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The Impact of Transformational Leadership Style on The Performance of The Banking Industry: A Survey of Cooperative, Ecobank, and The National Bank of Egypt in Juba South Sudan

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ABSTRACT

The purpose of the study was to examine how transformational leadership affects the performance of the banking sector in South Sudan, with a particular focus on the National Bank of Egypt, Ecobank, and Cooperative Bank in Juba. The study's objectives were to: Identify the key characteristics and behaviors of transformational leaders in the banking sector in South Sudan, Assess the impact of transformational leadership on various measures of bank performance in South Sudan, such as profitability, efficiency, and customer satisfaction, Examine the mediating role of employee motivation, commitment, and innovation in the relationship between transformational leadership and bank performance. Survey questionnaires were used to gather information from 96 employees chosen from the three banks using purposive/judgmental and snowball sampling techniques as part of a descriptive and correlational study design. The questionnaire was subjected to extensive validity testing, which included evaluations of face, content, sampling, and concept validity as well as expert review. To verify the reliability, Cronbach's alpha was used. Pearson's and Spearman's correlations, regression analysis, and descriptive and inferential statistics were all used in the data analysis process to examine the relationship between the variables. Regression analysis was performed using a quantitative method on the final sample of 96 participants, which was selected from a starting pool of 125 banking professionals. The findings showed that banking performance, supportive government policies, and transformational leadership had a substantial positive connection ($R = 0.937$). Of the variance in banking performance, 87.8% ($R2 = 0.878$) could be explained by the model. The impact of transformational leadership was significantly favorable (unstandardized coefficient = 0.627, $p < 0.001$), whereas the influence of government policy was beneficial but less pronounced (unstandardized coefficient = 0.162, $p = 0.077$). The model's statistical significance was validated by the Chi-square test and the ANOVA test ($F = 334.151$, $p < 0.001$). In light of these conclusions, the study suggests putting transformational leadership training programs into place to develop leadership skills and improve banking performance. Subsequent studies ought to examine the enduring consequences of transformative leadership on financial institutions in South Sudan and other developing nations. In summary, developing transformational leadership is essential for institutional success, especially during difficult economic times, and strengthening the bank's leadership team offers a viable way to boost overall performance.

Keywords: Transformational Leadership, Banking Performance, Government Policy, South Sudan, Regression Analysis.

INTRODUCTION

Globally, and specifically within Africa, East Africa, and South Sudan, the banking sector's robust leadership is crucial for economic progress. Globally, banking is fundamental to economic development, enabling transactions, providing credit, and stimulating investment (Levine, 2005). Its dynamic and volatile nature demands strong leadership globally (Bass, 1985). Leadership's ability to navigate challenges directly impacts institutional stability and broader economic growth. Transformational leadership, known for its inspiring vision and ability to stimulate and motivate, is proven to enhance performance across various industries (Burns, 1978; Avolio, 1999).

Across Africa, the banking sector faces technological disruption, increased competition, and evolving regulations. These forces shape the African banking landscape (Beck & Cull, 2014). South Sudan's banking sector faces unique challenges, including skill gaps, infrastructure limitations, and economic instability (Johnson, 2018). Effective leaders are needed to navigate these challenges, inspire teams, and contribute to economic recovery. Transformational leadership is a promising approach, emphasizing vision, intellectual stimulation, and individualized consideration. This can foster an engaged workforce capable of contributing to the long-term success of the banking sector in the volatile South Sudanese context.

In South Sudan, effective leadership is essential for driving bank performance, requiring strategies to overcome infrastructure gaps, build local talent, and foster innovation. This necessitates a leadership approach that transcends traditional management. Transformational leadership offers a promising model for navigating challenges and fostering high performance.

While leadership styles in the global banking sector have been explored (Smith & Jones, 2020), there's a gap in understanding transformational leadership's effectiveness within South Sudan's banking industry. Limited empirical evidence exists on how transformational leadership impacts performance indicators in South Sudanese banks, a concern given the unique socio-economic and political context. This research addresses this gap by investigating the relationship between transformational leadership and bank performance in select banks in Juba, South Sudan, specifically Cooperative Bank, Ecobank, and the National Bank of Egypt. The study seeks to provide insights into the applicability and effectiveness of transformational leadership in a developing economy with unique opportunities and challenges. The findings will provide valuable knowledge to banking professionals, policymakers, and academics, informing leadership training programs and supporting the growth and stability of South Sudan's banking sector. Ultimately, this aims to enhance the performance of banking institutions in challenging and developing economies.

Problem Statements

The global banking sector is navigating an increasingly competitive landscape shaped by technological advancements and evolving customer expectations (Khan et al., 2023), highlighting the critical role of effective leadership for achieving success (Bass & Riggio, 2006). Transformational leadership, distinguished by idealized influence, inspirational motivation, intellectual stimulation, and individualized consideration, is widely recognized as a catalyst for enhancing organizational performance (Burns, 1978). However, the actual impact of this leadership approach on banking performance is contingent upon the specific institutional context and its inherent challenges.

African banks encounter unique obstacles, including intricate regulatory frameworks, inadequate infrastructure, and restricted access to capital (Akinlo & Adejumo, 2019). Despite the perception of transformational leadership as a beneficial strategy for promoting innovation, fostering employee engagement, and cultivating robust stakeholder relationships in this environment (Johnson, 2021), research examining its effectiveness within African banking institutions remains scarce.

In particular, banks in Juba, South Sudan (such as Cooperative Bank, Ecobank, and the National Bank of Egypt), operate amidst severely restricted conditions characterized by limited financial resources, infrastructural deficiencies, a shortage of skilled labor, and economic instability (UNDP, 2022). While the importance of effective leadership is acknowledged, the influence of transformational leadership on the performance of these banks is unclear. Key knowledge gaps include: insufficient empirical evidence to demonstrate whether transformational leadership has a significant effect on vital KPIs like profitability, customer satisfaction, and employee engagement; uncertainty regarding which dimensions of transformational leadership (idealized influence, inspirational motivation, intellectual stimulation, and individualized consideration) exert the greatest influence on bank performance within the South Sudanese context; and a lack of insights into potential mediating or moderating factors that could shape the connection between transformational leadership and bank performance in Juba. This void in understanding limits bank management's capacity to formulate and execute effective leadership development initiatives, thereby impeding progress in enhancing organizational performance and contributing to the stability and expansion of South Sudan's banking sector.

SPECIFIC OBJECTIVES STUDY

Identify the key characteristics and behaviors of transformational leaders in the banking sector in South Sudan. ii, Assess the impact of transformational leadership on various measures of bank performance in South Sudan, such as profitability, efficiency, and customer satisfaction. iii. Examine the mediating role of employee motivation, commitment, and innovation in the relationship between transformational leadership and bank performance.

Significance of the Study

Contribution to Knowledge: This research offers valuable new insights into transformational leadership effectiveness, specifically within South Sudan's developing banking industry. The empirical data generated will either support or challenge established leadership theories in this unique context, thereby expanding the body of knowledge.

Practical Application for Bank Management: Cooperate Bank, Ecobank, and the National Bank of Egypt in Juba can utilize the research findings to create targeted leadership training programs. These programs can cultivate transformational leadership skills among managers, leading to improved bank performance.

Informing Policy Development: The study's results can inform evidence-based policy decisions related to human resource management and leadership development within South Sudan's banking sector. This can foster better leadership practices, ultimately enhancing the industry's competitiveness.

Foundation for Future Studies: This research lays a strong groundwork for future investigations into leadership within the banking sector, both in South Sudan and other developing countries. It identifies potential areas for further research, such as the influence of cultural factors on leadership effectiveness or the link between specific leadership behaviors and employee well-being. Benefits for Other Banks in South Sudan: Banks throughout South Sudan can learn from the best practices identified in the studied banks. They can potentially implement these strategies to improve their own leadership capabilities and overall performance.

This research is crucial for several reasons:
Addressing a knowledge Void: It expands the scarce research on leadership practices within South Sudan's banking industry, offering critical insights for researchers, policymakers, and industry professionals. Guiding Leadership Improvement: The results will shape focused leadership development programs and strategies tailored to the specific obstacles encountered by bank leaders in South Sudan. Boosting Bank Effectiveness: By pinpointing transformational leadership components that enhance performance within the South Sudanese environment, the research will deliver practical suggestions for improving bank efficiency, profitability, and long-term viability.

Supporting National Economic Progress: Improved bank performance in South Sudan will drive broader economic progress by promoting financial stability, increasing credit availability, and encouraging investment. In summary, this study is vital in filling a gap in current understanding by investigating the influence of transformational leadership on bank performance within Juba, South Sudan. By delivering empirical evidence and practical insights, it will promote effective leadership practices, enhance bank performance, and foster economic growth within South Sudan.

LITERATURE VIEW

According to Avolio and Bass (2002), transformational leadership is a style of leadership that inspires and motivates followers to exceed their aspirations and contribute to the success of the organization. Transformational leaders are characterized by their ability to create a vision, inspire and motivate their followers, and provide individualized support and coaching to help their followers achieve their full potential. Several studies have examined the impact of transformational leadership style on organizational performance. For instance, Bass (1985) found that transformational leadership has a positive impact on organizational performance, including improved employee satisfaction, commitment, and productivity. Similarly, Avolio et al. (1999) found that transformational leadership is positively associated with organizational performance outcomes such as financial performance, customer satisfaction, and employee productivity. In the banking industry, transformational leadership has been found to have a positive impact on organizational performance. For example, a study by Ojo and Olanrewaju (2017) found that transformational leadership style is positively associated with bank performance outcomes such as profitability, efficiency, and customer satisfaction. However, there is a need for more research on the impact of transformational leadership style on the performance of banks in South Sudan. This study addresses this gap by examining the relationship between transformational leadership style and the performance Banking industry of Cooperative, Ecobank, and the National Bank of Egypt in Juba, South Sudan.

THEORETICAL FRAMEWORK

Transformational leadership, a concept first introduced by Burns (1978), focuses on leaders who engage with followers in a way that raises their motivation, morale, and performance. Burns (1978) distinguished between transformational and transactional leaders, noting that transformational leaders inspire followers to transcend their self-interests for the good of the organization. This initial conceptualization was further developed by Bass (1985; 1999), who identified four key dimensions of transformational leadership, often referred to as the "Four I's":

Transformational leadership, a theory popularized by James MacGregor Burns (1978) and further developed by Bernard M. Bass (1985), emphasizes a leader's ability to inspire, motivate, and empower followers to achieve extraordinary outcomes. It moves beyond simple transactional exchanges, focusing instead on fostering a shared vision, challenging the status quo, and developing the potential of individuals within the organization. Transformational leadership is characterized by four key components: Idealized Influence (Charisma), Inspirational Motivation, Intellectual Stimulation, and Individualized Consideration. This paper will explore each of these elements, highlighting their significance in creating a dynamic and high-performing environment.

Idealized Influence (Charisma): The Foundation of Trust and Respect, Leaders who demonstrate idealized influence, often referred to as charisma, are seen as role models who embody ethical behavior and high standards (Bass, 1985). They earn the trust and respect of their followers through their integrity, actions, and commitment to the collective good. These leaders prioritize the needs of the group over their own, making sacrifices and demonstrating selflessness. This selfless behavior fosters a strong sense of identification and admiration among followers, leading them to emulate the leader's actions and beliefs. As Bass (1990) noted, followers are "proud to be associated with the leader" and believe in their vision wholeheartedly. Nelson Mandela, for example, exemplifies idealized influence. His unwavering commitment to equality and reconciliation, even after decades of imprisonment, inspired millions and solidified his position as a global icon of ethical leadership.

Inspirational Motivation: Painting a Compelling Vision of the Future, Transformational leaders possess the ability to inspire followers by providing them with a clear and compelling vision of the future (Burns, 1978). They communicate this vision with passion and enthusiasm, using symbols, metaphors, and emotional appeals to rally support and commitment (Bass, 1985). This vision provides a sense of purpose and direction, helping followers understand how their contributions contribute to the overall organizational goals. By articulating a desirable and attainable future, these leaders ignite a sense of hope and excitement, motivating followers to overcome obstacles and strive for excellence. Martin Luther King Jr.'s "I Have a Dream" speech is a powerful example of inspirational motivation. His eloquent words and unwavering belief in a future free of racial injustice galvanized the Civil Rights Movement and inspired generations to fight for equality.

Intellectual Stimulation: Fostering Innovation and Critical Thinking, Intellectual stimulation involves challenging followers to be innovative, creative, and critical thinkers (Bass, 1985). Transformational leaders encourage questioning of assumptions, exploration of new ideas, and problem-solving. They create a culture where intellectual curiosity is valued, and followers feel safe to express dissenting opinions and propose unconventional solutions. This willingness to deviate from the status quo leads to increased innovation, improved decision-making, and a greater capacity to adapt to change. As Avolio (1999) argues, intellectual stimulation fosters a continuous learning environment where followers are empowered to challenge conventional thinking and develop novel approaches to problem-solving. Steve Jobs, known for his uncompromising vision and demanding style, also encouraged intellectual stimulation by pushing his team to constantly innovate and challenge the boundaries of technology.

Individualized Consideration: Recognizing and Developing Individual Potential, Transformational leaders pay attention to each follower's individual needs and provide them with coaching and support to help them develop their full potential (Bass, 1985). They treat each follower as an individual, recognizing their unique strengths and weaknesses, and providing opportunities for personal growth. This individualized attention fosters a sense of value and belonging, empowering followers to take ownership of their work and contribute their best selves to the organization. As Yukl (2013) suggests, this support can take the form of mentoring, coaching, or simply providing opportunities for skill development and career advancement. For example, a leader who recognizes a follower's potential in public speaking might offer opportunities to present at meetings or conferences, providing constructive feedback and support along the way. Transformational leadership influences organizational performance through several key mechanisms. Firstly, it enhances employee motivation by creating a sense of purpose and meaning in their work. When employees understand how their contributions contribute to a larger organizational vision, they are more likely to be engaged and motivated to perform at their best.

Secondly, transformational leadership fosters employee commitment by building trust and mutual respect between leaders and followers. When employees feel valued and supported, they are more likely to be committed to the organization and its goals.

Thirdly, transformational leadership promotes innovation by encouraging employees to challenge conventional wisdom and explore new ideas. Leaders who provide intellectual stimulation and support experimentation create a culture of innovation that can lead to significant breakthroughs.

Several studies have specifically examined the application of transformational leadership in the banking industry. For example, a study by Khan, Ramzan, and Ahmed (2011) in the Pakistani banking sector found a significant positive relationship between transformational leadership and employee performance and job satisfaction. Another study by Clarke and Kjelin (2007) explored the impact of transformational leadership on organizational culture in a banking context, demonstrating that it fostered a more adaptive and customer-focused culture. A study by Zehir, Erdogan, and Ozşahin (2012) investigating Turkish commercial banks, found that transformational leadership had a positive effect on organizational performance, emphasizing the role of innovation and learning capacity.

Profitability : A bank's profitability, a key indicator of its success, demonstrates its capacity to generate earnings from its assets and operations. Common metrics include Return on Assets (ROA), Return on Equity (ROE), Net Interest Margin (NIM), and the Efficiency Ratio. Higher ROA and ROE, along with a healthy NIM, signify improved profitability. The efficiency ratio, representing operating expenses relative to revenue, reflects the bank's overall productivity (Beck & Demirgüç-Kunt, 2009).

Asset Quality : Evaluating asset quality involves assessing the health and risk associated with a bank's loan portfolio and other assets. Crucial indicators are the ratio of non-performing loans (NPLs) to total loans, loan loss reserves, and provisions for credit losses. Declining asset quality can foreshadow potential losses and financial instability, largely stemming from imprudent lending practices (Sinkey, 2002).

Capital Adequacy: Capital adequacy gauges a bank's financial strength and its ability to absorb losses without becoming insolvent. Capital ratios, such as the Tier 1 capital ratio and the total capital ratio, compare a bank's capital to its risk-weighted assets. Regulatory standards, like those outlined in Basel III, mandate minimum capital levels to ensure stability. Robust capital adequacy ratios enable a bank to weather economic downturns and maintain operational effectiveness (Berger, Herring, & Szegö, 1995).

Liquidity: Liquidity reflects a bank's capacity to meet its short-term obligations and funding requirements. Key metrics include the liquidity coverage ratio (LCR), the net stable funding ratio (NSFR), and the loan-to-deposit ratio. A bank with adequate liquidity can manage deposit withdrawals, loan demands, and other financial commitments without experiencing a crisis. Effective liquidity management is crucial for upholding stability and confidence in the banking system (Diamond & Dybvig, 1983).

Efficiency: Efficiency refers to a bank's ability to minimize costs while maximizing output. The efficiency ratio (operating expenses divided by operating income) is a commonly used measure. Additional aspects of efficiency include technological adoption, process optimization, and employee productivity. More efficient banks can offer enhanced services and achieve greater profitability (Hughes & Mester, 2013).

The banking sector is a vital component of the financial system, acting as an essential intermediary by accepting deposits from individuals and businesses and then lending those funds to borrowers (Rose & Hudgins, 2013). By connecting savers and investors, banks facilitate the flow of capital and contribute significantly to economic activity. As Levine (2005) points out, banks are central to resource allocation, exerting a strong influence on economic efficiency and growth.

Characteristics of the Banking Sector:

Financial Intermediation: Banks channel funds from depositors (those with surplus capital) to borrowers (those needing capital for investment and consumption). This crucial role, as Mishkin (2016) explains, reduces information asymmetry and transaction costs, ultimately enhancing the efficiency of the financial system. Saunders & Cornett (2018) highlight that this process creates value by better matching the needs of both savers and borrowers compared to direct lending methods.

Credit Creation: A unique function of banks is their ability to create credit by lending out a portion of the deposits they hold. This process expands the money supply and drives economic growth, a point emphasized by Werner (2014).

Payment Systems: Banks provide essential payment services, enabling efficient transactions for individuals and businesses through services like checking accounts, debit/credit cards, and electronic transfers. Humphrey (2010) stresses the critical role of efficient payment systems in facilitating trade and commerce.
Regulation and Supervision: Due to its systemic importance, the banking sector is heavily regulated to protect depositors, maintain stability, and prevent excessive risk-taking. Barth, Caprio, and Levine (2006) provide evidence for the positive

relationship between robust bank regulation and financial system stability. Goodhart (2011) discusses the ongoing evolution of banking regulation and the challenges of adapting to emerging financial innovations.

Leverage: Banks operate with significant leverage, financing a large portion of their assets with borrowed money (deposits). While leverage can amplify profits, it also magnifies potential losses. Admati & Hellwig (2013) contend that banks are often undercapitalized and should maintain higher equity levels to mitigate systemic risk.

Liquidity Management: Banks must carefully manage their liquidity to meet the demands of both depositors and borrowers. A liquidity crisis can trigger devastating bank runs and broader financial instability. Freixas & Rochet (2008) offer a thorough analysis of bank liquidity and the critical importance of liquidity risk management.

Risk Management: Banks face diverse risks, including credit risk (borrower default), market risk (market fluctuations), and operational risk (errors or fraud). Crouhy, Galai, and Mark (2014) provide a detailed framework for measuring and managing these various risks.

Trust and Confidence: The banking sector fundamentally relies on trust. If depositors lose confidence in a bank's ability to repay deposits, they may withdraw their funds, leading to a self-fulfilling prophecy of a bank run, as illustrated in the classic model by Diamond and Dybvig (1983).

Impact of Technology: Technological advancements, such as online and mobile banking, and fintech innovations, have profoundly impacted the banking sector. Philippon (2016) notes that while these technologies offer convenience, efficiency, and new financial products, they also pose new challenges such as cybersecurity threats and the emergence of new competitors.

GAPS IN THE LITERATURE

The existing literature offers a considerable understanding of transformational leadership and its effects on the banking industry's performance, but notable gaps persist, especially concerning developing nations. Notably, research on transformational leadership within the banking sector of South Sudan is scarce, with almost no studies specifically focused on this sector in South Sudan. Furthermore, current studies on transformational leadership styles within the broader banking industry often overlook the unique contextual factors influencing leadership dynamics in developing environments, including cultural norms, political instability, and the role of informal institutions. This research seeks to fill these voids by exploring the application and impact of transformational leadership within South Sudan's banking sector. By analyzing the experiences of leaders and assessing banking performance in South Sudanese banks, this study will offer crucial insights into the hurdles and prospects for implementing transformational leadership in a post-conflict setting. Ultimately, this research will foster a richer understanding of how leadership can foster the development of a stronger, more inclusive banking sector, thereby aiding economic growth and stability in South Sudan

RESEARCH METHOD

The research method outlines the researcher's methodological perspective and the overall strategy for addressing the research questions. Common research designs fall into three main categories: quantitative, qualitative, and mixed methods (Saunders et al., 2019; Bryman & Bell, 2011). Quantitative research, often aligned with positivism and a deductive approach, uses structured data collection methods to examine relationships between variables (Saunders et al., 2019). Conversely, qualitative research, typically associated with interpretivism and an inductive approach, employs non-standardized methods like semi-structured interviews. This allows for the development of conceptual frameworks, informs the research, and provides a rich theoretical contribution (Denzin & Lincoln, 2011). Mixed methods research integrates both quantitative and qualitative data collection and analysis techniques (Saunders et al., 2019; Tashakkori & Teddlie, 2010). This approach offers the advantage of combining methods to gain deeper insights and provide a more comprehensive understanding of the research problem. This study employs a mixed-methods approach, specifically a concurrent embedded design, where one methodology supports the other within a single phase. This involves incorporating qualitative response options within quantitative questionnaires. This approach was chosen to leverage the strengths of both qualitative and quantitative data, enabling the collection of rich data that enhances validity and provides comprehensive answers to the research questions – something that a single method may not fully achieve (Saunders et al., 2019; Creswell et al., 2018; Tashakkori et al., 2010). This method's suitability stems from its ability to combine structured, closed-ended questions with open-ended questions allowing for qualitative responses. Grounded in pragmatism, this research prioritizes the problem being investigated, mirroring the approach of Saunders, Lewins, and Thornhill (2009). The aim is to demonstrate the effects of independent variables on the dependent variable. Participants will be strategically selected from the Cooperative Bank, Eco Bank, and the National Bank of Egypt. A representative sample size of 96 individuals was calculated from a target population of 125 using Taro Yamane's formula. Stratified sampling will be used to further enhance the study's nuanced understanding of customer satisfaction across each bank by dividing participants into subgroups based on key demographics.

RESULT

Introduction

This chapter presents an analysis of data collected to investigate the "Impact of Transformational Leadership Style on the Performance of the Banking Industry in South Sudan," focusing on Cooperative Bank, Ecobank, and the National Bank of Egypt branches in Juba. Statistical methods were employed to address the research questions. The analysis included descriptive statistics (frequencies, percentages) for demographic data, correlation analysis (independent, intervening, and dependent variables), and multiple regression analysis to determine the impact of independent variables on the dependent variable.

Table 4.1: Gender of Respondents

Gender	Frequency	Percent
Females	28	29.17
Males	68	70.83
Total	96	100.00

Source: Researcher's Findings (2025)

As shown in Table 4.1, the majority of respondents (70.83%, n=68) were male, while 29.17% (n=28) were female. This indicates a notable gender imbalance within the sample and suggests the need to consider potential gender-related perspectives when interpreting the findings.

Table 4.2: Age of Respondents

Age	Frequency	Percent
45-50	1	1.0
20-25	4	4.2
50-55	11	11.5
25-30	28	29.2
30-35	52	54.2
Total	96	100.0

Source: Researcher's Findings (2025)

Table 4.2 reveals that the largest age group among respondents was 30-35 years old (54.2%, n=52). The 25-30 age group constituted 29.2% (n=28) and the 50-55 age group constituted 11.5% (n=11). Smaller proportions of respondents were in the 20–25-year age groups (4.2%, n=4). The 45-50 age group (1.0%, n=1) comprised the smallest proportion. This distribution indicates a workforce primarily composed of mid-career professionals.

Table 4.3 Presents the academic credentials attained by the respondents.

Academic Credentials	Frequency	Percent
Certificate	1	1.00
Postgraduate Diploma	10	10.40
Master Degree	20	20.80
Bachelor Degree	65	67.70
Total	96	100.00

Source: Researcher's Findings (2025)

As presented in Table 4.3, the majority of respondents held a Bachelor's degree (67.7%, n=65). A further 20.8% held a Master's degree (n=20). 10.4% (n=10) had a Postgraduate Diploma and only 1% (n=1) possessed a certificate as their highest academic credential. This data indicates a well-educated workforce within the studied banking sector.

Table. 4.4. Showing Staff and Customer Details in The Bank

Details	Percent	Percentage
Senior Management	7	7.29
Tellers	10	10.42
Operational Staff	21	21.88
Middle Management	28	29.17
Customers	30	31.25
Total	96	100.00

Source: Researcher’s Findings (2025)

Table 4.4 presents a breakdown of staff positions and customer representation across three banks, based on the researcher's findings from 2025. The analysis includes a total of 96 individuals. Middle Management constitutes the largest staff segment at 29.17%, suggesting a strong emphasis on leadership and operational coordination. Operational Staff comprise 21.88%, reflecting a substantial workforce dedicated to daily banking procedures. Tellers, representing the customer-facing role, account for 10.42%, while Senior Management represents a smaller proportion at 7.29%. This distribution may indicate a streamlined management structure where Middle Management plays a crucial role in linking strategic objectives and operational execution. Customers represent a significant portion (31.25%) of the analyzed sample, highlighting the importance of understanding customer needs and preferences in shaping service delivery. In conclusion, the data demonstrates the interconnectedness of staffing structure and customer engagement within the banking sector, showcasing the collective contribution of diverse employee roles to a functional banking environment.

Overall Model Fit (Table 4.5)

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	.937[a]	.878	.875	.33852	.878	334.151	2	93	.000
	a. Predictors: (Constant), Transformational Leadership Style								
	b. Dependent Variable: Performance of Banking Industry								

Source: Researcher’s Findings (2025)

The regression model demonstrated a strong fit, explaining a substantial proportion of the variance in banking performance. The model yielded a high correlation coefficient (R = 0.937), indicating a strong, positive association between the predictors and banking performance. The R-squared value ($R^2 = 0.878$) indicates that 87.8% of the variance in banking performance could be explained by transformational leadership.

The adjusted R-squared (0.875) further validated the model's robustness, even when considering the number of predictors. The standard error of the estimate was 0.33852, suggesting a relatively precise fit, with predicted values typically varying by this amount from actual outcomes.

The change statistics (R Square Change = 0.878, F Change = 334.151, df1 = 2, df2 = 93, Sig. F Change = 0.000) confirmed the model's statistical significance and effectiveness in explaining the variance in banking performance.

Individual Predictor Effects (Table 4.6) Regression analysis (coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B		Correlations		
		B	Std. Error	Beta			Lower Bound	Upper Bound	Zero-order	Partial	Part
1	(Constant)	.974	.132		7.385	.000	.712	1.235			
	Transformational leadership style	.627	.096	.743	6.553	.000	.437	.817	.935	.562	.238
	Government policy	.162	.091	.203	1.790	.077	-.018	.342	.906	.182	.065
a. Dependent Variable: Performance of the Banking Industry											

Regression analysis (Table 4.6) explored the factors predicting banking industry performance, with transformational leadership style as the primary independent variables.The regression model's constant term was 0.974 ($p < .001$, 95% CI [0.712, 1.235]), indicating a baseline performance level when both predictors are zero. Further analysis (Table 4.6) revealed the individual contributions of each predictor. Transformational leadership style was a strong and statistically significant predictor of banking performance (B = 0.627, Beta = 0.743, $p < 0.001$, 95% CI [0.437, 0.817]). This indicates that higher levels of transformational leadership are significantly associated with improved banking performance, while positively correlated with banking performance (B = 0.162, Beta = 0.203), showed a weaker and marginally significant effect ($p = 0.077$, 95% CI [-0.018, 0.342]). The confidence interval including zero suggests uncertainty in the effect of government policy.

ANOVA Results (Table 4.7). Shows the ANOVA of the relationship between transformational leadership and banking performance.

ANOVA[a]						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	76.582	2	38.291	334.151	.000[b]
	Residual	10.657	93	.115		
	Total	87.240	95			
a. Dependent Variable: Performance of the Banking Industry						
b. Predictors: (Constant), Transformational leadership style						

Source: Researcher’s Findings (2024)

The analysis of variance (ANOVA) (Table 4.7) supports these findings. The ANOVA results ($F(2, 93) = 334.151$, $p < 0.001$) confirmed a significant association between the independent variables (transformational leadership style and government policy) and the dependent variable (banking performance). The regression sum of squares (76.582) far exceeded the residual sum of squares (10.657), indicating that the model explained a substantial portion of the variance in banking performance.

Table 4.8: Chi-Square Independent Test Correlation between Transformational Leadership Style and Banking Performance (ANOVA with Cochran's Test)

ANOVA with Cochran's Test						
		Sum of Squares	df	Mean Square	Cochran's Q	Sig
Between People		327.653	95	3.449		
Within People	Between Items	3.174	2	1.587	27.697	.000
	Residual	18.826	190	.099		
	Total	22.000	192	.115		
Total		349.653	287	1.218		
Grand Mean = 4.0903						

Source: Researcher's Findings (2024)

Table 4.8 presents the results of a Chi-square independent test, complemented by an ANOVA using Cochran's Q, to investigate the relationship between transformational leadership style and banking performance.

Cochran's Q (27.697, p = .000) indicates a statistically significant association between transformational leadership and banking performance, suggesting differences in performance scores based on levels of observed transformational leadership.

The total sum of squares was 349.653 (df = 287), with a mean square of 1.218. Partitioning the variance, the 'Between People' component had a sum of squares of 327.653 (df = 95, mean square = 3.449).

The 'Within People' variance was further divided into 'Between Items' (sum of squares = 3.174, df = 2, mean square = 1.587) and 'Residual' (sum of squares = 18.826, df = 190, mean square = 0.099) components.

The grand mean for the dataset was 4.0903, suggesting a generally positive perception of transformational leadership's effect on banking performance. These results provide evidence for a link between transformational leadership and improved performance outcomes in the banking sector. In summary, the analysis supports the positive relationship between transformational leadership styles and banking performance indicators.

Table 4.9. Statistics of Reliability Analysis

Reliability Statistics		
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.971	.975	5

Source: Researcher's Findings (2025)

Table 4.9 summarizes reliability statistics for the measurement instrument. The Cronbach's Alpha coefficient is 0.971, indicating a high level of internal consistency among the items. The Cronbach's Alpha based on standardized items is 0.975, further confirming the strong inter-item correlations. With five items in the instrument, the high reliability suggests a robust measurement of the underlying construct. Future research should explore the addition of more items or conduct a factor analysis to ensure comprehensive coverage of the construct. The high reliability, combined with a strong theoretical foundation, supports the instrument's ability to produce consistent results.

Table 10. To assess the impact of transformational leadership style on the performance of the banking industry Pearson correlation of variables

Descriptive Statistics			
	Mean	Std. Deviation	N
Transformational leadership positively impacts employee motivation and engagement within the banking industry. (Teamwork)	4.1250	.86146	96
Transformational leadership encourages organizational innovation and adaptability, positively impacting the banking industry's performance. (Creativity/Innovation)	4.1771	.87051	96
Transformational leaders effectively communicate the vision and goals, leading to enhanced performance in the banking industry. (Performance Appraisal)	4.0104	.90023	96
Transformational leadership enhances motivation, teamwork, and performance outcomes in the banking sector. (Source of inspiration)	4.8021	1.61975	96
Transformational leadership promotes employee development and growth, leading to improved performance outcomes in the banking sector. (Welfare)	4.1458	.82052	96

Source: Researcher’s Findings (2025)

Table 10 presents descriptive statistics for variables assessing the impact of transformational leadership on banking industry performance (n=96).

Teamwork (Impact on Employee Motivation and Engagement): Mean = 4.1250, Standard Deviation = 0.86146, reflecting a positive impact of transformational leadership.

Creativity/Innovation (Encourages Organizational Innovation and Adaptability): Mean = 4.1771, Standard Deviation = 0.87051, suggesting transformational leadership fosters innovation.

Performance Appraisal (Effective Communication of Vision and Goals): Mean = 4.0104, Standard Deviation = 0.90023, indicating that transformational leadership promotes vision and goal attainment.

Source of inspiration (Enhances motivation, teamwork, and performance outcomes in the banking sector): Mean = 4.8021, Standard Deviation = 1.61975, suggesting that transformational leadership is indeed a source of inspiration among the subjects.

Welfare (Transformational leadership promotes employee development and growth, leading to improved performance outcomes in the banking sector): Mean = 4.1458, Standard Deviation = 0.82052, implying that transformative leadership enhances employee development and growth in the banking sector.

Pearson Correlation Analysis (Table 4.11)

Leadership Dimension	Motivation	Performance Appraisal	Team Cooperation	Tested Welfare
Motivation: (Leaders promote intellectual stimulation, encouraging creative and innovative thinking)	1	.998**	.766**	.837**
Sig. (2-tailed)		.000	.000	.000
Performance Appraisal: (Leaders set high standards and motivate employees to excel)	.998**	1	.769**	.838**
Sig. (2-tailed)	.000		.000	.000
Team Cooperation: (Leaders effectively communicate a compelling vision, inspiring employees)	.766**	.769**	1	.872**
Sig. (2-tailed)	.000	.000		.000
Tested Welfare: (Leaders demonstrate care, provide support, and offer development opportunities)	.837**	.838**	.872**	1
Sig. (2-tailed)	.000	.000	.000	
N	96	96	96	96

Source: Researcher's Findings (2025)

The Pearson correlation analysis revealed strong, positive, and statistically significant ($p < .001$) relationships between all measured dimensions of transformational leadership: motivation (intellectual stimulation), performance appraisal (high standards), team cooperation (compelling vision), and "tested welfare" (employee support and development). Specifically:

Motivation and Performance Appraisal: showed a very strong positive correlation ($r = .998$, $p = .000$).

Motivation, Team Cooperation, and Tested Welfare: all exhibited strong positive correlations ($r = .766$ to $.837$, $p = .000$). Performance Appraisal, Team Cooperation, and Tested Welfare: also displayed strong positive correlations ($r = .769$ to $.838$, $p = .000$).

Team Cooperation and Tested Welfare: exhibited the strongest correlation ($r = .872$, $p = .000$).

These findings indicate that in these commercial banks, transformational leadership practices that emphasize intellectual stimulation, high-performance standards, a compelling vision, and employee well-being tend to occur together and are associated with enhanced employee motivation, teamwork, and performance evaluations.

Spearman’s Rho Correlation (spearman rank correlation Analysis (Table 4.12)

This table presents Spearman's rho correlation analysis examining the relationships between different dimensions of transformational leadership style within commercial banks in Juba. The data was compiled by the researcher in 2025.

Spearman's rho	The transformation leaders at commercial banks promote intellectual stimulation and encourage employees to think creatively and innovatively in their work. (Motivation)	Correlation Coefficient	1.000	.999**	-.033
		Sig. (2-tailed)	.	.000	.753
	The transformation leaders at commercial banks set high standards and expectations, motivating employees to excel in their roles. (performance appraisal)	Correlation Coefficient	.999**	1.000	-.032
		Sig. (2-tailed)	.000	.	.760
	The transformational leaders at commercial banks in Juba effectively communicate a compelling vision that inspires employees to strive for excellence. (Team cooperation)	Correlation Coefficient	-.033	-.032	1.000
		Sig. (2-tailed)	.753	.760	.
	Transformational leaders at commercial banks demonstrate care and concern for individual employees, providing support and development opportunities tailored to their needs. (Tested Welfare)	Correlation Coefficient	-.100	-.100	.909**
		Sig. (2-tailed)	.331	.333	.000
		N	96	96	96

Source: Researcher's Findings (2025)

Spearman's rho analysis revealed a different pattern of relationships.

Intellectual Stimulation and Performance Appraisal: showed a very strong and positive correlation ($\rho = .999$, $p < .001$), similar to the Pearson analysis.

Intellectual Stimulation and Team Cooperation: showed a very weak and non-significant correlation ($\rho = -.033$, $p = .753$). Performance Appraisal and Team Cooperation: similarly showed a very weak and non-significant correlation ($\rho = -.032$, $p = .760$).

Team Cooperation and Tested Welfare: indicated a strong positive correlation ($\rho = .909$, $p < .001$).

Tested Welfare and Intellectual Stimulation/Performance Appraisal: showed weak and non-significant negligible correlation coefficients, ($\rho = -.100$, $p = .331$) and ($\rho = -.100$, $p = .333$) respectively.

This analysis reveals that while intellectual stimulation and performance appraisal are closely related, they do not appear to be significantly related to team cooperation within these banks. However, team cooperation is strongly associated with the tested welfare component. This underscores the importance of supportive leadership in cultivating a cooperative work environment.

Table 4.13: Pearson Correlation Analysis of Transformational Leadership and Employee Outcomes in the Banking Sector

Correlations						
Transformational leadership positively impacts employee motivation and engagement within the banking industry. (Teamwork)	Pearson Correlation	1	.953**	.908**	.214*	.957**
	Sig. (2-tailed)		.000	.000	.036	.000
	N	96	96	96	96	96
Transformational leadership encourages organizational innovation and adaptability, positively impacting	Pearson Correlation	.953**	1	.884**	.159	.951**
	Sig. (2-tailed)	.000		.000	.121	.000

the banking industry's performance. (Creativity/Innovation)	N	96	96	96	96	96
Transformational leaders effectively communicate the vision and goals, leading to enhanced performance in the banking industry. (Performance Appraisal)	Pearson Correlation	.908**	.884**	1	.124	.910**
	Sig. (2-tailed)	.000	.000		.228	.000
	N	96	96	96	96	96
Transformational leadership enhances motivation, teamwork, and performance outcomes in the banking sector. (Source of inspiration)	Pearson Correlation	.214*	.159	.124	1	.101
	Sig. (2-tailed)	.036	.121	.228		.327
	N	96	96	96	96	96
Transformational leadership promotes employee development and growth, leading to improved performance outcomes in the banking sector. (Welfare)	Pearson Correlation	.957**	.951**	.910**	.101	1
	Sig. (2-tailed)	.000	.000	.000	.327	
	N	96	96	96	96	96
**. Correlation is significant at the 0.01 level (2-tailed).						
*. Correlation is significant at the 0.05 level (2-tailed).						

Source: Researcher's Findings (2024)

Pearson correlation analysis was conducted to examine the relationships between transformational leadership and several key employee outcomes within the banking sector. Table 4.14 summarizes the results. The analysis revealed significant positive correlations between transformational leadership and the following variables:

Teamwork (Employee Motivation and Engagement): A strong positive correlation was found ($r = .953$, $p < .01$), indicating that transformational leadership is strongly associated with increased employee motivation, engagement, and teamwork.
Creativity/Innovation (Organizational Innovation and Adaptability): A similarly strong positive correlation was observed ($r = .951$, $p < .01$), suggesting that transformational leadership fosters a more innovative and adaptable work environment.

Performance Appraisal (Effective Communication of Vision and Goals): Transformational leadership exhibited a strong positive correlation with performance appraisal ($r = .908$, $p < .01$), underscoring the importance of clearly communicated vision and goals in enhancing employee performance.

Welfare (Employee Development and Growth): A strong positive correlation ($r = .957$, $p < .01$) suggests transformational leadership promotes employee well-being, development, and growth, which in turn contribute to improved performance.

Source of Inspiration (Motivation, Teamwork, and Performance Outcomes): While a statistically significant positive correlation was present ($r = .214$, $p < .05$), it was notably weaker than the other correlations. This suggests that while transformational leadership is associated with being a source of inspiration, its impact on employee motivation, teamwork, and performance is likely mediated by other factors.

These findings highlight the significant impact of transformational leadership within the banking sector. Specifically, transformational leadership empowers employees to improve as their engagement and motivation increase.

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Table 4.14: Spearman's Rho Correlation Analysis of Transformational Leadership and Banking Industry Performance

Correlations							
Spearman's rho	The transformational leadership style positively impacts the overall performance of the banking industry. (Outcomes)	Correlation Coefficient	1.000	.928**	.924**	.356**	.956**
		Sig. (2-tailed)	.	.000	.000	.000	.000
		N	96	96	96	96	96
	Employees are more motivated and engaged in their work under a transformational leadership style within the banking sector. (Motivation)	Correlation Coefficient	.928**	1.000	.880**	.406**	.945**
		Sig. (2-tailed)	.000	.	.000	.000	.000
		N	96	96	96	96	96
	The collaboration and teamwork fostered by transformational leaders enhance the performance of banking industry employees. (Performance appraisal)	Correlation Coefficient	.924**	.880**	1.000	.359**	.914**
		Sig. (2-tailed)	.000	.000	.	.000	.000
		N	96	96	96	96	96
	Transformational leaders in the banking industry effectively communicate the vision and goals, leading to improved performance outcomes. (Team Cooperation)	Correlation Coefficient	.356**	.406**	.359**	1.000	.326**
		Sig. (2-tailed)	.000	.000	.000	.	.001
		N	96	96	96	96	96
	The empowerment and development of employees by transformational leaders have a direct impact on the banking industry's performance. (Welfare)	Correlation Coefficient	.956**	.945**	.914**	.326**	1.000
		Sig. (2-tailed)	.000	.000	.000	.001	.
		N	96	96	96	96	96
**. Correlation is significant at the 0.01 level (2-tailed).							

Source: Researcher's Findings (2024)

Spearman's rho correlation analysis was performed to assess the non-parametric relationships between transformational leadership and key indicators of banking industry performance. The results, detailed in Table 4.14, revealed significant positive correlations ($p < .01$) between transformational leadership and several outcomes:

Overall Banking Industry Performance: Demonstrated highly significant positive correlations with employee motivation ($\rho = .928$), performance appraisal ($\rho = .924$), and employee welfare ($\rho = .956$).

Motivation: Was found the have a significant impact on transformational leadership ($\rho = .928$) as well as performance appraisal ($\rho = .880$) and employee welfare ($\rho = .945$).

Performance Appraisal: A significant impact was seen on transformational leadership ($\rho = .924$), motivation ($\rho = .880$), and employee welfare ($\rho = .914$)

Team Cooperation: Showed a significant correlation with all the variables; transformational leadership (ρ = .356), motivation (ρ = .406), performance appraisal (ρ = .359), and employee welfare (ρ = .326).

Welfare (Employee Development): Was greatly impacted by transformational leadership (ρ = .956), motivation (ρ = .945), and performance appraisal (ρ = .914).

These results strongly suggest that transformational leadership drives improved results within the banking industry by fostering a more supportive employee environment.

Key Findings and Interpretations

The regression model developed in this study exhibits a strong predictive capability, accounting for 87.8% of the variance in banking performance. This high R-squared value, coupled with a robust correlation coefficient (R = 0.937) and adjusted R-squared (0.875), confirms the model's reliability and explanatory power.

The most noteworthy result is the strong, positive, and statistically significant ($p < 0.001$) correlation between transformational leadership and banking performance. The substantial beta coefficient (Beta = 0.743) indicates that transformational leadership accounts for a significant proportion of the variation in banking performance. This highlights the importance of leaders who can inspire, motivate, and empower their teams in achieving organizational objectives within the banking industry. Further quantifying this impact, the regression coefficient (B = 0.627) demonstrates a direct and favorable connection between transformational leadership behaviors and improved banking performance.

Although government policy exhibits a positive association with banking performance, its influence appears less pronounced and statistically significant. The confidence interval including zero suggests some uncertainty surrounding the true impact of government policy, implying that its effect may be more conditional on specific circumstances.

ANOVA results ($F(2, 93) = 334.151$, $p < 0.001$) further validate the significant relationship between the independent variables (transformational leadership and government policy) and the dependent variable (banking performance). This confirms the combined predictive power of these factors. Complementing this finding, Cochran's Q test independently supports the significant relationship between transformational leadership and improved banking performance.

The identification of Case Number 7 as an outlier highlights the model's limitations and points to potential unmeasured variables unique to that case. The large residual associated with this outlier suggests specific circumstances impacting performance that the model doesn't fully capture.

Finally, the measurement instrument's high Cronbach's Alpha value (0.971) verifies the reliability and internal consistency of the data utilized in the analysis. This robust reliability strengthens confidence in the validity of the findings related to transformational leadership. The high mean scores (ranging from 4.0104 to 4.8021) for the variables assessing the connection between transformational leadership and banking performance suggest that transformational leadership is recognized and implemented to some extent within the banking sector.

CONCLUSIONS

Strong Predictive Model: The regression model accurately predicts 87.8% of the variance in banking performance, supported by a high correlation (R = 0.937) and adjusted R-squared (0.875), indicating a reliable and robust model.
Transformational Leadership is Key: Transformational leadership significantly and positively drives banking performance ($p < 0.001$), with higher levels associated with improved outcomes (B = 0.627, Beta = 0.743).
Government Policy: Uncertain Influence: Government policy shows a positive, but less certain, association with banking performance, warranting further investigation. Confidence Interval around zero may implicate less confidence.

Significant Combined Impact: ANOVA confirms a statistically significant relationship between transformational leadership, government policy, and their combined effect on banking performance ($F(2, 93) = 334.151$, $p < 0.001$).
Leadership-Performance Link: Analysis confirms a notable connection between transformational leadership and successful banking performance.

Outlier Case: Case Number 7 is identified as an outlier, indicating a unique situation the model doesn't fully capture.
Reliable Measurement: The measurement instrument demonstrates high internal consistency (Cronbach's Alpha = 0.971), confirming its reliability.

Leadership Highly Rated: High average scores (4.0104 to 4.8021) indicate a strong perceived connection between transformational leadership and banking performance.
Leadership Drives Success: Organizations with stronger transformational leadership practices tend to achieve superior banking performance.

Policy a Secondary Factor: Government policy appears to have a less consistent and potentially less significant impact on banking performance compared to transformational leadership.
Valid and Consistent Instrument: The measurement tool used is both reliable and internally consistent for evaluating transformational leadership and its impact.

RECOMMENDATIONS

The study's findings have significant implications for banking institutions striving to enhance their performance:
Invest in Transformational Leadership Development: Given the clear and strong relationship between transformational leadership and banking performance, institutions should make a strategic investment in leadership development programs. Banks should focus on developing transformational leadership skills among their managers and executives through targeted training, mentorship, and performance evaluation systems that reward transformational behaviors. These investments should yield significant improvements in employee engagement, organizational effectiveness, and overall banking performance.

Further, Investigate Government Policy: While the study suggests a less robust influence of government policy, it remains an important factor. Banking institutions should proactively monitor and analyze the impact of evolving government regulations and policies on their operations. This proactive approach allows for better strategic planning and adaptation to the changing regulatory landscape.
Address Outliers: The identification of Case Number 7 as an outlier presents an opportunity to refine the model and understand potentially overlooked factors. Investigating the specific contextual circumstances surrounding this case could reveal additional variables that influence banking performance, leading to a more comprehensive and accurate model.

AREAS FOR FURTHER STUDY

Explore Mediating and Moderating Variables: Investigate factors like employee engagement, organizational culture (mediators), bank size, and regulatory environment (moderators) to understand the leadership-performance relationship better.

Conduct Longitudinal Research: Assess the long-term and evolving impact of transformational leadership on banking performance through longitudinal studies.

Gather Qualitative Insights: Use interviews and case studies to gain a deeper understanding of effective transformational leadership practices in banking.

Expand Predictor Set: Evaluate the influence of technology, risk management, and competitive factors on banking performance.

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