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INFLUENCE OF SUPERVISION ON ORGANIZATIONAL EFFICIENCY IN THE NIGERIAN BANKING SECTOR

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ABSTRACT
This study identified how banks are being faced with the challenges of inadequate supervision, planned inappropriate operations, failure to correct known problems and supervisory violation. The main objective of this study is to examine the influence of supervision on organizational efficiency in the Nigerian Banking Sector. The study adopted exploratory research design; the population is made up of the entire staff of UBA/First Bank, Mubi which is made up of 71 staff. The instrument used for collecting data from the respondents is the questionnaire, and the data collected from the respondent was analyzed using percentage analysis. The Pearson Correlation shows the relationship between the variables there is relationship between autocratic supervision, independence supervision, democratic supervision and organizational efficiency since (R = 0.882, 0.324, 0.999, and $P < 0.05$). The finding revealed that banking sec supervisors mainly rely on threats and punishment to influence employees performance, supervisors don't allow employees inputs in decision making. The finding further revealed that supervisors feel that autocratic supervision is not bad for their subordinates. Finding shows that autocratic practices of their supervisors make them to have less or no self-confidence, because their supervisors don't appreciate their skilled, experienced and education. The study therefore, recommends that there is need for management of banking sector to understand that relying on threat and punishment to influence employees is not the best method to increase performance; there are many ways in which employee can increase their performance. The management can decide to give employee opportunities to participate in decision making and appreciating their kills, experience and education will make them to have self-confidence and will inturn enable them to increase the level of their productivity.
KEYWORDS: *Banking sector, efficiency, impact, organizational and supervision*

INTRODUCTION
Traditionally, when people talk about "supervision" they are usually referring to the managerial or leadership function of overseeing the efficiency and progress of employees – typically the employees who report directly to the supervisor. Bernard (2005), defines supervision as the ability of superiors to influence the behaviour of subordinates to take a particular course of action. It is the art of influencing people towards achieving organizational goals. He further clarifies that quality of supervision therefore refers to the effectiveness of the superiors in influencing the behaviour of the subordinates in taking a particular course of action.

Supervision is a delicate and often misunderstood function that can have a variety of effects on employees' efficiency. In some situations, supervision can help improve results, while in others it can be a distraction to the effectiveness of the staff. Appropriate supervisory intervention and a good supervisor/supervisee relationship in the workplace can consistently improve employees' efficiency. But, as research clearly demonstrates, it is not only in the best interest of the employee, but also the business, to pay close attention to the supervisor/supervisee relationship. This relationship is critical to the success of the employee and ultimately the organization. We need to have well trained supervisors who are prepared to provide the necessary and appropriate guidance, structure, and encouragement to their staff (Linda, 2014).

Stemming from their experiences in providing both training and supervision to employees, Rising Sun's Consultants' approach to supervision takes a

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very different perspective; defining supervision more from a coaching and mentoring perspective than from a managerial perspective. They define supervision as a developmental process designed to support and enhance an individual's acquisition of the motivation, autonomy, self-awareness, and skills necessary to effectively accomplish the job at hand. Efficiency can be defined as a measure of the productivity of a person, machine, factor, system, etc., in converting inputs into useful output (http://www.businessdictionary.com). Efficiency is computed by dividing average output per period by the total costs incurred or resources (capital, energy, material, personnel) consumed in that period. Efficiency is a critical determinant of cost productivity (Shilpa, 2015).

Most, employees are promoted to the role of supervisor because of their strong technical expertise. However, an effective supervisory relationship requires that the supervisor not only be a content expert, but also accept the enormous responsibility of mentorship. Unfortunately, poor supervision has an enormous impact and cost for both the employee, as well as the organization as a whole (Harris, 2007).

Providing regular supervision for subordinates increases organizational efficiency and overall performance. It is observed that autocratic, independent and democratic supervision have positive and negative effect on organizational efficiency depending on the type of the organizational structure and supervisor ability to lead effectively (Zivnuska & Shaw, 2007).

Supervisors should compare employees' work efficiency against the standards and expectations. Democratic supervision sessions also allow employees to express concerns and ask questions as things come up, rather than having to wait all year to touch base at their annual review. By being available to connect with employees, supervisors monitor efficiency on a more consistent basis. In turn, they detect concerns and resolve issues arising more promptly (Zivnuska & Shaw, 2007).

Offering employees feedback on their work is an effective way of monitoring their progress and letting them know how well they performed a particular task or project, which is a form of supervision. Furnishing employees with constructive notes make them feel their work is valued and appreciated, without having to meet in a formal setting (Harris, 2007). This study will take in cognizance the importance of supervision surrogates i.e. (autocratic supervision, independent supervision and democratic supervision and how each of the surrogates influences organizational efficiency) in Banking sector.

Statement of the Problem

For over a decade, supervision methods such as monitoring, support and evaluation must come into play. Records of action plans, monitoring and follow up reports show that supervision goes on in every unit, but unfortunately the effect does not seem to show in the work life of employees, most especially in public organizations. Even though, First Bank and UBA Bank Plc are not in any way different from other organizations because the banks are being faced with the challenges of inadequate supervision, planned inappropriate operations, failure to correct known problems and supervisory violation.

In recent times, many authors have tried to highlight the importance of supervision and its influences on organizational efficiency but still have their shortcoming; David (2009) only focused on improving organizational efficiency of employee, not capturing element of supervision, another study carried out by Joyce (2012) focused on effect of supervision on staff Performance in Ga South municipal education directorate, the study succeeded in identifying effect of supervision on staff performance but not efficiency and the study was carried on educational sector not banking sector, in the same vein, Novianita and Si (2017) succeeded in identifying the effect of supervision and professionalism on staff performance in the office of social affairs in East Jakarta Administrative City, again the study is not focused on banking sector.

The study of (Joyce, 2012; Novianita and Si, 2017; David, 2009; Zivnuska & Shaw, 2007) on supervision and its influence on organizational efficiency, show that effective supervision has impact immensely on the organizational efficiency in organization. Eventhough, most of their findings were not based on Nigeria context, their study didn't look at surrogates of supervision and how each of them affect employees' performance, some of the studies didn't clearly states its methodology, level of significant; in addition, their studies failed to test the reliability of their instruments. And the studies may probably have different results if those same studies were conducted in Nigeria.

This study tends to fill this gap by examining the influence of supervision on organizational efficiency, looking at how each surrogates of supervision (autocratic supervision, independent supervision and democratic supervision) influences organizational efficiency individually in a single study, using First Bank and UBA Bank Plc, as a case study.

The study however, collected relevant data in order to test the following hypotheses;

H_0 : Autocratic supervision does not have significant influence

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organizational efficiency in banking sector;

H_0 : Independent supervision does not have significant influence organizational efficiency in banking sector; and

H_0 : Democratic supervision does not have significant influence organizational efficiency in banking sector.

CONCEPTUAL CLARIFICATIONS

Concept of Supervision

Supervision has been defined as: 'The provision of guidance and feedback on matters of personal, professional and Educational development in the context of a trainee's experience of providing safe and appropriate employee care' (Kilminster, 2007). Supervision is an administrative process through which the leader ensures that his subordinates are all contributing towards discharging their duties effectively. Hammock and Owing in Nwaogu (2014) stated that supervision attempts to look into the organization of learning programmes, method of evaluating, reporting and determining employee's progress, the treatment methods, the philosophy and practicing of discipline, the time schedule, place and procedure of staff meetings, the study and use of the community resources.

According to Goldhammer and Krajeweski (2010), supervision refers to a close observation, detailed face-to-face interaction between the supervisor and the subordinates' staff with the aim of binding the two in an intimate professional relationship. Supervisors have come under pressure, several times on their effect on staff performance. However, no matter what criticisms are leveled against them, their contributions cannot be over emphasised. If supervisors have the responsibility of improving staff performance by equipping them with knowledge, interpersonal skills, and technical skills then one will say that organisations cannot do without supervisors' involvement (Bernard & Goodyear 2004).

Supervision seeks to equip individuals with the necessary knowledge, attitudes and skills to make them useful; not only to themselves but their immediate community and country. It is important that staff performance is constantly monitored and reviewed for it to be abreast with changes and developments. Today, supervision appears to be sporadic and quite often, serves as a token activity that is unable to achieve the objectives for which it is intended (Mills, 2003).

According to Wiles and Bondi (2006), Supervision is an action and experimentation aimed at improving instruction and instructional programmes. Supervision is a way of stimulating, guiding, improving, refreshing, encouraging and seeing certain group with the hope of seeking their cooperation in order for the supervisors be successful in their task of supervision.

Concept of Organizational efficiency

Organizational efficiency is the ratio of outputs to inputs in the organization. It refers to the volume of output produced from a given volume of inputs or resources. If the firm becomes more productive, then it has become more efficient, since productivity is an efficiency measure (Samnani & Singh, 2014). It is a measure of the efficiency of production. Efficiency has many benefits at various levels. Efficiency growth is important to the firm because more real income means that the firm can meet its (perhaps growing) obligations to customers, suppliers, workers, shareholders, and governments (taxes and regulation), and still remain competitive or even improve its competitiveness in the market place (Chen, Hannon, Laing, Kohn, Clark, Pritchard & Harris, 2015). In a nutshell, high efficiency levels translate into lower unit costs and this is why Onyije (2015), terms efficiency as one of the major drivers of success in the organization. It is growing the business in a way where the employees and the employers are satisfied. There are simple factors that need to be involved for a workforce to have efficiency. First, employees need to feel that they are part of the organization and not just workers in the workplace (Skare, Kostelic & Jozicic, 2013).

Concept of Autocratic Supervision

Under this type, the supervisor wields absolute power and wants complete obedience from his subordinates. He wants everything to be done strictly according to his instructions and never likes any intervention from his subordinates. This type of supervision is resorted to tackle indiscipline subordinates (Vecchio, 2010). Authority is centralised in the key person or head, who has been legally appointed to look after the organisation. The policies and techniques of the bank programme are directed by him. Here, the authority and power may be delegated to the supervisors who are directly responsible to the head. There is quick communication between the authority and supervisors so that they can be easily contacted and ordered to carry out definite directions. All suggestions and prescriptions of duties and activities come from one person and may be passed down, the line and efficiency is checked in the same manner upward. Supervisors are appointed in establishments as the inspectors. Generally, the inspectors visit individual wards, meet them individually to solve

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their problems. Employee is also assisted individually. The authoritarian supervisor remains in the focus of the group's attention (Vecchio, 2010).

Concept of Independent Supervision

This is also known as independent supervision. Under this type of supervision, maximum freedom is allowed to the subordinates. The supervisor never interferes in the work of the subordinates. In other words, full freedom is given to workers to do their jobs. Subordinates are encouraged to solve their problems themselves (Vecchio, 2010).

Concept of Democratic Supervision

Under this type, supervisor acts according to the mutual consent and discussion or in other words he consults subordinates in the process of decision making. This is also known as participative or consultative supervision. Subordinates are encouraged to give suggestions, take initiative and exercise free judgment. This results in job satisfaction and improved morale of employees (Vecchio, 2010). According to Lovell and Wiles (2000), a survey of the literature reveals that democratic supervision meant different things to different people. Giving different interpretations, Lovell and Wiles (2000) provided that “to some it meant a type of manipulation in which workers were to be treated blindly and maneuvered into doing what the supervisor wanted to do all along. To others it meant a hands-off approach what teachers could do as they pleased. But to others, it meant involving workers in cooperative instructional improvement”. Thus to remove the ambiguity in understanding of Democratic supervision, it is essential to detail the context in which it originated.

The emergence of democratic supervision has been attributed to different strands of thought. As Lovell and Wiles (2000), provided "A combination of factors including the development of theoretical formulations and empirical findings as well as certain social development set in motion a challenge to the theory of scientific management and laid the foundation for a growing concern with the psychological well being of organizational members." Here authority is based on superiority of knowledge, skill and capacity and not on legal sanctions. There is decentralization of power. Every supervisor is required to contribute his best towards purposes and welfare of group. The talents of all workers are utilized fully. There is maximum possible participation of all workers in determining policies, procedures and final evaluation. Each individual personality is respected and considered of supreme value. Equality is practiced in all matters; emphasis is placed on mutual relationship and respect for one another.

Influence of Autocratic Supervision on Organizational Efficiency

Autocratic leaders are classic “do as I say” types. Typically, these leaders are inexperienced with leadership thrust upon them in the form of a new position or assignment that involves people management. Autocratic leaders retain for themselves the decision- making rights. They can damage an organization irreparably as they force their ‘followers’ to execute strategies and services in a very narrow way, based upon a subjective idea of what success looks like. There is no shared vision and little motivation beyond coercion. Commitment, creativity and innovation are typically eliminated by autocratic leadership. In fact, most followers of autocratic leaders can be described as biding their time, waiting for the inevitable failure this leadership produces and the removal of the leader that follows (Michael, 2010).

Influence of Independent Supervision on Organizational efficiency

The leader's ability to lead is contingent upon various situational factors, including the leader's preferred style. Contingency theories to supervision support a great deal of empirical freedom to supervision, (Independent style) Northhouse (2001). Many researchers have tested it and have found it to be valid and reliable to explaining how effective supervision can be achieved. It stresses the importance of focusing on inter personal relationships between the supervisor and the demands of various situations and employees. Under this type of supervision according to Kumar (2015), maximum freedom is allowed to subordinates. They are given freehand in deciding their own policies and methods and to make independent decisions.

It carries the belief that the most effective supervision style depends on the ability to allow some degree of freedom to employees in administering any supervision style. This study will aim to investigate further how Independent may contribute to organizational efficiency. On the other hand, much has been written in regard to the relation of positive self and effective management. Kerns (2004), discussed the relationship of values to organizational supervision and his study was hugely in support of the Independent style in bridging the gap between the employer and employee where his concern was solely on the fact that Independent would create a positive environment through which employees and employers felt like a family regardless of their positions.

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Impact of Democratic Supervision on Organizational Efficiency

In other words, transformational process can be seen through a number of democratic supervision behaviors as: attributed charisma, idealized influence, inspirational motivation, intellectual stimulation, and individualized consideration Bass and Avolio, (2003). Yukl (2007), states that application of democratic supervision style can improve efficiency because democratic supervision style wants to develop knowledge and employees potential. Leader with democratic supervision provides opportunity and confidence to his subordinates to carry out duties in accordance with his mindset to achieve organizational goals. Suharto (2005), suggests that more frequent democratic supervisions behaviors implemented will bring significant positive effect to improve psychological empowerment quality of subordinates. Democratic supervision that gives attention to individual will be capable to direct vision and mission of organization, providing motivational support, and creating new ways to work effectively.

Influence of Supervision on Organizational efficiency

Supervision is an extremely vital part of a workplace that intends to maximize its success potential. It naturally follows, then, that poor supervision in a workplace is one of the primary obstacles to achieving potential success by an organization. After all, employees, no matter their task, must have the proper instruction and training to ensure that they are doing their jobs correctly, and with minimal risk of error or injury (Leiter, 2001). According to Roberson (2008), when an organization has poor supervision, there is not enough responsibility for taking action for the prevention of problems, mistakes, accidents, and injuries. Poor supervision removes a very important part of the employee support process, eliminating the opportunity for reference, learning, and safety. After the initial training has been completed, supervision remains necessary for continuing skill and knowledge development among employees. It is for this reason that many organizations today refer to their supervisors as coaches.

Tracey (2000), notes that poor supervision opens the door for unethical behaviours within an organization. With poor supervision, employees commonly feel that their work is not valued by the organization, and loyalty is difficult to form – if it forms at all. Without loyalty, employees are more likely to deviate from acceptable business practices. Such activities can include theft, decreased employee effort, using equipment without authorization, and falsifying documents, among other things.

Goal development is important in supervision because effective goal-setting activities in employee supervision are directly associated with higher employee satisfaction and performance. Having clearly defined target motivates employees to work toward their expected achievements. In turn, employees are evaluated by managers based on their performance throughout the period under review (Harris, 2007).

Poor supervision does not only mean that there is not enough supervision; it can also be the exact opposite – too much supervision. When employees feel as though they are being too heavily policed, they get the feeling that the organization does not trust or respect them. This increases tension in the workplace and decreases overall employee morale (Zivnuska, 2007). If a supervisor is not present enough, or is too overbearing, then the reaction from employees will only be fear, resentment, and displeasure in their work (Pagon, 2002). The efficiency will not be as good as expected, and the employee turnover will increase. In an organization that intends to maximize its performance and profits, a quality supervisory team should be employed and trained to ensure the very finest results from their individual employee groups. These supervisors should have their own support system, and their importance should be made very clear, to ensure the highest degree of efficiency.

Empirical Review

Study conduct by Novianita and Si (2017), on the effect of supervision and professionalism on staff performance at the office of social affairs in East Jakarta Administrative City using the sample of 50 respondents of 156 staff (study population). The study used quantitative descriptive approach in which 2 independent variables and one dependent variable with its dimension and indicator become the basis of the study in primary data collection through questionnaire distribution. Each respondent was given a total of 36 closed ended questions. Their finding research shows that there is a positive influence of supervision and professionalism on staff performance at the Office of Social Affairs in East Jakarta Administrative City both partial and simultaneously which finally build causality relation mechanism while –value < 0.05.

Study conducted by Jalal (2016), on improving organizational efficiency through work engagement: Empirical evidence from higher education sector, the study used primary data and survey instrument were collected from a sample of 242 employees at public universities in Northern Malaysia using an online survey method. The collected data was analyzed using Employee engagement SPSS and Structural equation modelling on AMOS. The results indicated that work organizational efficiency engagement had significant positive effect on organizational efficiency and the P-values < 0.05.

Joyce (2012), carried out study on the effect of supervision on staff performance in GA South municipal education directorate; a descriptive survey design was used. In other words, the study was mainly descriptive, describing the nature of supervision in the Ga South Municipal Education Directorate. A sample size of fifty was considered. By means of simple random sampling, the researcher selected nine staff under each of the four main departments. The data obtained from the questionnaires and other sources of information were analyzed using tables and charts. Each question on the questionnaire was considered as separate from the others and analyzed independently. The study explored the effect of supervision on staff performance using Ga South Municipal Education Directorate study. Having as case examines the issue through responses from respondents, it has come to bear that the work of supervisors in organisations cannot be overlooked, while the P-value < 0.05.

The above empirical reviews identified supervision and its influence on organizational efficiency. This means that that effective supervision has impact immensely on the organizational efficiency in organization. Eventhough, most of their findings were not based on Nigeria context, their study didn't look at surrogates of supervision and how each of them affect employees' performance, some of the studies didn't clearly states its methodology, level of significant; in addition, their studies failed to test the reliability of their instruments. And the studies may probably have different results if those same studies were conducted in Nigeria.

Theoretical Framework

Psychoanalytic Theory

Psychoanalytic propounded by Sigmund (1890), according to the theory, supervision is by far the oldest mainly because from its inception, psychoanalysis has addressed the concept of supervision. The supervisor assists the counselor to be open to the experience that can be considered similar to mirror therapy whereby the counselor learns the analytic attitude that includes such attributes as patience, trust in the process, interest in the client, and respect for the power and tenacity of client resistance. An assumption of the psychoanalytic supervision model is that the most effective way a counselor can learn these qualities in the supervisory climate is to experience these qualities directly from the supervisor in authentic setting i.e. when he is involved in task of supervision.

For the purpose of this study, psychoanalytic theory because this theory has direct link with the subject matter under study, because the theory assumed that most effective way a supervisor can learn these qualities in the supervisory climate is to experience these qualities directly from the supervisor in authentic setting i.e. when he is involved in task of supervision he tends to motivate the employee to increase their efficiency.

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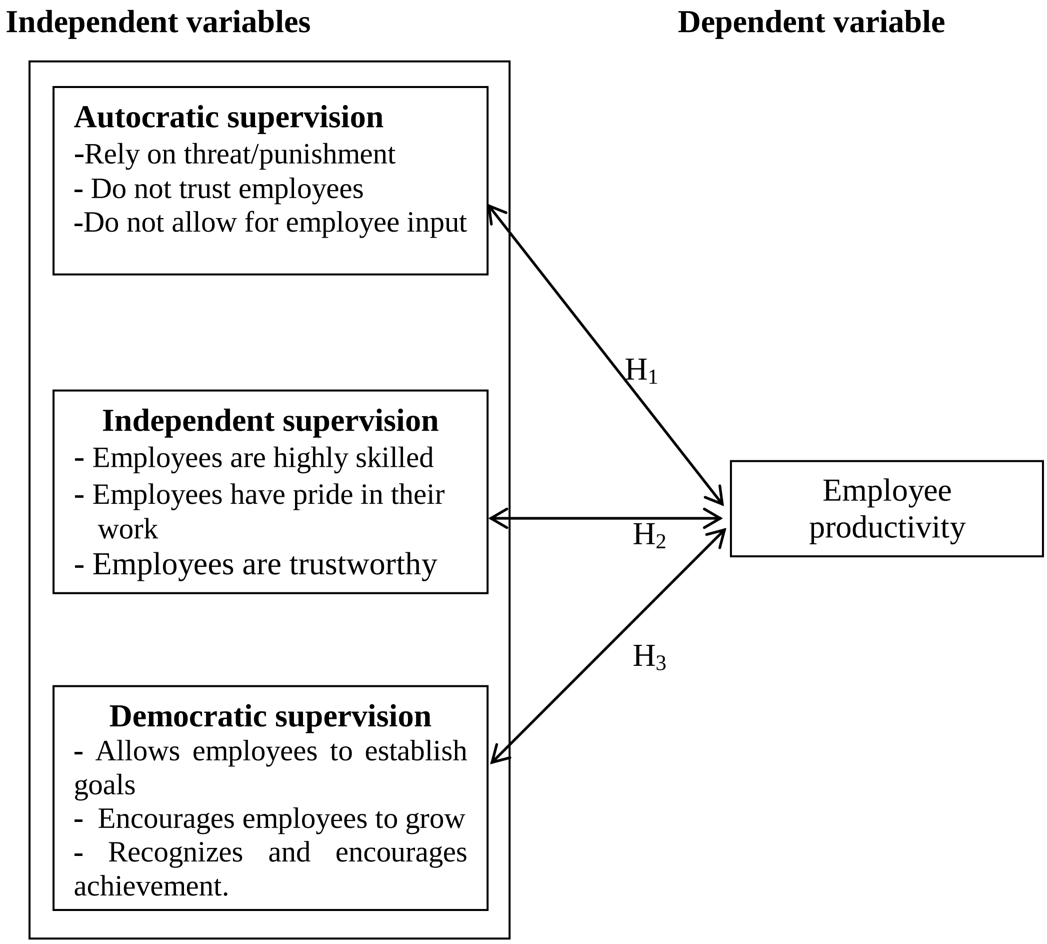
Conceptual Framework



Source: *Adapted from Loganbill, C., (2005). Supervision, a Conceptual Model. The Counselling Psychologist, USA, 10(1), 3-42.*

METHODOLOGY

This paper adopted the use of non-experimental design with specification in exploratory research design. This study was carried out in First Bank Plc Mubi and UBA Bank, Plc, Mubi. UBA has the population of 28 staff, while First bank staff population are 43 staff. Put together all is 71 respondents (Source: UBA/First Bank, Human Resource Department, 2019). Because of the small size of the population, the study was carried out on the whole population.

The study used closed ended questionnaire as the major instrument for data collection in this study; the questionnaire was design on five points likert scale ranging from strongly agree (5), to strongly disagree (1). To ensure validity, questionnaire was drafted and submitted to experts in the Department of Business Administration, Adamawa State University for vetting or scrutiny in which the corrections and suggestions to be proffered by experts was adhered to. While, the study hypotheses were tested using Pearson Correlation analysis.

ANALYSIS AND RESULTS

A questionnaire is the primary data that was used in this presentation and analysis of the data collected.

Out of 71 questionnaires distributed;

Returned $\frac{68}{71} \times 100 = 95.8\%$

Unreturned $\frac{3}{71} \times 100 = 4.2\%$

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Hypotheses Testing

Hypothesis I

H_0 : Autocratic supervision does not have significant influence organizational efficiency in banking sector;

Correlations

		AS	OE
AS	Pearson Correlation	1	.882**
	Sig. (2-tailed)		.000
	N	68	68
OE	Pearson Correlation	.882**	1
	Sig. (2-tailed)	.000	
	N	68	68

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

Where:
AS : Autocratic supervision
OE : organizational efficiency

A Pearson's correlation analysis was conducted to examine the relationship between autocratic supervision and organizational efficiency. The result of correlation revealed that significant and positive relationships exist between the variables ($r = 0.882$, $P < 0.00$), which is less than 0.5 level of significant. Therefore, we reject the null hypothesis and accept the alternate hypothesis, which state that autocratic supervision has significant influence organizational efficiency in banking sector.

Hypothesis II

H_0 : Independent supervision does not have significant influence organizational efficiency in banking sector; and

Correlations

		IS	OE
IS	Pearson Correlation	1	.324**
	Sig. (2-tailed)		.000
	N8	68	68
OE	Pearson Correlation	.324**	1
	Sig. (2-tailed)	.000	
	N	68	68

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

Where:
IS : Independence supervision
OE : Organizational efficiency

A Pearson's correlation analysis was conducted to examine the relationship between independence supervision and organizational efficiency. The result of correlation revealed that significant and positive relationships exist between them ($r = 0.324$, $P < 0.00$), which is less than 0.5 level of significant. Therefore, we reject the null hypothesis and accept the alternate hypothesis, which state that independent supervision has significant influence organizational efficiency in banking sector.

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Hypothesis III

H_0 : Democratic supervision does not have significant influence organizational efficiency in banking sector.

Correlations

		DS	OE
DS	Pearson Correlation	1	.999**
	Sig. (2-tailed)		.000
	N	67	67
OE	Pearson Correlation	.999**	1
	Sig. (2-tailed)	.000	
	N	67	67

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

Where:
DS : Democratic Supervision
OE : Organizational Efficiency

A Pearson's correlation analysis was conducted to examine the relationship between democratic supervision and organizational efficiency. The result of correlation revealed that significant and positive relationships exist between them ($r = 0.999$, $P < 0.00$), which is less than 0.5 level of significant. Therefore, we reject the null hypothesis and accept the alternate hypothesis, which state that democratic supervision has significant influence on organizational efficiency in banking sector.

Research Findings

The following findings were derived from the above data analysis;

i. Finding revealed that in Banking sector, most a times their supervisor relies on threats and punishment to influence employees' productivity, supervisors don't allow employees inputs in decision making. The finding further revealed that supervisors feel that autocratic supervision is not bad for their subordinates. Finding shows that autocratic practices of their supervisors make them to have less or no self-confidence, because their supervisors don't appreciate their skilled, experienced and education.

ii. From the above analysis, the finding revealed that employees don't have pride in their work and the drive to do it successfully on their own without supervision; also their supervisors believed that they are not trustworthy and experienced. Finding also revealed due to independent supervision practice sometimes team members are no longer taken seriously. Furthermore, the finding revealed that there is misuse of rules due to independent supervision they have; also their supervisor doesn't usually allow them to establish goals.

iii. In addition, above analysis revealed that in banking sector, supervisor encourages employees to grow on the job and be promoted and inturn don't recognize and encourages their achievement. Finding further revealed that due to democratic supervision practiced sometimes in the organization, there is not enough time to get everyone's input, moreso, the management feels threatened by this type of democratic supervision. A finding also shows that employee don't receive credit for work done in order to increase their productivity level.

CONCLUSION AND RECOMMENDATIONS

From the result of hypotheses tested the study concludes that there is negative relationship between the practice of autocratic supervision and employee efficiency in Banking sector, this implies that autocratic supervision does not lead to high employee efficiency. This is because most a time their supervisors relied on threats and punishments to influence employees' productivity, employees are not allowed to contribute to decision making, supervisors feel that autocratic supervision is not bad for their subordinate. Meanwhile, employees feel that autocratic practices of their supervisors make them to have less or no self-confidence, because their supervisors don't appreciate their skilled, experienced and education.

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In addition, the hypotheses tested shows that their independence supervision have both negative and positive impact on employees' productivity in Banking sector depending on how the employee perceived the independent given to them to exercise their intelligence and expertise. Though, the result shows that employees don't have pride in their work and the drive to do it successfully on their own without supervision; also their supervisors believed that they are not trustworthy and experienced to carry out their duties without supervision. Independent supervision practice sometimes team members are no longer taken seriously, there is misuse of rules due to independent supervision they have, also their supervisor doesn't usually allow them to establish goals.

The study further concludes that democratic supervision has positive impact on employee efficiency in Banking sector. Despite the fact that their supervisors encourage them to grow on the job and be promoted and inturn don't recognize and encourages their achievement, which can only hinder their increment level of productivity. Due to democratic supervision practiced sometimes in the organization, there is not enough time to get everyone's input, moreso, the management feels threatened by this type of democratic supervision and their employees don't receive any credit for work done in order to increase their productivity level.

Recommendations

The following recommendations are derived from the above findings;

i. There is need for management of Banking sector to understand that relying on threat and punishment to influence employees is not the best method of increase productivity; there are many ways in which employee can increase their productivity. The management can decide to give employee opportunities to participate in decision making and appreciating their kills, experience and education will make them to have self-confidence and will inturn enable them to increase the level of their productivity.

ii. On the part of the employees, there is need for them to have self pride and zeal to carried out their work successfully without or little supervision, this can generate a high level of trust for them, and also should encourage teamwork among them, thereby avoiding any form of rules misuse so as to enable their supervisor to give them opportunity to establish goals that will help the organization to reach a high peach of productivity.

iii. The management of Banking sector should always encourage their employees to increase their productivity in order to be promoted within the stipulated time by recognizing their little effort and achievement, which will go a long way in stimulating their zeal towards increasing their productivity also the management, should always give their employees credit for work done well.

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