

Emotional Intelligence Dimensions as Predictors of Leadership Styles in Nigerian Deposit Money Banks

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Abstract: This study examined the dimensions of emotional intelligence as predictors of leadership styles in Nigerian Deposit Money Banks. Drawing on Emotional Intelligence Theory and Full Range Leadership Theory, the research investigated how specific emotional competencies influence transformational, transactional, and laissez-faire leadership styles. A sequential explanatory mixed-methods design was adopted, combining quantitative survey data from 425 bank employees with qualitative interviews. Standardized instruments, including the Wong and Law Emotional Intelligence Scale (WLEIS) and the Multifactor Leadership Questionnaire (MLQ-5X), were utilized. Regression analysis revealed that emotional intelligence significantly predicted transformational leadership ($\beta = 0.48$, $R^2 = 0.31$), moderately predicted transactional leadership ($\beta = 0.29$, $R^2 = 0.17$), and negatively predicted laissez-faire leadership ($\beta = -0.22$, $R^2 = 0.11$). The findings indicate that leaders with higher self-awareness, empathy, emotional regulation, and effective emotion utilization are more likely to adopt active and constructive leadership behaviours while avoiding passive tendencies. The study concludes that emotional intelligence is a critical determinant of leadership effectiveness in Nigeria's banking sector and recommends integrating it into leadership development and human resources systems.

Keywords: Emotional Intelligence, Nigerian Banking Sector, Laissez-Faire Leadership, Transformational Leadership, Transactional Leadership

1.1 Introduction

Leadership effectiveness remains a critical determinant of organizational performance, employee engagement, and service delivery in the banking sector. In highly regulated and competitive environments such as Nigerian Deposit Money Banks, leadership behaviour influences employee motivation, operational efficiency, compliance adherence, and customer satisfaction. Contemporary leadership research increasingly recognizes emotional intelligence (EI) as a fundamental driver of effective leadership behaviour (Goleman, 1995; Mayer & Salovey, 1997).

Emotional intelligence refers to an individual's capacity to perceive, understand, regulate, and utilize emotions in self and others. The ability-based framework conceptualizes EI as multidimensional, typically comprising self-emotional appraisal, others' emotional appraisal, use of emotion, and regulation of emotion (Wong & Law, 2002). Rather than treating EI as a unidimensional construct, scholars argue that its distinct dimensions may exert differential effects on leadership behaviours (Mayer, Roberts, & Barsade, 2008).

Leadership styles, particularly transformational, transactional, and laissez-faire leadership as articulated by Bass and Avolio (1994), represent distinct behavioural patterns through which leaders influence followers. Transformational leadership emphasizes inspiration and vision, transactional leadership focuses on structured

exchanges and performance monitoring, while laissez-faire leadership reflects avoidance of decision-making responsibilities.

In Nigerian banks, where leaders operate under performance pressure, regulatory scrutiny, and hierarchical structures, understanding which specific emotional intelligence dimensions predict particular leadership styles is theoretically and practically significant. However, empirical studies in Nigeria largely examine EI as a composite variable, overlooking how its individual dimensions uniquely shape leadership behaviour. This study, therefore, investigates emotional intelligence dimensions as predictors of leadership styles in Nigerian Deposit Money Banks.

1.2 Statement of the Problem

Despite extensive global research linking emotional intelligence to leadership effectiveness, much of the existing literature treats emotional intelligence as a single aggregate construct. This approach masks the possibility that specific emotional intelligence dimensions may influence leadership styles differently. For example, the ability to regulate emotions may be more critical for transformational leadership, while emotional appraisal skills may relate differently to transactional behaviours.

In the Nigerian banking sector, leadership challenges such as employee stress, performance pressure, and disengagement persist, suggesting that leadership development interventions may not be sufficiently targeted. Although banks invest heavily in leadership training programmes, there is limited empirical evidence identifying which emotional competencies are most predictive of specific leadership styles within this context (Mayer, Roberts, & Barsade, 2008).

Furthermore, most EI leadership studies are concentrated in Western contexts, raising concerns about contextual applicability to Nigerian Deposit Money Banks, which operate under unique socio-economic and institutional conditions. The absence of dimension-level analysis limits both theoretical clarity and practical application.

Therefore, there is a need to disaggregate emotional intelligence into its core dimensions and examine their predictive effects on transformational, transactional, and laissez-faire leadership styles within Nigerian Deposit Money Banks.

1.3 Research Questions

1. To what extent do emotional intelligence dimensions predict leadership styles in Nigerian Deposit Money Banks?
2. Which emotional intelligence dimensions significantly predict transformational, transactional, and laissez-faire leadership styles?

1.4 Research Objectives

1. To examine the predictive effects of emotional intelligence dimensions on leadership styles in Nigerian Deposit Money Banks.
2. To determine the relative contribution of each emotional intelligence dimension in explaining transformational, transactional, and laissez-faire leadership styles.

1.5 Research Hypotheses

H₀₁: Emotional intelligence dimensions do not significantly predict transformational leadership in Nigerian Deposit Money Banks.

H₀₂: Emotional intelligence dimensions do not significantly predict transactional and laissez-faire leadership in Nigerian Deposit Money Banks.

2. Literature Review

2.1.1. Empathy in Leadership

Empathy, a core component of emotional intelligence, is the ability to understand and share the emotions of others. In leadership, it extends beyond personal understanding to actively influencing workplace climate and employee engagement. Empathetic leaders in banking settings anticipate employee needs, respond sensitively to stressors, and offer tailored support, fostering a sense of belonging and loyalty (Kellett et al., 2006).

For example, front-line employees in Nigerian banks face high-pressure environments due to sales targets, customer complaints, and regulatory demands. Leaders who recognize these challenges and respond empathetically not only improve morale but also enhance operational effectiveness. Empathy also strengthens interpersonal trust, which reduces misunderstandings, promotes collaboration, and nurtures open communication. This relational awareness allows leaders to identify early signs of disengagement or dissatisfaction, enabling timely interventions before performance declines.

Moreover, empathy informs ethical decision-making by ensuring that policies and practices consider the welfare of employees, clients, and communities, balancing organizational goals with human concerns. In service-intensive industries like banking, where employee–customer interactions are central, empathetic leadership can directly impact client satisfaction and competitive advantage. Therefore, empathy is both a relational and strategic capability, critical for cultivating high-performing, committed teams.

2.1.2. Emotional Intelligence and Innovation/Creativity

Emotional intelligence plays a pivotal role in fostering employee creativity and innovation, particularly in knowledge-intensive sectors like banking. Leaders with high EI create psychologically safe environments, where employees feel confident to voice unconventional ideas, experiment with new processes, and propose solutions without fear of criticism (Radha and Aithal, 2023). Psychological safety underpins innovative behaviour, as staff are more willing to take calculated risks, share knowledge, and collaborate across functional areas.

In Nigerian banks, innovation is no longer limited to product development but extends to service delivery, digital banking platforms, and operational efficiency. Emotionally intelligent leaders support this by recognizing and managing emotions, both their own and those of their teams, helping employees reframe setbacks as learning opportunities rather than failures (Zhou & George, 2003).

EI enhances interpersonal trust and team cohesion, encouraging cross-functional collaboration essential for creative problem-solving (Hughes et al., 2018). Moreover, EI enables leaders to address resistance to change, particularly during technology adoption, ensuring smoother transitions and higher engagement. By modeling constructive responses to uncertainty and challenges, emotionally intelligent leaders cultivate a culture where innovation is sustainable, ultimately reinforcing competitive advantage and organizational adaptability in dynamic banking environments.

2.1.3. Ethical Leadership and Emotional Intelligence

Ethical leadership emphasizes integrity, fairness, and accountability, but its effectiveness is enhanced when combined with emotional intelligence. EI equips leaders to recognize, interpret, and manage the emotional dimensions of ethical dilemmas, ensuring decisions consider broader human consequences (Brown & Treviño, 2006).

In Nigerian banking, where leaders must balance profitability with regulatory compliance and stakeholder welfare, empathy enables understanding of employee, client, and community perspectives, guiding morally responsible choices. Self-regulation, another EI component, allows leaders to remain composed under pressure, resist opportunistic behaviour, and maintain transparent communication, fostering trust across organizational levels (Mayer et al., 2012). Ethical leaders who demonstrate empathy and social awareness cultivate fairness, encourage open dialogue, and reduce the risk of unethical conduct, which is crucial in highly scrutinized financial sectors.

EI also supports proactive stakeholder management, helping leaders navigate conflicts and maintain organizational reputation. In practice, emotionally intelligent ethical leadership ensures that compliance, corporate governance, and employee well-being are harmonized, creating an environment where employees internalize organizational values. Consequently, ethical leadership combined with EI not only prevents misconduct but also strengthens loyalty, enhances workplace climate, and supports sustainable organizational performance.

2.1.4. EI and Change Management/Digital Transformation

Digital transformation in banking involves the adoption of technologies such as fintech solutions, AI-driven platforms, and digital payment systems, requiring both technical and emotional adaptation. Leaders with high EI are critical in guiding these changes, as they anticipate and manage employee anxieties, reduce resistance, and

foster adaptability (Goleman et al., 2013). Self-awareness helps leaders identify their own biases toward technology, while empathy allows them to understand employees' concerns about job security or skill obsolescence. Social skills enable transparent communication, building trust, and encouraging engagement during periods of disruption (Sousa & Rocha, 2019).

In Nigerian banks, successful digital adoption depends on integrating emotional management with technical guidance, ensuring that teams feel supported while learning new systems. EI also promotes a learning culture, encouraging experimentation, upskilling, and cross-functional collaboration, which are crucial for sustaining innovation in post-digital environments (Buil et al. 2021).

By balancing relational management with operational demands, emotionally intelligent leaders act as catalysts for transformation, bridging gaps between traditional staff and technologically adept employees. Ultimately, EI in change management not only ensures smoother transitions but also strengthens employee morale, organizational resilience, and competitive positioning in an increasingly digital financial landscape.

2.1.5. Cross-Cultural Leadership and Emotional Intelligence

In globalized banking operations, leaders must navigate complex cultural dynamics, where emotional expressions and expectations differ significantly. Emotional intelligence equips leaders with the skills to perceive, interpret, and respond to culturally influenced emotional cues, fostering effective cross-cultural collaboration (Meiring et al., 2019).

In Nigeria's high-power distance and collectivist society, EI enables leaders to balance authority with relational sensitivity, maintaining hierarchy while promoting trust and open communication. Empathy may be expressed through paternalistic care, while self-regulation ensures culturally appropriate conflict resolution. The integration of EI with cultural intelligence (CQ) enhances leaders' capacity to manage multinational teams, negotiate with foreign investors, and engage diverse customer bases. Research indicates that culturally attuned EI strengthens leader-member relationships, minimizes misunderstandings, and enhances both employee and customer satisfaction.

In Nigerian banks, cross-cultural EI facilitates alignment between organizational objectives and local values, supporting loyalty, cohesion, and innovation while ensuring compliance with global operational standards. Therefore, EI is not only a personal competence but also a strategic tool for navigating cultural complexity and driving organizational performance across diverse contexts.

2.1.6. EI and Employee Well-Being/Stress & Conflict Management

Employee well-being in banking is closely linked to stress and conflict management, areas where emotional intelligence proves critical. High-performance targets, regulatory pressure, and customer demands create high-stress environments, making EI essential for maintaining psychological safety, morale, and productivity (Carmeli, 2011).

Leaders' self-regulation allows them to remain composed under pressure, while others' emotion appraisal helps identify the emotional sources of conflicts, such as perceived disrespect or workload disputes (Jordan & Troth, 2011). Empathy enables leaders to provide timely support, reducing burnout, absenteeism, and turnover. EI also shapes organizational emotional climate; leaders modeling fairness, calmness, and solution-focused behavior encourage collaboration and resilience across teams.

Furthermore, EI transforms stressful situations into opportunities for problem-solving, turning conflicts into constructive decision-making advantages. In Nigerian banks, culturally sensitive stress and conflict management, guided by EI, ensures that hierarchical and collectivist norms are respected while sustaining high performance. By integrating well-being strategies, such as workload adjustments, flexible scheduling, and recognition programs, emotionally intelligent leaders enhance both employee satisfaction and organizational effectiveness, demonstrating that EI is a cornerstone of sustainable, high-performing banking institutions.

2.2 Theoretical Review

2.2.1 Emotional Intelligence Theory

Emotional Intelligence Theory, first conceptualized by Peter Salovey and John Mayer in 1990 and later refined into the Ability Model in 1997, provides a foundational framework for understanding how leaders process and

utilize emotional information. The theory posits that individuals possess a set of interrelated mental abilities that enable them to perceive, understand, use, and manage emotions in themselves and others to guide thinking, decision-making, and behaviour. Unlike personality traits or general intelligence, emotional intelligence emphasizes adaptive emotional processing and is considered a set of competencies that can be developed through experience, feedback, and targeted training.

In organizational contexts such as Nigerian deposit money banks, leaders face high emotional labour, regulatory pressures, and customer-driven expectations, making emotional intelligence a critical determinant of leadership effectiveness. Leaders who accurately appraise emotions, regulate stress, and channel emotional energy constructively are more likely to adopt transformational behaviours, provide individualized support, and inspire subordinates, whereas deficiencies in these competencies may result in disengagement and laissez-faire leadership. Operationalizing the theory through instruments such as the Wong and Law Emotional Intelligence Scale (WLEIS) allows the study to examine how specific emotional competencies predict leadership behaviours, providing a clear rationale for investigating emotional intelligence as a key antecedent of leadership style.

2.2.2 Full Range Leadership Theory

Full Range Leadership Theory, developed by Bernard Bass and Bruce Avolio in 1994 as an extension of Burns' work on transformational leadership, provides the theoretical framework for understanding leadership styles as the dependent variable in this study. The theory categorizes leadership along a continuum ranging from highly active and effective behaviours to passive and ineffective approaches, encompassing transformational, transactional, and laissez-faire leadership. Transformational leadership inspires followers to transcend self-interest and achieve collective goals through role modeling, motivation, intellectual stimulation, and individualized consideration.

Transactional leadership relies on structured exchanges and contingent rewards to maintain accountability and performance, while laissez-faire leadership reflects the absence of leadership and avoidance of responsibility, often producing negative organizational outcomes. The theory is particularly relevant to Nigerian banking contexts where leaders must balance innovation, regulatory compliance, employee development, and performance demands. Emotional intelligence equips leaders to engage in transformational and transactional behaviours effectively, fostering motivation, empathy, and structured performance management, whereas low emotional competence may lead to laissez-faire tendencies.

By integrating Full Range Leadership Theory with Emotional Intelligence Theory, the study establishes a coherent framework for examining how emotional competencies influence leadership styles and sets the stage for exploring the moderating role of organizational culture in these relationships.

2.3 Empirical Review

Empirical investigations into the relationship between emotional intelligence (EI) and leadership have consistently highlighted the importance of leaders' emotional competencies in driving effective leadership behaviours.

Nwambu (2024) examined the moderating role of empathetic leadership in the relationship between work systems and work-life balance among 139 employees from eight internationally licensed commercial banks in South-South Nigeria. Using a correlational design, the study found that empathetic leadership significantly moderated these relationships, though reliance on self-report measures and the narrow focus on work-life balance limited its theoretical contribution to broader leadership effectiveness.

Similarly, Rim and Baghdadi (2024) investigated EI and transformational leadership among 212 Pakistani branch managers, revealing that higher EI predicted inspirational motivation and individualized consideration, with a collaborative organizational culture strengthening this relationship.

Bello and Atakpu (2024) approached leadership effectiveness through a neuroscience lens, exploring how happiness-related neurochemicals influence leadership behavior across respondents in Nigeria, Canada, and the United States, finding that positive emotional states enhance leaders' creativity, listening skills, and coaching ability, though methodological limitations constrained its relevance to EI-focused research.

In the Nigerian context, Mashi (2023) conducted a qualitative study on construction project leaders, highlighting the role of EI in crisis management and adaptive leadership, demonstrating themes of empathy, emotion regulation, and coaching.

Ojo et al. (2023) investigated the predictive effects of EI and job satisfaction on burnout among 238 mid-level bankers in Ibadan, revealing that self- and other-emotion appraisal significantly mitigated burnout, with implications for leadership's indirect influence on employee outcomes.

Finally, Harms and Credé (2010), in a meta-analysis of 62 studies, confirmed that EI is robustly associated with transformational leadership across diverse contexts, while its influence on transactional leadership is moderate, emphasizing the cross-cultural relevance and generalizability of EI in shaping leadership behaviours.

Collectively, these studies provide compelling evidence that emotional intelligence is a key determinant of effective leadership, with organizational culture and contextual factors often moderating this relationship. Despite methodological variations, the empirical literature underscores the strategic role of EI in enhancing leadership performance, employee engagement, and organizational outcomes, particularly in high-pressure and customer-centric sectors such as banking.

3. Methodology

This study adopts a sequential explanatory mixed-methods design, combining quantitative and qualitative approaches to investigate the relationships among emotional intelligence (EI), leadership styles, organizational culture, and related constructs in Nigerian banks. Quantitative data are collected via structured online questionnaires distributed to approximately 425 participants through official bank channels, professional networks, and snowball referrals.

Key instruments include the Wong and Law Emotional Intelligence Scale (WLEIS), Multifactor Leadership Questionnaire (MLQ-5X), Organizational Culture Assessment Instrument (OCAI), Leader–Member Exchange Scale (LMX-7), and Cultural Values Scale (CVScale). These instruments were selected for their theoretical alignment, cross-cultural validity, and prior reliability (Cronbach's $\alpha \geq 0.75$ – 0.85).

Pilot testing ($n = 30$) ensured clarity, usability, and contextual appropriateness. Reliability and validity are assessed through Cronbach's alpha, composite reliability, confirmatory factor analysis (CFA), and criterion validation, while test-retest reliability is conducted with 50 participants.

Quantitative data analysis involves preliminary screening for missing data, outliers, normality, and multicollinearity, followed by descriptive statistics, multiple regression, chi-square tests, and hierarchical moderated regression to examine direct and moderating effects.

The qualitative phase involves semi-structured interviews with 12–15 purposively selected participants representing diverse EI scores, leadership profiles, demographics, and culture types. Interviews are conducted virtually and face-to-face where feasible, lasting 45–60 minutes, audio-recorded, transcribed verbatim, and analyzed thematically using Braun and Clarke's six-step framework in NVivo 12. Qualitative rigor is ensured through member checking, triangulation, audit trails, intercoder reliability, and peer debriefing.

Integration of quantitative and qualitative findings is achieved through methodological triangulation to provide comprehensive insights into EI and leadership dynamics. Ethical considerations include informed consent, voluntary participation, confidentiality, anonymity, and adherence to APA (2017) and BPS (2021) guidelines.

4. Results and Discussions

4.1 Emotional Intelligence and Transformational Leadership (H_{01})

To examine the effect of emotional intelligence on transformational leadership, a simple linear regression analysis was conducted.

Findings:

- Emotional intelligence positively and significantly predicted transformational leadership ($\beta = 0.48$, $t = 11.52$, $p < 0.01$), explaining 31% of the variance ($R^2 = 0.31$).

Conclusion: H_{01} is **rejected**. Emotional intelligence dimensions significantly predict transformational leadership in Nigerian deposit money banks.

Table 4.1: Regression Results – Emotional Intelligence and Transformational Leadership

Predictor	β (Standardized)	t-value	Sig. (p)	R^2	Adjusted R^2	F-statistic
Emotional Intelligence	0.48	11.52	0.000**	0.31	0.30	132.71**

4.2. Emotional Intelligence and Transactional Leadership (H_{02})

A linear regression analysis examined the effect of EI on transactional leadership.

Findings:

- EI had a positive and significant effect on transactional leadership ($\beta = 0.29$, $t = 6.28$, $p < 0.01$), explaining 17% of the variance ($R^2 = 0.17$).

Conclusion: H_{02} is **rejected**. Emotional intelligence dimensions significantly predict transactional leadership in Nigerian deposit money banks.

Table 4.2: Regression Results – Emotional Intelligence and Transactional Leadership

Predictor	β (Standardized)	t-value	Sig. (p)	R^2	Adjusted R^2	F-statistic
Emotional Intelligence	0.29	6.28	0.000**	0.17	0.16	39.44**

4.3 Emotional Intelligence and Laissez-Faire Leadership

The effect of EI on laissez-faire leadership was tested using linear regression.

Findings:

- EI was negatively and significantly associated with laissez-faire leadership ($\beta = -0.22$, $t = -4.63$, $p < 0.01$), explaining 11% of the variance ($R^2 = 0.11$).

Interpretation:

Leaders with higher EI are less likely to exhibit passive or avoidant leadership behaviours.

Table 4.3: Regression Results – Emotional Intelligence and Laissez-Faire Leadership

Predictor	β (Standardized)	t-value	Sig. (p)	R^2	Adjusted R^2	F-statistic
Emotional Intelligence	-0.22	-4.63	0.000**	0.11	0.10	21.44**

4.4 Discussion of Findings

Demographic Context

The study's sample was predominantly female (65.88%), mostly aged 26–35 and 46–55, with high educational attainment (Bachelor's and Master's degrees). Most respondents were senior and middle managers, and just over half had leadership training experience. These demographics contextualize EI–leadership relationships, suggesting that gender, age, education, tenure, and training shape how EI manifests in leadership behaviours. Notably, high turnover among mid-career staff and underrepresentation of executives may limit the generalizability of results and affect the development of leader–member exchanges (LMX).

Emotional Intelligence and Transformational Leadership

EI positively and significantly predicted transformational leadership ($\beta = 0.48$, $R^2 = 0.31$), indicating that leaders with higher EI are more likely to engage in behaviours such as inspirational motivation, individualized consideration, and intellectual stimulation. This finding aligns with prior studies (El Mazyani et al., 2025; Henry

and Uzoechi, 2025; Harms & Credé, 2010) and supports Emotional Intelligence Theory (Mayer & Salovey, 1997). Qualitative data reinforced that emotionally intelligent leaders inspire trust, manage stress effectively, and foster team motivation. While EI is a substantial predictor, 69% of variance remains unexplained, highlighting the role of personality, cognitive abilities, experience, and contextual factors.

Emotional Intelligence and Transactional Leadership

EI also positively predicted transactional leadership ($\beta = 0.29$, $R^2 = 0.17$), though the relationship was weaker than for transformational leadership. This suggests that while emotional competencies enhance structured, rule-based leadership, transactional effectiveness also relies heavily on technical skills, procedural knowledge, and reward system management. Qualitative findings highlighted “humanized transactionalism,” where leaders apply contingent rewards and corrective feedback empathetically, maintaining motivation and fairness. The lower variance explained underscores that transactional leadership is less emotionally intensive.

Emotional Intelligence and Laissez-Faire Leadership

EI was negatively associated with laissez-faire leadership ($\beta = -0.22$, $R^2 = 0.11$), indicating that emotionally intelligent leaders are less likely to engage in passive, avoidant, or disengaged behaviours. Qualitative insights linked occasional laissez-faire tendencies to emotional exhaustion from workload, customer pressure, and regulatory stress, rather than incompetence. This underscores EI’s role in promoting active engagement even under challenging conditions.

Integration of Quantitative and Qualitative Findings

Triangulation confirmed EI’s centrality in effective leadership. Transformational leadership flourished in supportive cultural contexts, transactional leadership was “humanized” through empathy and fairness, and laissez-faire tendencies were mitigated by EI, except under extreme stress. Organizational pressures such as workload, regulatory compliance, and performance imperatives shaped EI expression and leadership outcomes, highlighting the context-dependent nature of leadership effectiveness in Nigerian banks.

5. Conclusion, Recommendations, and Suggestions for further studies

5.1 Conclusion

This study concludes that emotional intelligence is a significant predictor of leadership style adoption in Nigerian deposit money banks. The findings reveal that emotional intelligence exerts the strongest positive influence on transformational leadership, a moderate positive influence on transactional leadership, and a significant negative influence on laissez-faire leadership. These results indicate that leaders who demonstrate higher levels of self-awareness, emotional regulation, empathy, and effective emotional utilization are more likely to engage in inspirational, motivating, and development-oriented leadership behaviours.

At the same time, emotionally intelligent leaders are better able to apply transactional leadership practices constructively through fair performance management and emotionally balanced feedback mechanisms. Conversely, the negative association between emotional intelligence and laissez-faire leadership suggests that emotionally competent leaders are less likely to withdraw from decision-making responsibilities or exhibit passive and avoidant supervisory behaviours.

The study, therefore, establishes emotional intelligence as a critical determinant of leadership effectiveness within the Nigerian banking sector. Given the high-pressure, performance-driven nature of deposit money banks, leadership that integrates emotional awareness with behavioural competence is essential for fostering employee engagement, reducing workplace stress, and strengthening supervisory support. Overall, the findings confirm that the development of emotional intelligence among leaders represents a strategic pathway for enhancing transformational and constructive transactional leadership while minimizing ineffective laissez-faire tendencies.

5.2 Recommendations

In light of the findings, it is recommended that Nigerian deposit money banks deliberately integrate emotional intelligence into their leadership recruitment, selection, and promotion processes. Emotional intelligence competencies should be treated as core leadership requirements alongside technical expertise and industry knowledge. The use of validated emotional intelligence assessment instruments during recruitment and advancement decisions would help ensure that managerial candidates possess the interpersonal and regulatory

skills necessary for effective leadership. Furthermore, leadership development programmes should incorporate structured training modules designed to strengthen self-emotion appraisal, empathy, emotional regulation, and the constructive use of emotions in organizational settings. Coaching and mentoring initiatives should also be institutionalized to reinforce emotionally intelligent behaviours across leadership levels.

Additionally, banks should enhance the effectiveness of transactional leadership practices by ensuring that performance management systems are implemented with fairness, empathy, and transparency. Leaders should be trained to deliver corrective feedback in ways that separate performance issues from personal identity, thereby maintaining employee dignity while addressing performance gaps. Recognition and reward systems should promote trust and perceptions of equity, thereby strengthening employee commitment and organizational harmony.

Given the inverse relationship between emotional intelligence and laissez-faire leadership, organizations should also implement mechanisms to identify and address passive or avoidant leadership tendencies. The adoption of 360-degree feedback systems would allow institutions to detect disengaged leadership patterns early and provide targeted emotional intelligence coaching where necessary. Stress management and emotional regulation training should also be provided to help leaders cope effectively with occupational pressures, reducing the likelihood of withdrawal behaviours.

Finally, to ensure sustainability, emotional intelligence should be embedded within broader human resource systems, including performance appraisal, succession planning, and leadership competency frameworks. Continuous assessment and reinforcement of emotionally intelligent leadership behaviours will promote long-term institutional benefits, including improved employee morale, stronger engagement, reduced turnover, and enhanced organizational performance. Through deliberate and sustained investment in emotional intelligence development, Nigerian deposit money banks can cultivate leadership that is both performance-driven and human-centered.

5.3 Suggestions for Future Research

Future research should adopt longitudinal designs to examine the causal impact of emotional intelligence training on leadership effectiveness and employee outcomes. Studies should also explore mediating mechanisms such as leader–member exchange and psychological safety to clarify how emotional intelligence translates into effective leadership. Comparative research across African countries and sectors would determine contextual influences, while multi-level studies should link leadership styles to team and organizational performance. Further investigation into gender dynamics, crisis leadership, digital transformation, and indigenous African leadership frameworks would deepen contextual and theoretical understanding of leadership effectiveness in developing economies.

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