



**POLAC MANAGEMENT REVIEW (PMR)
DEPARTMENT OF MANAGEMENT SCIENCE
NIGERIA POLICE ACADEMY, WUDIL-KANO**



EFFECT OF LEADERSHIP STYLES ON PERFORMANCE OF HERITAGE BANK PLC IN NORTH CENTRAL, NIGERIA

Abdullahi Adamu

Department of Entrepreneurship, Nasarawa State University, Keffi

Musa Ibrahim

Department of Entrepreneurship, Nasarawa State University, Keffi

Abstract

This study examined the effect of leadership styles on performance of heritage bank plc in north central, Nigeria. The study adopted the survey research design of which questionnaires were administered to a sample of (60) entire management staffs of heritage bank branches in North Central, Nigeria. The responses were analyzed using the smart PLS-SEM. It was found that democratic leadership has a positive and significant effect on performance while transformational leadership and transactional leadership revealed a negative and significant effect on performance. It was recommended that that heritage bank should foster a culture where team members feel comfortable sharing their ideas, feedback, and concerns. Also, they should balance vision with practicality and ensure that it is grounded in reality and achievable. Break down long-term goals into manageable short-term objectives to keep the team focused and motivated and finally, the bank should integrate inspirational and motivational elements to balance the transactional approach. Encourage leaders to inspire and engage employees beyond mere rewards and punishments.

Key Words: Leadership styles, Democratic leadership, Transformational leadership and Transactional leadership.

1. Introduction

Leadership style in today's world is an increasing complex and a popular organizational dynamic to work upon. Different leadership styles are appropriate in distinct situations. If an inappropriate style is adopted by the leader, it may pose several challenges for the workers, managers and human resources departments in the planning and execution of work in an organization. Similarly, the satisfaction and performance levels of employees also depend upon the leadership styles adopted by corporate leaders. Leadership style is the way and manner in which a manager or supervisor chooses to act towards his employees or subordinates and the way the leadership function is being carried out by them (Xenikou, 2017). It is assumed that the kind of leadership style employed in an organization has an impact on its overall performance (John, et al., 2019).

The role of leaders in ensuring excellent organizational performance cannot be over emphasized. Adequate motivation, suitable work environment, compensation,

efficient communication between managers and subordinates plays an important role in promoting this goal. The role of a leader is vital for the survival and progress of an organization (Al Khajeh, 2018). There are many dimensions to leadership and many possible ways of describing leadership styles such as dictatorial, unitary, bureaucratic, charismatic, consultative and participative. However, a collection of some leadership styles in contemporary businesses which are still pervasive in contemporary times are classified into democratic leadership, transformational leadership, transactional leadership. The usage of these leadership styles by a leader depends on the situation he /she is confronted with. Transformational and transactional leadership styles are the most accepted styles by the followers. Followers do not always view leadership style the way and manner a leaders view it; they only view it from the perspective of how it favors them (Idowu, 2019). Transformational leadership exists when a leader's behavior influences their followers and inspires

their employees towards performing beyond the perceived capabilities (Omkar, 2020).

Despite being one of the old banks operating in Nigeria, Heritage Bank has suffered overtime and has no reasonable prospects of recovery, thereby making the revocation of the license of operation. The board and management of the bank have not been able to improve the bank's financial performance, a situation which constitutes a threat to financial stability. This has contributed to the bank's operational inefficiencies, financial losses, and ultimately its collapse. The Central Bank of Nigeria (CBN), in accordance with its mandate to promote a sound financial system in Nigeria and in exercise of its powers under Section 12 of the Banks and Other Financial Act (BOFIA) 2020, thereby revokes the license of Heritage Bank Plc with immediate effect. This action has become necessary due to the bank's breach of Section 12 (1) of BOFIA, 2020. This has become a concern and therefore motivates this study to examine effect of leadership styles on performance of Heritage bank Plc in North Central, Nigeria.

The following formed the research hypothesis of the study.

H₀₁ Democratic leadership has no significant effect on performance of Heritage bank Plc in north central, Nigeria.

H₀₂ Transformational leadership has no significant effect on performance of Heritage bank Plc in north central, Nigeria.

H₀₃ Transactional leadership has no significant effect on performance of Heritage bank Plc in north central, Nigeria.

2. Literature Review

2.1 Conceptual Issues

Concept of Leadership

According to Sait (2020) Leadership is mostly defined as the process of influencing a group toward the achievement of goals and directing the organization to make it more cohesive and coherent. A leader carries out

such a process by applying his/her leadership qualities, such as values, beliefs, character, knowledge, skills, ethics, experience, and culture. Leaders inspire people, move them to action and change the world. (Raziq, Borini, Malik, Ahmad, and Shabaz, 2018) The leader is the primary source of motivation and encouragement for the subordinates to bring a positive change. Leadership is a social process that is highly complex.

Democratic Leadership

Nadezhda and Palto (2021) state that democratic leadership is a management style where decisions are made through a collaborative process involving the leader and their team members. The democratic leadership's duties within the organization include distributing responsibilities and fostering group debates. Accepting personal responsibility for the organization, accountability for their choices, wanting to preserve their collective's self-determination and independence, taking on the role of leader when required or appropriate, and cooperating with leaders are all responsibilities of democratic followers (Nadezhda & Palto, 2021). Democratic Leadership style is one of the most effective leadership styles that leads to higher productivity, better contributions from group members, and increased group morale. Under democratic leadership, the superiors allow the subordinates to use their abilities to initiative and make contributions (Joyce, et al., 2020).

Transformational Leadership Styles

According to Cemi, et al. (2020), transformational leadership is one of the styles of leadership in which the leader identifies the needs for change, creates a vision to guide the change through inspiration, and positive conduct for increased commitment of the members in the organization. Transformational leadership promotes confidence in the workplace and share authority in making different decisions and also, transformational leaders act as a bridge between leaders and followers to develop clear understanding of follower's interests, values and motivations. Transformational leadership is a type of leadership that is able to integrate creative insight, perseverance, energy, intuition, and sensitivity to employees and get many goals or desires on the

organization and has an extraordinary impact on employees (Retno, et al., 2020). Transformational leaders evaluate all the abilities and potential of each subordinate to carry out their work, by looking at the possibility of expanding and empowering subordinates in the future (Bastari, et al., 2020).

Transactional Leadership Styles

According to Mabotuwana (2020) transactional leadership involves an exchange relationship between leaders and followers in the direction of established goals by clarifying role and task requirement. Transactional leaders' focus is to maintain the status quo and they are oriented to enhance the present way of doing things. The transactional leader has the power by the position in the organization, to execute the tasks and gives the rewards or punishments for the team performances. This leadership style provides the prospect to the manager to manage the group performance (Jacob, et al., 2020). Mehran and Yasir (2019) defined transactional leadership as styles of leadership leaders set goals with rewards and on completion of task followers are rewarded with rewards and benefits. In transactional leadership, leader promise employees to provide some benefits, rewards on completion of task on time. Transactional leadership style is implying that reward or punishment is premised on individual performance. This is because reward is contingent to performance and punishment for failure to performance effectively (Samuel, 2019).

2.2 Empirical Review

Democratic Leadership and Employee Performance

Goodness and Mobolaji (2022) analyzed democratic leadership style and employees' performance in the Nigerian educational sector: a study of Bells University of Technology, Ota and Crawford University, Igbesa, Ogun State, Nigeria. Primary data was collected through a well-structured questionnaire circulated to three hundred and eighty (380) teaching staff of the selected universities. A proportionate stratified random sampling technique was adopted to determine the sample size of the sample. Data collected was analyzed using Simple

Linear Regression. The findings indicate that democratic leadership style has an impact on employees' performance in Nigerian private universities. The study recommends that the leaders should increase the level of democratic practice to spur employee performance in a greater rate. Also, the stakeholders of the private university should encourage the practice of democratic leadership style to further enhance employee performance. The result of this study might not be applicable in other part of the country as this study was carried out in Ogun state. Also, Ahmed and Adel (2021) examined how employee empowerment is affected by the exercised leadership style. The study was carried out in Bahrain. The study employed the descriptive analytical methodology to test the developed hypotheses. The research employed a developed questionnaire that was used to collect the study data. It was distributed on 377 employees of a governmental organization with a sample size of 227 respondents; validity and reliability of the study instrument were tested through the use of Cronbach's Alpha and Pearson correlation. The researchers used SPSS for analyzing the collected data. Main findings revealed a significant impact of leadership styles, democratic, transformational, and autocratic, on employees' empowerment, with the Democratic leadership style as one that has the highest level of effect on empowerment. This study concentrated on three leadership styles, namely democratic, transformational and autocratic. Via extending the study scope to include other leadership styles and other variables could help shed the light on the impact of the leadership style on other areas within the organization.

Transformational Leadership and Employee Performance

Mathende and Karim (2022) studied transformational leadership role on work performance under the covid 19 pandemic in Zimbabwe. This is quantitative research which comprises of a sample of 369 employees who were selected using probability sampling where a self-administered survey questionnaire was administered on employees and the responses were analyzed using various statistical techniques. The study clearly confirms the importance of transformational leadership style for organization operating in unprecedented environments.

This research paper shows that although transformational leadership dimensions jointly influence work performance, the degree of influence differs particularly in COVID-19 pandemic environments. This research used quantitative research design. Moreover, there mixed method that can be used to draw other insights. Similarly, Tsabitah, et al. (2021) studied transactional and transformational leadership styles as predictors of employee performance during the covid-19 crisis and the mediating role of organizational culture. This quantitative study utilized a survey approach to collect primary data from 165 respondents engaged in the private sector in Jakarta, Indonesia. The data was collected during the Covid 19 pandemic. Structural equation modeling using Smart PLS was used together with the SPSS tool to analyze the data. The data analysis showed that only transformational leadership behavior had a strong and significant impact on employees' performance. However, the impact of transactional leadership on employee performance was not significant. The practical implications suggest that leaders should adopt transformational leadership to inspire and motivate employees. Transformational leaders must develop the inner agility to resolve problems by being open-minded, flexible and adopt best practices. The study only examined transformational leadership and transactional leadership. There are other contemporary leadership styles such as ethical leadership, servant leadership and authentic leadership styles.

Transactional Leadership and Employee Performance

Bikhtiyar, et al. (2022) examined the influence of perceived leadership styles on employee commitment: the mediating role of conflict management. The study adopted quantitative research method to examine the current study, a sample size of 110 employees was selected from the pharmaceutical companies in Kurdistan, Findings revealed that; the first research hypothesis is supported which stated that leadership styles will positively and significantly influence employee commitment at pharmaceutical companies in Kurdistan. Moreover, as for the conflict management as the mediation role between each leadership style

(transactional, transformational, and charismatic) and employee commitment, the findings revealed that; conflict management has a positive and significant mediation role between all mentioned leadership styles and employee commitment. The findings showed that the highest value was the mediation role of conflict management between transactional leadership and employee commitment. This study was carried out in Kurdistan and its results might not be applicable in a country like Nigeria. Also, Morteza, et al. (2021) investigated brand-specific transactional leadership: the effects of brand-building behaviors on employee-based brand equity in the insurance industry. The statistical population of the current study is employees of five major insurance companies in Semnan city of Iran. Using the classified random sampling method, 136 employees of these insurance firms were chosen. Likert-based questionnaires were used to collect data. Structural equation modeling (SEM) was used to analyze research data. Findings show that brand-specific transactional leadership affects participation and retention positively and significantly. The study recommends that in order to realize the transactional leadership style in their company, leaders should define the leader–employee relationship in such a way that employees are rewarded according to the degree of compliance with the leader's wants and in return for acting in accordance with the expectations expressed by the leader. This research is a cross-sectional study, and its data have been collected in a certain period of time, while longitudinal research can provide a richer result.

2.3 Theoretical Review

Fiedler's Theory

Among the first researchers to develop such a theory called a "contingency theory" was Fred Fielder. Fiedler's (1964) contingency theory directed the study variables by the assertion that; the leader's ability to lead is contingent upon various situational factors, including the leaders preferred style, the capabilities and behaviors of workers that depend heavily on the situational factors. This theory propounds the intimate approach to management by focusing on situation first rather than organizational means, to apply a specific leadership style

that will stimulate individual performance. According to Certo (2000), Fiedler came out that each leader has a preferred leadership style, which maybe people oriented or task oriented. It continues that whether people-oriented or task-oriented leaders perform better depends on three characteristics of the situation: leader-member relations, task structure, and the position power of the leader. The extent to which the leader has the support and loyalty of group members is what is called Leader-member relations. Task structure refers to any specified procedures that employees should follow in carrying out the task. Position power also refers to the formal authority granted to the leader by the organization. The first assumption here is that; an individual who attempts to influence others must use both directive (task) and supportive (relationship) behaviors. However, this assumption did not cater for the inherent change in human behaviors that necessitated different approaches in management and thus this left a gap in the researcher's field to try and bridge the gap by testing for the impact of this assumption to employee behavioral scenarios in performance. The second assumption here is that any leadership style depends on a specific situation; by this Fiedler implied that; the behavioral patterns of the leader will help him / her acquire competences needed for effectiveness in using the styles in their

relevant situations and thus effectiveness in performance. However, the second assumption in this theory left a lot to be desired, since situations were determined by both external and internal factors that affected the way employees responded to the situations presented to them. It was believed by most respondents that approaches hugely influenced leadership styles that matched different situations but the challenge was for the team leaders to know which leadership styles to use.

3. Methodology

The study adopted a survey research design. The population of the study consist of (60) entire management staffs of heritage bank branches in North Central, Nigeria. As a result, the sample size is 60 staffs of the entire management staffs of heritage bank branches in North Central, Nigeria. According to Parker (2011) census sampling is appropriate when the population not extremely large so as to make sure everyone has to take part in the study and produce a more representative outcome. The study used primary data. Data were collected using 5-point Likert scale structured questionnaire through google form. The data collected was analyzed using smart-PLS SEM.

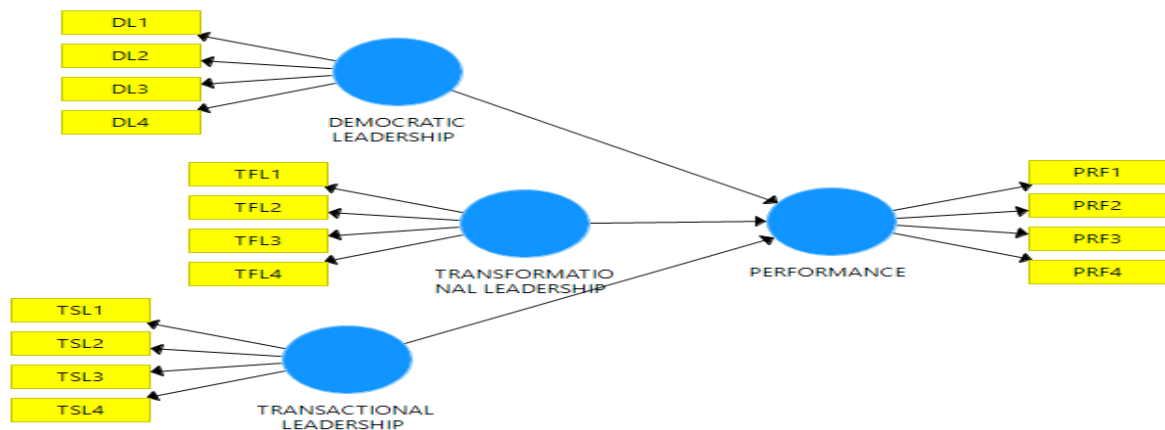


Figure 1: Study Model

Table 1: Reliability of study scale

S/N	Variables		Factor Loadings	Cronbach Alpha	Composite Reliability	Rho A	Average Variance Extracted (AVE)	No of Items
1	DEMOCRATIC LEADERSHIP (DL)	DL1 DL2 DL3	0.897 0.754 0.760	0.831	0.880	0.851	0.596	4
2	TRANSFORMATIONAL LEADERSHIP (TFL)	TFL1 TFL3	0.779 0.782	0.833	0.879	0.889	0.632	4
3	TRANSACTIONAL LEADERSHIP (TSL)	TSL3 TSL4	0.814 0.893	0.824	0.881	0.853	0.606	4
4	PERFORMANCE (PRF)	PRF1 PRF2 PRF3 PRF4	0.759 0.752 0.798 0.849	0.824	0.881	0.853	0.606	4

Source: SmartPLS Output, 2024

Composite reliability of Jöreskog's (1971) was applied to test for internal consistency of the items. All the values fall within the Hair, et al., (2019) rating of good consistency. The Cronbach alpha value was above 0.60 which is the minimum threshold as recommended by Sekaran (2010). To test for the convergent validity, the average variance extracted (AVE) was used. All the latent variables showed values greater than 0.50 which indicates that the constructs explain at least 50 percent of the variance of its items. According to Henseler et al., (2015) the Fornell-Larcker criterion does not perform

well when explaining discriminant validity, particularly when the indicator loadings on a construct differ only slightly. As a replacement, they proposed the Heterotrait-Monotrait (HTMT) ratio of the correlations which is the mean value of the item correlations across constructs relative to the (geometric) mean of the average correlations for the items measuring the same construct (Voorhees et al., 2016). Discriminant validity problems are present when HTMT values are higher than 0.90 for structural models (Henseler, et al., 2015).

Table 2: Heterotrait-Monotrait Ratio (HTMT)

	DEMOCRATIC LEADERSHIP	TRANSFORMATIONAL LEADERSHIP	TRANSACTIONAL LEADERSHIP	PERFORMANCE
DEMOCRATIC LEADERSHIP				
TRANSACTIONAL LEADERSHIP	0.815			
TRANSFORMATIONAL LEADERSHIP	0.801	0.825		
PERFORMANCE	0.528	0.817	0.773	

Source: Smart PLS Output, 2024

Model Goodness of Fit (GoF)

Sequel to the need to validate the PLS model, there is a need to assess the goodness of fit of the model as Hair,

et al. (2017) suggested. This study used the standardised root mean square residual's (SRMR). The choice of this index was based on the fact that the SRMR provides the absolute fit measure where a value

of zero indicates a perfect fit. The study adopted Hu & Bentler (1998) suggestion that a value of less than 0.08 represents a good fit while applying SRMR for model goodness of fit. The study result indicates an SRMR value of 0.01. This indicates the model is fit.

Assessing the Structural Model

Having satisfied the measurement model assessment, the next step in evaluating PLS-SEM results is to assess the structural model. Standard assessment criteria, which was considered include the path coefficient, t-values, p-values and coefficient of determination (R^2). The bootstrapping procedure was conducted using a resample of 5000.

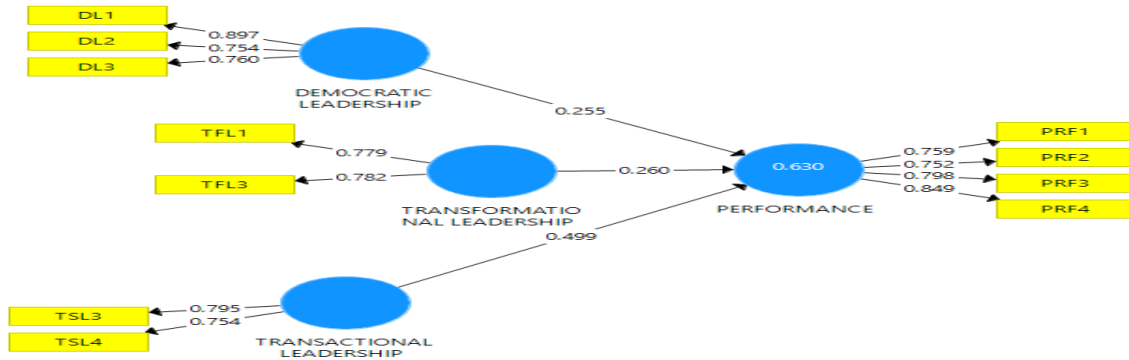


Fig. 2: Path Coefficients of the Regression Model

The R-square value stood at 63% indicating that leadership styles represented by democratic leadership, transformational leadership and transactional leadership are responsible for 63% variation in the performance. The remaining 37% variation could be explained by

other factors not included in the study. Based on Hair, et al., (2019), the r-square is considered suitable and lends credence to the findings of the study. The result of the path analysis is presented in the table below.

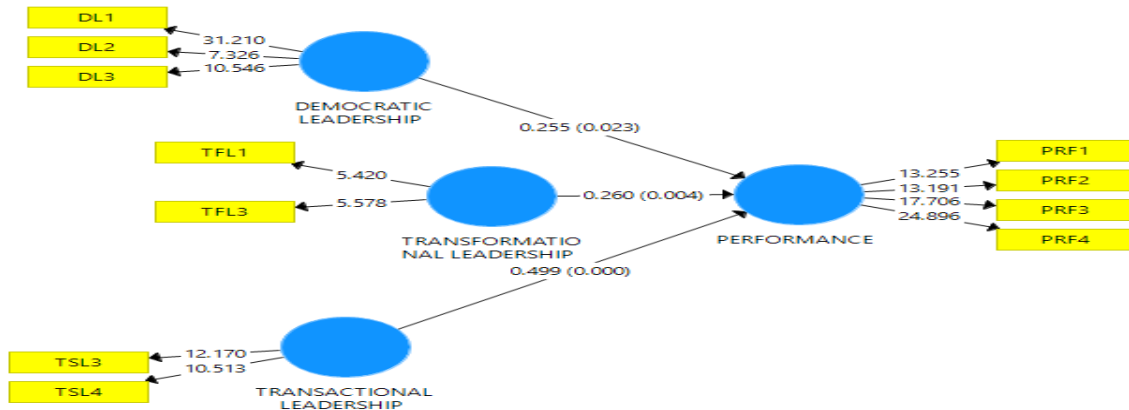


Fig. 3

Table 3: Path Coefficients

Hypothesis	Variable	Path Coefficient *** (Beta)	t-value	p-value	Findings
Ho ₁	Democratic leadership	0.499	4.830	0.023	Rejected
Ho ₂	Transformational leadership	-0.255	2.277	0.000	Rejected
Ho ₃	Transactional leadership	-0.260	2.932	0.004	Rejected

Source: Smart PLS Output, 2024

4. Results and Discussion

Results from table 3 above shows that democratic leadership has positive but significant effect on performance. The decision was reached based on the t-value of 4.830, a beta value of 0.499 with a p-value of 0.023. The implication is that the null hypothesis has sufficient grounds to be rejected and as such the alternate hypothesis which states that democratic leadership has no significant effect on performance is accepted.

The second hypothesis shows a negative and significant effect of transformational leadership on performance. The decision was reached based on the t-value of 2.277, a beta value of -0.255 with a p-value of 0.000. The implication is that the null hypothesis has sufficient grounds to be rejected and as such the alternate hypothesis which states that transformational leadership has no significant effect on performance is accepted.

Finally, result from the analysis equally indicates that transactional leadership has negative and significant effect on performance. The decision was reached based on the t-value of -0.260, a beta value of 2.932 and a p-

value of 0.004. This implies that the null hypothesis lacks sufficient grounds to be accepted and as such the alternate hypothesis which states that transactional leadership has significant effect on performance is accepted.

5. Conclusion and Recommendations

Based on the findings above, the study concludes that democratic leadership, transformational leadership and transactional leadership are key motivators for performance in heritage banks in north central, Nigeria. Therefore, the study recommends that heritage bank should have foster a culture where team members feel comfortable sharing their ideas, feedback, and concerns. Also, they should have balance vision with practicality and ensure that it is grounded in reality and achievable. Break down long-term goals into manageable short-term objectives to keep the team focused and motivated and finally, the bank should integrate inspirational and motivational elements to balance the transactional approach. Encourage leaders to inspire and engage employees beyond mere rewards and punishments.

References

- Al Khajeh, E. (2018). Impact of leadership styles on organizational performance. *Journal of Human Resources Management Research*, 2(8), 1-10.
- Ake, O (2021) Democratic Leadership Styles and Industrial Relations Atmosphere of Some Selected Oil Servicing Firms in Port Harcourt. *International Journal of Trend in Scientific Research and Development* 5(6).2-25
- Ahmed I., & Adel A (2021) How Employee Empowerment Is Affected By The Exercised Leadership Style. *International Journal of Economics, Commerce and Management*. 5(2)1-20

- Bastari, A., Eliyana, A., & Wijayanti, T. W. (2020). Effects of transformational leadership styles on job performance with job motivation as mediation: A study in a state-owned enterprise. *Journal of Human Resources Management Research*, 2(8), 1-10.
- Bikhtiyar H., Mustafa S., Ferman I (2022) The influence of Perceived Leadership Styles on Employee Commitment: The Mediating Role of Conflict Management. *Journal of Humanities and Education Development* 4(1)2-20
- Cemil T., Bryar S.& Akar H. (2020) Transformational Leadership Impact on Employees Performance. *Eurasian Journal of Management & Social Sciences*. 2(9), 1696-1713
- Fiedler, F. E. (1964). A contingency model of leadership effectiveness. *Advances in experimental social psychology*, 1 (3), 149-190.
- Happy M. & Riziki M. (2021) Leadership Styles, Firm Characteristics and Business Financial Performance of Small and Medium Enterprises (SMEs) in Tanzania. *Open Journal of Business and Management*, 2(9), 1696-1713
- Mabotuwana V. (2020). The Impact of the Transactional Leadership on Organizational Productivity: A Monographic Study. *International Journal of Multidisciplinary and Current Educational Research* 3(7)3-21
- Morteza M., Hooshmand B., & Maryam V. (2021) Brand-Specific Transactional Leadership: the Effects of Brand-Building Behaviors on Employee-Based Brand Equity in the Insurance Industry. *Journal of Education Policy and Entrepreneurial Research*,1(2), 151- 157.
- Nadezhda A., & Palto D. (2021). The impact of leadership style on employee motivation in the automotive industry: A British perspective. *Journal of Business and Retail Management Research* 16(1)2-20
- Omkar, D. (2020) Impact of Leadership Styles on Employee Performance: A Moderating Role of Gender. *Australian Journal of Business and Management Research*. 1(2)2-21
- Idowu, S. (2019) Impact of Leadership Styles on Employees' Work Performance in Some South-Western Nigerian Private Universities. *Journal of Education Policy and Entrepreneurial Research*,1(2), 151- 157.
- Retno, R., Achmad S. & Sunaryo (2020). The Effect of Transformational Leadership on Employee Performance Mediated by Job Satisfaction and Employee Engagement. *International Journal of Business, Economics and Law*, 21(5)1-18
- Sait, R. (2020) Leadership: A Comprehensive Review of Literature, Research and Theoretical Framework. *Journal of Economics and Business*, 2(5)1-19
- Samuel, A. (2019) Impact of Leadership Styles on Employees' Work Performance in Some South-Western Nigerian Private Universities. *Journal of Business and Social Research*. 12(4), 2164-2559.
- Shweta, T., Rajashree G., & Madulett K. (2019) Leadership Styles and Productivity. *International Journal of Business and Social Research*. 12(4), 2164-2559.
- Tsabitah R., Jugindar S., & Janitha K (2021) Transactional and transformational leadership styles as predictors of employee performance during the covid-19 crisis and the mediating role of organisational culture. *International Journal of Scientific & Technology Research*. 2(4), 2277-8616 283
- John, Y., Enock J., & Alisa A. (2019) The Influence of Leadership Style on Organizational Performance at TumaKavi Development Association, Tamale, Northern Region of Ghana. *International Journal of Scientific & Technology Research* 2(4), 2277-8616
- Joyce C., Abdul B., & Zubair H. (2020) Leadership Style and Its Impact on Employee Performance. *International Journal of Accounting & Business Management* 4(3), 2347-4572

APOENDIX 1: QUESTIONNAIRE**Questionnaire**

Below are statement on the scale of 1-5, where 1= Strongly Agree, 2= Agree, 3= Strongly Disagree, 4= Disagree, 5= Undecided. Please indicate by ticking () the extent of agreement or disagreement with each statement.

Democratic Leadership

S/N	Democratic Leadership	SA	A	SD	D	U
1	The leader is actively involving team members in the decision-making process					
2	Culture of continuous learning and professional development are encouraged in the organization					
3	The leader encourages open communication and the free exchange of ideas.					
	Transformational Leadership					
4	The leader articulates a clear and compelling vision for the organization					
5	My leader effectively communicates optimism and enthusiasm about future goals and outcomes					
6	My leader provides individualized support and coaching to help me develop my skills and abilities.					
	Transactional Leadership					
10	The leader takes corrective action when team members fail to meet expectations.					
11	The leader focuses on maintaining stability and ensuring efficient task completion					
12	The leader deals with problems or failures by identifying who is responsible.					
	Performance					
13	The leader proactively identifies opportunities for improvement and take initiative to address them					
14	The consistently demonstrate the skills, knowledge, and behaviors required for high performance in this role.					
15	The leader effectively manages their time and prioritize tasks to maximize productivity					

APOENDIX2: HERITAGE BANK BRANCHES IN NORTH CENTRAL, NIGERIA

S/N	NAMES	ADDRESS	STATE
1	Heritage Bank - Garki (Area 7 Branch)	2FPQ+C2H, Danbatta Cl, Garki, Abuja 900103, Federal Capital Territory	Abuja
2	Heritage Bank	UAC Building, Plot No. 272/ 273, Central Business District, Ojo, Abuja	Abuja
3	Heritage Bank - Rochas Plaza	Plot No. 454, Wuse 3, Rochas Plaza, Apapa, Abuja 900247, Federal Capital Territory	Abuja
4	Heritage Bank	Plot 234, AYA, 900101, Federal Capital Territory	Abuja
5	Heritage Bank	5 Ogiri-Okoko Road, Opp. Police Hq, Makurdi.	Benue
6	Heritage Bank	Plot 10, Opp. Motor Park, Gboko Rd, Makurdi.	Benue
7	Heritage Bank	34 Jos Road, Lafia Nassarawa.	Nassarawa.
8	Heritage Bank Ado	2HHM+657, A234, Karu, Ado 900101,	Nassarawa.
9	Heritage Bank	JH34+XVM, Minna, 920101	Niger
10	Heritage Bank	No 26 Glass House, Federal Uni Road, Adankolo Lokoja.	Kogi
11	Heritage Bank	35, Odu, St 5B, Aderemi Road, Dekina	Kogi
12	Heritage Bank	6, tafawa Balewa Road ; Iyamoye, Aro Quarters, Along Iyamoye Omuo ; Kabba,	Kogi
13	Heritage Bank	CJ94+V2Q, Ganmo Via Ajase Ipo Road, Ilorin,	Kwara
14	Heritage Bank	NO: 234 Ilorin Rd, Oko Erin	Kwara
15	Heritage Bank	No.244 Ibrahim Taiwo Road, Ilorin.	Kwara
16	Heritage Bank	NEW MARKET ROAD, BABOKO, ILORIN,	Kwara
17	Heritage Bank	3 Beach Road by Ahmadu Bello Way Jos	Plateau
18	Heritage Bank	Plot 274 Behind Nestle Plc, Jos	Plateau