



Transformational Leadership and Organizational Citizenship Behaviour of Deposit Money Banks in Rivers State

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Abstract

The study examined the relationship between transformational leadership and organizational citizenship behaviour of deposit money banks in Rivers state. The study adopted positivist approach to research in which objective measurement and the use of quantitative data to test hypotheses was used. The study made use of cross-sectional research design and collected data through structured questionnaire. The target population was all the employees working across the twenty-one (21) deposit money banks in Rivers State. However, a sample of one hundred and five (105) staff was drawn using quota sampling technique. Census survey was adopted in the study and as such there was no further sample drawn. SmartPLS 4 was used to test the hypotheses through Partial least squares-structural equation modeling after ensuring the validity and reliability of the items through measurement model analysis. All three hypotheses raised proven significant as obtained from the results of the hypotheses, therefore indicating that there is significant relationship between transformational leadership and organizational citizenship behaviour in deposit money banks in Rivers state. The study therefore recommends that managers of deposit money banks should focus on being exemplary and inspiring through transformational leadership in order to inculcate the spirit of citizenship behaviour on the employees.

Keywords: Transformational leadership, Organizational citizenship

Background to the Study

Deposit money banks in Rivers State are vital to the region's financial ecology, delivering crucial banking services that facilitate economic growth and development. These banks provide an extensive array of services, encompassing savings accounts, loans, and financial consulting, so greatly impacting both individual and corporate financial operations. Rivers State being an industrial centre in the Niger Delta, has experienced growth in its banking industry, with more than 20 commercial banks presently functioning in the state. The financial industry in the state has seen significant development, with the Central Bank of Nigeria indicating a 5.2% annual rise in both deposits and loans in 2023 (Central Bank of Nigeria, 2024). The banking industry is crucial in enabling financial transactions and credit access, while also serving as a catalyst for infrastructure development, job creation, and financial literacy initiatives. The sector's considerable contribution to the state's GDP signifies its vital role in the state's economic activity. These contributions highlight the significance of proficient leadership in guaranteeing the smooth operation of these institutions, sustaining elevated client contentment, and making a substantial impact on the region's overall growth.

Organisational Citizenship Behaviour (OCB) denotes voluntary, discretionary acts undertaken by workers that, while not included in their formal job responsibilities, enhance the organisational environment and contribute to its success. These behaviours, although not explicitly rewarded by the organisation, contribute to the overall efficiency and effectiveness of the organisation. Organisational Citizenship Behaviour (OCB) include actions such as assisting colleagues, fostering a pleasant demeanour, upholding organisational principles, and exceeding job expectations (Edeh & Ikpor, 2025). Within deposit money institutions, OCB is essential for customer service, employee morale, and overall organisational effectiveness. Sakpaide et al. (2023) assert that workers who participate in organisational citizenship behaviour (OCB) often cultivate a work environment that promotes cooperation, dedication, and job satisfaction, all of which are essential in the highly competitive banking sector. In a customer-focused sector, Organisational Citizenship Behaviour (OCB) may profoundly influence customer happiness, retention, and the overall reputation of a bank, rendering it a critical area for managerial focus. When employees demonstrate behaviours such as exceeding fundamental job duties, assisting colleagues, and displaying conscientiousness, it immediately results in enhanced service quality and a more favourable client experience.

The correlation between organisational citizenship behaviour and diverse organisational outcomes has been extensively studied. Research indicates that leadership styles, work environment, and organisational culture significantly influence the promotion of organisational citizenship behaviour (OCB) inside organisations (Malekar, 2020; Yang et al., 2023). Organisational Citizenship Behaviour (OCB) has been categorised into several categories, including Altruism, conscientiousness, and civic virtue. Altruism denotes unselfish actions aimed at assisting others, fostering teamwork and collaboration among employees (Udin, 2024). Conscientiousness, a significant dimension, highlights behaviours including timeliness, accountability, and meticulousness, which facilitate the efficient operation of the organisation (Lee et al., 2024). Civic virtue encompasses workers' engagement in extensive organisational activities, including attending meetings, expressing

concerns, and contributing to choices that benefit the organisation (Herlina et al., 2020). The three characteristics of OCB are essential for cultivating a supportive, productive, and sustainable organisational culture, hence enhancing organisational performance, particularly in sectors such as banking that rely on customer happiness and staff collaboration. In this context, the examination of transformational leadership is crucial, since it is recognised for its substantial impact on behaviours and its ability to advance people in organisational practices.

Transformational leadership is a leadership style wherein leaders inspire and encourage their subordinates to transcend personal interests and collaborate towards common organisational objectives (Abdul-Azeez et al., 2024). It aims to implement substantial transformations inside the organisation by fostering innovation, enhancing job happiness, and inspiring individuals to pursue personal and professional development. Transformational leaders are regarded as exemplars who establish elevated ethical standards and cultivate an atmosphere of trust, transparency, and reciprocal respect. This leadership style is especially effective in dynamic and competitive sectors like banking, where agility, customer-centric tactics, and strong staff involvement are essential. Leaders that embrace transformational leadership behaviours are more inclined to cultivate robust relationships with workers, resulting in heightened commitment, loyalty, and discretionary effort.

The components of transformational leadership, including intellectual stimulation, idealised influence, and inspirational motivation, are essential for enhancing organisational outcomes. Intellectual stimulation promotes creative thinking, challenges prevailing ideas, and facilitates problem-solving, hence cultivating an environment of perpetual learning and creativity (Agbarakwe et al., 2021). Idealised influence pertains to a leader's capacity to serve as a role model, exemplifying elevated ethical standards and garnering respect and admiration from subordinates (Hayati, 2022). Inspirational motivation entails formulating a captivating vision that invigorates and energises people, driving them to pursue collective objectives and surmount challenges (Mathende & Yousefi, 2021). These factors together strengthen employee commitment to organisational objectives, promote innovation, and encourage voluntary behaviours such as organisational citizenship behaviour (OCB), which contribute to organisational success. Transformational leaders may inspire workers to participate in discretionary behaviours that enhance both individual and organisational success by engaging them on emotional and intellectual levels.

Nonetheless, the banking sector has challenges bothering on employee engagement, extra role behaviours, and discretionary roles. These problems can influence both organisational efficacy and the workplace atmosphere. The outcomes also result in low consumer satisfaction, heightened staff turnover, detrimental effects on reputation, restricted innovation and adaptability, diminished employee happiness and engagement, and financial repercussions (Ikoromasoma & Echendu, 2024).

Despite a considerable corpus of literature (Edeh & Ikpor, 2025; Abdul-Azeez et al., 2024; Majeed et al., 2017; Lee et al., 2024; Udin, 2024) regarding transformational leadership and

organisational citizenship behaviour (OCB), the majority of the research has concentrated on alternative industries and geographical locales other than the banking industry at large. Furthermore, there seem to be a lack of research on the construct related to deposit money banks in Rivers State, resulting in a contextual vacuum. A considerable proportion of banks continue to have challenges in instilling a sense of citizenship behaviour among their personnel, which indicate that there is still knowledge gap in the studies. Moreover, a review of existing literature indicates that research utilising Partial Least Squares-Structural Equation Modelling (PLS-SEM) to evaluate the association between transformative leadership and organisational citizenship behaviour are limited. This study aimed to address the identified conceptual, contextual, knowledge and methodological gaps by examining the relationship between transformational leadership and organisational citizenship behaviour in deposit money banks in Rivers State.

This study will enhance the comprehension of how transformational leadership affects employee participation in organisational citizenship behaviour, emphasising the elements of compassion, conscientiousness, and civic virtue. It will also offer insights into how these behaviours might enhance organisational outcomes, such as customer satisfaction and staff performance, which are vital in the competitive banking sector. This study will provide significant insights for management practices and leadership development within the banking industry of Rivers State, with possible relevance for other organisational contexts.

Literature Review and Hypotheses Development

Transformational Leadership

The notion of transformational leadership, articulated by James MacGregor Burns in 1978, underscores the leader's capacity to interact with followers in manners that enhance their morale, motivation, and dedication to the organisation. Transformational leadership is a style that aims to inspire and encourage followers to transcend their own interests in the pursuit of elevated organisational objectives. Bass (1985) posits that transformational leaders are proactive and imaginative, capable of crafting a compelling future for their followers through the articulation of a clear and inspirational vision. This leadership style is especially successful in settings that require creativity, adaptability, and elevated employee involvement, such as the banking industry.

Transformational leaders are defined by their capacity to intellectually influence and inspire followers, operate as role models via idealised influence, and motivate employees with inspiring encouragement (Yang et al., 2020). Intellectual stimulation stimulates followers to engage in critical thinking and question established norms, cultivating an atmosphere conducive to creativity and invention (Avolio et al., 2004). Idealised influence is a leader's ability to serve as a role model by exemplifying elevated ethical standards and garnering the respect and admiration of their followers (Bass, 1985). Inspirational motivation entails conveying an uplifting vision that energises and encourages followers to strive for collective objectives (Avolio et al., 2004). These behaviours boost employee engagement and promote organisational effectiveness by linking individual ambitions with overarching organisational objectives.

Studies indicate that transformational leadership significantly enhances several organisational outcomes, including as job satisfaction, organisational commitment, and performance (Udin, 2024). Transformational leaders promote employee motivation by cultivating trust, autonomy, and a shared purpose, resulting in increased productivity and commitment (Bass & Riggio, 2006). Transformational leadership is associated with enhanced organisational citizenship behaviours (OCB), as employees led by transformational leaders often exceed their defined roles and participate in actions that promote the organization's overall success (Yang et al., 2020).

Furthermore, the advantages of transformational leadership encompass not just individual personnel results but also favourable organisational outcomes, including enhanced performance, innovation, and customer satisfaction (Agbarakwe et al., 2021). In the banking sector, transformational leadership is pivotal in improving service quality and sustaining competitive advantage by inspiring staff to exceed their responsibilities, hence increasing customer happiness and loyalty. Transformational leadership is seen as a crucial factor in organisational success, especially in sectors that necessitate ongoing innovation and elevated employee involvement.

Transformational leadership is an influential leadership style that may profoundly affect organisational culture, employee conduct, and overall performance. Its focus on inspiration, ethical leadership, and intellectual stimulation renders it particularly successful in dynamic, customer-centric sectors like as banking, where innovation and employee dedication are crucial for success. The empirical data demonstrating its beneficial impacts on individual and organisational results highlights the necessity of cultivating transformational leadership approaches in the current competitive corporate landscape. This leadership style is based on five essential elements, of which the following three have been selected for this study: intellectual stimulation, idealised influence, and inspirational motivation (Nilwala1 et al., 2017).

Intellectual Stimulation promotes critical thinking among followers and pushes them to question established norms. Leaders that advocate for this dimension cultivate creativity and innovation by endorsing novel ideas and problem-solving approaches. In industries such as banking, where continual adaptation is essential, intellectual stimulation enables staff to tackle difficulties with novel viewpoints, hence improving overall organisational performance (Lee et al, 2024). Idealised Influence entails leaders serving as ethical exemplars, so earning the respect and trust of their followers. Transformational leaders motivate people to replicate their behaviour by exemplifying high moral standards and integrity, therefore fostering a robust and unified organisational culture. In the banking industry, CEOs demonstrating idealised influence foster a reputation for integrity, essential for client interactions (Al-Jubouri, 2023). Inspirational Motivation denotes a leader's capacity to articulate an uplifting vision that galvanises followers. Leaders employing inspiring motivation align employees with the organization's objectives, creating excitement and dedication. This component is particularly impactful in sectors such as banking, where a collective sense of purpose may enhance performance and customer satisfaction (Jacob & Thilagaraj, 2022).

Organizational Citizenship Behaviour

Organisational Citizenship Behaviour (OCB) has become more vital in contemporary organisations, where collaborative and team-oriented initiatives are needed for success (Argentero et al., 2008). Organisational citizenship behaviour (OCB) is crucial for improving organisational performance by promoting voluntary acts that benefit the organisation without formal rewards (Organ, 1988). These behaviours encompass assisting colleagues, exceeding fundamental job obligations, and participating in supplementary activities that enhance a more efficient and collaborative working atmosphere (Edeh & Ikpore, 2025). Organisations exhibiting elevated levels of Organisational Citizenship Behaviour (OCB) experience many benefits, including as enhanced job satisfaction, improved employee morale, and decreased turnover rates, all of which foster a more robust and efficient workplace (Malekar, 2020).

The significance of OCB transcends individual actions and impacts wider organisational results. Irem et al. (2024) illustrate that organisational citizenship behaviour (OCB) significantly enhances organisational performance, job satisfaction, and leadership efficacy. These behaviours foster the development of social capital inside the organisation, enhancing cooperation and organisational cohesiveness. Furthermore, organisations characterised by a high prevalence of organisational citizenship behaviour (OCB) typically exhibit reduced turnover rates, as workers perceive a greater sense of engagement and connection to the workplace (Malekar, 2020). Moreover, recent studies indicate that organisational citizenship behaviour (OCB) might improve customer satisfaction, especially in-service industries, by motivating staff to exceed expectations in fulfilling client requirements and proactively resolving problems (Geus et al., 2024). In the banking industry, staff exhibiting organisational citizenship behaviour (OCB) are likely to cultivate stronger client connections, enhancing service quality and promoting increased loyalty.

Leadership is essential in promoting organisational citizenship behaviour (OCB). Irem et al. (2024) contend that transformational leadership, which inspires, motivates, and intellectually stimulates people, is especially effective in promoting organisational citizenship behaviour (OCB). Transformational leaders establish an atmosphere that inspires people to participate in discretionary actions advantageous to the organisation, as they prioritise a collective vision and elevated ethical standards (Worku & Debela, 2024). Spanouli et al. (2024) assert that workers led by transformational leaders are more inclined to participate in organisational citizenship behaviour (OCB) due to the perception that their contributions are appreciated and serve a larger organisational objective. Furthermore, organisational support and equity are essential in fostering organisational citizenship behaviour (OCB). Employees are more inclined to exhibit organisational citizenship behaviour (OCB) when they view their organisation as equitable and helpful, indicating that a constructive organisational culture is crucial for fostering such behaviours (Malekar, 2020).

Concurrently, specific organisational variables may hinder the manifestation of OCB. Gan and Halimah (2020) determine that job stress and burnout adversely affect employees' propensity to participate in organisational citizenship behaviour, as stressed individuals are

less inclined to exhibit extra-role behaviours. This underscores the need of sustaining a friendly and healthy workplace to promote Organisational Citizenship Behaviour (OCB). Organisations that neglect to tackle problems such as excessive workload or insufficient resources jeopardise employee engagement and lower the probability of Organisational Citizenship Behaviour (OCB), potentially impacting overall organisational success.

Research indicates that organisational citizenship behaviour (OCB) has several characteristics, including altruism, conscientiousness, sportsmanship, civility, and civic virtue (Argentero et al., 2008). Nonetheless, three of them have been chosen to emphasise this study. Altruism refers to the consideration for the welfare of others in the workplace, irrespective of personal gain or reciprocation, whereas Conscientiousness is the personality attribute characterised by responsibility, caution, or diligence. Conscientiousness denotes a commitment to executing tasks proficiently and a significant regard for commitments to others. Conscientious individuals are often efficient and organised, in contrast to those who are easy-going and disorganised. They often exhibit self-discipline, perform their duties responsibly, and strive for success (Yang et al., 2023). Civic virtue denotes an employee's sense of belonging to the organisation, akin to a citizen's connection to their nation, therefore engaging in organisational matters and activities that enhance the organization's performance (Geus et al., 2020). These dimensions underscore the role of OCB in facilitating organisational efficiency, especially in collaborative environments, as they foster robust interpersonal relationships and maintain operational effectiveness amid challenges or disruptions.

Hypotheses Development

Intellectual Stimulation and Conscientiousness

Intellectual stimulation is a crucial topic in organisational behaviour that has received much attention in recent study due to its influence on employee performance, engagement, and overall organisational success. Intellectual stimulation, a facet of transformative leadership, denotes the capacity of leaders to foster creativity, innovation, and problem-solving among their subordinates (Jacob & Thilagaraj, 2022). Leaders who offer intellectual stimulation cultivate an environment that encourages people to engage in critical thinking, interrogate assumptions, and investigate innovative methods for attaining organisational objectives. This leadership behaviour may profoundly influence workers' work-related attitudes and behaviours, particularly their level of conscientiousness. Conscientiousness is a personality quality defined by elevated self-discipline, organisation, meticulousness, and a profound feeling of duty (Edeh & Ikpor, 2025). Conscientious persons exhibit a strong dedication to their job, do duties diligently, and pursue perfection.

The correlation between intellectual stimulation and conscientiousness has been examined regarding the influence of leadership on employee behaviours and attitudes. Leaders who offer intellectual stimulation promote innovative thinking, initiative, and a problem-solving attitude among personnel. This setting can enhance employees' conscientiousness by encouraging them to exceed fundamental task requirements, engage in proactive behaviours, and exhibit more attention to detail. Research indicates that intellectual stimulation can foster

a profound feeling of responsibility among employees for their job and enhance their pride in their efforts (Amah, 2018). This is likely to promote conscientious behaviours, including timeliness, reliability, and superior performance.

Moreover, intellectual stimulation may enhance conscientiousness by fostering a work culture that prioritises persistence, thoroughness, and accountability. Employees who are motivated to engage in critical thinking and undertake tough activities may experience an enhanced feeling of accountability for their job results. In a nurturing and intellectually engaging atmosphere, diligent individuals may feel emboldened to take initiative and exhibit enhanced organisational dedication (Avolio et al., 2004). This may result in behaviours that correspond with the fundamental characteristics of conscientiousness, like striving for excellence and precision in their tasks and proactively pursuing resolutions to intricate issues. Moreover, studies indicate that transformational leadership behaviours, such as intellectual stimulation, can improve work satisfaction and intrinsic motivation, both of which correlate favourably with conscientious behaviours (Lee et al., 2024).

The correlation between intellectual stimulation and conscientiousness is essential for organisational success. Leaders who provide intellectual stimulation can boost employee motivation and foster a work atmosphere conducive to conscientiousness. Intellectual stimulation fosters creativity, critical thinking, and invention, enabling employees to cultivate a heightened feeling of responsibility and dedication to their tasks, hence enhancing conscientious behaviour (Lee et al., 2024). Consequently, it is reasonable to propose that intellectual stimulation enhances employees' conscientiousness, since the intellectual challenges presented by transformational leaders motivate employees to engage with their job more responsibly and diligently.

H1: There is significant relationship between intellectual stimulation and conscientiousness.

Idealized influence and altruism

The correlation between idealised influence and altruism is a significant focus in organisational behaviour, especially in comprehending how leadership might affect workers' discretionary actions. Idealised influence, a fundamental aspect of transformational leadership, pertains to leaders who serve as role models, exemplifying elevated ethical standards and earning the respect and trust of their followers (Pattnaik & Sahoo, 2021). These leaders evoke admiration, loyalty, and a profound commitment from their people by exemplifying honesty, selflessness, and a distinct sense of purpose. Altruism is a type of organisational citizenship behaviour characterised by the voluntary assistance of colleagues in the workplace without anticipation of external incentives (Sakpaide et al., 2023). Altruistic behaviours often encompass providing aid to colleagues, disseminating information, and facilitating others in attaining their professional objectives.

Studies indicate that idealised influence might enhance altruistic behaviours among employees. Leaders demonstrating idealised influence act as paragons of ethical conduct and

altruism, prompting staff to emulate comparable attitudes and behaviours. When workers witness their leaders demonstrating integrity and prioritising the organization's and others' interests, they are more inclined to replicate similar behaviours in their own work. Pattnaik and Sahoo (2021) contend that transformative leaders exhibiting idealised influence motivate followers to partake in behaviours that advantage both the organisation and their peers, including charity. These leaders cultivate an atmosphere in which altruistic behaviours are esteemed and promoted, perhaps motivating people to provide assistance without anticipating immediate recompense.

Moreover, personnel guided by leaders exhibiting idealised influence may experience heightened loyalty and dedication to both their leaders and the organisation, hence enhancing their inclination to partake in altruistic behaviours. Idealised influence cultivates trust and promotes a feeling of collective accountability, motivating employees to assist one another for the organization's overall benefit (Mathende & Yousefi, 2021). Consequently, it is reasonable to propose that idealised influence positively affects workers' altruism, since leaders' ethical behaviour and exemplary behaviour might motivate colleagues to engage in altruistic actions at work.

H2: Idealized influence significantly relates with altruism.

Inspirational motivation and civic virtue

The correlation between inspirational motivation and civic virtue offers a valuable perspective on how leadership behaviours affect organisational citizenship behaviours (OCBs), particularly civic virtue. Inspirational motivation, an essential aspect of transformative leadership, pertains to leaders that galvanise and energise their people via a persuasive vision, fervour, and support (Leite & Rua, 2022). These leaders articulate elevated expectations, provide a feeling of purpose, and cultivate optimism for the future, thereby motivating colleagues to strive towards shared objectives. Civic virtue, conversely, is an aspect of organisational citizenship behaviour (OCB) that entails active engagement in the organization's wider activities, including attending meetings, participating in decision-making, and exhibiting concern for the organization's overall welfare (Herlina et al., 2020). Employees demonstrating civic virtue express dedication to the organisation by volunteer actions that surpass their official responsibilities.

Inspirational motivation may profoundly influence workers' civic virtue. Leaders who offer inspiring motivation foster an environment where employees feel a personal connection to the organization's goal and values. This link may cultivate a feeling of ownership and accountability, encouraging workers to participate actively in organisational activities and decision-making. A leader's capacity to motivate and invigorate their subordinates frequently leads to heightened dedication to the organisation, as employees become more inclined to extend their contributions beyond fundamental job responsibilities (Al-Jubouri, 2023). Inspirational motivation fosters an organisational mindset among personnel, emphasising communal achievement above individual responsibilities. Employees who are inspired by

their leaders are more inclined to engage in behaviours such as attending voluntary meetings, engaging in organisational activities, and promoting organisational enhancements.

Research indicates that inspiring motivation might increase civic virtue by linking individual employee objectives with the overarching organisational aim. When leaders articulate a persuasive vision and exhibit excitement, employees are more inclined to feel inspired to proactively contribute to the organization's success. This is especially apparent in organisational settings where employees' voluntary engagement is essential for creativity, decision-making, and overall organisational efficacy. Consequently, personnel motivated by their leaders exhibit increased engagement in organisational activities that promote a positive culture and enhance the organization's long-term viability (Lee et al., 2024). Inspirational motivation may augment employees' intrinsic motivation, increasing their propensity to engage in behaviours that benefit the organisation, such as endorsing organisational change, supporting management efforts, and actively participating in voluntary duties.

Leaders demonstrating inspiring motivation foster a healthy organisational atmosphere in which people feel valued and acknowledged for their contributions. This sense of belonging can enhance civic virtue as employees acknowledge the importance of their activities within the larger organisational framework. In settings where workers feel motivated and supported, they are more inclined to take initiative and engage in activities that improve organisational performance, even when such behaviours are not officially mandated or incentivised (Al-Jubouri, 2023). It may be posited that inspiring motivation positively influences workers' civic virtue by cultivating a sense of belonging, ownership, and active engagement in organisational operations.

H3: There is significant relationship between inspirational motivation and civic virtue.

From the literatures above, the study formulates the following hypotheses;

- i. **H1:** There is significant relationship between intellectual stimulation and conscientiousness.
- ii. **H2:** Idealized influence significantly relates with altruism.
- iii. **H3:** Inspirational motivation significantly relates with civic virtue.

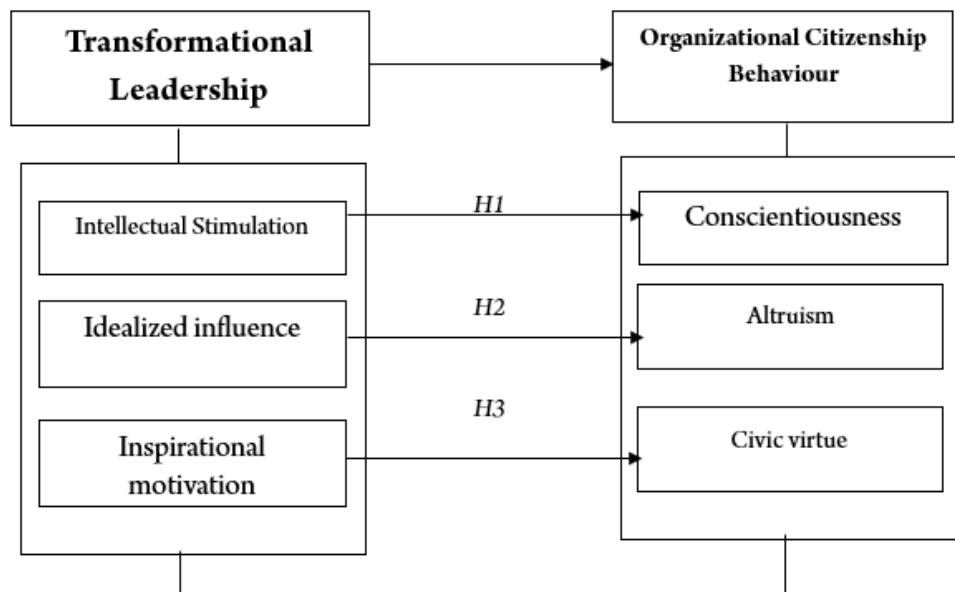


Figure 1: Research Model

Method

Procedure and Participants

The study which examined the relationship between transformational leadership and organizational citizenship behavior (OCB) in the banking sector of Rivers State, a positivist research approach was adopted. Positivism, which emphasizes objective measurement and the use of quantitative data to test hypotheses, aligns well with the goal of identifying and measuring the relationships between the construct. The study adopted cross sectional design and collected data from a range of subjects through questionnaire. The target population was all the employees working across the twenty-one (21) deposit money banks in Rivers State as released by the Central Banks of Nigeria (CBN, 2020) and Ikoromasoma and Echendu (2024). This includes employees across various departments such as customer service, administration, and management. However, a sample of one hundred and five (105) staff was drawn using quota sampling technique. Census survey was adopted in the study and as such there was no further sample drawn from the population. Census survey It is studying the entire population without drawing a sample size. According to Nwana (2005) there are conditions that warrant the study of the entire population. One of such is when the entire population to be studied is too small. Also, Kothari (2004) said when the entire population is small, there is no need using a sample survey.

Measures

Structured questionnaires were designed based on five-point Likert's scale (strongly agree +5 - strongly disagree = 1) which was used to collect data from the respondents. The questionnaires were designed to measure both transformational leadership and organizational citizenship behavior. Transformational leadership was studied under the latent variables of intellectual stimulation, idealized influence, and inspirational motivation.

Transformational leadership was measured using items adapted from Nilwala et al. (2017). The dimensions and their items are as follows; idealized influence=3 items, intellectual stimulation=5 items and inspirational motivation=3 items. Whereas organizational citizenship behaviour measures were adapted from the study of Argentero et al. (2008). The measures were altruism, conscientiousness and civic virtue which had 6, 5, and 5 items respectively. SmartPLS 4 was used to test the hypotheses through Partial least squares-structural equation modeling after ensuring the validity and reliability of the items through measurement model analysis.

Results and Discussion

Demographic Analysis

Table 1: Demographic Characteristics of Respondents

	Frequency	Percent	Valid Percent	Cumulative Percent
Gender Distribution				
Valid	Female	54	51.4	51.4
	Male	51	48.6	100.0
	Total	105	100.0	100.0
Respondent's Marital Status Distribution				
Valid	Married	40	38.1	38.1
	Not_married	65	61.9	100.0
	Total	105	100.0	100.0
Respondent's Educational Qualification Distribution				
Valid	Post	27	25.7	25.7
	Graduate			
	Graduates	78	74.3	100.0
	Total	105	100.0	100.0
Respondent's Position in Bank Distribution				
Valid	Management	32	30.5	30.5
	Non-management	73	69.5	100.0
	Total	105	100.0	100.0

The demographic characteristics of the respondents reveal interesting insights into the sample composition. In terms of gender distribution, the sample is nearly evenly split, with 54 females (51.4%) and 51 males (48.6%). This shows a balanced representation of both genders, with females making up a slightly larger proportion of the respondents. Regarding marital status, the majority of respondents are not married, with 65 individuals (61.9%) falling into this category. In contrast, 40 respondents (38.1%) are married. This suggests that a larger portion of the sample consists of single individuals. When it comes to educational qualifications, a significant majority of respondents have a graduate degree. Out of the 105 respondents, 78 (74.3%) hold a graduate qualification, while 27 (25.7%) have a post-graduate degree. This indicates that the sample is highly educated, with most respondents having completed their undergraduate studies.

Lastly, the position in the banks is another important demographic characteristic. A majority of respondents, 73 (69.5%), hold non-management positions, while 32 respondents (30.5%) are in management roles. This suggests that the majority of the respondents are in operational or support roles, with a smaller proportion in leadership or management positions.

Measurement Model

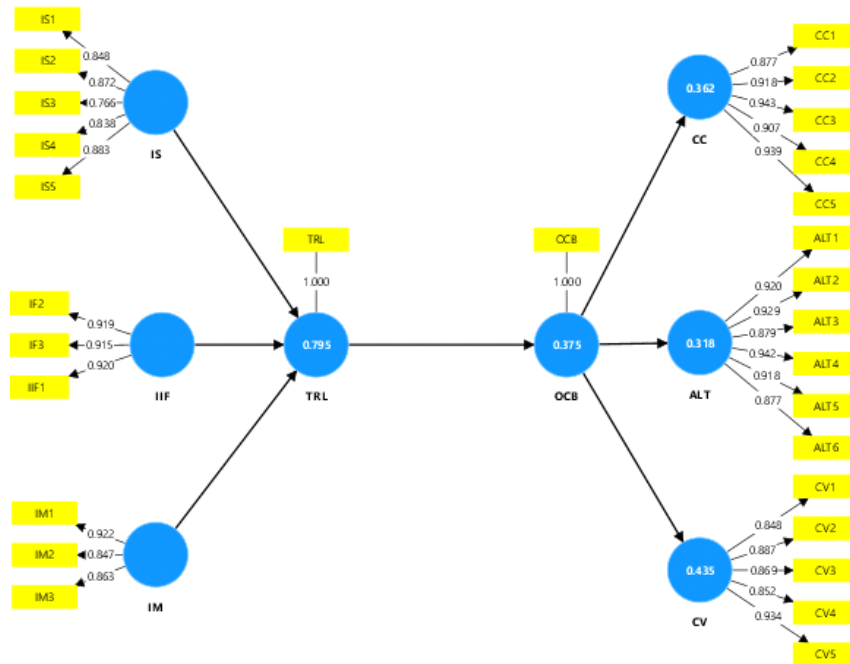


Figure 2: Measurement Model (Outer Loadings)

Where: IS= intellectual stimulation; IIF= idealized influence; IM= inspirational motivation; CC= conscientiousness; ALT= altruism; CV= civic virtue; TRL= transformational leadership; OCB= organizational citizenship behaviour.

Table 2: Result Summary for Reflective Measurement Model of Transformational Leadership.

Constructs	Indicators	Convergent Validity	Internal Consistency			
			Reliability			
	Loadings (β) (l_k)	Indicator Reliability (l_k^2)	AVE	Composite Reliability (ρ_c)	Cronbach's Alpha (α)	
Threshold	>0.70	>0.50	>0.50	>0.70	>0.70	
Intellectual Stimulation	IS1	0.848	0.719	0.710	0.924	0.900
	IS2	0.872	0.760			
	IS3	0.766	0.587			
	IS4	0.838	0.702			
	IS5	0.883	0.780			
Idealized Influence	IIF1	0.920	0.846	0.843	0.941	0.910
	IIF2	0.919	0.845			
	IIF3	0.915	0.837			
Inspirational Motivation	IM1	0.922	0.850	0.771	0.910	0.864
	IM2	0.847	0.717			
	IM3	0.863	0.745			

Source: SmartPLS4.0.9.5 Output of Research Data, 2025

The result summary for the reflective measurement model of Transformational Leadership provides an evaluation of how well the constructs of Intellectual Stimulation, Idealized Influence, and Inspirational Motivation are measured using their respective indicators. The results suggest that the measurement model meets the required criteria for convergent validity and internal consistency, which are essential for the robustness of the study.

Intellectual Stimulation (IS)

For Intellectual Stimulation, the indicator loadings are all above the acceptable threshold of 0.70, indicating that the indicators (IS1 through IS5) are strongly related to the construct (Wong, 2013). Specifically, the loadings range from 0.766 to 0.883, with IS3 (0.766) being the lowest but still above the minimum standard. This indicates that the items are reliable and valid in capturing the essence of intellectual stimulation. The indicator reliability, calculated as the squared loadings (l_k^2), further supports this with values ranging from 0.587 to 0.780, with IS3 being slightly lower (0.587), but still acceptable. Average Variance Extracted (AVE) for this construct is 0.710, exceeding the threshold of 0.50, which confirms that the indicators together explain more than half of the variance in the construct (Ringle et al., 2024), supporting convergent validity. The composite reliability (0.924) and Cronbach's Alpha

(0.900) values for this construct are both above the threshold of 0.70, indicating that the internal consistency of the scale is excellent. Thus, intellectual stimulation is a well-measured construct in this study (Ringle et al., 2024).

Idealized Influence (II)

The indicators for Idealized Influence also show strong relationships with the construct, with loadings ranging from 0.915 to 0.920. These values exceed the 0.70 threshold (Hair et al., 2022), indicating that the indicators are highly reliable in representing Idealized Influence. The indicator reliability for all items (IIF1, IIF2, and IIF3) is above 0.50, with values between 0.837 and 0.846, which suggests that the indicators consistently measure the construct (Henseler et al., 2012). The AVE for Idealized Influence is 0.843, indicating that the construct explains a large portion of the variance in the indicators, thus demonstrating excellent convergent validity (arstedt & Cheah, 2019). Additionally, the composite reliability (0.941) and Cronbach's Alpha (0.910) values exceed the required thresholds, suggesting that idealized influence is both internally consistent and reliable (Hair et al., 2011). This confirms that the measurement model for idealized influence is robust.

Inspirational Motivation (IM)

For Inspirational Motivation, the loadings of the three indicators (IM1, IM2, and IM3) are all above 0.70, ranging from 0.847 to 0.922, indicating that they are strong measures of the construct (Henseler et al., 2012). The indicator reliability values (ranging from 0.717 to 0.850) are all above 0.50, supporting the reliability of the indicators. The AVE for Inspirational Motivation is 0.771, which is well above the minimum threshold of 0.50, demonstrating that the indicators effectively capture the construct's variance and confirming its convergent validity (Hair et al., 2022). Furthermore, the composite reliability (0.910) and Cronbach's Alpha (0.864) values indicate that the scale for Inspirational Motivation is highly consistent and reliable. This highlights the strong measurement of Inspirational Motivation in this study. Overall, the results demonstrate that the measurement model for Transformational Leadership is highly valid and reliable

Table 3: Result Summary for Reflective Measurement Model of Organizational Citizenship Behaviour.

Constructs	Indicators	Convergent Validity	Internal Consistency			
			Reliability			
			Loadings (β) (l_k)	Indicator Reliability (l_k^2)	AVE	Composite Reliability (ρ_c)
Threshold		>0.70	>0.50	>0.50	>0.70	>0.70
Conscientiousness	CC1	0.877	0.769	0.841	0.964	0.953
	CC2	0.918	0.842			
	CC3	0.943	0.890			
	CC4	0.907	0.823			
	CC5	0.939	0.882			
Altruism	ALT1	0.920	0.846	0.830	0.967	0.959
	ALT2	0.929	0.863			
	ALT3	0.879	0.773			
	ALT4	0.942	0.887			
	ALT5	0.918	0.842			
	ALT6	0.877	0.769			
Civic virtue	CV1	0.848	0.719	0.772	0.944	0.926
	CV2	0.887	0.787			
	CV3	0.869	0.755			
	CV4	0.852	0.726			
	CV5	0.934	0.872			

Source: SmartPLS4.0.9.5 Output of Research Data, 2025

The measurement model for Organizational Citizenship Behavior (OCB) demonstrates strong convergent validity, internal consistency, and reliability for all constructs and indicators. These results suggest that the constructs (Conscientiousness, Altruism, and Civic Virtue) are well-defined and the measurement model is sound.

Conscientiousness (CC)

Loadings (β): The factor loadings for the five indicators (CC1 to CC5) are above the 0.70 threshold, which indicates that these indicators are strong, reliable representations of the Conscientiousness construct (Schwarz & Bock, 2012).

Indicator Reliability (l_k^2): The squared loadings (ranging from 0.769 to 0.939) indicate that a substantial proportion of the variance in each indicator is explained by the latent construct

(Conscientiousness). All values are above the 0.50 threshold, showing that the indicators are reliable (Hair et al., 2017).

AVE (Average Variance Extracted): The AVE value is 0.841, which exceeds the 0.50 threshold, meaning that the construct Conscientiousness explains more than 50% of the variance in its indicators, confirming good convergent validity (Fornell & Larcker, 1981).

Composite Reliability (ρ_c): With a value of 0.964, this shows that the internal consistency of the construct is very high, exceeding the 0.70 threshold (Nunnally & Bernstein, 1994).

Cronbach's Alpha (α): The value of 0.953 is above the 0.70 threshold, indicating strong internal consistency and reliability of the construct (Nunnally & Bernstein, 1994).

Altruism (ALT)

Loadings (β): The factor loadings for the six indicators (ALT1 to ALT6) range from 0.877 to 0.942, all of which are well above the 0.70 threshold, indicating that the indicators are valid measures of the Altruism construct.

Indicator Reliability (Ik^2): The squared loadings range from 0.769 to 0.887, which indicates strong reliability for each indicator.

AVE: The AVE value of 0.830 exceeds the 0.50 threshold, showing good convergent validity, as the construct explains a significant proportion of the variance in the indicators.

Composite Reliability (ρ_c): The value of 0.967 is well above the 0.70 threshold, suggesting high internal consistency for the Altruism construct.

Cronbach's Alpha (α): The value of 0.959 is also well above the threshold, confirming the reliability and internal consistency of the Altruism construct.

Civic Virtue (CV)

Loadings (β): The factor loadings for the five indicators (CV1 to CV5) range from 0.848 to 0.934, all above the 0.70 threshold, indicating the indicators are reliable measures of the Civic Virtue construct.

Indicator Reliability (Ik^2): The squared loadings range from 0.719 to 0.872, which confirms that the indicators are reliable with a good amount of variance explained by the construct.

AVE: The AVE of 0.772 is above the 0.50 threshold, suggesting strong convergent validity.

Composite Reliability (ρ_c): The value of 0.944 indicates strong internal consistency for the Civic Virtue construct.

Cronbach's Alpha (α): The value of 0.926 confirms good internal consistency and reliability for the Civic Virtue construct.

Table 4: Overview of Discriminant Validity – Fornell-Larcker Criterion

	ALT	CC	CV	IIF	IM	IS
ALT	0.911					
CC	0.750	0.917				
CV	0.695	0.807	0.878			
IIF	0.832	0.678	0.658	0.918		
IM	0.869	0.705	0.683	0.808	0.878	
IS	0.575	0.692	0.721	0.799	0.748	0.842

The findings from the Fornell-Larcker criterion analysis indicate that all constructs in the model demonstrate good discriminant validity. The square root of AVE for Individualized Influence (IIF) is 0.918, which is higher than its correlations with other constructs, confirming its distinctiveness. Intellectual Stimulation (IS) has a square root of AVE of 0.842, exceeding the correlations with other constructs, while Inspirational Motivation (IM) shows a square root of AVE of 0.878, also greater than the correlations with other constructs.

For organizational citizenship behavior, Conscientiousness (CC) has a square root of AVE of 0.917, higher than its correlations with other constructs. Civic Virtue (CV) shows a square root of AVE of 0.878, which is greater than its correlations with other constructs, and Altruism (ALT) has a square root of AVE of 0.911, exceeding the correlations with other constructs.

Hypotheses Testing

- H1: Intellectual stimulation is significantly related to conscientiousness.
H2: There is significant relationship between idealized influence and altruism.
H3: Inspirational motivation significantly relates with civic virtue.

Table 5: Summary of Findings for Structural Model

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
IIF -> ALT	0.300	0.305	0.086	3.508	0.000
IM -> CV	0.404	0.400	0.122	3.316	0.001
IS -> CC	0.752	0.745	0.148	5.078	0.000

The results of the hypotheses testing for the structural model indicate the following:

IIF (Individualized Influence) → ALT (Altruism):

The original sample value (O) is 0.300, with a sample mean (M) of 0.305 and a standard deviation (STDEV) of 0.086. The T-statistic is 3.508, which is greater than the typical threshold of 1.96, indicating a statistically significant relationship between Individualized Influence and Altruism. The P-value is 0.000, which is less than the conventional significance level of 0.05, confirming that the relationship is significant at the 5% level.

IM (Inspirational Motivation) → CV (Civic Virtue):

The original sample value (O) is 0.404, with a sample mean (M) of 0.400 and a standard deviation (STDEV) of 0.122. The T-statistic is 3.316, which is also above 1.96, indicating a statistically significant relationship between Inspirational Motivation and Civic Virtue. The P-value is 0.001, which is less than 0.05, confirming the relationship is significant at the 5% level.

IS (Intellectual Stimulation) → CC (Conscientiousness):

The original sample value (O) is 0.752, with a sample mean (M) of 0.745 and a standard deviation (STDEV) of 0.148. The T-statistic is 5.078, well above the threshold of 1.96, indicating a strong and statistically significant relationship between Intellectual Stimulation and Conscientiousness. The P-value is 0.000, which is significantly lower than 0.05, confirming a highly significant relationship. Interpretation: There is a significant positive relationship between Intellectual Stimulation and Conscientiousness.

Discussion of Finding

The findings of the structural model reveal significant positive relationships between transformational leadership dimensions and organizational citizenship behavior (OCB). Specifically, Individualized Influence (IIF) positively affects Altruism (ALT), with a significant path coefficient of 0.300 (T-statistic = 3.508, $p = 0.000$). This supports the notion that leaders who provide individualized attention and consideration foster a sense of altruism in their followers, encouraging voluntary behaviors that benefit the organization (Edeh & Ikpor, 2025).

Similarly, Inspirational Motivation (IM) significantly influences Civic Virtue (CV) ($\beta = 0.404$, T-statistic = 3.316, $p = 0.001$), suggesting that leaders who inspire and motivate their followers promote behaviors aligned with organizational values and engagement. This is consistent with prior research indicating that transformational leaders who articulate a compelling vision foster greater organizational commitment and participation (Jacob & Thilagaraj, 2022; Lee et al., 2024).

Finally, the strongest effect was observed for Intellectual Stimulation (IS) on Conscientiousness (CC) ($\beta = 0.752$, T-statistic = 5.078, $p = 0.000$), indicating that leaders who encourage creativity and problem-solving among their followers enhance their sense of responsibility and diligence. This finding is in line with previous studies that highlight the role

of intellectual stimulation in promoting proactive behaviors and high performance in the workplace (Hayati, 2022).

These findings collectively emphasize the importance of transformational leadership in fostering OCB dimensions, contributing to a positive organizational climate and greater employee engagement.

Conclusion

The study concludes that the dimensions of transformational leadership—Individualized Influence (IIF), Inspirational Motivation (IM), and Intellectual Stimulation (IS)—positively and significantly affect organisational citizenship behaviour (OCB) indicators, specifically Altruism (ALT), Civic Virtue (CV), and Conscientiousness (CC), respectively. Leaders that offer personalised assistance, motivate their followers, and promote innovative problem-solving enhance voluntary and proactive behaviours in workers, including altruism, civic virtue, and conscientiousness. The research corroborates current literature that associates transformative leadership with increased employee engagement and organisational commitment, highlighting the essential function of leadership in fostering beneficial organisational behaviours. The findings indicate that organisations ought to invest in transformational leadership approaches to foster a more engaged, motivated, and accountable staff.

Implication

Intellectual stimulation and Conscientiousness

Knowledge implication

The study enhances our understanding of the mechanisms by which transformational leadership drives individual accountability and high performance, making it clear that fostering an environment of intellectual challenge is crucial for cultivating conscientiousness.

Practical implication

Organisations can gain advantages by fostering a workplace that promotes intellectual stimulation and innovative problem-solving. Leaders' ought to motivate staff to engage in critical thinking and innovation, which will probably result in more responsibility and commitment to their positions. Organisations might effectively use brainstorming sessions, innovation challenges, or continuous learning opportunities that promote employee engagement and accountability in their job. Furthermore, fostering a feedback culture that encourages employees to engage in self-reflection and improvement might further augment conscientiousness.

Individualized influence and Altruism

Knowledge implication

This discovery enhances comprehension of how individualised leadership practices cultivate benevolence among workers. By providing personalised assistance, leaders promote workers' participation in voluntary and prosocial actions that enhance the organisation. This

corresponds with social exchange theory, indicating that when workers see value from their leaders, they are more inclined to reciprocate with good behaviours.

Practical Implication

Organisations must educate leaders to deliver more individualised attention to employees, acknowledging distinct requirements and providing assistance customised for each individual. Leaders may cultivate a culture of generosity by interacting with people personally, perhaps enhancing collaboration and voluntary contributions to organisational success. Mentoring programs or personalised coaching might be instituted to improve staff morale and promote pro-social behaviours.

Inspirational Motivation and Civic Virtue

Knowledge Implication

The outcome underscores that transformational leaders who convey a persuasive vision and motivate their followers may profoundly impact behaviours that foster organisational citizenship, including active engagement in organisational activities and the overall welfare of the organisation. This corroborates prior research indicating that inspiring leadership encourages people to synchronise their activities with the organization's objectives and principles.

Practical implication

Leaders must prioritise articulating a coherent and motivating vision for the organisation, linking workers' own values with the organization's objectives. By doing so, they may encourage active engagement and cultivate a feeling of accountability for organisational well-being. Practical interventions may encompass frequent team meetings wherein executives communicate the organization's vision and engage employees in decision-making processes, fostering a sense of integral participation in the company's future.

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