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Effect of managerial skills on employee's performance of deposit money banks in Yobe State

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Abstract

This study investigates the effect of leadership styles on employee performance in deposit money banks located in Damaturu, Yobe State, Nigeria. Employing a descriptive survey research design, data were collected from 336 employees across fifteen active banks using structured questionnaires. The analysis utilized both descriptive statistics and multiple regression analysis via SPSS software version 25 to explore the relationships between leadership styles transformational, transactional, and servant and employee performance. The findings revealed that both transactional and servant leadership styles have a significant positive influence on employee performance, while transformational leadership exhibited an insignificant negative effect. Based on these results, the study recommends that bank managers adopt transactional and servant leadership styles to enhance productivity, provide regular training for managers, clearly communicate expectations, and integrate these leadership approaches to maximize employee performance. The insights from this research contribute to the understanding of effective leadership practices within the banking sector.

Keywords: Leadership styles, employee performance, transactional leadership, servant leadership, banking sector.
JEL Classification: M12, M54, G21, J24.

Introduction

In the banking sector, effective leadership is essential because it directly influences employee behavior, job attitudes, motivation, and interactions with customers (Obizie, 2023). As a major driver of economic growth, the banking industry requires leadership approaches capable of addressing workplace challenges and improving employee performance. Despite the strategies adopted by banks, including staff training, performance incentives, welfare programmes, prompt salary payments, and competitive compensation packages, several difficulties continue to affect organizational outcomes. These challenges include high employee turnover, excessive workloads, job insecurity, poor communication, job dissatisfaction, inadequate incentive systems, insufficient training opportunities, strained manager-employee relationships, and declining employee commitment (Ngalo et al., 2023; Madume, 2023; Nwankwaoala, 2024). Workplace diversity also creates additional managerial difficulties, as leaders may struggle to manage interpersonal relationships, employee expectations, and differences in attitudes effectively. According to Magaji et al. (2024), employee performance in the Nigerian banking sector declined by approximately 9.5% between 2020 and 2023, particularly during the post-COVID-19 period and under increasing inflationary pressures. This decline reflects the growing difficulty experienced by deposit money banks in maintaining workforce productivity, employee effectiveness, and competitiveness.

These performance barriers are closely related to leadership practices within banking organizations. Transformational leadership can influence employee performance by inspiring workers, encouraging innovation, communicating a shared organizational vision, and supporting employees in adapting to workplace changes. Transactional leadership, which is based on clear performance expectations, rewards, supervision, and corrective actions, is particularly relevant in addressing low productivity, lack of motivation, poor target achievement, and role ambiguity. Through structured supervision and performance-based rewards, transactional leaders can strengthen employee accountability, clarify job expectations, and improve task performance (Setiawan, Mar'un & Sheidu, 2024). However, although transactional leadership may improve short-term performance outcomes, it may be less effective in addressing employee well-being, personal development, and long-term job satisfaction. Servant leadership, by contrast, prioritizes employees' needs, development, and welfare. It is therefore relevant in addressing high turnover, job dissatisfaction, excessive work stress, poor communication, and low organizational commitment. By promoting trust, open communication, empowerment, and supportive work relationships, servant leaders can create a positive working environment that improves employee engagement, retention, and sustainable performance (Thanh & Quang, 2021).

Although deposit money banks have introduced several measures to improve employee performance, some employees continue to perform below organizational expectations. This situation suggests that leadership-related factors may contribute to the persistent performance problems observed within the sector (Okechi, Ifeoma & Chinelo, 2023). Transformational, transactional, and servant leadership provide different mechanisms for influencing employees and addressing workplace challenges. However, empirical evidence concerning their relative effectiveness remains limited, especially in the North-Eastern region of Nigeria. Previous studies examining leadership styles and employee performance in the Nigerian banking industry have largely focused on other geopolitical zones, leaving limited evidence concerning deposit money banks in Yobe State. This geographical gap makes it difficult to determine whether findings obtained in other parts of the country adequately reflect the cultural, organizational, and economic conditions prevailing in Damaturu. Consequently, further investigation is required to establish how different leadership styles affect employee performance in this specific banking environment and to identify the leadership approach that produces the strongest performance outcomes.

The main objective of this study is therefore to examine the effect of leadership styles on employee performance in deposit money banks in Damaturu, Yobe State, Nigeria. Specifically, the study seeks to examine the effect of transformational leadership on employee performance, assess the effect of transactional leadership on employee performance, and determine the effect of servant leadership on employee performance. In line with these objectives, the study investigates the extent to which transformational leadership affects employee performance, the effect of transactional leadership on employee performance, and the extent to which servant leadership influences employee performance in deposit money banks in Damaturu. It also seeks to determine which of the three leadership styles has the greatest effect on employee performance. By addressing the identified geographical and scholarly gaps, the study aims to provide empirical evidence that can improve understanding of effective leadership practices and support the management of employees within a culturally diverse banking environment.

1. literature review

1.1. Conceptual framework

Employee performance refers to the degree to which an employee effectively carries out assigned duties and responsibilities within an organization. It reflects the level of success achieved in completing tasks, meeting expected standards, and contributing to organizational objectives. Szabó et al. (2017) consider employee performance a necessary condition for the overall performance of the firm and its ability to succeed in the market. This perspective indicates that organizational results depend partly on the quality, consistency, and efficiency of individual contributions. Similarly, IGI Global (2024) defines performance as the level of success employees achieve when undertaking their professional responsibilities. Employee performance may therefore be assessed through indicators such as work quality, productivity, punctuality, target achievement, cooperation, and the capacity to respond to changing job requirements. Goldstein (2023) explains that performance management should be viewed as a continuous process in which managers and employees communicate regularly about job responsibilities, expectations, results, and professional development. Such communication allows organizations to identify performance gaps and determine appropriate corrective or developmental actions. Pulakos et al. (2015) further recommend establishing performance management systems that align individual objectives with organizational goals. This alignment helps employees understand how their work contributes to broader organizational outcomes while providing managers with a structured basis for evaluation, feedback, and employee development.

Transformational and transactional leadership represent two distinct approaches through which managers may influence employee behavior and performance. Transformational leadership is based on the ability of leaders to inspire employees to move beyond personal interests and contribute to collective organizational objectives. Verywell Mind (2024) associates this style with motivation, innovation, personal development, and the creation of a shared vision. Transformational leaders seek to communicate organizational direction, encourage new ideas, and support employees in developing their abilities. Visionary thinking, emotional intelligence, individual consideration, and intellectual stimulation are therefore central components of this approach. According to UBSS (2023), transformational leadership can strengthen employee motivation and improve adaptability, particularly when organizations face technological, competitive, or structural changes. Transactional leadership, in contrast, is based on formal exchanges between leaders and employees. Asana (2025) explains that this style relies on rewards, sanctions, defined responsibilities, and clear performance objectives. Managers establish expected standards, monitor employee activities, and provide rewards when targets are achieved or corrective measures when performance falls below expectations. ResearchGate (2023) indicates that transactional leadership may improve operational efficiency by clarifying roles and strengthening performance control. However, its emphasis on compliance and immediate results may provide limited support for creativity, autonomy, and long-term innovation when it is applied without complementary developmental practices.

Servant leadership differs from transformational and transactional approaches because it places employees' needs, development, and well-being at the centre of managerial practice. Rather than treating authority as a means of control, servant leaders use their position to support employees, facilitate professional growth, and create conditions that allow team members to perform their responsibilities effectively. Torch (2023) describes servant leadership as an approach that supports ethical decision-making, empathy, listening, employee development, and community building. Leaders adopting this style seek to understand workplace concerns, provide appropriate assistance, involve employees in decisions, and encourage cooperation among team members. The emphasis on interpersonal relationships may strengthen communication and reduce tensions between managers and employees. CMU (2025) suggests that servant leadership can increase employee morale, build trust, improve job satisfaction, and reduce turnover intentions. These outcomes may influence performance by encouraging employees to remain committed to their organization and to participate more actively in collective activities. Compared with transactional leadership, servant leadership gives greater attention to relational and developmental dimensions, while transformational leadership focuses more directly on vision, inspiration, and organizational change. The three approaches may therefore affect employee performance through different mechanisms: transformational leadership through motivation and adaptability, transactional leadership through structure and rewards, and servant leadership through trust, support, and employee development.

1.2. Empirical review

The finding of a negative and statistically insignificant relationship between transformational leadership and employee performance differs from previous studies reporting a positive and significant effect of this leadership style on employee outcomes (Madume, 2023; Mulyadi, 2023; Wahyudi, 2022). This difference may be associated with contextual and environmental conditions specific to deposit money banks in Damaturu, Yobe State. Cultural practices, organizational structures, and employee expectations may limit the influence of inspirational motivation, intellectual stimulation, and individualized consideration on work performance. In this banking environment, employees may give greater importance to direct instructions, structured supervision, formal procedures, job security, and financial rewards than to visionary communication or motivational appeals. As a result, transformational leadership behaviours may not translate directly into improved performance. The highly regulated nature of banking activities may also reduce the opportunity for employees to exercise creativity, autonomy, or innovative behaviour, which are generally associated with transformational leadership. The result therefore does not necessarily indicate that transformational leadership is ineffective in all circumstances. Rather, it suggests that its influence may depend on the extent to which organizational conditions allow employees to respond to inspirational and developmental practices. Within structured banking institutions in Northern Nigeria, performance may be more closely linked to formal control mechanisms and clearly defined operational expectations.

Measurement differences and variations in employee perceptions may also explain the inconsistency between the present finding and earlier studies. Employees may not have fully experienced or clearly recognized transformational leadership behaviours within their workplaces. Practices such as intellectual stimulation, personal support, individualized consideration, and the communication of a shared vision may have been applied inconsistently or perceived differently by respondents. Such variations can weaken the statistical relationship between transformational leadership and employee performance. Employee characteristics may also influence responsiveness to this leadership style. Factors such as level of work experience, job insecurity, workload pressure, limited promotion opportunities, and concern about organizational restructuring may encourage employees to focus on immediate employment conditions rather than broader organizational goals. Regulatory pressure within deposit money banks may further increase employee preference for specific instructions and measurable performance requirements. Under these conditions, employees may respond more directly to reward systems, monitoring procedures, and corrective actions than to inspirational leadership practices. These contextual realities support the view that transformational leadership does not automatically produce higher employee performance in every organizational setting. Its effectiveness may depend on whether employees have sufficient autonomy, psychological security, developmental opportunities, and institutional support to respond positively to motivation, innovation, and personal consideration.

Madume (2023) examined the influence of leadership style on employee productivity in deposit money banks in Port Harcourt, Nigeria. The study adopted a descriptive quantitative design and used questionnaires to collect data from a sample of 153 respondents. Multiple regression analysis was conducted with the Statistical Package for Social Sciences to determine the relationship between leadership styles and employee productivity. The findings showed that transactional leadership significantly influenced employee productivity. The study consequently recommended the application of transactional leadership practices in organizations and proposed further investigations across different geographical areas and through longitudinal research designs. This result is relevant because transactional leadership provides employees with clear expectations, measurable objectives, formal supervision, and rewards linked to performance. Such practices correspond with the operational requirements of banking institutions, where employees are expected to comply with procedures, meet targets, and maintain accuracy in financial transactions. However, the geographical and socio-economic characteristics of Port Harcourt differ from those of Damaturu. Port Harcourt operates within a more commercially developed environment, while Damaturu is affected by post-insurgency recovery, security concerns, and changing economic activities. These differences justify examining whether transactional leadership produces similar effects in deposit money banks located in Yobe State.

The findings reported by Usman and Aliyu (2022) provide additional support for the relevance of transactional leadership in Northern Nigerian banking institutions. Their study, conducted in Kaduna State, found that transactional leadership positively influenced employee performance in deposit money banks. Kaduna shares certain socio-economic characteristics with Yobe State, including security challenges, semi-urban banking structures, regulatory pressures, and economic uncertainty. The study showed that employees working in structured banking environments respond positively to reward-based systems, close supervision, clearly specified duties, and measurable performance expectations. These findings suggest that transactional leadership may be appropriate where work activities are governed by formal regulations and where employees require clear guidance to achieve assigned targets. In Damaturu, deposit money banks operate within an environment marked by post-insurgency recovery, security concerns, evolving commercial activities, and organizational adjustment. Under such conditions, employees may value stability, predictable rewards, formal communication, and clearly defined responsibilities. Transactional leadership may therefore support performance by reducing role ambiguity and linking employee effort to identifiable outcomes. Nevertheless, leadership effectiveness cannot be assumed to be identical across locations. Differences in organizational culture, employee composition, management practices, and local economic conditions may influence the strength of the relationship. The present study consequently provides evidence from a geographical setting that has received limited attention in previous banking research.

Existing literature generally associates servant leadership with positive employee outcomes. Tan et al. (2019), Irene et al. (2019), and Thank and Quang (2021) indicate that servant leadership can support employee development, trust, commitment, and work performance. This leadership approach gives priority to employees' needs, professional growth, workplace relationships, and participation in organizational activities. Saidi and Patience (2020) found that servant leadership had a positive and significant effect on the performance of employees in deposit money banks. Similarly, Faizah et al. (2020) examined the influence of career development and servant leadership on employee performance within an Indonesian human resources development agency. Their findings showed that servant leadership had a positive and significant influence on employee performance. These results suggest that employees may perform more effectively when leaders provide support, demonstrate empathy, encourage professional development, and create relationships based on respect. In banking institutions, servant leadership may be relevant where employees face workload pressure, customer demands, job insecurity, and

communication difficulties. By giving attention to employee well-being and development, servant leaders may strengthen job satisfaction, morale, and organizational commitment. However, the effectiveness of this approach may depend on whether supportive leadership practices are combined with adequate structures, performance standards, and institutional resources.
Contingency Theory provides the theoretical basis for explaining why transformational, transactional, and servant leadership may produce different effects on employee performance. The theory assumes that no leadership style is universally effective because outcomes depend on organizational and environmental conditions. Deposit money banks in Damaturu operate through defined procedures, performance targets, reporting systems, and regulatory requirements. In such conditions, transactional leadership may be appropriate because it emphasizes monitoring, compliance, rewards, and task completion. However, when employees experience job insecurity, work-related stress, diverse customer expectations, or weak interpersonal support, servant and transformational leadership may contribute to trust, commitment, adaptability, and job satisfaction. Fiedler (1967) further explains that leadership effectiveness depends on leader-member relations, task structure, and the level of managerial authority. Despite the substantial literature on leadership and employee performance in Nigeria, most previous studies have focused on Lagos, Abuja, Port Harcourt, and other relatively developed regions. Limited attention has been given to post-conflict and socio-economically constrained environments such as Damaturu. Few studies have also compared transformational, transactional, and servant leadership simultaneously through Contingency Theory. This study addresses these contextual, empirical, and theoretical gaps by examining the comparative effects of the three leadership styles on employee performance in deposit money banks in Damaturu, Yobe State.

2. Methods

This study examines the effect of leadership styles on employee performance in deposit money banks operating in Damaturu, Yobe State, Nigeria. A descriptive survey research design was adopted because it enables the collection of data directly from respondents within their natural organizational environment and supports the examination of relationships between transformational, transactional, and servant leadership styles and employee performance. The population of the study consisted of 336 employees working across fifteen licensed deposit money banks in Damaturu. This figure was obtained through a preliminary field survey conducted in 2026 and was confirmed by the Human Resource departments of the selected banks. The population therefore represents the total number of employees accessible at the branch level during the study period rather than the entire national workforce of the banks. Given the manageable population size, a census sampling technique was adopted, and all 336 employees were included in the study. This approach was considered appropriate because it ensured complete coverage of the accessible population, reduced sampling error, and strengthened the reliability of the findings. Primary data were collected using structured questionnaires administered to bank employees. Descriptive statistics were used to summarize respondents' characteristics and responses, while multiple regression analysis was employed to examine the individual and combined effects of transformational, transactional, and servant leadership styles on employee performance. The analysis was conducted using the Statistical Package for Social Sciences, version 24.
The results of the data analysis conducted using descriptive and inferential statistics are presented. The descriptive analysis covers the demographic characteristics of the respondents and the descriptive statistics of the latent variables, while the inferential analysis examines the variations and relationships between the independent and dependent variables. The hypotheses formulated for the study were subsequently tested. The data presentation includes information

on the survey response rate, data coding, common method variance, the identification and management of outliers, normality and multicollinearity tests, respondents' demographic characteristics, and the descriptive statistics of the latent variables. According to Pulka (2022), the response rate refers to the proportion of questionnaires successfully retrieved by a researcher and considered suitable for data analysis and the drawing of conclusions. A total of 336 copies of the questionnaire were distributed to the respondents, of which 327 were successfully retrieved, representing a response rate of 97%. This response rate is considered adequate for research in management sciences, as previous studies indicate that a response rate above 60% is generally acceptable for empirical investigations in this field (Babbie, 2007; Rubin & Babbie, 2015; Story & Tait, 2019). Table 4.1 presents the questionnaire distribution and response rate.

Table 1. Response Rate of the Questionnaires

Questionnaires Distributed	Responses
Number of Distributed Questionnaires	336
Number of Retrieved and Usable Questionnaires	327
Number of Questionnaires not Retrieved	9
Response Rate in %	97%

Data in this study underwent preliminary screening and analysis as it is important in carrying out multivariate analysis. It is also important to conduct data screening to detect any possible violation of the basic conventions of multivariate techniques for data analysis (Hair, Anderson, Babin & Black, 2010; Sarstedt, Ringle, Smith, Reams & Hair, 2014; Pulka, 2022). More so, data cleaning is one of the vital stages of data analysis. It is conducted to detect and take out possible mistakes and discrepancies from the data with the aim of improving its quality (Sarstedt et al., 2014; Pulka, 2022). Hence, preliminary analysis including data coding, common method variance (CMV) test, test for normality and multicollinearity are conducted in screening the collected data in the study. Data Coding The collected responses in this study, through questionnaires were coded and populated into the variable view components of the SPSS package, according to the initials of the main variables and the items' respective serial numbers on the questionnaire. Thus, following the success in retrieving 327 questionnaires, the responses were coded into five point Likert scale viz; 1 = Strongly Disagree, 2 = Disagree, 3 = Neutral, 4 = Agree and 5 = Strongly Agree. The items of all the study variables were assigned initials. Transformational Leadership is coded as TFL, Transactional Leadership is coded as TRL, servant Leadership is coded SER, and Employee performance is coded as EMP.

Table 2. Total Variance Explained

Initial Eigenvalues			Extraction Sums of Squared Loadings		
Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
2.396	39.872	39.872	2.396	39.872	39.872
0.340	31.325	71.197			
0.264	28.803	100.000			

Common method variance (CMV) refers to variance that is attributable to the measurement method rather than to the constructs the measures are intended to represent (Podsakoff, MacKenzie & Podsakoff, 2012). In this study, both procedural and statistical remedies were applied to minimize CMV. Procedural measures included ensuring clarity of questionnaire items, avoiding ambiguous statements, and guaranteeing respondents' anonymity to reduce evaluation apprehension. Statistically, Harman's single-factor test was employed to assess the presence of CMV (Podsakoff et al., 2012). This technique is widely used in behavioral research to detect common method bias (Aminu, 2015; Gorondutse, 2014; Kura, 2014).

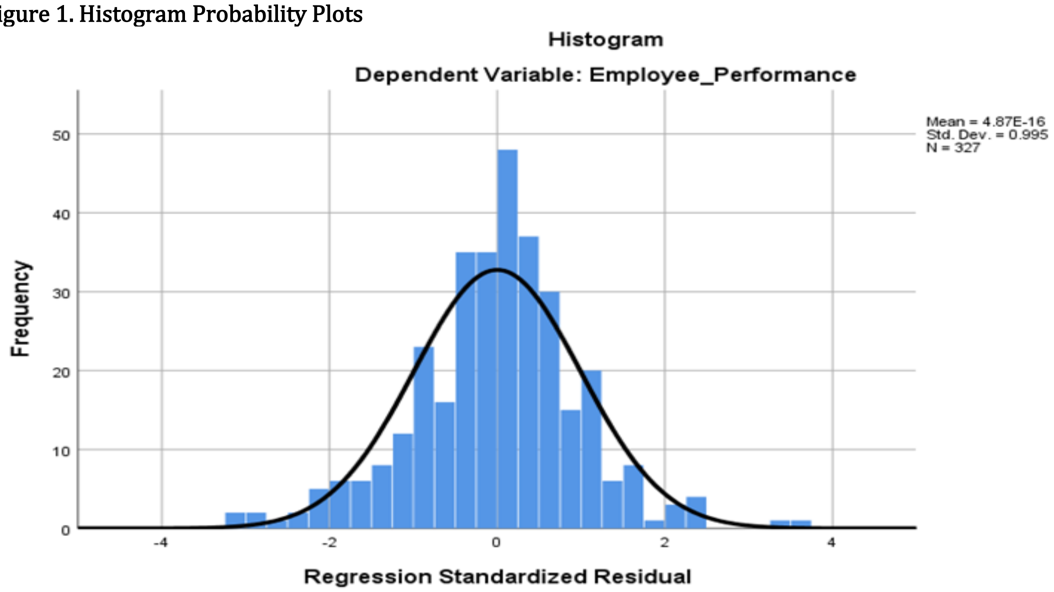
The rule of thumb for Harman's single-factor test is that if a single factor accounts for more than 50% of the total variance, CMV is considered a serious concern (Lindell & Whitney, 2001; Jakobsen & Jensen, 2015). However, when multiple factors emerge and no single factor dominates the variance, CMV is considered unlikely.
The results of the unrotated exploratory factor analysis revealed three distinct factors with eigenvalues greater than 1, accounting for a total of 39.872% of the variance. For full transparency, the variance explained by each factor is presented as follows: Factor 1: 39.872%, Factor 2: 18.436%, Factor 3: 14.215%, Total cumulative variance: 72.523% Since no single factor accounts for the majority of the variance and the largest factor explains less than the 50% threshold, it can be concluded that common method variance is not a serious concern in this study.

Table 3. Normality Test: Skewness and Kurtosis Statistics (n=327)

Variable	N	Skewness		Kurtosis	
	Statistic	Statistic	Std. Error	Statistic	Std. Error
Transformational Leadership	327	-1.552	0.135	3.153	0.269
Transactional Leadership	327	-1.529	0.135	2.846	0.269
Servant Leadership	327	-1.111	0.135	1.936	0.269
Employee Performance	327	-1.661	0.135	4.460	0.269

It is noteworthy that the kurtosis value for Employee Performance (4.460) is relatively higher than those of the other study variables, indicating a moderately peaked distribution. However, the value remains well below the recommended threshold of 7 for normality assessment (Hayat, 2021) and substantially below the critical value of 10 suggested by Kothari and Garg (2019). Therefore, the distribution is considered sufficiently normal for parametric statistical analysis. Furthermore, robust estimation techniques such as bootstrapping and robust standard errors were considered during the data screening stage. However, they were not deemed necessary because all variables satisfied the accepted thresholds for skewness and kurtosis, the graphical assessments (histogram and normal P–P plot) indicated approximate normality, and the sample size was sufficiently large to support the robustness of multiple regression analysis under the Central Limit Theorem. Consequently, the normality assumption was considered adequately satisfied for the purpose of this study.

Figure 1. Histogram Probability Plots



Secondly, the study employed a histogram and P.P. plot as its graphical methods in testing the normality of the data. The graphical method is subjective and is also used to test normality, in contrast to the statistical approach (Hernandez, 2021). When the graph approximates a bell shape, the data is normally distributed; furthermore, if all of the histogram's bars are near a curve, the data likely follows a normal pattern. For this reason, the study's data follows a regular trend.

Figure 2.: Normal Plot

Likewise, normality assumption was also tested through normal probability plot of residual to evaluate whether the data has normal distributed or not (Curran et al., 1996). Therefore the result of the test indicated that the behavior of data did not deviate from the normal curve and normality assumption was attained since the entire data were related and on the normal curve of the diagonal line from the bottom left to top right as depicted in the above figure 2.

Table 4. Correlations Matrix of the Research Variables

Variables	Transformational Leadership	Transactional Leadership	Servant Leadership
Transformational Leadership	1		
Transactional Leadership	0.709**	1	
Servant Leadership	0.723**	0.661**	1

Multicollinearity is an occurrence in which two or more independent variables are extremely correlated to one another (Reddy & Balasubramanyam, 2021). One of the methods for checking multicollinearity is to check the correlation matrix of independent variables (Imran, 2018). It is stated that the value of independent variables is highly correlated among when the value reach 0.9. Table 4.4 above depicts the Multicollinearity Test based on Correlation Matrix. All the correlation values are less than 0.9, indicating that there is no issue of multicollinearity in the data of the study.

Table 5: Multicollinearity Test based on Tolerance and VIF Values

Variables	Collinearity Statistics	
	Tolerance	VIF
Transformational Leadership	0.382	2.618
Transactional Leadership	0.451	2.217
Servant Leadership	0.433	2.312

Additionally, another method of checking multicollinearity is to check at the Variance Inflated Factors (VIF) and the value of tolerance level. If the value of VIF surpasses 10 and tolerance value is lower than 0.10, it means there is a problem of multicollinearity (Sekaran & Bougie, 2016). Conversely, Hair et. al. (2016) suggest that the tolerance values should not be lower than 0.20 and that the VIF values should not exceed 5. Based on the results, there is no multicollinearity since the VIF values are less than 10, whereas the tolerance values are more than 0.10 correspondingly. This obviously designates that there is no multicollinearity problem in the study. Table 4.4 above present Multicollinearity Test based on Tolerance and VIF Values.

Table 6: Reliability of Instruments

Variables	N of Items	Cronbach's Alpha
Transformational Leadership	09	0.914
Transactional Leadership	06	0.862
Servant Leadership	09	0.889
Employee Performance	09	0.870

One of The most common tests of reliability in a research work is the Cronbach's Alpha coefficient (Cronback, 1951; Sekaran & Bougie, 2010; Tavakol & Dennick, 2011). The more closely the Cronbach's alpha is to 1, the higher the internal consistency reliability of the measure. Therefore, Cronbach's Alpha was employed to measure the internal consistency reliability of the instruments used in this study. It has been asserted that an instrument with coefficient value of 0.60 is regarded as poor, 0.70 as acceptable and 0.80 and above as good (Hair, Black, Babin, Anderson & Tatham, 2006; Nunnally & Bernstein, 1994; Sekaran & Bougie, 2010). The results showed that the entire variables have acceptable levels of reliability values. Where Transformational Leadership has reliability value of 0.914, Transactional Leadership has reliability value of 0.862, Servant Leadership has reliability value of 0.889 and Employee Performance has reliability value of 0.870. Reliability of Instruments is presented in table 4.5 above

Tabachnick and Fidell (2001) point out that to conduct factor analysis, there should be more than 150 responses from the samples in a study. Thus, in this study, 327 useable responses from the sample were retrieved successfully. Moreover, Tabachnick and Fidell (2001) argued that in factor analysis, the following thresholds are required. Firstly, the correlation coefficient of at least $r=0.3$ or greater. Secondly, the Bartlett's test of spehericity should be significant at $p < 0.05$ (Bartlett, 1954). Thirdly, the Kaiser-Meyer-Olkin (KMO) statistic values should be of 0.6. Kaiser (1970 & 1974). Hence, Hutcheson and Sofroniou (1999) interpreted the KMO values at being between 0.5 and 0.7 as considered as average, 0.7 to 0.8 are considered as good, while the values between 0.8 and 0.9 are great and value above 0.9 as superb.

Table 7: Factor Analysis for Transformational Leadership Style

<table>
<tr><th>Items</th><th colspan="2">Extraction</th></tr>
<tr><td>TFL1</td><td colspan="2">0.653</td></tr>
<tr><td>TFL2</td><td colspan="2">0.572</td></tr>
<tr><td>TFL3</td><td colspan="2">0.540</td></tr>
<tr><td>TFL4</td><td colspan="2">0.702</td></tr>
<tr><td>TFL5</td><td colspan="2">0.521</td></tr>
<tr><td>TFL6</td><td colspan="2">0.567</td></tr>
<tr><td>TFL7</td><td colspan="2">0.647</td></tr>
<tr><td>TFL8</td><td colspan="2">0.609</td></tr>
<tr><td>TFL9</td><td colspan="2">0.548</td></tr>
<tr><td colspan="3">KMO and Bartlett's Test</td></tr>
<tr><td colspan="2">Kaiser-Meyer-Olkin Measure of Sampling Adequacy.</td><td>0.914</td></tr>
<tr><td rowspan="3">Bartlett's Test of Sphericity</td><td>Approx. Chi-Square</td><td>1661.553</td></tr>
<tr><td>Df</td><td>36</td></tr>
<tr><td>Sig.</td><td>0.000</td></tr>
</table>

Nine items were used to measure Transformational Leadership Style in the study. The threshold for factor analysis is items that most have minimum loading of 0.45 to be accepted (Tabachnick & Fidell, 2007). Therefore, no item was deleted because all the items are greater than 0.45. Similarly, the value of Kaiser-Meyer-Olkin (KMO) measurement of sampling adequacy which is 0.914 is beyond the benchmark of 0.60. This showed that the sample size used for factor analysis is sufficient (Azad, Eghbali, Moshkelati, Bagheri & Asgari, 2013). The Bartlett's Test of Sphericity is statistically significant which maintain the factorability of the correlation matrix has P value of 0.000. The chi-square value of 1661.553 designates the significance of the correlation matrix. The result of the principal component analysis (PCA) using SPSS version 25 is presented in Table 4.5.

Table 8: Factor Analysis for Transactional Leadership Style

Items	Extraction	
TRL1	0.596	
TRL2	0.662	
TRL3	0.675	
TRL4	0.614	
TRL5	0.468	
TRL6	0.582	
KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		0.878
Bartlett's Test of Sphericity	Approx. Chi-Square	815.509
	Df	15
	Sig.	0.000

Six items were used to measure Transactional Leadership Style in the study. The threshold for factor analysis is items most have minimum loading of 0.45 to be accepted (Tabachnick & Fidell, 2007). Therefore, no item was deleted because all the items have greater than 0.45. Similarly, the value of Kaiser- Meyer-Olkin (KMO) Measure of sampling adequacy is 0.878, which is beyond the benchmark of 0.60. This showed that the sample size used for factor analysis is sufficient. The Bartlett's Test of Sphericity is statistically significant which maintain the factorability of the correlation matrix has P value of 0.000. The chi-square value of 815.509 designates the significance of the correlation matrix. The result of the principal component analysis (PCA) using SPSS version 25 is presented in Table 4.6.

Table 9: Factor Analysis for Servant Leadership Style

Items	Extraction	
SER1	0.475	
SER2	0.537	
SER3	0.492	
SER4	0.567	
SER5	0.536	
SER6	0.612	
SER7	0.575	
SER8	0.626	
SER9	0.582	
KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		0.890
Bartlett's Test of Sphericity	Approx. Chi-Square	1346.847
	Df	36
	Sig.	0.000

Nine items were used to measure Servant Leadership Style in the study. The threshold for factor analysis is items most have minimum loading of 0.45 to be accepted (Tabachnick & Fidell, 2007).

Therefore, no item was deleted because all the items have greater than 0.45. Similarly, the value of Kaiser- Meyer-Olkin (KMO) Measure of sampling adequacy is 0.890, which is beyond the benchmark of 0.60. This sized that the sample size used for factor analysis is sufficient. The Bartlett's Test of sphericity is statistically significant which maintain the factorability of the correlation matrix has P value of 0.000. The chi-square value of 1346.847 designates the significance of the correlation matrix. The result of the principal component analysis (PCA) using SPSS version 25 is presented in Table 4.9.

Table 10: Factor Analysis for Employee Performance

Items	**Extraction**	
EMP1	0.579	
EMP2	0.614	
EMP3	0.696	
EMP4	0.472	
EMP5	0.506	
EMP6	0.606	
EMP7	0.714	
EMP8	0.739	
EMP9	0.633	
KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		0.828
Bartlett's Test of Sphericity	Approx. Chi-Square	1306.629
	Df	36
	Sig.	0.000

Nine items were used to measure Employee Performance in the study. the threshold for factor analysis is items most have minimum loading of 0.45 to be accepted (Tabachnick & Fidell, 2007). Therefore, no item was deleted because all the items have greater than 0.45. Similarly, the value of Kaiser- Meyer-Olkin (KMO) Measure of sampling adequacy is 0.828, which is beyond the benchmark of 0.60. This showed that the sample size used for factor analysis is sufficient. The Bartlett's Test of Sphericity is statistically significant which maintain the factorability of the correlation matrix has P value of 0.000. The chi-square value of 1306.629 designates the significance of the correlation matrix. The result of the principal component analysis (PCA) using SPSS version 25 is presented in Table 4.8.

3. Results

Descriptive statistics are mainly used to enable researchers to understand relationships, at the preliminary stages of analysis, and determine directions for further analysis (Gamama, 2020). It usually involves organising and summarising data for easy understanding. Hence, presented in this section are the descriptive statistics on demographic characteristics of respondents and latent variables of the study.

Table 11: Demographic Characteristics of the Respondents

Items	**Frequency**	**Percent (%)**
Age of the Respondents		
Below 25 years old	12	3.7
26 – 30 years old	129	39.4
31 – 35 years old	132	40.4
36 – 40 years old	34	10.4
41 – 45 years	19	5.8
46 & Above	01	0.3
Total	327	100.0
Gender of the Respondents		
Male	255	78.0
Female	72	22.0
Total	327	100.0
Educational Qualification		
Certificate/Diploma	55	16.8
Degree	245	74.9
Masters	27	8.3
Total	327	100.0
Bank		
Access	31	9.5
Eco bank	18	5.5
Fcmb	19	5.8
Fidelity	16	4.9
First Bank	20	6.1
GTB	29	8.9
Jaiz Bank	29	8.9
Keystone Bank	24	7.3
Polaris Bank	18	5.5
Stanbic Bank	16	4.9
Sterling Bank	16	4.9
UBA	36	11.0
Union Bank	17	5.2
Unity	11	3.4
Zenith Bank	27	8.3
Total	327	100.0
Employment Type		
Full-time	178	54.4
Part-time	107	32.7
Casual	42	12.8
Total	327	100.0
Experience		
Below 2yrs	92	28.1
3-5yrs	145	44.3
5-10yrs	60	18.3
11 – 15 yrs.	23	7.0
16 – 20	07	2.1
Total	327	100.0

The demographic results indicate that 12 respondents, representing 3.7% of the sample, were below 25 years of age, while 129 respondents, accounting for 39.4%, were between 26 and 30 years old. A further 132 respondents, representing 40.4%, were between 31 and 40 years of age, whereas 34 respondents, corresponding to 10.4%, were between 36 and 40 years old. In addition, 19 respondents, representing 5.8%, were between 41 and 45 years of age, while only one respondent, accounting for 0.3%, was aged 46 years or above. Regarding gender distribution, the majority of the respondents were male, with 225 respondents representing 78% of the sample, while 72 respondents, corresponding to 22%, were female. In terms of educational qualifications, 55 respondents, representing 16.8%, possessed a certificate or diploma, while 245 respondents, accounting for 74.9%, held a university degree. The remaining 27 respondents, representing 8.3%, possessed a master's degree. These results show that most participants were within the economically active age groups and had attained at least a university degree, indicating that the respondents possessed the educational background required to understand and respond to the issues examined in the study.

The distribution of respondents across the participating banks shows that Access Bank accounted for 9.5% of the respondents, while Ecobank represented 5.5%, FCMB 5.8%, Fidelity Bank 4.9%, and First Bank 6.1%. GTBank and Jaiz Bank each accounted for 8.9%, Keystone Bank represented 7.3%, Polaris Bank 5.5%, and Stanbic Bank 4.9%. Sterling Bank also accounted for 4.9%, while United Bank for Africa recorded the highest proportion with 11%. Union Bank represented 5.2%, Unity Bank 3.4%, and Zenith Bank 8.3% of the total respondents. With respect to the nature of employment, 54.4% of the respondents were full-time employees, 32% were part-time employees, and 12.8% were casual employees. Regarding working experience, 28.1% had worked for less than two years, while 44.3% had between three and five years of experience. Respondents with six to ten years of experience represented 18.3%, those with eleven to fifteen years accounted for 7%, and employees with sixteen to twenty years of experience represented 2.1%. These results indicate that most respondents were full-time employees and had between three and five years of banking experience. Table 4.12 presents the demographic characteristics of the respondents.

Table 12: Descriptive Statistics of the Variables

Variables	N	Minimum	Maximum	Mean	Std. Deviation
Transformational Leadership	327	1	5	4.09	0.953
Transactional Leadership	327	1	5	3.88	0.995
Servant Leadership	327	1	5	4.18	0.921
Employee Performance	327	1	5	4.12	0.931

The general statistical characteristics of the variables used in the study were examined through descriptive analysis. The descriptive statistics considered the minimum, maximum, mean, and standard deviation values of transformational leadership, transactional leadership, servant leadership, and employee performance. Transformational leadership recorded a minimum value of 1, a maximum value of 5, a mean value of 4.09, and a standard deviation of 0.953. Transactional leadership also ranged from a minimum value of 1 to a maximum value of 5, with a mean of 3.88 and a standard deviation of 0.995. Servant leadership recorded a minimum value of 1, a maximum value of 5, a mean value of 4.18, and a standard deviation of 0.921. Employee performance similarly had a minimum value of 1 and a maximum value of 5, with a mean of 4.12 and a standard deviation of 0.931. These results indicate relatively high average scores across the variables, particularly for servant leadership and employee performance. The standard deviation values also show moderate variation in respondents' perceptions. Table 4.11 presents the descriptive statistics of the variables included in the study.

The data collected for the study were analyzed using the Statistical Package for Social Sciences, version 25, in order to determine the influence of leadership styles on employee performance in deposit money banks. The analysis focused on the relationships between transformational leadership, transactional leadership, servant leadership, and employee performance. The null hypotheses formulated in the first chapter were tested using multiple regression analysis. This statistical method was considered appropriate because it made it possible to examine the individual and combined effects of the three leadership styles on employee performance. The regression analysis therefore assessed whether transformational leadership, transactional leadership, and servant leadership significantly influenced the performance of employees working in deposit money banks in Damaturu, Yobe State, Nigeria. The results obtained from the analysis provided the basis for accepting or rejecting the formulated null hypotheses and for determining the relative contribution of each leadership style to variations in employee performance. The use of SPSS version 25 also facilitated the calculation, organization, and interpretation of the descriptive and inferential statistical results.

Table 13: Summary of Hypotheses Testing

Hypothesis	Beta	T Stat.	Sig.	Decision
H01 Transformational Leadership	0.055	0.847	0.398	Accepted
Ho2 Transactional Leadership	0.444	7.416	0.000	Rejected
Ho3 Servant Leadership	0.361	5.906	0.000	Rejected

The findings revealed that transactional leadership has a positive and significant effect on employee performance ($\beta = 0.444$, $t = 7.416$, $p < 0.001$). This implies that an increase in the practice of transactional leadership is associated with a corresponding increase in employee performance among deposit money bank staff in Damaturu. The finding supports the view that employees respond positively to clear performance expectations, structured supervision, and reward-based motivation. The result is consistent with the studies of Madume (2023) and Usman and Aliyu (2022), who found that transactional leadership significantly improves employee productivity and performance in the banking sector.

Furthermore, the standardized beta coefficient for transactional leadership ($\beta = 0.444$) is higher than that of servant leadership ($\beta = 0.361$), suggesting that transactional leadership exerts a stronger influence on employee performance in the sampled banks. A plausible explanation is that employees in deposit money banks operate in a highly regulated and target-driven environment where performance is frequently evaluated against specific financial and operational objectives. In addition, the economic realities and employment uncertainties prevalent in Yobe State may lead employees to place greater value on leadership approaches that provide clear performance-reward linkages, job accountability, and immediate feedback. Consequently, transactional leadership may be more effective than servant leadership in motivating employees to achieve organizational targets and improve performance outcomes within the banking sector.

- **Hypothesis One**

With respect to hypothesis Ho1 which stated that Transformational leadership style has no significant influence on employee performance of deposit money banks. The results from the analysis revealed that there is an insignificant influence of Transformational leadership style on employee performance, where $\beta = 0.055$, t statistics = 0.847, and P value = 0.398. Consequently, it support the null hypothesis, hence it is accepted.

- **Hypothesis Two**

Hypothesis two suggested that Transactional leadership style has no significant influence on employee performance of deposit money banks. The results from the analysis revealed that there is a significant influence of Transactional leadership style on employee performance of deposit money banks, where β = 0.444, t statistics = 7.416, and P value = 0.000. Therefore, the null hypothesis is rejected.

❖ **Hypothesis Three**

Hypothesis three proposed that Servant Leadership style has no significant influence on employee performance of deposit money banks. The results from the analysis revealed that there is a significant influence of Servant Leadership style on employee performance of deposit money banks, where β = 0.361, t statistics = 5.907, and P value = 0.000. Therefore, the null hypothesis not supported, hence it is rejected. Table 4.13 showed the Results of the Hypotheses.

Table 14: Assessment of R Square

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	0.692a	0.478	0.474	4.26659	0.478	98.767	3	323	0.000
a. Predictors: (Constant), Servant Leadership, Transactional Leadership, Transformational Leadership									
b. Dependent Variable: Employee Performance									

The regression results produced an R value of 0.692, an R Square value of 0.478, and an Adjusted R Square value of 0.474. These results indicate that transformational, transactional, and servant leadership styles jointly explain approximately 47.8% of the variation in employee performance among deposit money banks in Damaturu, Yobe State. The remaining 52.2% may be explained by factors that were not included in the model, such as organizational culture, employee motivation, compensation, job satisfaction, working conditions, and individual employee characteristics. The R Square value of 0.478 indicates that the model has moderate to substantial explanatory power. In social science and management studies, particularly those concerned with human behaviour and organizational outcomes, a model explaining nearly half of the variation in the dependent variable may be considered satisfactory. This result is comparable to the finding of Madume (2023), who reported an R Square value of 0.52 in a study conducted among deposit money banks in Port Harcourt. The similarity between the two findings suggests that leadership styles represent important determinants of employee performance across different banking environments in Nigeria. However, the slightly lower explanatory power recorded in the present study may reflect the socio-economic, security, and post-insurgency conditions of Yobe State.

The discussion of the findings is based on the results obtained through SPSS version 25 and is organized according to the objectives, research questions, and hypotheses of the study. The first objective was to examine the effect of transformational leadership style on employee performance in deposit money banks in Damaturu. The corresponding hypothesis was therefore tested, and the result showed that transformational leadership had a positive but statistically insignificant effect on employee performance (β = 0.055, t = 0.847, p = 0.398). On this basis, the null hypothesis was accepted, indicating that transformational leadership did not significantly influence employee performance in the selected banks. This finding is consistent with Ekpenyong (2022), who reported no significant relationship between transformational leadership and employee performance in Guarantee Trust Bank in Abuja. However, it differs from the results of Rachael et al. (2021), who found a positive and significant effect of transformational leadership on employee performance in selected deposit money banks in Akure, Ondo State. It also contradicts Madume (2023), who established that transformational leadership significantly influenced employee performance among deposit money banks in Port Harcourt, Nigeria.

The difference between the present result and previous findings may be associated with the socio-economic and organizational characteristics of Yobe State. Damaturu has experienced insurgency, economic uncertainty, security concerns, and organizational restructuring, which may influence how employees respond to leadership practices. In such an environment, employees may place greater importance on job security, formal instructions, immediate supervision, clearly defined responsibilities, and tangible rewards than on inspirational motivation, intellectual stimulation, or long-term organizational vision. Employees working in deposit money banks may therefore respond more directly to leadership approaches that provide clear guidance and link individual performance to identifiable benefits. The visionary and motivational components of transformational leadership may consequently have a limited effect when employees are mainly concerned with employment stability and the achievement of immediate work targets. Differences in the implementation and perception of transformational leadership behaviours may also have contributed to the insignificant relationship. This interpretation is consistent with Contingency Theory, which assumes that the effectiveness of a leadership style depends on the organizational and environmental conditions in which it is applied. Transformational leadership may therefore produce different outcomes across banking institutions depending on employee expectations, task structures, managerial practices, and the broader socio-economic environment.

The second objective was to assess the effect of transactional leadership style on employee performance in deposit money banks in Damaturu, Yobe State. The result of the corresponding hypothesis showed a coefficient of 0.444, a t-statistic of 7.416, and a p-value of 0.000. This indicates that transactional leadership had a positive and statistically significant effect on employee performance. The null hypothesis was therefore rejected. This finding suggests that the use of clear performance expectations, formal supervision, rewards, and corrective measures contributes to higher employee performance in the selected banks. The result is consistent with Nwokeji and Ogbu (2020), who found that transactional leadership directly influenced employee performance in Guarantee Trust Bank in Lagos, Nigeria. It also supports the findings of Orajaka and Egwuatu (2021), who reported a substantial relationship between transactional leadership and employee performance. However, the result differs from Masevo and Osaro (2022), whose study of Turnall Holdings Limited in Malaysia indicated that transactional leadership did not significantly influence employee performance. It also contradicts Simon et al. (2023), who found no significant effect of transactional leadership on employee performance among deposit money banks in South-South Nigeria. These differences may reflect variations in organizational structures, employee expectations, reward systems, and geographical conditions.

The final objective was to examine the effect of servant leadership style on employee performance in deposit money banks in Damaturu, Yobe State. The result showed a coefficient of 0.361, a t-statistic of 5.907, and a p-value of 0.000, indicating that servant leadership had a positive and statistically significant effect on employee performance. The null hypothesis was consequently rejected. This finding implies that leadership practices based on employee support, empowerment, trust, communication, and personal development contribute to improved performance in the selected banks. The result agrees with Saidi and Patience (2020), who identified a positive relationship between servant leadership and employee performance in Guarantee Trust Bank, United Bank for Africa, and First Bank of Nigeria. It is also consistent with Shagufta et al. (2023), who confirmed a relationship between servant leadership and employee performance in public hospitals in Pakistan. However, the result differs from Prias et al. (2023), who found that servant leadership had no significant effect on employee performance at PT Telkom Access in Malang City, Indonesia. It also contrasts with Zeeshan et al. (2022), who reported no significant relationship between servant leadership and employee performance in non-profit organizations in Palestine. These differences may result from variations in institutional settings, employee needs, organizational culture, and leadership implementation.

Conclusion

The banking industry operates in a competitive and changing environment that requires regular evaluation of employee performance in order to achieve organizational objectives and maintain competitiveness. This study examined the effects of transformational, transactional, and servant leadership styles on employee performance in deposit money banks located in Damaturu, Yobe State. The findings showed that transactional and servant leadership styles have positive and statistically significant effects on employee performance. Transactional leadership was identified as the strongest predictor of employee performance, followed by servant leadership. These results indicate that employees in deposit money banks respond positively to leadership practices based on clearly defined expectations, performance monitoring, rewards, managerial support, empowerment, and employee development. The study also found that transformational leadership had a positive but statistically insignificant effect on employee performance ($\beta = 0.055$, $p = 0.398$). This result suggests that transformational leadership may contribute to employee performance, but its influence was not sufficiently strong to produce a significant effect in the context of deposit money banks in Damaturu. The findings therefore support the view that leadership styles influence employee performance, although their effectiveness may differ according to organizational structures, employee expectations, regulatory pressures, and environmental conditions.

Based on these findings, managers seeking to improve employee performance should give greater attention to transactional and servant leadership practices while incorporating relevant transformational leadership attributes where appropriate. Deposit money banks should institutionalize quarterly two-day leadership training workshops for managers and supervisors. These workshops should focus on contingent reward systems, performance monitoring, employee support, effective communication, empowerment, and professional development. Management should also establish structured performance-based reward systems through which employees receive monthly bonuses linked to clearly defined indicators. Such indicators may include teller accuracy rates, reductions in transaction errors, customer satisfaction feedback, target achievement, and compliance with operational procedures. Clear weekly and monthly performance expectations should be communicated consistently to employees, while regular feedback should be provided to identify weaknesses and guide improvement. Managers should ensure that performance assessments are transparent and that rewards are directly connected to measurable employee contributions. An integrated leadership approach may therefore be appropriate, combining transactional leadership to strengthen accountability, clarify responsibilities, and control performance with servant leadership to support employee motivation, development, and well-being. Transformational practices such as communicating organizational goals and encouraging adaptability may also be included where they correspond with employee needs and organizational conditions.

Future research may replicate this study in government organizations and in other industries, including manufacturing, retail, health services, education, telecommunications, and public administration. Extending the investigation to other states in Nigeria or to comparable contexts outside the country would improve the generalizability of the findings and make it possible to determine whether the relationships identified in Damaturu are also present in different geographical, institutional, and socio-economic environments. Comparative studies between Northern and Southern regions of Nigeria may also provide a clearer understanding of how security conditions, cultural factors, organizational structures, and local economic characteristics influence the effectiveness of leadership styles. Future studies should additionally include leadership approaches that were not examined in the present research, such as democratic, autocratic, ethical, authentic, strategic, and laissez-faire leadership. The inclusion of other explanatory variables, including organizational culture, employee motivation, job satisfaction, work engagement, psychological safety, workload, and reward satisfaction, may improve understanding of the mechanisms through which leadership affects employee performance. Longitudinal research designs may also be adopted to observe changes in leadership practices and employee outcomes over time. Qualitative or mixed-method approaches could further explore employee perceptions and provide explanations for the different effects of transformational, transactional, and servant leadership.

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