

## LEADERSHIP STYLES AND EMPLOYEE WELL-BEING IN FIRST BANK NIGERIA LTD., LAGOS STATE, NIGERIA

IK. MUO, O. A. OGUNKOYA, \*O. Z. SOWEMIMO

Department of Business Administration, Olabisi Onabanjo University, Ago-Iwoye, Nigeria.  
\*Corresponding Author: [olatunjisowemimo@yahoo.com](mailto:olatunjisowemimo@yahoo.com); Tel.+2348036840014

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### ABSTRACT

Given the high-pressure environment of Nigeria's banking industry, understanding the influence of leadership styles on employee well-being is critical for fostering a sustainable and productive workforce. This study examined the impact of leadership styles on employees' well-being, particularly for those employed in high-pressure industries such as Nigeria's banking industry, using First Bank branches in Lagos State, Nigeria, with emphasis on transformational, transactional, and laissez-faire leadership philosophies. One hundred employees from ten First Bank branches in Lagos, Nigeria, were selected using convenience sampling and were mailed a structured online questionnaire as part of a quantitative design for the study. Primary data were collected through the questionnaire, which measured employees' perceptions of leadership styles and their well-being using Likert-scale items. Multiple regression analyses were carried out to examine how each of the three leadership styles predicted employees' well-being, with reference to established theoretical frameworks on leadership and occupational well-being. Transformational leadership and laissez-faire styles significantly and positively influenced employee well-being. Transactional leadership style did not have a significant effect on employee well-being, which could be due to the fact that it is purely task-orientated and based on performance rewards, and it does not have the emotional support and motivational aspect that would improve employee well-being, particularly in a high-stress job like in banking. These findings are valuable contributions to information on the dynamics of leadership styles in the Nigerian banking industry, offering precise, practical suggestions for human resource policies and leadership development to support employee well-being.

**Keywords:** Transformational Leadership, Transactional Leadership, Laissez-Faire Leadership, Workplace Mental Health.

DOI:

### INTRODUCTION

Attainment of organizational objectives is a function of many factors, out of which the employee's satisfaction is central. Employees need to be adaptable and multi-skilled in order to be productive and contribute positively to the system. In this regard, leader-

ship style is as a critical determinant of employee outcomes. The manifestation of organizational dynamics, particularly those pertaining to employee performance, motivation, and well-being, with regard to workplace culture and managerial practices, is significantly influenced by leadership style.

Leadership is described as the capacity to translate vision into reality as well as the process of persuading others to accomplish organizational objectives (Northouse, 2021). Mullins *et al.* (2019) have further elucidated that leadership style encompasses the manner in which a manager chooses to act toward employees within an organization as well as the ways in which the duties of leadership are performed. The concept of leadership style is vital to effective organizational management, as a leader is recognized as the person who sets a direction and motivates others to follow it (Muo *et al.*, 2019). The significance of leadership styles in influencing employees' well-being has been emphasised (Khanom & Shee, 2024; Kim *et al.*, 2024; Jada *et al.*, 2025).

Laissez-faire, transactional, and transformational leadership styles are among the most studied. The employees' morale and job satisfaction are raised by the ability of transformational leadership to foster creativity and provide individualized support (Ohunakin *et al.*, 2019). On the other hand, transactional leaders focus on short-term work goals and use a reward-and-punishment-based motivation system (Ceribooms *et al.*, 2017). Having clear expectations and rewards for outstanding performance can encourage productivity. However, if this approach is not counterbalanced with adequate support, such as training, accessible management, and mental health resources, it may lead to stress and a decline in employee well-being (Abbas & Ali, 2023). Lack of intervention by leaders is a hallmark of laissez-faire leadership, which permits employees to exercise their own initiative (Yammarino & Bass, 1991). However, this style of leadership can result in misunderstandings, a decline in morale, and decreased productivity in certain controlled

and supervised settings (Busseri, 2018).

Employee wellness is the overall health of an employee, encompassing their physical, emotional, and psychological well-being in the workplace (Aryanti *et al.*, 2020). Because of the long hours, tight deadlines, and performance goals that these high-pressure banking industries place on their employees, well-being is crucial to sustaining productivity and reducing burnout. The strict targets and emphasis on a high-performance culture in the Nigerian banking industry frequently increase stress and have a detrimental effect on employees' well-being (Goswami, 2015). Employee well-being is the general condition of the physical health, emotional stability, and psychological resilience of an employee in the working environment. It includes aspects such as job satisfaction, stress level, work-life balance, and the possibility to sustain positive relationships and high performance in the workplace (Zheng *et al.*, 2015). In today's business environments, employee well-being has become one of the most significant factors directly influencing organizational performance. Berger *et al.* (2019) stated that employees who feel more fulfilled at work are more engaged, productive, and free from burnout and absenteeism, all of which contribute to greater organizational results. Leadership styles have a direct impact on employees' well-being, while encouraging and supportive leadership fosters a productive workplace (Inceoglu *et al.*, 2018). The opposite occurs under a disengaged or overly autocratic leadership style, which escalates stress, discontent, and turnover (Chen, 2020). In addition to enhancing employees' individual performance, ensuring their well-being also upholds a positive workplace culture, which benefits the organisation (Singha & Singha, 2024).

Employee well-being is strongly impacted by leadership style. Inceoglu *et al.* (2018) found a positive correlation between enhanced employee mental health, job satisfaction, and overall productivity and leadership behaviours, particularly transformational and supportive styles. The Nigerian banking industry deals with a great level of stress and burnout due to the long work hours, high performance standards, and stringent regulations (Rasool *et al.*, 2022). Consequently, supportive leadership styles that prioritize work-life balance and emotional support can reduce stress levels and foster healthier work environments, thereby improving employee overall well-being (Prihandaka *et al.*, 2022).

Transactional leadership is characterised by clearly defined goals, structured tasks, and rewards for good work and penalties for bad work (Ma & Jiang, 2018). These leaders prioritise guiding others by adhering to set guidelines and having specific objectives (Abbas & Ali, 2023). According to Algahtany and Bardai (2019), their approach entails using contingent rewards as a motivating tool to recognize improved performance. It has been observed that while employees may experience short-term productivity gains, long-term job satisfaction may be affected by the ongoing stress of achieving goals without emotional support (Deci & Ryan, 2000). Issa *et al.* (2024) opined that Nigerian banks frequently reward their employees for meeting financial goals at the expense of their well-being.

Transformational leadership refers to leaders who encourage and inspire their followers to reach greater performance levels by emphasizing long-term objectives, creativity, and personal growth (Northouse, 2021). Their subordinates benefit from this style

because it creates the supportive environment needed to feel appreciated and empowered. Using individualized support, intellectual stimulation, and motivational behaviours, these leaders have been shown in numerous studies to boost employee morale by lowering stress and raising job satisfaction (Malik *et al.*, 2017, Vinh *et al.*, 2022). Pembi and Ldama (2024) reported how transformational leadership in Nigerian banks gives employees a sense of purpose, which reduces stress and improves job satisfaction. Transformational leadership, emphasizing personal growth and assistance, has been associated with employees' engagement, motivation, and satisfaction (Ehrnrooth *et al.*, 2024; Karim, 2024). However, if overemphasized without consideration for the welfare of the workforce, transactional leadership can raise stress levels even though it is good at producing short-term results (Kim *et al.*, 2024; Rabiul, 2024).

Laissez-faire leadership is characterised by a lack of direct supervision and intervention from leaders (Silva & Mendis, 2017). Employees are given minimal instructions, allowed to make their own decisions and complete their work alone, with occasional or little interference by the leaders (Mesfin & Gebremeskel, 2024). Laissez-faire leadership is often perceived negatively, especially in structured environments where employees require clear direction and consistent guidance to perform effectively. However, in contexts where individuals value autonomy and possess the competence to self-manage, this leadership style can still yield positive outcomes (Rehman *et al.*, 2018). In structured industries where employees frequently need clear direction to function effectively, laissez-faire leadership, which offers little guidance, causes confusion and frustration (Busseri, 2018).

The Nigerian banking industry, however, notably exhibits these leadership dynamics and is characterised by fierce competition, rapid changes, high workload, extremely long workdays, strict performance goals, and regulatory requirements, all of which contribute to a stressful work environment (Madhavi & Rao, 2024). This pressure poses a serious threat to employee well-being in the banking industry, as the strain can result in burnout, decreased job satisfaction, and a high turnover rate, making it difficult to maintain a motivated workforce (Rasool *et al.*, 2022).

First Bank Nigeria, due to its large customer base, is perceived to have high potential to face the difficult task of striking a balance between employees' welfare and performance goals. In order to develop new leadership strategies that improve high performance while simultaneously enhancing the well-being of First Bank employees, it is crucial to understand the effects that these leadership styles have on employees' well-being. This might assist in the improvement of leadership practices towards a healthier workforce in the highly competitive industry landscape.

The study is anchored on three key theories, which are: transformational leadership theory, self-determination theory, and the job demands-resources (JD-R) model that explain the relationship between leadership styles and employee well-being (Fig.1). Bass and Avolio (1994) proposed the transformational leadership theory, that leaders can inspire and motivate their employees to go beyond their initial expectations by fostering a relationship based on trust, empowerment and creativity. This leadership approach is more likely to improve employees' mental health, motivation, and job satisfac-

tion by enabling individualized support and encouraging a sense of accomplishment and belonging among employees (Bass & Avolio, 1994; Judge & Piccolo, 2004).

Self-determination theory focuses on fostering employee motivation and well-being (Deci and Ryan, 2000). It requires meeting three fundamental psychological needs: self-determination, self-regulation, and self-organization. Because it fosters self-organization, competence, interpersonal and organizational relationships, and purpose, self-determination theory aligns well with the transformational leadership style (Deci & Ryan, 2000).

Bakker and Demerouti (2007) created the Job Demands-Resources (JD-R) model, which proposes that while resources such as support, autonomy, and leadership help to reduce workplace demands and promote employees' well-being, workload and time constraints can cause stress and burnout. It is also worth noting that leadership is one of the primary resources in this model because transformational leaders provide opportunities for growth, emotional support, and guidelines that lower stress and job demands (Bakker & Demerouti, 2007).

This study was therefore premised on the following objectives:

- (i) Determine the extent to which the transformational leadership style enhances employee well-being at First Bank Nigeria Ltd., Lagos State, in terms of physical, emotional, and psychological health.
- (ii) Identify the impact of the transactional leadership style on employee well-being at First Bank Nigeria Ltd., Lagos State, with respect to physical, emotional, and psychological health.
- (iii) Ascertain the effects of the laissez-

State, regarding physical, emotional, and psychological health.

## Conceptual Model

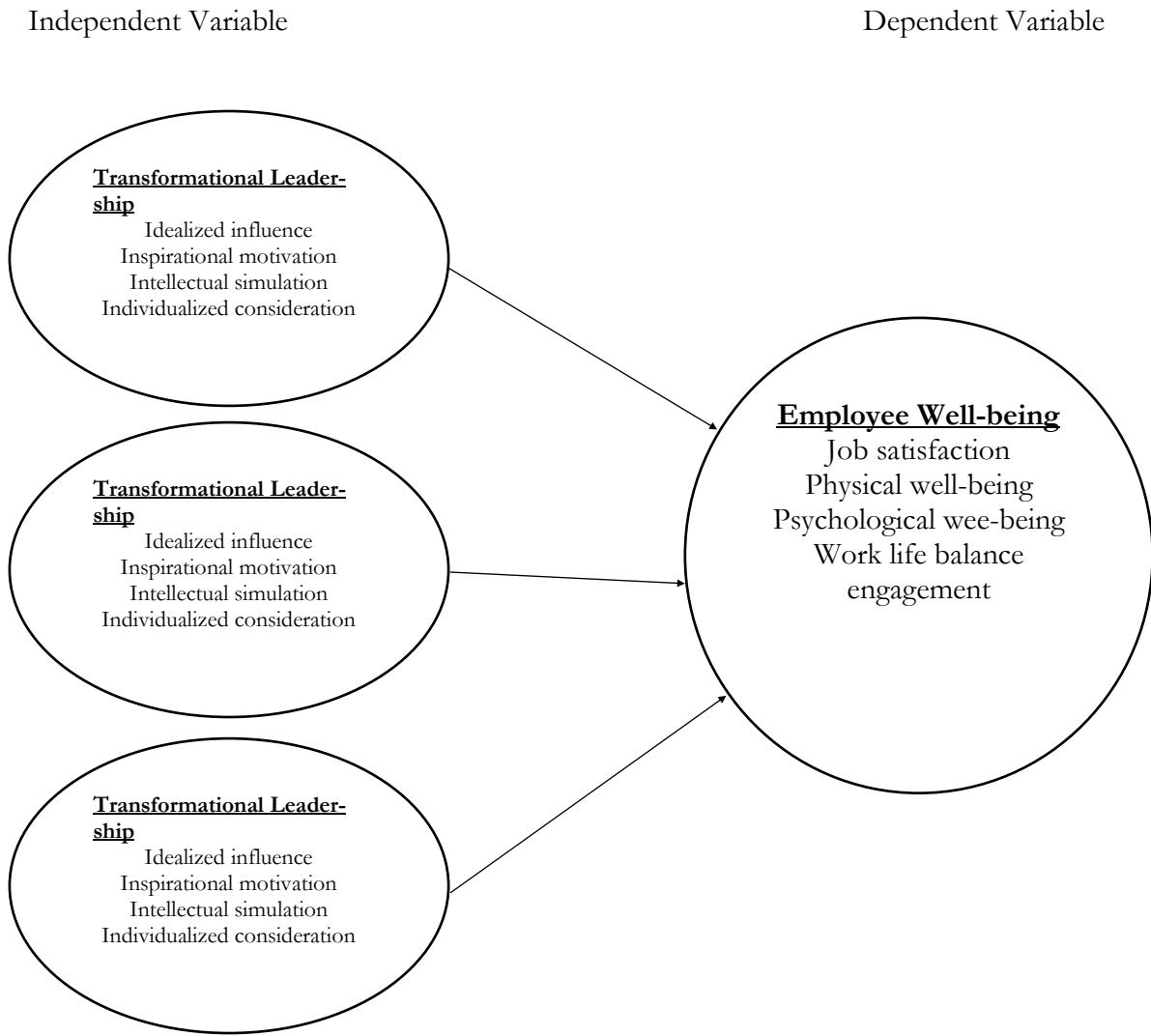


Figure 1: Conceptual Model

Source: Adapted from Thanh and Quang (2022).

## METHODOLOGY

### **Research Design**

This study adopted a survey design, which collected primary data on employees' well-being and leadership styles. Survey methods are good for gathering data from a large sample in a short time (Creswell & Creswell, 2018). Comparatively, cross-sectional designs require less time and resources than longitudinal studies, which necessitate data collection over a longer time frame (Owen *et al.*, 2018).

### **Population**

The study population consisted of 420 First Bank employees from ten branches, including the Agidingbi, Ayobo, Lekki, Domino E Centre, Jankara QSP, FESTAC, Ilupeju, Ikorodu 2, Maryland, and Ogudu branches in Lagos State, Nigeria. These branches were important because they are located within Lagos's commercial district with high demand for banking services. Operational demands, a high state of stress, and a high-demanding work environment make these branches perfect places to investigate how transformational, transactional, or laissez-faire leadership styles influence employees' well-being.

### **Sample Size**

A priori power analysis was used to estimate the study's sample size, based on the recommendation of Faul *et al.* (2007). After computation, the power analysis output indicated that a minimum of 73 respondents would be needed for a regression analysis in this study. Hence, 100 respondents were deemed adequate to ensure that a quality dataset was available. This choice was also in line with the recommendation of Hair *et al.* (2010) that a survey study must have a minimum of 100 participants in order to produce meaningful data analysis and find-

ings, especially when there are  $\leq 5$  variables.

### **Sampling Technique**

Convenience sampling was used in the study. First Bank employees from the selected ten branches in Lagos State who agreed to participate were invited via email, through the assistance of one of the bank's HR team who assisted in contacting the respondents. Since respondents could complete the questionnaire at any time from the comfort of their homes, offices, or any other location of their choice, convenience sampling was deemed appropriate because it made it easy to administer the questionnaire to them regardless of time or place (Chandler & Shapiro, 2016).

### **Inclusion and Exclusion Criteria**

In order to ensure that the data gathered was accurate and appropriate as much as possible, specific inclusion and exclusion criteria were applied. The respondents were full-time employees of the bank that have worked for at least a year in order to have some familiarity with their leaders.

### **Data Collection Instrument**

A well-structured questionnaire administered online through Google Forms was used to gather quantitative data on employees' well-being and leadership styles. Nine items from Zheng *et al.* (2015) were adapted to measure the transformational leadership style; five (5) items from Felfe and Schyns (2002) were used to measure transactional leadership, and a four (4)-item scale from Hinkin and Schriesheim (2008) was adapted to measure the laissez-faire leadership style. The 6-item psychological well-being scale, which is frequently used to measure various facets of employee well-being, was modified from Ryff's (1989) study to measure employee well-being. All items were anchored on a 5-point

Likert scale response option, where 1 represents "strongly disagree" and 5 represents "strongly agree".

### **Data Analysis**

Data collected were analyzed using frequency counts, percentages and multiple regression analysis with the aid of Statistical Package for Social Sciences (SPSS) software ver-

sion 27. Regression analysis is used to assess the kind of impact that exists between employees' well-being and the leadership styles. It determines how much each leadership style influences employees' well-being and how significant those effects are. The model used in the analysis is represented in Equation 1:

$$EPW = \beta_0 + \beta_1 TRF_1 + \beta_2 TRS_2 + \beta_3 LZF_3 + \varepsilon \quad \dots \quad (\text{Equation 1})$$

Where:

EPW = Employee well-being (dependent variable)

TRF<sub>1</sub> = Transformational leadership

TRS<sub>2</sub> = Transactional leadership

LZF<sub>3</sub> = Laissez-faire leadership

$\beta_0$  = Constant (intercept)

$\beta_1, \beta_2, \beta_3$  = Coefficients estimated

$\varepsilon$  = Error term.

## **RESULTS**

The demographic characteristics of respondents (Table 1) revealed that most (63.0%) of the respondents were females, indicating that First Bank Plc. Nigeria has a female-dominant workforce. About age, 87.0% of the respondents were below 30 years old when 86.0% of respondents were single, suggesting that they have few family

responsibilities that may influence their expectations for work-life balance. Also, 81.0% of the respondents had tertiary education, demonstrating a highly skilled workforce with strong goals for professional advancement. The majority (78.0%) of the respondents had a work experience of ten years, while 21.0% had worked for more than 10 years (Table 1).

**Table 1: Demographics of the Respondents ( $n = 100$ )**

Demographic Variables	Frequency	Percentage
<b>Sex</b>		
Male	37	37.0%
Female	63	63.0%
<b>Age (years)</b>		
< 30	87	87.0%
31-40	13	13.0%
<b>Marital Status</b>		
Single	86	86.0%
Married	14	14.0%
<b>Educational Attainment</b>		
Secondary	10	10.0%
NCE or OND	9	9.0%
B.Sc. or HND	81	81.0%
<b>Work Experience (years)</b>		
1-10	78	78.0%
11-20	21	21.0%
21-30	1	1.0%

*Source: Field Survey, 2025.*

### Regression Analysis

The regression model explained 75% of variance in employees' well-being (Table 2). There was a substantial correlation between the different leadership philosophies and employee well-being, as evidenced by the adjusted  $R^2$ , which stayed high at about 75% even after controlling for the number of predictors. The model as a whole was significant at 5% significance level, according to the p-value and F-statistic of 18.231, suggesting that at least one leadership style had a significant impact on employee well-being. Regression analysis coefficients indicated that transformational leadership style

( $\beta = 0.372$ , t-statistic = 4.376, Sig. < 0.05) significantly influenced employee well-being. This implies that as this leadership style increases, employees' well-being improves. Similarly, laissez-faire leadership style ( $\beta = 0.215$ , t-statistic = 3.413, Sig. < 0.05) significantly influenced employee well-being, implying that as this leadership style increases, employees' well-being also increases. On the other hand, the transactional leadership style ( $\beta = 0.125$ , t-statistic = 1.761, Sig. > 0.05) was not significant to employee well-being, suggesting that this leadership style does not foster employee well-being (Table 2).

**Table 2: Results of Regression Analysis**

Coefficients	Coefficient	Standard Error	T-statistic	Sig.
(Constant)	0.234	0.046	5.086	0.001
TRF	0.372	0.085	4.376	0.001
TRS	0.125	0.071	1.761	0.081
LZF	0.215	0.063	3.413	0.002
R <sup>2</sup>	0.745			
Adjusted R <sup>2</sup>	0.727			
F-statistic	18.231			
Sig. (F-statistic)	0.001			

*Dependent Variable is EPW*

*Note: TRF is Transformational leadership, TRS is Transactional leadership, LZF is Laissez-faire leadership.*

*Source: Field Survey, 2025.*

## DISCUSSION

According to the regression analysis results, First Bank Plc., Lagos, employees' well-being is impacted by both transformational and laissez-faire leadership philosophies, but not by transactional leadership. This demonstrates how intricate leadership dynamics can be in affecting overall employees' well-being. These results are corroborated by transformational leadership theory, which focuses on how leaders increase employees' intrinsic motivation and job satisfaction by inspiring and motivating them with personal support and a clear vision (Northouse, 2021). By highlighting the necessity of meeting employees' demands for competence and autonomy, the self-determination theory further supports the advantages of transformational leadership (Ryan & Deci, 2020). This aligns with the JD-R model since transformational leadership is a resource that can help employees meet their job demands, thereby reducing

burnout (Breevaart & Bakker, 2018).

Many studies have shown that employee well-being and transformational leadership style are strongly positively correlated (Ausat *et al.*, 2024; Tautz *et al.*, 2024; Poetz & Volmer, 2024). The intrinsic motivation and job satisfaction of employees are increased by transformational leaders who envision them and provide tailored support (Hamza *et al.*, 2024). Research supports these findings by connecting transformational leadership to lower employee burnout and higher employee motivation (Ehrnrooth *et al.*, 2024; Karim, 2024), while some argued that contextual factors or individual differences are important (Malik, 2024). Transformational leadership in First Bank, Lagos, can increase job satisfaction and productivity on both individual and organizational levels.

Transactional leadership's negligible impact on employee well-being shows how this

leadership approach, which is mainly concerned with performance management and incentive-based motivation, might not address workforce needs (Kelly & Hearld, 2020). This is in line with the self-determination theory, which maintains that although extrinsic rewards may promote compliance in the short term, they are unlikely to support the psychological needs for long-term well-being, such as relatedness, competence and autonomy (Ryan & Deci, 2020).

Transactional leadership, which is focused on task compliance and extrinsic rewards, is likely unable to adequately support these psychological needs because of its emphasis on performance outcomes and standard compliance (Zhao & Sun, 2024). This weakness of transactional leadership is further criticized by self-determination theory, which emphasizes that such general extrinsic motivators cannot give an individual the intrinsic satisfaction that results in long-lasting well-being (Tarurhor *et al.*, 2024; Goenaga, 2022). The results of the study, which demonstrated that transactional leadership had no appreciable impact on employee well-being, validated this theoretical viewpoint. This result also contradicts studies which indicate that transactional leadership can enhance performance and satisfaction under specific conditions (Kim *et al.*, 2024; Rabiul, 2024).

The most intriguing finding was that there was a strong positive correlation between employee well-being and laissez-faire leadership, even though evidence from earlier research revealed otherwise (DeLay & Clark, 2020; Kamal *et al.*, 2024). Often criticized for its passive management approach, the laissez-faire leadership style primarily results in poor employee performance and low job

satisfaction.

Recently, some authors have noted that highly skilled and independent employees can also benefit from a laissez-faire leadership style (Udin, 2023; Zhang *et al.*, 2023). The positive outcome of this study may serve as evidence that granting employees' freedom and autonomy at work, particularly at First Bank Plc, Lagos, has benefits. Self-determination theory states that when employees feel capable and in control of their decision-making, it improves their general well-being (Ryan & Deci, 2020). This favourable outcome of the laissez-faire leadership style may offer some proof that First Bank employees believe it promotes trust and respect for their abilities. Given that research indicates millennials are more at ease in workplaces that allow them to exercise autonomy and self-determination, the younger generation at First Bank would probably value the flexibility and independence that come with a laissez-faire leadership style (Fraccaroli *et al.*, 2024; Ayoobzadeh *et al.*, 2024).

## CONCLUSION

The study provided important information about the potential effects of various leadership philosophies on the well-being of First Bank employees. Firstly, transformational leadership positively influences employees' well-being, suggesting that leaders who inspire their employees and provide one-on-one assistance make them feel more appreciated, driven, and capable of handling demands at work.

However, transactional leadership does not have a major effect on workers' well-being, implying that clearly defining expectations and offering incentives, transactional leadership can be useful in accomplishing short-

term objectives. However, it might not always satisfy an employee's deeper psychological needs for personal growth and intrinsic motivation. Since transactional leadership and employee well-being are not clearly correlated, it may not use the holistic approach needed to foster long-term employee engagement and satisfaction. The laissez-faire leadership style positively influences the well-being of First Bank employees because employees feel empowered and accomplished as a result of the autonomy and independence this leadership style provides.

## RECOMMENDATIONS

Based on the findings of the study, it was recommended that First Bank management:

- (i) Consider adopting practices that align with the transformational leadership style to enhance employee well-being and to enhance motivation, creativity, and personal development among employees, leading to improved morale and higher job satisfaction.
- (ii) Establish a two-way, open line of communication to learn about each employee's individual goals and strengths, which would boost morale and promote their general well-being.
- (iii) Combine traits of transformational leadership, such as fostering a supportive work environment, with transactional leadership, such as having clear expectations, focusing on both performance-based incentives and emotional support to prevent employee burnout.

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(*Manuscript received: 23rd April, 2025; accepted: 21st September, 2025*).