



Leadership Styles and Employees' Performance of Deposit Money Banks in Minna Metropolis, Niger State, Nigeria

¹ABUBAKAR, Ahmed Musa; ²MARY Ojigi; ³ATOYEBI Kabirat Mayowa; ⁴SAIDU, Salihu;
⁵UMAR, Ja'afaru

^{1,3,5}Department of Entrepreneurship, Federal University of Technology, Minna, Niger State.

²National Examination Council, Minna, Niger State.

⁴Newgate University, Minna, Niger State.

musa.abu@futminna.edu.ng; +2348035848117

Abstract

The performance of employees in deposit money banks which is essential for facilitating sustainable optimal organizational productivity, largely depends on the quality of leadership to facilitate motivation, innovation, and adaptability in a highly competitive financial environment. This study investigates the effect of three strands of leadership styles, namely transactional, transformational and strategic leadership styles on employee performance of deposit money banks in Minna Metropolis. A structured questionnaire was administered to 208 frontline workers (teller attendants and marketers) of twenty-five branches of deposit money banks in Minna Metropolis. Multiple regression was used to analyze the data using STATA software. The findings revealed that transactional leadership style, transformational leadership as well as strategic leadership style all had a positive and significant effect on employees' performance of deposit money banks in Minna Metropolis. The study therefore concludes that all the three leadership styles play a critical role in shaping employees' performance and aligning leadership approach with the dynamics of these leadership dimensions can go a long way in yielding optimal performance outcomes. Accordingly, it is recommended that bank managers should integrate a blend of the various leadership styles for sustainable performance by leveraging on the strengths of motivation and discipline from transactional leadership style, inspiration and innovation from transformational leadership, and foresight and adaptability from strategic leadership style.

Keywords: *Leadership Styles, Transactional leadership, Transformational leadership, Strategic leadership, Deposit Money Banks*

1.0 Introduction

In today's dynamic and competitive business landscape, employee performance remains a critical determinant of organizational success in the global financial services sector. As such, for employees to have high performance, the organization needs to physically and emotionally engage employees to commit their energy, connect with colleagues in carrying out task and remain focused in achieving organisational goal (Arifuddin et al., 2023; Herawati et al., 2024). This is because the success of any organization depends on how well its employees put in their best in executing tasks within the working environment. Furthermore, Ezejiofor and Okolocha (2020) opined that high-performing employees contribute significantly to the operational efficiency of deposit money banks (DMBs) by delivering quality services that will sustain customer trust, maintain regulatory compliance, and drive innovation within the banking sector.

Despite the role employees play in enhancing the performance of deposit money banks, employees in deposit money banks face challenges that hinder their performance (Fadun and Oye, 2020; Dumitrescu et al., 2023). These challenges include poor motivation, poor interpersonal relationships with superiors, unclear job roles and limited opportunities for career advancement (Kui and Yijue, 2020; Bharanitharan et al., 2020; Adeniji et al., 2021; Dumitrescu

et al., 2023). These issues have contributed to low morale, high turnover rates, and general underperformance among bank employees, thereby affecting the overall effectiveness of DMBs (Ezejiofor and Okolocha, 2020).

However, previous studies have focused on factors such as work environment, compensation systems, and employee engagement strategies as solutions to the problems of declining employee performance in the banking sector (Bharanitharan et al., 2020; Ejike et al., 2021; Ogbonda, 2023). Regardless of this effort, problem of poor interpersonal relationships with superiors, poor coordination, and poor motivation continue to persist (Bharanitharan et al., 2020; Kui and Yijue, 2020; Adeniji et al., 2021; Dumitrescu et al., 2023). This infer that the existing effort put in by these scholars may not fully address the problem of poor performance outcomes. Therefore, for banking industry to thrive in this global competitive market environment, the services of good leader are paramount in influencing, directing and motivating employees to give their best in service delivery to customers (Barry and Sjahril, 2024).

More so, a good leader should have the ability to set vision and transform the vision into action by maximizing the effort of employees to perform at higher levels toward achieving organizational goal (Arifuddin et al., 2023). Moreover, management of deposit money banks adopt different leadership styles of directing, promoting, and stimulating the potential of their subordinates to perform task optimally (Laksmi and Perdhana, 2024). Similarly, Nasra and Arar (2020) analyzed leadership style as the way and manner leaders inspire his subordinates to do the will of the leadership in order to achieve desirable organizational goals. This study focused on three dimensions of leadership styles, namely transformational, transactional, and strategic leadership styles which play a vital role in shaping employees' attitudes and behaviours within the workforce (Mehdizadeh Rostam et al. 2021; Laksmi and Perdhana, 2024; Pitchayachananon and Anantasopon, 2019). Transformational Leadership Style is a leadership style that inspires employees to come up with novel ideas that will drive success in an organization. Transactional leadership style, on the other hand, focuses on motivating employees by deploying reward and punishment as the case may be in order to achieve optimal job performance (Pitchayachananon and Anantasopon, 2019). Strategic leadership style focuses on aligning employee performance with the bank's broader vision and strategic objectives (Mehdizadeh Rostam et al. 2021). Furthermore, Laksmi and Perdhana (2024) affirmed that good a leadership style encourages employees to put in their best in executing tasks optimally in the financial sector. In spite of these benefits, the role of leadership style in enhancing employee performance within the context of DMBs in Minna Metropolis remain underexplored. It is against this backdrop that this study investigated the effect of transactional, transformational and strategic leadership styles on employee performance of deposit money banks in Minna Metropolis, Niger State.

The remaining part of the report is structured as follows. Section two reviews the literature relevant to this study. Section three sets out the methodology adopted for this study. Section four presents and discusses the results, while section five enunciates the conclusion and recommendations of the study.

2.0 Literature Review

This section focused on the review of conceptual, theoretical and empirical literature relevant to the linkage between leadership styles and employee performance. This is meant to establish the gaps in the extant literature and chart a pathway towards filling the same.

2.1 Conceptual Review

2.1.1 Leadership Styles

Leadership style is defined as the process of carrying out the functions of leadership and the manner in which a manager chooses to behave to his employees (Agarwal, 2020). However, Nasra and Arar (2020) analyzed leadership style based on the leader's behaviours towards directing, guiding, motivating and managing the affairs of employees to achieve organizational set objectives. Furthermore, Prayogi and Lesmana (2021) conceptualized leadership style based on how managers behave while controlling or influencing employees to perform task in organization. Nevertheless, Laksmi and Perdhana (2024) affirmed that good leadership style is a major determining factor encouraging employees to put in their best towards achievement of organizational success. Conversely, Arifuddin et al. (2023) suggested that bad leadership style can negatively affect the performance of employees, which can even trigger the intention of an employee to leave the organization.

However, Aeni and Kuswanto (2021) define leadership style based on behavioural perspective with the focus on leaders' behaviours and their ability to combine tasks and relationship behaviours to influence their employees to improve on their efforts to achieve organizational goal. This behavioral perspective of leadership is indispensable in understanding the concept of leadership style as leaders' behaviours could be a demonstration of their style of leadership. More so, previous studies have conceptualized leadership style based on three dimensions, namely transformational, transactional, and strategic leadership styles (Mehdizadeh Rostam et al. 2021; Laksmi and Perdhana, 2024; Pitchayachananon and Anantasopon, 2019). These styles go a long way in influencing employees' commitment to the success of the organization.

Frangieh and Rusu (2021) defined transformational leadership style as a form of leadership style in which a leader inspires employees to innovate and create change that will help banks grow and compete favorable in the industry, while improving the well-being of their employee's. Also, Purwanto et al., (2020) defined transformational leader as a motivational leader who spelt out the organizational dreams to employee's and encourage them to work towards the actualization of those dreams. Transformational leader is a form of leader that transform and promote his followers to do the needful without the use of force or authority, by motivating them to perform above personal expectations while transcending self-interest for the good of the organization (Herawati et al., 2024).

Moreover, Kabiru and Bula (2020) defined transactional leadership style a system of leadership in which leaders motivate their followers to put on their best in executing task through the use of reward and punishment. Similarly, Pitchayachananon and Anantasopon, (2019) also defined transactional leadership style as a form of leadership in which the leaders motivate employee's by promoting reward and punishment among them in order to achieve optimal job performance. In addition, Barry and Sjahril, (2024) stated that transactional leaders are those leaders that manage the affairs of an organization through social exchange of values by rewarding hardworking employee's and punishing poor performing once, so that they will correct their abnormalities.

Strategic leadership style is defined as the form of leadership in which the leader sets goals, formulate strategies for the organization to achieve the set goals. They do this by coming up with structures and processes that impact on the present and future performance of the organization (Mehdizadeh Rostam et al., 2021). Moreover, Strategic leadership styles can be seen as the process whereby a leader outline an organization set goals and persuade their subordinate to get that set goal accomplished (Salah et al., 2024). Rezaei Manesh et al. (2023) affirmed that strategic leadership style refers to a leadership approach where leaders use vision, planning and long-term thinking to guide an organization towards its future goals. It involves using strategies to influence subordinate to carryout task effectively in order to ensure the organization remains competitive and successful in a dynamic business environment.

2.1.2 Concept of Performance

Performance is defined as the evaluation of all activities carried out in order to fulfil organizational goals (Agarwal, 2020). More so, employee performance refers to the level of effectiveness and efficiency with which an employee put in carrying out their job and contributes towards achieving goals and objectives of an organization (Arifuddin et al., 2023). Furthermore, Dewi and Wibow (2020) also view employee performance as behaviour of an employee when he or she is performing a job or task. This involves outcome produced by the employees in the organization and achievement of each employee in accordance with the organization's regulations, requirements and expectation. However, employee performance is being conceptualized using one of either form: financial performance and non-financial performance (Arifuddin et al., 2023; Herawati et al., 2024; Mahfouz et al., 2020; Ekhsan and Setiawan, 2021).

Financial performance is defined as the use of monetary instruments to assess the overall outcome of banks (Herawati et al., 2024) with indicators such as return on asset, operating income, profit level, return on investment and market share (Arifuddin et al., 2023; Sulantara et al., 2020).

On the other hand, non-financial performance also used non-monetary instruments to provide explanations on the how well a bank is doing (Agarwal, 2020; Mahfouz et al., 2020; Ekhsan and Setiawan, 2021). The indicators used includes employee satisfaction, service quality and employee productivity (Mahfouz et al., 2020; Ekhsan and Setiawan, 2021). This study used employee productivity, a non-financial measure, as a proxy for employee performance. Employee productivity refers to employee's efficiency and effectiveness at work. It can be viewed at individual, team, or organizational levels and is a core metric of operational efficiency (Silva et al., 2024). The rationale for this is premised on the fact that non-financial measures have no financial attribute but are regarded as veritable performance indicators determining financial measures.

The conceptual framework depicts the stimulus and response variables of the study.

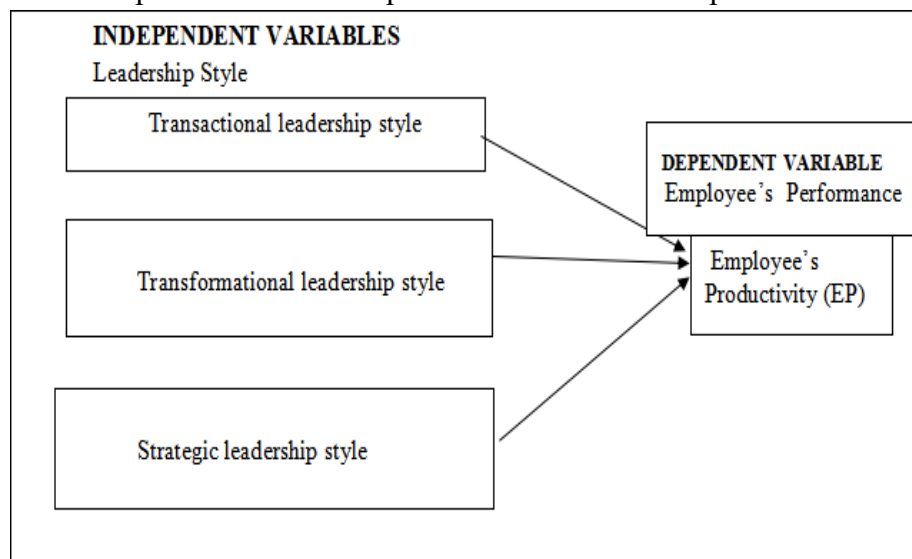


Figure 1.0: Framework of the study

Source: Adapted from Pitchayachananon and Anantasopon (2019)

2.1.3 Concept of Deposit Money Banks (Commercial Banks)

Deposit money banks are the banks established by law to accept deposits and grant loans to industries, individuals and traders with a view to earning profit (Akpan, 2023). Aside financing, the deposit money banks render services like collection of bills, cheques, safekeeping of

valuable financial advisers to their customers (Fadun and Oye, 2020). Similarly, deposit money banks are financial institutions that provide financial transactions and services, such as accepting deposits, giving business loans, mortgage lending, savings accounts and certificates of deposit (Oyedokun, 2019). On the other hand, Fadun and Oye (2020) opined that deposit money banks can be seen as the process of accepting deposits from the public, lending of depositor's money to the public and repayable on demand as well as permit withdraw-able of money by cheque or Automated teller machine. More so, Adeniji et al., (2021) posits that deposit money banks play an essential role in the process of economic development of a country in the following ways:

i) Capital Accumulation or Formation, ii) Mobilization of Savings, iii) Availability of Funds, iv) Opening of foreign currency accounts, v) Internet banking and Mobile Banking services. Finally, the banking system plays critical roles in the effort to achieve socio-economic development of an organization and the country at large (Ezejirofor and Okolocha, 2020).

2.2 Theoretical framework

McGregor's theory X and Y was developed by great psychologist Douglas McGregor's in 1960. The theory is based on the assumption that leadership behavior affects employee's motivations, which in turn determines the extent to which they are committed, innovative, and productive (Bojadziev et al., 2016; Mufti et al., 2020). McGregor's proposed that managers perception of their employee's fall into two broad categories. Theory X assumed that managers believe that employees are naturally unmotivated and dislike work. As such, the primary motivation for work is reward or punishment, this is in relation to our independent variable of transactional leadership style (Bojadziev et al., 2016; Dewi and Wibow, 2020). Theory Y assumed that leaders trust their employees and inspire them to participate in decision making in order to align employees' capabilities with the bank strategic objectives (Khan et al., 2018; Bojadziev et al., 2016). Therefore, theory Y resonates with the perception of transformational and strategic leadership styles (Khan, 2018; Bojadziev et al., 2016).

2.3 Empirical Review of Leadership Style and Performance

Naja et al. (2024) examined the effect of strategic leadership style on the financial performance of the Libyan oil and gas industry. The independent variables of the study are strategic decision, human resource management activities, leadership motivation and influence and the dependent variables are financial performance as return on asset and return on equity. The study population is 53,361 staff of oil and gas companies (National oil and gas corporation). Krejcie and Morgan (1970) formula was used to calculate a sample size of 346 staff. Correlation was used to analyze the relationship between the variable of interest. The findings revealed that there is no significant correlation between strategic decision making and financial performance of Libyan oil and gas companies. Similarly, a negative and significant relationship exist between human resource management activities and financial performance. Conversely a positive and significant relationship exist between motivational and influential leadership on financial performance of Libyan oil and gas companies.

Purwanto et al. (2020) examined the effect of transformational and transactional leadership styles on the performance of Health Center or Puskesmas in Pati, Central Java in Indonesia. The independent variables of the study are transformational and transactional leadership styles. Dependent variable is performance and was measured as quality of work, timing, and initiatives. The population of the study comprises of 120 staff at the Puskesmas Health Center. Electronic questionnaires were distributed randomly to the employees of Puskesmas Health Center in Pati, Central Java. Structural Equation Model (SEM) was used for data analysis. The findings revealed that transformational leadership style has a positive and strongly

significant effect on the performance of puskesmas employee's and the transactional leadership style also has a strongly significant and positive effect on puskesmas employee performance.

Ekhsan and Setiawan (2021) examined mediating role of motivation on the effect of transformational leadership style and employee performance of Maxalmina Compressed Natural Gas Transportation Company in Indonesia. The independent variable of the study is transformational leadership style, dependent variable is employee performance and motivation as the mediating variable. The population of the study is 67 employees of Maxalmina Compressed Natural Gas Transportation Company. The research designed is quantitative approach and data were collected through direct surveys with aid of structured questionnaires administered to respondents. Structural Equation Model (SEM) was used for data analysis. The results of this study indicates that transformational leadership style has a positive and significant effect on employee performance, transformational leadership style has a positive and significant effect on motivation, and work motivation has a positive and significant effect on employee performance. This study also proves that work motivation is successful in mediating the effect of transformational leadership style on employee performance this is because employee performance can be better if the employee is motivated to work, and also the role of a leader here must be the best motivator for employees to achieve the stated vision and mission of an organization.

Kabiru and Bula (2020) investigated the influence of transactional leadership styles on employee performance in selected commercial banks in Nairobi City County, Kenya. The independent variable of the study is transactional leadership styles and depend variable is employees performance. The population of the study was 242 respondents comprising of managers and support staff from the selected commercial banks. Simple random sampling techniques was used to select the respondents from Kenya commercial Bank, Cooperative Bank, Equity Bank and Family Bank. The sample size was 151 respondents. Structured questionnaires were used to collect data for the study. Descriptive statistics was used to analyse the demographic profile of the respondent with the use of tables, graphs, charts and figures. Multiple regression analysis was used to analyse the influence of transactional leadership styles on employee performance in selected commercial banks in Nairobi City County, Kenya. The findings revealed transactional leadership style has a positive and significance influence on employee performance.

Based on the extant literature of prior studies reviewed (Purwanto et al. (2020); Kabiru and Bula, (2020); Ekhsan and Setiawan, (2021) found that transformational and transactional leadership style showed positive and significant impacts on performance. However, strategic leadership style dimensions (Naja et al., 2024) produced mixed results, while motivational and influential leadership aspects were significant, strategic decision-making and human resource management activities were not significant. Furthermore, prior studies reviewed (Purwanto et al., (2020); Naja et al., (2024); Ekhsan and Setiawan (2021) were conducted on diverse sectors (oil and gas, health, energy) and countries (Libya, Indonesia, Kenya). This indicates that a contextual gap exists as the present study focused on deposit money banks and geographical gap as the study scope is Minna Metropolis, Niger State, Nigeria. More so, Naja et al. (2024) measured performance based on Return on Assets and Return on Equity. Purwanto et al. (2020) and Ekhsan and Setiawan (2021) measured employee performance based on quality of work, timing, initiative, and motivation. This indicates that measurement gaps exist as the current measured performance based on employees productivity.

In view of the above, the study identified three gaps; contextual gap, measurement gap and geographical gap. Therefore, the current study seeks to assess the nexus between leadership styles and employees' performance of deposit money banks in Minna Metropolis, Niger State, Nigeria.

3.0 Research Methodology

Survey research design was employed for this study with the use of structured questionnaire for data collection. The population of the study is 208 frontline workers (teller attendant and marketers) of twenty-five branches of deposit money banks in Minna Metropolis (Niger State Board of Internal Revenue Service, 2024). The study adopted census-based technique to select a sample of 208 respondents. As such, a total of 208 questionnaires were administered to the respondents. However, only 196 questionnaires were retrieved. Therefore, a total of 196 out of 208 questionnaires were subjected to analysis. Descriptive statistics were used for analyzing the demographic profile of the respondents and multiple regression was used to analyze data using STATA software package.

3.1 Model Specification

The study adapts the model of Agarwal (2020) by replacing democratic leadership style in their model with autocratic leadership style.

The modified model of the study is specified as follows:

$$EP = f(LS) \dots \dots \dots (1)$$

With the decomposition of LS into TRS, TRM and ST, the model becomes:

$$EP = f(TRS, TRM, ST) \dots \dots \dots (2)$$

Where:

Transforming equation (2) into an econometric form yields equation (3):

$$EP = \beta_0 + \beta_1 TRS + \beta_2 TRM + \beta_3 ST + e \dots \dots \dots (3)$$

Where:

LS = Leadership Style, *EP* = Employees' Productivity, *TRS* = Transactional, *TRM* = Transformational, *ST* = Strategy, β_0 = Intercept, β_1 - β_3 = parameters of leadership styles to be estimated and *e* = the stochastic error term.

4.0 Results and Discussion

4.1 Demographics of Respondents

Table 4.1 presents the demographic characteristics of teller attendants and marketers of deposit money banks. Gender distribution of respondents revealed that 33.2% representing 65 respondents are male and 66.8% representing 131 respondents are female. Age distribution revealed the following, 33.2% representing 65 respondents had their age between 31 and 40 years. 52.6% representing 103 respondents had their age between 31 and 40 years, while, 14.3% representing 28 respondents had their age above 40 years. The result indicated that the average age of the respondents is 33 years. Therefore, the findings indicates that the respondents are still young, active in their productive years with mental and technical know-how to drive the vision of their banks. Educational qualification revealed that 37.8%, representing 74 survey respondents had National Diploma. 12.8%, representing 25 respondent had NCE. More so, 14.8%, representing 29 survey respondents had Higher National Diploma as their educational qualifications. Moreover, 29.0%, representing 57 respondents had Bachelor Degree as their educational qualification. Lastly, 5.6% representing 11 survey respondents had Master Degree their educational qualification. It can be observed that the average educational qualification of respondents is National Diploma certificate as their qualification, which indicate that most respondents are lower cadre Employee's that are entitle to less remuneration compare to higher qualifications Employee's and thus enable the banks to maximize profit. Working experience of respondents revealed that 11.2 % representing 22 survey respondents had their working experience between 0- 5 years, 76.5% representing 150 survey respondents had their working experience between 6-10 years. Finally, 12.2% representing 24 survey respondents had their working experience above 10 years. In view of this, it is evidently

showed that average working experience of marketers and teller attendants is 8years. This indicates that most of the respondents have been working in bank for less than a decade due to contractual nature of banks employment.

Table 4.1 Demographic Characteristic of the Respondents

	Respondents	
	F	(%)
Gender		
Male	65	33.2%
Female	131	66.8%
Total	196	100
Age		
21 - 30 years	65	33.2%
31-40 years	103	52.6%
41 above years	28	14.2%
Total	196	100
Educational qualifications		
ND	74	37.8%
NCE	25	12.8%
HND	29	14.8%
BACHERLOR DEGREE	57	29%
MASTERS	11	5.6%
Total	196	100
Working Experience of respondents.		
Less than 5 years	22	11.2%
6-10 years	150	76.5%
Above 10 years	24	12.2%
Total	196	100

Source: Authors' Field Survey (2025)

4.2 Regression Result

The result from Table 4.2 showed R-squared of 0.6603, implying that about 66.03% of variations that occur in performance were explained by the independent variables included in the models of the study. While the remaining 43.07% were due to other extraneous variables not included in the model and error in measurement of some variables. The F- value of 45.43 was significant at 0.0000 $p < 0.05$. Thus, indicating that the model for the study has a good fit

Table 4.2: Regression Analysis Result

Explanatory variables	Coefficient	Standard error	P> t
Transactional	0.3205922	1.600288	0.043**
Transformational	0.4042945	0.2272261	0.048**
Strategic	0.3108362	1.681155	0.044***
Constant	90.93056	7.39736	0.000***
F	45.43		
Prob>F	0.0000***		
R-square	0.6603		
Adj R-square	0.6458		

$p < 0.05$

Source: Authors' Field Survey (2025)

4.3 Discussion of Findings

4.3.1 Hypothesis One

The hypothesis is stated as follows:

H₁: Transactional leadership style has no significant effect on employees' performance of deposit money banks in Minna Metropolis.

The regression coefficient of 0.3206 with p-value of 0.043 shows a significant positive relationship between transactional leadership style and employees' performance. This means that an increase in transactional leadership style by one unit will lead to an increase of 32.05% improvement in performance. Based on this result, the study rejects the null hypothesis. The reason might be due to the fact that a working relationship built based on reward for good practice and punishment for unethical practices facilitates exchange of values between leaders and followers which in turn inspires employees of deposit money banks to perform assigned and associated tasks optimally in order to achieve organizational goals. This finding is in consonance with the studies of Kabiru and Bula (2020) who posited that transactional leadership style has a positive and significant effect on employee performance in selected commercial banks in Nairobi City County, Kenya.

4.3.2 Hypothesis Two

Hypothesis two is stated as follows:

H₂: Transformational leadership style has no significant effect on employee's performance of deposit money banks in Minna Metropolis.

The regression coefficient of 0.4043 with p-value of 0.048 shows a positive and significant impact of transformational leadership style on employees' performance of deposit money banks. That is, an increase in transformational leadership style by one unit will lead to 40.43% units increase in performance. Based on this result, the study rejects the null hypothesis and accepts the alternative hypothesis. The reason for might be due to the fact that transformational leader appeals and inspires employees of deposit money banks to innovate and create change that will help the organization to grow and compete favourably in the industry. This finding is in line with the result studies of Purwanto et al. (2020) who also found that transformational leadership style has a positive and significant effect on employees' performance of Health Center Puskesmas in Pati, Central Java.

4.3.3 Hypothesis Three

The hypothesis is stated as follows:

H₃: Strategic leadership style has no significant effect on employees' performance of deposit money banks in Minna Metropolis.

Similarly, the regression coefficient of 0.3108 shows positive relationship between strategic leadership style and employee's performance of deposit money banks. By implication, an increase in strategic leadership style by one unit will lead to an increase of 31.08% units in performance. This result is shown to be statistically significant with a p-value of 0.044** at $P < 0.05$ significant level. Based on this result, the study rejects the null hypothesis and accepts the alternative hypothesis. The reason might be due to the fact that strategic leaders foster a cooperative environment that encourages open communication, knowledge sharing, and collaboration among subordinate which enable teller attendants to work together more effectively, and ultimately enhancing overall performance.

5.0 Conclusion and Recommendations

The overall aim of this study is to examine the effect of leadership styles on the performance of employees of deposit money banks in Minna Metropolis, Niger State, Nigeria. The study concluded that transactional leadership style, transformational leadership style and strategic

leadership style have a positive and significant effect on the performance of employees of deposit money banks in Minna Metropolis, which indicates that all the three leadership styles play a critical role in shaping employees' performance and aligning leadership behaviours with job characteristics can yield optimal performance outcomes.

The following recommendations were therefore proffered: (i) Managers of deposit money banks should continue to employ and strengthen transactional leadership practices such as reward of good practice and punishment of unethical practices, as this style has proven effective in motivating employees, which in turn inspired them to perform tasks optimally in order to achieve organizational goals. (2) It also recommended that bank managers should adopt and strengthen transformational leadership style practices as the type of style that inspires both marketers and teller attendants to innovate, embrace change, and seek continuous improvement in service delivery. (3) Bank managers should also adopt strategic leadership style as the style empowers both teller attendants and marketers to make informed decisions by allowing them to adjust appropriately to dynamics of business environment, thereby meeting changing customer demands and increasing their professional growth.

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