

**EFFECT OF TRANSFORMATIONAL LEADERSHIP ON EMPLOYEE COMMITMENT  
IN ACCESS BANK PLC KEFFI, NASARAWA STATE, NIGERIA**

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**Abstract**

*Transformational leadership plays a crucial role in shaping employee commitment, which is vital for organizational success. This study aimed to investigate the effect of transformational leadership on employee commitment in Access Bank branches located in Keffi, Nasarawa State. A quantitative research design was employed, and a 5-point Likert scale questionnaire was developed and administered to a sample of 98 employees using a drop and pick approach. The study utilized Partial Least Squares Structural Equation Modeling (PLS-SEM) to analyze the data and examine the relationships between the variables. The analysis showed that transformational leadership had a positive and significant effect on employee commitment in Access Bank branches. Contrary to stated hypotheses, the analysis indicated that inspirational motivation did not show a significant effect on employee commitment in Access Bank PLC. However, individual consideration and intellectual stimulation significantly affected employee commitment. Based on these findings, it was recommended that Access Bank should focus on enhancing the aspects of transformational leadership that demonstrated significant effects, namely individual consideration and intellectual stimulation. By prioritizing personalized support, employee opinions, and creating a culture of continuous learning and innovation, Access Bank can strengthen employee commitment, leading to improved performance, productivity, and overall organizational success.*

**Keywords:** Transformational Leadership, Inspirational Motivation, Intellectual Stimulation, Individualized Consideration.

## **Introduction**

Transformational leadership has emerged as a pivotal concept in organizational behaviour and management, particularly in the banking sector where rapid changes and intense competition necessitate adaptive and inspiring leadership styles. Transformational leadership comprises four key dimensions: inspirational motivation, intellectual stimulation, idealized influence, and individualized consideration. For the purpose of this study, we will focus on three dimensions: inspirational motivation, intellectual stimulation, and individualized consideration. This focus is justified by the specific context of Access Bank PLC, Keffi, Nasarawa State, where these three dimensions are particularly relevant to the observed challenges in employee commitment.

Inspirational motivation involves the leader's ability to articulate a compelling vision and inspire confidence and enthusiasm in followers. Intellectual stimulation encourages employees to think creatively, question assumptions, and approach problems from new perspectives. Individualized consideration involves the leader's attention to each follower's needs for achievement and growth, acting as a coach or mentor.

Employee commitment, in this context, refers to the psychological attachment of employees to their organization. It involves their willingness to exert effort on behalf of the organization, their desire to maintain membership in the organization, and their acceptance of the organization's goals and values. The relationship between transformational leadership and employee commitment has been well-established in literature such as Akparep et al (2019) and Gathungu et al (2015) with transformational leaders generally being associated with higher levels of employee commitment.

Access Bank, one of Nigeria's leading financial institutions, has built its reputation on innovative approaches and a significant commitment to employee development. Studies such as Araya (2019), Gathungu et al. (2015) and Kungwola & U-Thong (2023) have highlighted how the banking industry, over the years has witnessed competitive advantage following application of these core values, which emphasize the importance of transformational leadership in fostering employee commitment and organizational success. However, this study has observed with concern that there are deviations from these core values in the Access Bank branches located in Keffi, Nasarawa State as evidenced by poor staff commitment in these branches. This apparent disconnect between the bank's espoused values and the leadership practices observed in these specific branches warrants investigation, particularly in terms of its impact on employee commitment. Therefore, this study set the following objectives in order to provide empirical answers to the concern expressed above.

## **Research Objective**

The main objective of this study is to examine the effect of transformational leadership on employee commitment in Access Bank branches in Keffi Local Government of Nasarawa State, however specific objectives are to;

- (i) investigate the effect of inspirational motivation on employee commitment in Access Bank PLC, Keffi, Nasarawa State.
- (ii) evaluate the effect of intellectual stimulation on employee commitment in Access Bank PLC, Keffi, Nasarawa State.
- (iii) assess the effect of individualized consideration on employee commitment in Access Bank PLC, Keffi, Nasarawa State.

## **Transformational Leadership**

Transformational leadership is a contemporary leadership theory that has garnered significant attention from scholars and practitioners alike. Since its inception, transformational leadership theory remains a predominant paradigm in leadership research (Landis, et al, 2014). Diop and Sène (2021) defined leadership as “the reciprocal process of mobilizing persons with certain motives and values, various economic, political, and other resources, in a context of competition and conflict, in order to realize goals independently or mutually held by both leaders and followers. Transformational leadership requires a leader to lead in such a way that the individual, their followers, and organization are positively transformed. The original development of transformational leadership theory aligned with Maslow’s Hierarchy of Needs in that leaders were challenged to move followers to the point of self-actualization (McClesky 2014). It is characterized by leaders who inspire and motivate their followers to achieve exceptional performance and personal growth (Gathungu et al 2015). Transformational leadership refers to a leadership style that inspires and motivates followers by creating a compelling vision of the future (Inspirational Motivation) and serving as a role model with high ethical and moral standards (Idealized Influence)” (Northouse, 2018). According to Diop and Sene (2021 ), Transformational leaders are skilled communicators who convey a clear and inspiring vision of the future. Their communication style is persuasive and emotionally resonant. Northouse (2018) argued that transformational leaders create a shared sense of purpose among their followers.

Piccolo et al (2018) describe transformational leadership as a leadership style that involves inspiring and motivating followers to achieve extraordinary outcomes and, in the process, develop their own leadership potential. Transformational leaders focus on helping members of the group support one another and provide them with the support, guidance, and inspiration. In practice, transformational leadership style comprises four primary elements (Bader, et al, 2018), however, as earlier stated, this study will dwell on inspirational motivation, intellectual stimulation, and individualized consideration. This focus is justified by the specific context of Access Bank PLC, Keffi, Nasarawa

State, where these three dimensions are particularly relevant to the observed challenges in employee commitment.

### **Inspirational Motivation**

Landis et al (2014) asserted that inspirational motivation is a key component of transformational leadership that focuses on the leader's ability to articulate a compelling vision and inspire followers to achieve it. In this dimension, leaders communicate high expectations, use symbolic actions and persuasive language to focus efforts, and express important purposes in simple ways. They create an attractive, realistic, and believable future state for the organization, which followers can identify with and strive towards. Mbithi et al. (2014) emphasize the elements of a compelling vision, high expectations, and a sense of purpose and collective identity in inspirational motivation. Leaders who possess this form of motivation foster an atmosphere characterized by enthusiasm, optimism, and confidence. By cultivating these qualities, leaders motivate followers to surpass their self-interests and actively participate in the pursuit of shared goals.

### **Intellectual Stimulation**

Intellectual stimulation involves encouraging followers to think creatively, challenge existing assumptions, and approach problems from new perspectives. Leaders who exhibit this trait promote intelligence, rationality, and careful problem-solving among their followers. They encourage innovation and creativity by questioning assumptions, reframing problems, and approaching old situations in new ways. Kungwola et al (2023) describe intellectual stimulation as a leadership behavior that stimulates followers' creativity, innovation, and problem-solving skills by assigning challenging tasks and promoting intellectual growth. Leaders who engage in intellectual stimulation assign complex and novel tasks that require followers to engage in critical and creative thinking. They provide necessary support, resources, and feedback to encourage followers' intellectual development. By promoting intellectual stimulation, leaders boost followers' cognitive capabilities, inspire creativity, and instill a sense of ownership and commitment to their work. In the words of Araya (2019), intellectual stimulation is a leadership behavior that enhances followers' cognitive abilities, encourages information processing, and nurtures creativity and innovation.

### **Individualized Consideration**

Individualized consideration refers to the leader's attention to each follower's needs for achievement and growth, acting as a coach or mentor (Klein et al 2011). This dimension involves treating each employee as an individual, understanding and appreciating their unique perspectives, skills, and aspirations. Leaders demonstrating individualized consideration provide personalized feedback, delegate tasks as a means of developing followers, and create learning opportunities.

Gathungu et al (2015) assert that individualized consideration in an African leadership context involves leaders attending to the individual needs, aspirations, and development of their followers. Leaders who practice individualized consideration demonstrate empathy, active listening, and a willingness to understand the unique circumstances and perspectives of each follower. They provide personalized support, coaching, and feedback to enhance followers' skills, confidence, and job satisfaction. By valuing and investing in their followers' growth and well-being, leaders foster trust, commitment, and performance, leading to positive organizational outcomes. Dhani (2014) proposed that individualized consideration is a leadership behavior characterized by leaders attending to the unique needs, concerns, and aspirations of their followers. Leaders who engage in individualized consideration provide personalized support and encouragement to each follower, taking into account their individual circumstances and aspirations.

### **Employee Commitment**

Employee commitment has been a subject of considerable interest in organizational behavior research. Meyer and Allen's (1991) three-component model of organizational commitment remains influential, but recent scholars have built upon and refined this concept. For instance, Klein et al. (2012) proposed a reconceptualization of commitment as a "volitional psychological bond reflecting dedication to and responsibility for a particular target." This definition emphasizes the voluntary nature of commitment and its applicability to various workplace targets beyond just the organization. Building on this, Solinger et al. (2015) argued for a dynamic perspective on commitment, defining it as "an attitude of dedication to and support for a particular cause that can vary in strength over time." This conceptualization highlights the fluctuating nature of commitment and its potential to change based on experiences and circumstances.

In a more recent study, Caesens et al. (2020) defined employee commitment as "a mindset that binds an individual to a course of action of relevance to the organization." This definition underscores the cognitive aspect of commitment and its role in shaping employee behavior. Focusing on the emotional aspect, Jiang et al. (2020) described employee commitment as "an affective attachment to the organization, characterized by strong acceptance of the organization's goals and values, willingness to exert considerable effort on behalf of the organization, and desire to maintain organizational membership." In the context of rapidly changing work environments, Akkermans et al. (2021) proposed a more fluid conceptualization of commitment, defining it as "a dynamic psychological state reflecting an employee's ongoing evaluation of their relationship with the organization, influenced by personal and organizational factors."

Transformational leadership is anticipated to enhance employee commitment through various mechanisms. It can create a compelling vision that aligns employees' personal aspirations with organizational goals, fostering a deeper sense of purpose and connection to the organization.

## **Empirical Review**

### ***Inspirational Motivation and Employee Commitment***

In a study conducted by Ogola et al (2017) in Kenya, the researchers explored "The Influence of Inspirational Motivation Leadership Behavior on Employee Performance in SMEs in Nairobi County, Kenya." The study employed a sample size of 383 employees from various SMEs in Nairobi County. Data was collected using structured questionnaires and the analysis was performed using descriptive statistics and multiple regression analysis. The findings revealed a significant positive relationship between inspirational motivation and employee performance, which is closely linked to employee commitment. The study recommended that leaders in SMEs should focus on articulating a clear vision and setting high expectations to inspire their employees. However, the study's limitation lies in its focus on SMEs, which may not fully represent the banking sector context of the current research.

A more relevant study to the Nigerian context was conducted by Akinola et al (2021) titled "Transformational Leadership and Employee Commitment: Evidence from the Nigerian Banking Sector." This research utilized a sample size of 400 employees from selected deposit money banks in Lagos State, Nigeria. Data was collected through self-administered questionnaires, and the analysis was conducted using structural equation modeling (SEM). The study found that inspirational motivation, as a component of transformational leadership, had a significant positive effect on employee commitment in Nigerian banks. The researchers recommended that bank managers should adopt inspirational motivation techniques to enhance employee commitment and overall organizational performance. While this study provides valuable perceptions into the Nigerian banking sector, its focus on Lagos State may not fully capture the generalizability of the findings.

### ***Intellectual Stimulation and Employee Commitment***

A study by Sundi et al. (2020) conducted in Indonesia examined "The Effect of Transformational Leadership and Work Motivation on Innovative Behavior and Performance." The researchers used a sample size of 248 employees from various industries in South Sulawesi. Data was collected through focus group interviews, and the analysis employed Partial Least Squares Structural Equation Modeling (PLS-SEM). The study found that intellectual stimulation had a significant positive effect on innovative behavior, which is closely related to employee commitment. The researchers recommended that organizations invest in leadership development programs that enhance leaders' ability to stimulate employees intellectually and encourage innovative thinking. A limitation of this study is its

broad focus on various industries, which may not fully capture the specific dynamics of the banking sector.

In contrast, a study by Agyemang et al. (2018) titled "Transformational leadership and employee turnover intention: The mediating role of affective commitment" was conducted in Ghana's banking sector. The study used a sample of 340 employees from various banks in Accra. Data was collected through structured questionnaires, and the analysis was performed using hierarchical regression. The study found that intellectual stimulation did not have a significant effect on affective commitment, which is a key component of employee commitment. The researchers suggested that this unexpected result might be due to cultural factors or specific organizational contexts in Ghanaian banks. They recommended further investigation into the unique factors that influence employee commitment in the Ghanaian banking context and advised bank managers to consider other leadership approaches that may be more effective in fostering commitment. A critique of this study is its focus on a single city in Ghana, which may limit its generalizability to other regions or countries.

#### ***Individualized Consideration and Employee Commitment***

In a study conducted by Santos et al. (2018) in Portugal, titled "Transformational leadership and employee creativity: A multiple mediation model," the researchers examined the effect of individualized consideration on employee outcomes, including commitment. The study employed a mixed-method approach, utilizing both questionnaires and semi-structured interviews for data collection. The sample consisted of 177 employees from various organizations in the service sector. The researchers used structural equation modeling (SEM) for quantitative data analysis and thematic analysis for qualitative data. The study found that individualized consideration did not have a significant direct effect on employee commitment. The researchers recommended that leaders should focus on empowering employees rather than solely relying on individualized consideration to enhance commitment. A limitation of this study is its focus on the service sector, which may not fully represent the dynamics in other industries.

A study by Akparep et al. (2019) conducted in Ghana explored "The effect of transformational leadership on employee commitment in the banking sector." The research utilized focus group discussions and document analysis for data collection. The sample size consisted of 286 employees from five selected banks in the Greater Accra Region. Data analysis was performed using hierarchical multiple regression for quantitative data and content analysis for qualitative data. The findings revealed that individualized consideration had a significant positive effect on employee commitment in Ghanaian banks. The researchers recommended that bank managers should adopt a more personalized approach to leadership, focusing on individual employee needs and providing tailored support and development opportunities. They suggested implementing mentoring programs and regular one-on-

one meetings between leaders and employees. However, a critique of this study is its geographical limitation to the Greater Accra Region, which may not be representative of the entire Ghanaian banking sector or other cultural contexts.

### **Transformational Leadership Theory**

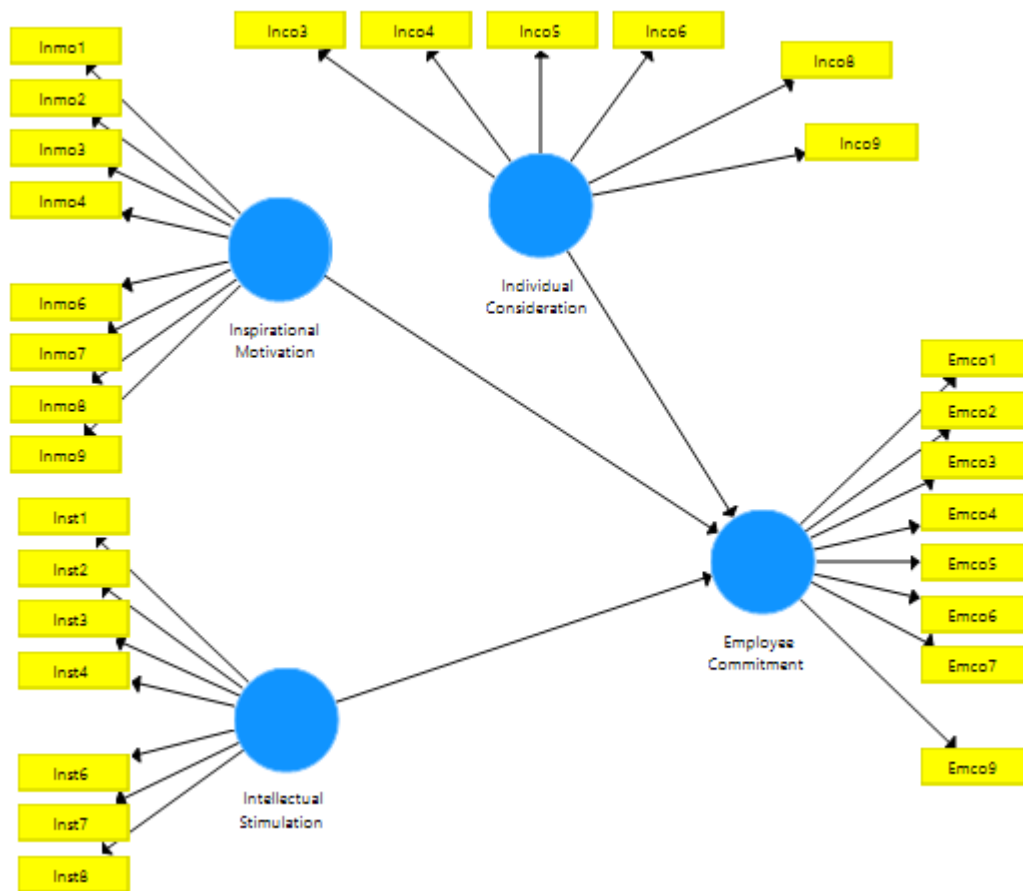
Transformational Leadership Theory postulated by Bass (1985) emphasizes the leader's ability to inspire and motivate followers through various mechanisms, including charisma, intellectual stimulation, individualized consideration, and idealized influence. This theory recognizes that transformational leaders have a positive impact on followers' attitudes, behaviors, and performance. In the context of the study, it provides a framework for understanding how transformational leadership affects employee commitment. Transformational leaders, through their charismatic and inspirational behaviour, can foster a sense of purpose and meaning among employees, instilling a shared vision and commitment to organizational growth. However, a potential weakness of the theory is the subjective interpretation of transformational leadership behaviours. The specific behaviours associated with transformational leadership can vary across individuals and cultural contexts, making it challenging to measure and compare their effects accurately.

### **Methodology**

This study employed a quantitative research design, utilizing inferential statistics including mean, median, minimum, maximum, standard deviation, kurtosis, and skewness for data analysis. The study population comprised 98 employees from two Access Bank branches in Keffi, Nasarawa State: 47 staff from the branch within the State University community and 51 from the branch in Keffi town. Given the relatively small population size, a census sampling technique was adopted, in line with recommendations by Kothari (2004) and Israel (1992). This approach involved including all members of the population in the study, ensuring comprehensive representation.

Data collection was conducted using a structured questionnaire adapted from Ayara (2019). The instrument employed a 5-point Likert scale, with response options ranging from Strongly Agree (SA) to Strongly Disagree (SD). Questionnaires were distributed using the drop-and-pick method to enhance response rates and ensure timely completion. Data analysis was performed using Partial Least Square Structural Equation Modeling (PLS-SEM), a robust technique for examining complex relationships between variables (Hair et al., 2017). This method was chosen for its ability to handle small sample sizes and non-normal data distributions effectively.



**Figure 1: Conceptual Model**

**Source:** PLS-SEM, 2024

Figure 1 represents the model of the study displaying the relationship between the constructs of the independent variable transformational leadership and employee commitment which is the dependent variable.

**Table 1: Summary of Descriptive Statistics of the Measurement Variables**

Con-structs	Mean	Median	Min	Max	Sdv	Kurtosis	Skewness
Inmo	3.659	4.000	1	5	1.189	-0.774	-1.627
Inst	3.852	3.000	1	5	1.365	-1.131	-2.014
Inco	2.864	3.000	1	5	1.038	-1.012	1.673
Emco	3.727	4.000	1	5	1.194	0.699	-2.638

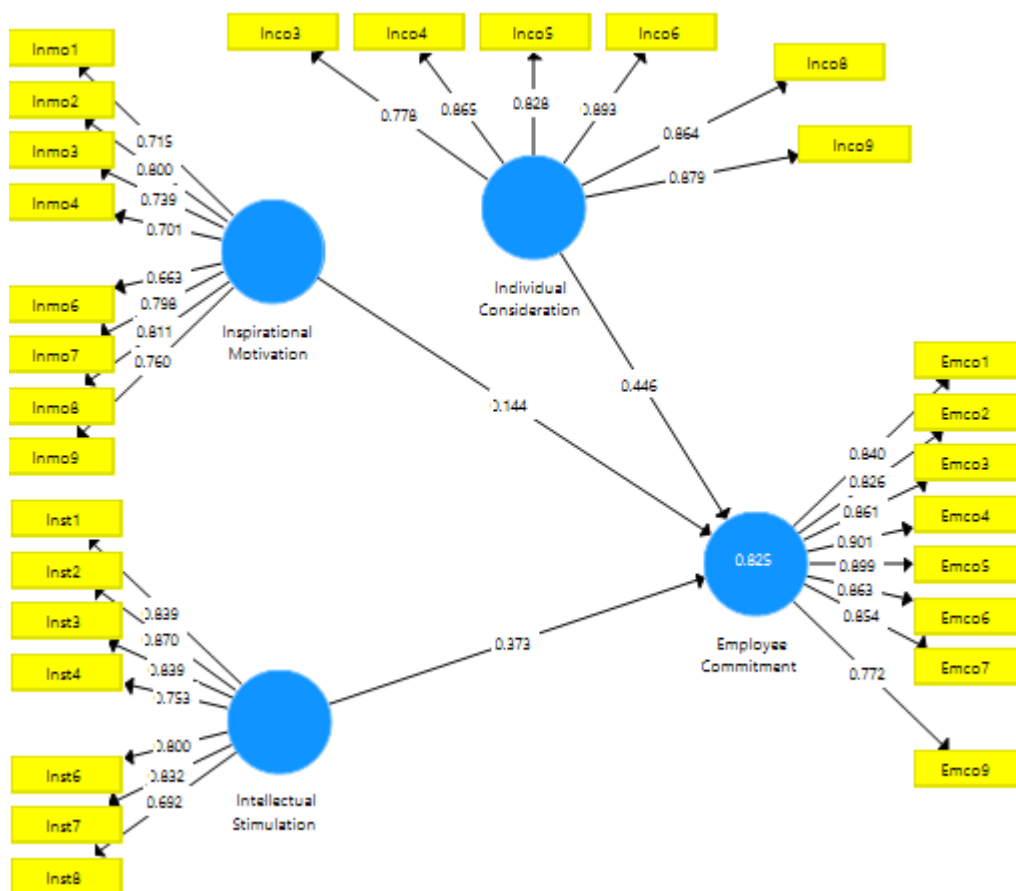
**Source:** PLS-SEM, 2024

Table 1 presents a summary of descriptive statistics for the key variables in this study: inspirational motivation (Inmo), intellectual stimulation (Inst), individualized consideration (Inco), and employee commitment (Emco). Inspirational motivation shows a relatively high mean (3.659) and median (4.000), indicating generally positive perceptions among respondents. Intellectual stimulation

has the highest mean (3.852) among the independent variables, suggesting a good level of intellectual stimulation in the work environment. In contrast, individualized consideration shows the lowest mean (2.864), potentially indicating an area for improvement in leadership practices. Employee commitment, the dependent variable, demonstrates a relatively high mean (3.727) and median (4.000), suggesting generally positive levels of commitment among employees.

All variables exhibit some degree of skewness and kurtosis, indicating non-normal distributions. Inspirational motivation, intellectual stimulation, and employee commitment are negatively skewed, suggesting a tendency towards higher values, while individualized consideration is positively skewed. The standard deviations range from 1.038 to 1.365, indicating moderate to considerable variability in responses across all variables. This variability suggests diverse perceptions among employees, which could be influenced by factors such as individual experiences, job roles, or specific leader-employee relationships. The range of responses (minimum 1, maximum 5) for all variables aligns with the 5-point Likert scale used in the questionnaire, confirming that the full range of the scale was utilized by respondents.

**Figure 2: Factor Loadings**



**Source:** PLS-SEM, 2024

Figure 2 illustrates the factor loadings of the indicators for the study's constructs: Inspirational Motivation, Individual Consideration, Intellectual Stimulation, and Employee Commitment. Factor loadings represent the correlation between each indicator and its respective construct, with higher values indicating stronger relationships.

In this model, the majority of the indicators show factor loadings above the 0.7 threshold recommended by Hair et al. (2015), which is considered a strong indicator of construct validity. This suggests that most of the chosen indicators are good measures of their respective constructs. However, two indicators fall slightly below this benchmark: Inmo6 (0.669) for Inspirational Motivation and Inst9 (0.692) for Intellectual Stimulation. Despite not meeting the strict 0.7 criterion, these indicators were retained in the analysis based on Sekaran's (2017) more lenient guideline, which suggests that loadings of 0.65 and above can be rounded to 0.7 and considered acceptable. This decision allows for a more comprehensive representation of the constructs while still maintaining a reasonable level of construct validity. It's worth noting that any other indicators not shown in the figure that had loadings below these thresholds were removed from further analysis to ensure the overall quality and validity of the measurement model. This approach balances the need for rigorous measurement with the practical considerations of maintaining a sufficiently broad operationalization of the study's key constructs.

**Table 2: Construct Reliability and Validity**

	<b>Cronbach's Alpha</b>	<b>rho_A</b>	<b>Composite Reliability</b>	<b>AVE</b>
<b>Employee Commitment</b>	<b>0.946</b>	<b>0.948</b>	<b>0.955</b>	<b>0.727</b>
<b>Individual Consideration</b>	<b>0.924</b>	<b>0.930</b>	<b>0.941</b>	<b>0.726</b>
<b>Inspirational Motivation</b>	<b>0.888</b>	<b>0.894</b>	<b>0.911</b>	<b>0.562</b>
<b>Intellectual Stimulation</b>	<b>0.909</b>	<b>0.914</b>	<b>0.928</b>	<b>0.649</b>

**Source:** PLS-SEM, 2024

Table 2 presents the construct reliability and validity measures for the four main constructs in the study: Employee Commitment, Individual Consideration, Inspirational Motivation, and Intellectual Stimulation. These metrics are crucial for assessing the quality of the measurement model in structural equation modeling.

Cronbach's Alpha is a measure of internal consistency reliability. All constructs show values well above the recommended threshold of 0.7 (Nunnally & Bernstein, 1994), ranging from 0.888 for Inspirational Motivation to 0.946 for Employee Commitment. This indicates high internal consistency reliability across all constructs. The rho\_A coefficient, an alternative measure of reliability, shows similarly high values ranging from 0.894 to 0.948, further confirming the reliability of the constructs. Composite Reliability (CR) is another measure of internal consistency that takes into account the different outer loadings of the indicator variables. All constructs demonstrate CR values above 0.9, exceeding the recommended threshold of 0.7 (Hair et al., 2017). This suggests excellent construct reliability. Average Variance Extracted (AVE) is a measure of convergent validity, indicating the average amount of variance in indicator variables that a construct has explained. All constructs show AVE values above the recommended threshold of 0.5 (Fornell & Larcker, 1981). Employee Commitment and Individual Consideration have particularly high AVEs (0.727 and 0.726 respectively), while Inspirational Motivation has the lowest, though still acceptable, AVE of 0.562.

**Table 3: Heterotrait-Monotrait Ratio (HTMT)**

	<b>Employee Commitment</b>	<b>Individual Consideration</b>	<b>Inspirational Motivation</b>	<b>Intellectual Stimulation</b>
<b>Employee Commitment</b>				
<b>Individual Consideration</b>	<b>0.810</b>			
<b>Inspirational Motivation</b>	<b>0.840</b>	<b>0.804</b>		
<b>Intellectual Stimulation</b>	<b>0.792</b>	<b>0.836</b>	<b>0.819</b>	

**Source:** PLS-SEM, 2024

Table 3 presents the Heterotrait-Monotrait Ratio (HTMT) analysis, a crucial measure for assessing discriminant validity in partial least squares structural equation modeling (PLS-SEM). The HTMT ratio is an estimate of the correlation between constructs, and lower values indicate better discriminant validity (Henseler et al., 2015).

In this analysis, all HTMT values fall below 0.85, which is considered a conservative threshold for establishing discriminant validity (Kline, 2011). The highest HTMT value is 0.840 between Employee Commitment and Inspirational Motivation, while the lowest is 0.792 between Employee

Commitment and Intellectual Stimulation. These results suggest good discriminant validity among the constructs. The HTMT ratio between Individual Consideration and Employee Commitment is 0.810, indicating that these constructs, while related, are sufficiently distinct. Similarly, the HTMT ratio of 0.804 between Inspirational Motivation and Individual Consideration, and 0.819 between Intellectual Stimulation and Inspirational Motivation, further supports the discriminant validity of these constructs. These results align with the guidelines provided by Hair et al. (2017), who suggest that HTMT values below 0.90 indicate acceptable discriminant validity. Furthermore, the findings satisfy the more stringent criterion proposed by Gold et al. (2001), who recommend HTMT values below 0.85 for constructs that are conceptually more distinct.

**Table 4: Path Coefficient and Discussion of Findings**

	Path Coeff	T Statistics	P Values	Decision
<b>Inspirational Motivation -&gt; Employee Commitment</b>	0.144	1.685	<b>0.093</b>	<b>Accepted</b>
<b>Intellectual Stimulation -&gt; Employee Commitment</b>	0.373	2.632	<b>0.009</b>	<b>Rejected</b>
<b>Individual Consideration -&gt; Employee Commitment</b>	0.446	3.477	<b>0.001</b>	<b>Rejected</b>

**Source:** PLS-SEM, 2024

Out of the 98 questionnaires administered, 86 were returned in usable condition, representing an 88% response rate. This return rate is considered satisfactory for analysis, as it exceeds the 70% threshold recommended by Mugenda and Mugenda (2003) for social science research.

Table 4 presents the path coefficients, T-statistics, P-values, and decisions for the relationships between the independent variables (Individual Consideration, Inspirational Motivation, and Intellectual Stimulation) and the dependent variable (Employee Commitment). This analysis is crucial for hypothesis testing in structural equation modeling.

Inspirational Motivation shows a path coefficient of 0.144, a T-statistic of 1.685, and a P-value of 0.093. In this case, the P-value is greater than 0.05, leading to the acceptance of the null hypothesis. This indicates that there is insufficient evidence to conclude that Inspirational Motivation has a significant effect on Employee Commitment at the 5% significance level as also reported by Ogola et al (2017).

Intellectual Stimulation demonstrates a path coefficient of 0.373, a T-statistic of 2.632, and a P-value of 0.009. As the P-value is less than 0.05, the null hypothesis is rejected. This suggests that

Intellectual Stimulation has a statistically significant positive impact on Employee Commitment. Agyemang et al (2018) found similar result in Ghana.

For Individual Consideration, the path coefficient is 0.446 with a T-statistic of 3.477 and a P-value of 0.001. Given that the null hypothesis was used, and the P-value is less than the conventional significance level of 0.05, the null hypothesis is rejected. This result, in contradiction with Santos et al (2018) suggests that Individual Consideration has a statistically significant positive effect on Employee Commitment.

### **Discussion of Findings**

Regarding Inspirational Motivation, the results indicate a lack of statistically significant effect on Employee Commitment at the 5% significance level. With a P-value of 0.093, which is greater than the conventional threshold of 0.05, we fail to reject the null hypothesis. This suggests that, in this particular study, there isn't sufficient evidence to conclude that Inspirational Motivation significantly influences Employee Commitment. This finding aligns with the results reported by Ogola et al. (2017), indicating consistency across different research contexts. However, it's important to note that while the effect is not statistically significant at the 5% level, the relatively low P-value (0.093) suggests there might be a weak or marginal relationship that could warrant further investigation.

The results for Intellectual Stimulation present a different picture. With a path coefficient of 0.373, a T-statistic of 2.632, and a P-value of 0.009 (which is less than 0.05), we reject the null hypothesis. This provides strong evidence that Intellectual Stimulation has a statistically significant positive impact on Employee Commitment. The positive path coefficient indicates that as Intellectual Stimulation increases, Employee Commitment tends to increase as well. This finding corroborates the results of Agyemang et al. (2018) in Ghana, suggesting a consistent pattern across different cultural contexts. The significance of Intellectual Stimulation highlights the importance of challenging employees intellectually and encouraging innovative thinking in fostering commitment.

Individual Consideration shows the strongest relationship with Employee Commitment among the three factors examined. With a path coefficient of 0.446, a T-statistic of 3.477, and a P-value of 0.001, the null hypothesis is decisively rejected. This result provides robust evidence that Individual Consideration has a statistically significant positive effect on Employee Commitment. The high path coefficient suggests that Individual Consideration has a substantial impact on Employee Commitment. Interestingly, this finding contradicts the results of Santos et al. (2018), highlighting the potential for variability in outcomes across different studies or contexts. The strong positive relationship underscores the importance of personalized attention and support in leadership practices for enhancing employee commitment.

## Conclusion and Recommendations

Based on the findings of the study, it is concluded that transformational leadership has significant effect on employee commitment in Access Bank, PLC.

Therefore, the following recommendations are proffered;

- i. Managers and leaders of the Bank should focus on fostering individualized attention, support, and care towards employees. This can be achieved through personalized feedback, mentoring, and coaching sessions, which can enhance employee commitment.
- ii. The organization should promote a culture that encourages intellectual growth, creativity, and innovation. Providing challenging tasks, opportunities for learning, and stimulating work environments can contribute to higher levels of employee commitment.
- iii. Although the relationship between Inspirational Motivation and Employee Commitment was not statistically significant, it still exhibits a marginal level of significance. Thus, leaders should work on enhancing their ability to inspire and motivate employees through effective communication, setting clear goals, and creating a compelling vision for the organization.

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