio. I had to reach out quickly to a few more people to have a good number for this phenomenological study. The situation, however, turned into a blessing as the new effort increased the number to 12 instead of the original 10, providing a saturation point for the data.

The second limitation relates to the sample size, as is customary with phenomenological studies. Although 12 participants are more than sufficient for a

phenomenological study, it may present a challenge when it comes to generalizing the result to other sectors and economies (Patton, 2015), especially if the results have to be compared with results of similar studies in Europe and America. The scope and time of this study, however, did not allow for stratified interviews (Seidman, 1991), which would have increased the sample size. Completing the three stages recommended by Seidman (1991) takes a long time.

The third limitation of the study came from the differential in the pronunciation of English words between Nigerians and Americans, as well as the accent differentials. Transcribing the interview texts turned out to be the hardest and most time-consuming part of this research effort. The software (Otter.ai) I used to transcribe the interview text misinterpreted over eighty percent of the words spoken by the participants. I conducted an extensive data cleaning to reestablish data integrity, and I had to send back the vetted transcripts to the participants for review and confirmation. This tedious and arduous task could have been minimized if the transcribing software had an algorithm that recognized the diverse ways English is spoken across the world. Otter.ai leadership team would do well to write algorithms that could interpret local pronunciations of English words in various regions of the world, including accent recognition.

The fourth and final limitation of the study is the possibility of unconscious participant preference in the selection process, given that the sampling method was purposeful selective sampling. The mitigation for this possible limitation, however, was that the sampling covered nine out of the 23 mega banks in the Nigerian banking sector. Additionally, I used direct words of the participants in the study reports and analysis to avoid researcher bias. There was, therefore, no deliberate attempt to choose who would say what I wanted to hear, nor was there any attempt to interpret comments and descriptions to fit my preconceived notions.

Implications and Recommendations for Professional Practice

Valuable insights could be gleaned from the findings of this study for banking industry leaders in Nigeria that could also be used elsewhere, especially in power distance cultures. The finding that the poor treatment of followers accounts

for the mass exodus of people from the industry must be viewed as a clarion call to correct the situation. People cannot be treated like objects or tools in the 21st century. The industry is already feeling the pinch of the mass exodus out of the industry and subsequently out of Nigeria to other countries (Onu, 2022). The leadership of Nigerian banks must arrest the trend of disrespect for followers and employees in the industry if they intend to attract promising talents in the future. Disrespect for followers comes from destructive leadership traits (Webster et al., 2016), which could be controlled by discipline and appropriate development. Destructive leadership must not be allowed to continue to flourish in the industry, while servant and transformational leadership are burgeoning in other parts of the world.

The second implication of the results of this study for the leadership of Nigerian banks is the urgent need to streamline leadership development and reestablish measurement standards. The study revealed that some banks used to have control and measurement processes for monitoring outcomes attained from leadership development training and programs but have since jettisoned the measures. Industry leaders must consider bringing back that culture so that banks and the participants will benefit from the investments in the programs. The measures to be introduced should include policies and steps to ensure strict adherence to the attendance of classes with the entire presence of mind and the production of proof of outcomes from program participants. The proverb that what is not measured is not done should be applied here to ensure that attitudes change in the industry. The effect of bad behavior already weighs heavily on the organizations in the industry.

The conscious and intentional introduction of follower and follower development plans and programs is closely related to introducing seriousness into the attendance of leadership development programs. Scholars are increasingly focusing on followers and followership development (Murray et al., 2022). Practitioners must reciprocate this effort by adopting research recommendations to improve the leader-follower relationships and positively reaffirm the importance and contributions of the follower to the industry. In that process, banking industry

leaders must reevaluate the career paths and the factors that propel movements in those trajectories to establish clear professional growth paths for deserving and high-potential followers.

Finally, the finding of this study that the skill gap and leadership deficiencies in many leaders within the industry could be traceable to the process of their emergence into leadership implies that the management of the institutions must revisit the process through which people are moved into leadership positions in the industry. Using deposit mobilization as the sole promotion criteria, in some instances, should be checked and controlled. Many other forms of reward and incentive can be applied to individuals who meet or exceed their deposit mobilization targets. Promotion into leadership roles, however, must be preceded by a thorough process of leader formation activities and follower and leader development processes that fully and thoroughly prepare them for leadership responsibilities. Leadership is too serious a business to be left to shallow-minded, fortunate deposit mobilizers. The industry must change, respect, appreciate, and treat followers better.

Recommendations for Future Research

Several areas for future research on the targeted demographic, that is, the Nigerian banking industry, could add to the findings in this study. A quantitative study could be developed to understand how leader development influences the progression of followers into leadership positions in the Nigerian banking sector because many participants in this study cited deposit mobilization and personal development as the major factors that influence growth into leadership positions. Future study may also cover the input of follower development, if any, in the process, given that quantitative research would be precise with numbers and percentages.

Another research that could add to the findings of this study would be to explore the impact of offshore training programs on the leadership skills of the leaders in the Nigerian banking sector. This study is critical given that all banks in Nigeria consistently send their senior-level and middle-level managers to training

programs in Europe and America. The participants in this study, however, submitted that the training and development programs have not been making any meaningful impacts on the skill upgrade of industry practitioners. It would be crucial to undertake a quantitative study that could produce a near-accurate measurement of the impacts of these programs and what the industry is getting from its investments in this area.

Research may also be needed to ascertain the exact reasons for so much destructive leadership practices in the Nigerian banking industry, given that the participants in this study described this trait as prevalent in the industry. Such a study may also include measuring the impact weights of the toxic leadership practices in the industry. An additional study may also be required to ascertain the level of toxic and destructive leadership that exists in the banking industry and other sectors in Nigeria. Participants in this study were vehement in their description of the level of toxicity in the leadership of the Nigerian banking industry, and it would be crucial to confirm if the same level is present in other sectors of the economy. The study targeting other sectors could also include understanding how leaders relate to followers in those sectors of the Nigerian economy to ascertain if the findings would be consistent with the finding of this study.

Another research work that would complement this study would be a study of the level of follower development and follower perception in other critical sectors of the Nigerian economy, such as telecommunications and manufacturing. Given that the focus of this study was the banking industry, and the results showed that both perception and development of followers are almost nonexistent in the industry, it would be necessary to confirm if this trend occurs nationwide and in all-sectors or it is restricted to the banking sector alone.

It would also be interesting to conduct further studies to explore the subject of the “*Nigerian factor*” and the mentality that created the culture of individual show-off, as well as the attitude of oppressing people considered lower in status and class by people who attain leadership positions. The Nigerian factor or the “Nigerian way,” is a phrase used to refer to the defeatist attitude of most Nigerians

in the face of Nigeria's perverted value system (Endong, 2019). It is used to describe the intense moral decay or mental corruption, which has seriously affected the Nigerian society to the extent that what is universally considered reprehensible is paradoxically accepted in the Nigerian context as working and efficacious. In other words, it is the tendency to believe that anything morally good or bad can happen in Nigeria because of the state of moral decay and social malady in the country. An empirical study may be helpful in explaining the psychology and actual reasons behind this mentality, as culture cannot be removed from the workplace.

Furthermore, further research may be required to investigate why some Nigerian banking leaders who moved to banks not owned and run by Nigerians would not behave in the same manner they do within Nigerian banks. They conduct themselves well, respect their followers, and exhibit professional work ethics, but once they get back into the Nigerian-owned and run banks, they restart the poor leadership behaviors (Nwankwo et al., 2020). Nwankwo et al. (2020) observed that Nigerians within Nigerian-owned and run organizations can be strict managers and openly critical of employees and their performance. They would usually not allow or expect their employees to demonstrate initiative, originality, or independent thinking. They do not behave in the same way when they work in international organizations.

As stated before, it would also be interesting to consider developing leader and leadership development programs specific to the Nigerian banking industry, taking into account the current industry culture, as well as societal values. As a preparatory step towards the design of leader and leadership development programs, a research study to understand if the training programs in Europe and America fail to connect with cultural values present in Nigeria and what the contextualization of leader development would look like, would be necessary. Such a study may also be conducted to explore the impact of leader development in power distance cultures.

Finally, a study of the impact of deposit mobilization, its policy back-ups, and its use in the Nigerian banking industry is necessary and may help complement

the results of this study. The participants in this study described the significant impact deposit mobilization has on the leadership emergence process and the destructive-cum-toxic behavior of the emergent leaders in the industry. It would be crucial to understand why the concept and practice of deposit mobilization is still a huge thing in the Nigerian banking sector in an era in that technology and education has eliminated the factor altogether in all other economies of the world.

Summary

The purpose of this study was to understand the success outcomes of leader and follower development in the Nigerian banking sector. The objective was to find out how the leader and follower development practices and programs influence the development of followers into leaders in the industry. The approach was to explore the lived experiences of middle-level leaders who have experienced followership in the recent past and are experiencing leadership now to understand follower perception, follower treatment, leader development, follower development, and how these impact the emergence of leaders in the industry. Specifically, two research questions were raised, one being on how followers were perceived and treated, which covered the follower experience angle, and the other on the influence of leader and follower development in developing followers into leaders.

The results of the study indicated that followers are treated poorly, and follower experience is not pleasant. The findings further indicated that the concept of followers is derogated, and followers are denigrated in the industry. Another finding is that follower development does not exist in the Nigerian banking sector. In addition, leader and follower development does not influence the emergence of leaders in the industry. Results from the study revealed that extraneous factors such as deposit mobilization and personal development coupled with deft political maneuvers are the key factors that lead to the emergence of leaders in the Nigerian banking industry. The study concluded with recommendations for future studies that could confirm or disprove these findings.

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Appendix A

Interview Protocol for Follower Development in Nigerian Banks

Type of Question	Interview Question	Connection to Research Question
Opening	Would you please introduce yourself for confirmation purposes?	General
Introduction	The researcher (Chris Chukwuma) will introduce the topic and explain key terms of the research topic. He will also go over the definition of terms provided in the pre-sent questions.	General
Transition	Q1. What is your current position and responsibilities?	General
Transition	Q2. Please tell me about your experience as a follower.	General
Transition	Q3. How are followers perceived in the Nigerian banking industry?	RQ1
Transition	Q4. As a leader, what is your definition and perception of a follower?	RQ1
Transition	FQ4. What is your perception of follower development as a leader?	RQ1
Key	Q5. What are your experiences with follower development in the Nigerian banking industry?	RQ1 & RQ2
Key	Q6. With relevant examples, please explain which between leader development and follower development is more emphasized in the Nigerian banking industry.	RQ1

Key	FQ6. Why do you think that leader/Follower development is more emphasized?	RQ1
Key	Q7. Do leaders and followers attend the same development programs?	RQ2
Key	Q8. What outcomes do you perceive leaders to achieve from these programs?	RQ2
Key	Q9. What outcomes do you perceive that followers attain from these development programs?	RQ2
Key	Q10. In what ways, if at all, do the leader and follower development programs influence the development of followers into leaders?	RQ2
Key	Q11. What factors influence the way followers relate to leader in Nigeria?	RQ1
Key	Q12. What factors influence the way leaders relate to followers in Nigeria?	RQ1
Key	Q13. What changes would you like to see in the leader/follower relationship in the industry?	General

Keys

Q = Interview question

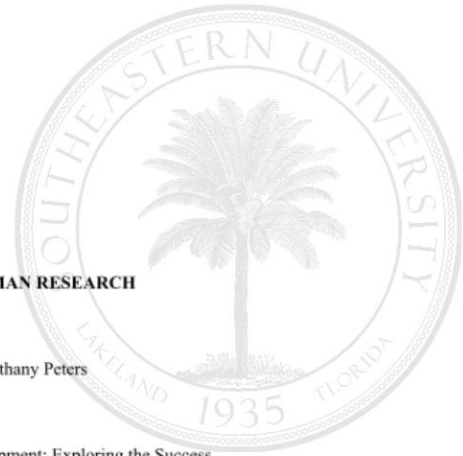
FQ = Follow-up interview question

RQ = Research question

Appendix B

IRB Approval Form

SOUTHEASTERN
UNIVERSITY



NOTICE OF APPROVAL FOR HUMAN RESEARCH

DATE: December 19, 2022

TO: Chris Chukwuma, Joshua Henson, Bethany Peters

FROM: SEU IRB

PROTOCOL TITLE: Towards a Model of Follower Development: Exploring the Success Differentials in Leader and Follower Development Outcomes as Experienced by Bankers in Nigeria.

FUNDING SOURCE: NONE

PROTOCOL NUMBER: 22 BE 20

APPROVAL PERIOD: Approval Date: December 19, 2022 Expiration Date: December 19, 2023

Dear Investigator(s),

The Institutional Review Board (IRB) for the protection of human subjects has reviewed the protocol entitled, Towards a Model of Follower Development: Exploring the Success Differentials in Leader and Follower Development Outcomes as Experienced by Bankers in Nigeria. The project has been approved for the procedures and subjects described in the protocol pending the following updates:

- Please add IRB contact information to the informed consent.
- Note that the study must comply with U.S federal regulations even when conducting international research

Any changes require approval before they can be implemented as part of your study. If your study requires any changes, the proposed modifications will need to be submitted in the form of an amendment request to the IRB to include the following:

Description of proposed revisions;
If applicable, any new or revised materials;
If applicable, updated letters of approval from cooperating institutions

If there are any adverse events and/or any unanticipated problems during your study, you must notify the IRB within 24 hours of the event or problem.

At present time, there is no need for further action on your part with the IRB.

This approval is issued under Southeastern University's Federal Wide Assurance 00006943 with the Office for Human Research Protections (OHRP). If you have any questions regarding your obligations under the IRB's Assurance, please do not hesitate to contact us.

Sincerely,

 Rustin Lloyd
 Chair, Institutional Review Board
 irb@seu.edu

Appendix C

Initial Email Sent to Prospective Participants

On Mon, 19 Dec 2022, 21:18 Chris Chukwuma, <cochukwuma@seu.edu> wrote:

Dear Obinna,

I believe this email will meet you in great spirits, in excellent health, and the joy of the season.

As mentioned to you earlier in our WhatsApp discussion, I am conducting a research survey to write a dissertation for the completion of my doctorate degree in organizational leadership. The topic of the research is: Towards a Model of Follower Development: Exploring the Success Differentials in Leader and Follower Development Outcomes as Experienced by Bankers in Nigeria.

The questions that I will be asking would be aimed at addressing issues such as:

1. What Nigerian bankers understand as follower and followership as well as follower development and followership development.
2. If Nigerian banks do follower development and followership development, or they only do leader development and leadership development.
3. The kinds of outcomes bankers get from leader development, leadership development, follower development, and followership development programs.
4. If follower development would help bankers and banks etc.
5. And more on these lines of knowledge.

There will be 10-15 questions over 60-90 minutes, and the interview will be on zoom. The interview will be sometime in January 2023, but you will choose the most convenient day and time within the specified two weeks to do your own.

It will be a one-on-one interview...just you and me on the call.

I will send you a consent form to complete before the interview so that you can officially indicate that you are willing and not being forced to participate in the survey.

As a first step, if you are still willing to help, please respond to this email and let me know that you are eager to help me.

Thank you.

Chris Chukwuma
Ph.D. (Candidate), Organizational Leadership
Southeastern University, Lakeland, FL, USA
Email: *cochukwuma@seu.edu*
Phone: 289 892 3435

Appendix D

Consent Form

You are invited to take part in a research interview on Leader and Follower Development.

You were chosen for the interview because of your experience in the Nigerian banking sector. Please read this form and ask any questions you have before agreeing to be part of the interview.

This interview is being conducted by a researcher named Chris Chukwuma, who is a doctoral candidate at Southeastern University.

Background Information:

The purpose of this interview is to learn about the participant's experiences with leader development, follower development and the participant's perception of development outcomes in the Nigerian Banking sector.

Procedures:

If you agree, you will be asked to participate in an audio-recorded interview, lasting approximately 60-90 minutes.

Voluntary Nature of the Interview:

Your participation in this interview is voluntary. This means that everyone will respect your decision to be interviewed or not. No one at Southeastern University will treat you differently if you decide not to be in the interview. If you decide to join the interview now, you can still change your mind later. If you feel stressed during the interview, you may stop at any time. You may skip any questions that you feel are too personal.

Risks and Benefits of Being in the Interview:

There is the minimal risk of psychological stress during this interview. If you feel stressed during the interview, you may stop at any time. There are no benefits to you from participating in this interview. The interviewer will benefit by interviewing you for his doctoral dissertation.

Compensation:

There is no compensation for participating in this interview.

Confidentiality:

Any information you provide will be kept confidential. The researcher will not use your information for any purposes outside of the dissertation project. Also, the researcher will not include your name or anything else that could identify you in any reports of the interview.

Contacts and Questions:

The researcher's name is Chris Chukwuma. The researcher's Dissertation Chair is Dr. Joshua D. Henson. You may ask any questions you have now. Or if you have questions later, you may contact the researcher via email at cochukwuma@seu.edu or the chair at jdhenson@seu.edu . If you want to communicate privately about your rights as a participant, you can contact Dr. Jennifer Carter, the Chair of the Southeastern University PhD/DSL programs, at jlcarter@seu.edu

The researcher will give you a copy of this form to keep.

Statement of Consent:

I have read the above information. I have received answers to any questions I have at this time. I am 18 years of age or older, and I consent to participate in the interview.

Printed Name of

Participant

Participant's Written

Signature

Researcher's Written

Signature

Appendix E

Explanations and Definition of Concepts to Participants

Interview Purpose

This interview is designed to understand the outcomes of follower and leader development and how they impacted your career and growth in the Nigerian banking industry. It is also designed to find out if you experienced follower development in the industry and if you did, what was the outcome and how it also impacted your career and growth. It is important to explain that most leader development programs are referred to as leadership development programs and many follower development programs are given titles that do not include the word “follower”. We will explain these in the introduction period before the interviews starts.

Interview Details

It is estimated that the interview will take approximately 60 – 90 minutes. A separate document has been attached where you can indicate your availability for the interview. All your responses will be anonymous and will be kept confidential. The questions lined up for the interview are related to the topic of follower development in Nigerian banks. If you have any concerns or questions about the interview and information collected, please feel very free to contact Chris Chukwuma at cochukwuma@seu.edu.

Definition of Key Concepts

Leadership Development

Leadership development is the expansion of the collective capacity of organizational members to engage in leadership activities and processes. It uses social or relational systems to build commitment among members of a company/organization or community of practice. Leadership development grows interpersonal skills and is aimed at enhancing the *collective* capacity to lead by focusing on multiple individuals in the form of groups or work teams. Leadership development is focused on the group or organization.

Leader Development

Leader development is the process used for the improvement of a person's knowledge, skills, and abilities to enable that person *as an individual* perform formal leadership roles. It is achieved through purposeful, targeted investment in an individual by developing their *self-awareness, self-regulation, and self-motivations*. Leader development is focused on the capacity and capabilities of the individual, not the group.

Followership Development

Followership development is the process that aims to advance the understanding of how followers work with leaders to contribute to organizational success. It is a process of developing followers' awareness and knowledge about themselves as followers. Followership development *focuses on the group or organization* and helps to develop interpersonal relations for effective contributions to organizational goals. Followership development involves mapping and understanding within and between change patterns of groups, teams, and larger collectives over time.

Follower Development

Follower development is the process of developing individuals on how to partner with leaders to jointly produce organizational outcomes. Follower development is a process that lets individuals think creatively and explore new possibilities in the process of organizational transformation and how the individual plays a role in it. Follower development is *focused on the individual*.

Development Outcomes

The career impacts and gains obtained from a development experience by the perception of the person who experienced it. It is whatever is perceived to have been gained from the development process. Development approaches include mentoring, counseling, training, tutoring, guiding, grooming, modeling, showing etc. and all others forms used to get people to become skilled and comfortable with any aspect of their life roles and work purpose.

Cultural Influences

The values, beliefs, norms, and ideals embedded in a culture that affect leadership behavior, goals, and strategies of organizations. For example, does the

culture teach that a leader is all powerful and can do anything? Or does it allow everybody to have a say? This could affect the way leaders and followers behave towards each other.

Please feel free to ask questions about any concept or word that you are not familiar with or clear about, that you come across in the process. I will be very willing to explain.

Thank you.



Chris Chukwuma

Appendix F

Grouping The Interview Questions Under the Research Questions

Research Question 1

How are followers and follower development perceived in the Nigerian banking industry?

Interview Questions:

IQ2. Please tell me about your experience as a follower in the banking industry

IQ3. How are followers perceived in the Nigerian banking industry?

IQ4. As a leader, what is your definition and perception of a follower?

FQ4. What is your perception of follower development as a leader?

IQ11. What factors influence the way followers relate to leaders in Nigerian banks?

IQ12. What factors influence the way leaders relate to followers in Nigerian banks?

Research Question 2

In what ways, if at all, do the leader and follower development processes influence the development of followers into leaders in the Nigerian banking industry?

Interview Questions:

IQ5. What are your experiences with follower development in the Nigerian banking industry?

IQ6. With relevant examples, please explain which between leader development and follower development is more emphasized in the Nigerian banking industry.

FQ6. Why do you think that leader/Follower development is more emphasized?

IQ7. Do leaders and followers attend the same development programs?

IQ8. What outcomes do you perceive leaders to achieve from these programs?

IQ9. What outcomes do you perceive that followers attain from these development programs?

IQ10. In what ways, if at all, do the leader and follower development programs influence the development of followers into leaders?

General Questions

IQ1. What is your current position and responsibilities?

IQ13. What changes would you like to see in the leader/follower relationship in the industry?

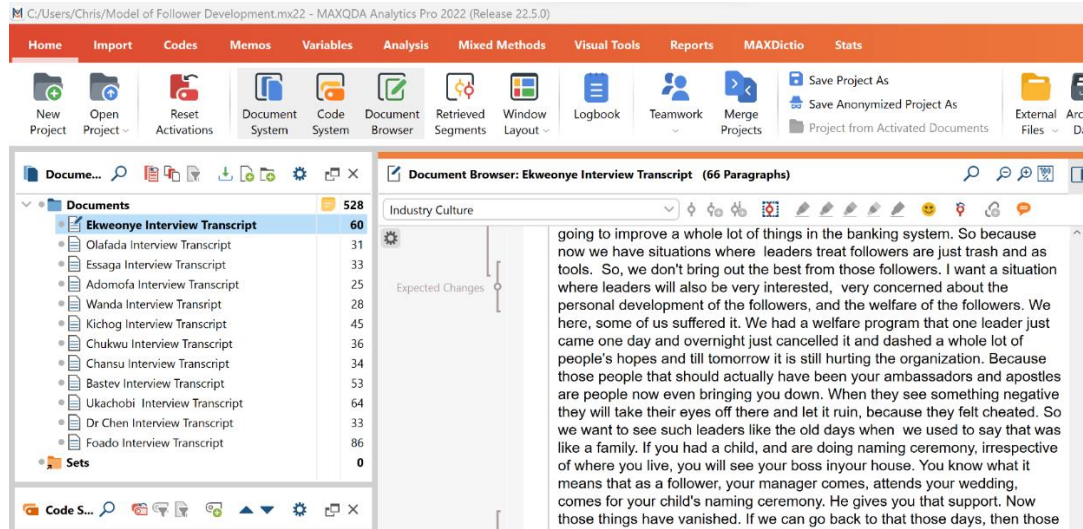
Appendix G

Coding Stages and Processes

The screenshot shows a software interface for managing codes. At the top is a toolbar with icons for search, save, print, refresh, zoom, and window management. Below the toolbar is a tree view of a 'Code System' containing 599 codes. The tree is expanded to show several categories and their sub-items, each with a count. A 'Sets' category at the bottom has a count of 0. A vertical scrollbar is visible on the right side of the tree view.

Code System	Count
Code System	599
Mixed Encounters with Follower Experi...	67
Negative Follower Experience	30
Positive Follower Experience	37
How Followers Are Perceived	0
Industry Perception of Followers	45
Individual Leaders' Perception of Fo...	28
Why Leaders relate	25
Why Followers Relate	27
Industry Culture	16
A Different Manager/Leader	5
Derogatory Comments About F...	12
Follower Development	72
Leaders' Attitude to Training	10
Individual Leaders Attitude	9
Training as Reward	10
Lack of Leader-Follower Joint Deve...	11
Selected Few Beneficiaries	2
Leader Development is Prioritized	59
Development Learning Outcomes	0
Follower Development Learning O...	15
Leader Development Learning Out...	37
Developing from Follower to Leader	46
Expected/Suggested Changes	36
Sets	0

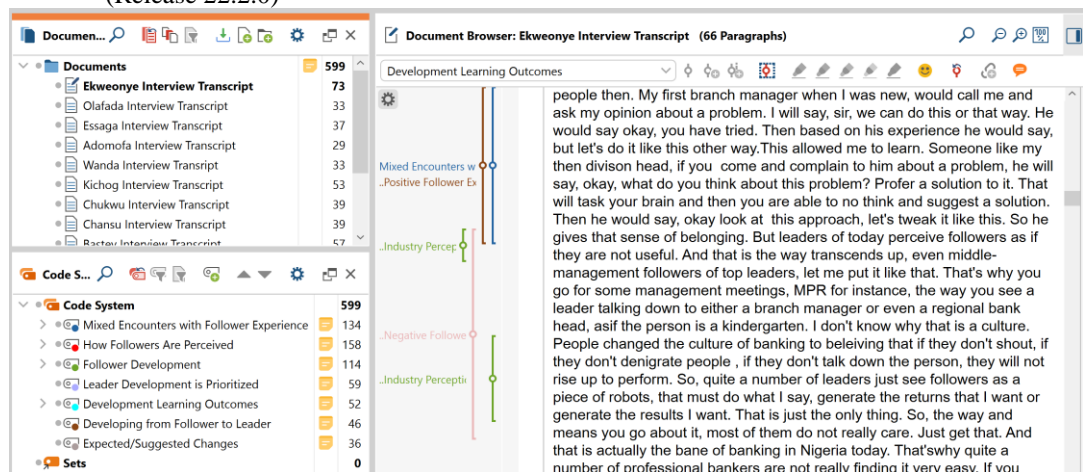
Codes, Categories and Themes



Transcripts Files from which Codes were generated

Source: C:/Users/Chris/Model of Follower Development.m22-MAXQDA Analysis Pro 2022

(Release 22.2.0)



Seven Broad Themes Derived from the Created Categories.

Source: C:/Users/Chris/Model of Follower Development.m22-MAXQDA Analysis Pro 2022

(Release 22.2.0)