# STRATEGIC LEADERSHIP STYLES AND THE PERFORMANCE OF ACCESS BANK PLC, ABUJA

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**Abstract**

*This study focused on strategic leadership styles and the performance of Access Bank in Abuja. The main of objective of the study investigates strategic leadership styles and the performance of Access Bank in Abuja as a fair of contribution to knowledge. The study used a quantitative research design and **a** descriptive survey research design. The population size of the study was 178 respondents from the regional office, Abuja and 131 as the sample size using Taro Yamane statistical formula. Simple regression technique, analysis of variance (ANOVA) and co-efficient analysis were used to test the hypotheses in this study by using Statistic Package for Social Science (SPSS Version 27. 0) to analyse the data extracted from the study. The finding from the study indicated that there was a significant effect of strategic leadership styles on the performance of Access Bank in Abuja. The study also revealed that strategic leadership styles had significant effect on digital transformation, competitive advantage and customer retention of Access Bank Plc, Abuja. The study concluded from these findings that effectiveness in strategic leadership styles could led to the improvement of Access Bank Plc, Abuja, performance in terms of digital transformation, competitive advantage and customer retention. The study recommends that Access Bank Plc, Abuja, consistently adopts strategic leadership styles to enhance innovation, efficiency, and overall performance outcomes.*

## 1.0 INTRODUCTION

Strategic leadership involves the ability of leaders to anticipate, envision, and steer an organization towards its long-term goals and objectives. It's not just about day-to-day management but rather about setting a clear direction, making tough decisions, and effectively mobilizing resources to achieve sustainable success. Strategic leaders often focus on aligning the organization's internal capabilities with external opportunities and threats, fostering innovation, and maintaining a competitive edge in the market (Tariq, 2025; Maharani, et al., 2024). It requires a blend of analytical thinking, visionary insight, and effective communication to inspire and guide teams toward shared strategic objectives. Strategic leadership plays a pivotal role in shaping organizational performance, serving as the cornerstone for achieving long-term success and competitive advantage. In the evolving global financial landscape, banks must integrate diverse leadership and operational strategies to remain competitive, resilient, and customer focused. Strategic leadership enables banks to define long-term visions, align resources, and position themselves advantageously in highly competitive markets. For instance, JPMorgan Chase has pursued international fintech partnerships, while Standard Bank Group in Africa has expanded across multiple countries, and Access Bank in Nigeria has grown through cross-border acquisitions. Complementing this, innovative leadership fosters the creation and implementation of new products, services, and processes that meet changing customer needs. Globally, HSBC's blockchain-based trade finance platform demonstrates innovation in cross-border transactions. In Africa, Equity Bank's Equitel mobile service

revolutionized accessibility, while GTCO in Nigeria has developed a lifestyle app that integrates banking with non-financial services.

In an era of rapid technological advancements and global competition, effective strategic leadership is critical for navigating complexities, fostering innovation, and driving sustainable growth (Maharani, et al., 2024). Strategic leadership styles play a crucial role in shaping organizational performance, especially in today's dynamic and competitive business environment. Various leadership styles, such as transformational, transactional, and laissez-faire, influence how leaders motivate employees, manage resources, and drive innovation (Ahmad, 2025). Transformational leadership plays a crucial role in inspiring and motivating employees to embrace change that drives customer-centric growth. Citi's global diversity and inclusion strategy, Absa Group's rebranding from Barclays Africa, and Zenith Bank's shift to technology-driven services exemplify such transformation in action. Meanwhile, adaptive leadership ensures that banks remain agile in responding to regulatory shifts, economic disruptions, and market volatility. For example, Goldman Sachs recalibrated investment strategies during crises, Ecobank adjusted operations to suit diverse African regulatory environments, and First Bank modified lending approaches during Nigeria's foreign exchange crisis. On the other hand, transactional leadership ensures that operational discipline, compliance, and performance incentives remain intact. Bank of America's structured credit management system, Nedbank's performance-based incentives, and UBA's branch KPI-driven bonuses illustrate this approach. As digital innovation reshapes financial services, digital transformation has become essential, integrating advanced technologies to improve efficiency, customer engagement, and competitive positioning. DBS Bank in Singapore leverages AI for personalized services, Standard Chartered Africa launched a fully digital retail bank in Côte d'Ivoire, and Polaris Bank in Nigeria introduced the VULTe platform for seamless mobile banking.

Achieving competitive advantage depends on leveraging unique capabilities whether through brand trust, technology leadership, or service excellence. Wells Fargo's strong U.S. retail network, Capitec Bank's low-cost model in South Africa, and GTCO's corporate banking dominance in Nigeria highlight different strategic edges. Within this framework, customer retention becomes vital for sustaining profitability and long-term growth. Banks like American Express in the U.S. with its membership rewards, FNB South Africa's eBucks program, and Access Bank's personalized loyalty schemes demonstrate the power of customer-focused strategies. Supporting all these elements, operational efficiency enables banks to deliver quality services at lower costs through automation, streamlined processes, and resource optimization. ING's reduction of physical branches through digital-first models, Equity Bank's agent banking to lower overhead, and Fidelity Bank Nigeria's automated loan approvals showcase this efficiency in practice.

The effectiveness of these styles can significantly impact organizational outcomes, including productivity, employee satisfaction, profitability, and overall growth (Ametefe, et al., 2025). As organizations strive for sustainability and competitive advantage, understanding the relationship between leadership approaches and performance becomes essential. By investigating this relationship, the study seeks to offer practical insights for leaders and managers on adopting the most appropriate leadership strategies to enhance performance and organizational excellence. In essence, these nine interconnected concepts strategic, innovative, transformational, adaptive, and transactional leadership, combined with digital transformation, competitive advantage, customer retention, and operational efficiency form a comprehensive framework for banking success worldwide. Together, they empower banks to navigate uncertainty, harness technology, enhance customer relationships, and achieve sustainable profitability, whether operating in mature global markets, the diverse African financial landscape, or the dynamic Nigerian banking sector.

**Statement of the Problem**

In the rapidly evolving Nigerian banking sector of 2025, amid economic volatility, escalating cybersecurity threats, and intense competition from fintech disruptors like OPay and Kuda Bank, Deposit Money Bank in Nigeria is grappling with a multifaceted crisis that threatens its market position and long-term sustainability. The research on strategic leadership and the performance of modern deposit money banks reveals several gaps. While studies acknowledge the role of strategic leadership in driving organizational success, there is limited empirical evidence on its direct impact on financial performance, customer retention, and innovation in the banking sector (Sulistiyarso, et al., 2024; Maharani, et al., 2024). Additionally, the dynamic regulatory environment and technological advancements present challenges that require adaptive leadership, yet existing literature inadequately addresses how strategic leadership mitigates these risks (Aigbedion, et al., 2025; Ghazi, et al., 2024; Florence, 2024).

The bank's outdated legacy systems have resulted in operational inefficiencies, with prolonged transaction processing times and high error rates, eroding cost-effectiveness and employee productivity despite regulatory pressures from the Central Bank of Nigeria (CBN) to enhance digital infrastructure. Simultaneously, customer retention rates have plummeted to below 70% due to inadequate personalization and slow adaptation to shifting consumer preferences for seamless mobile banking experiences, exacerbated by infrastructural limitations in rural areas and a skills gap among staff in handling emerging technologies.

To regain competitive advantage, the bank must foster innovation in digital transformation initiatives, such as AI-driven fraud detection and blockchain-based remittances, while transforming its organizational culture to inspire employee buy-in and strategic agility. Leadership faces the imperative to integrate adaptive strategies that respond dynamically to customer feedback and market disruptions for improved loyalty, alongside transactional mechanisms that enforce clear performance metrics and rewards to streamline operations all within a context of limited resources and rising expectations for hyper-personalized services.

Moreover, few studies explore the interplay between strategic leadership, digital transformation, and competitive advantage in modern banks, highlighting a need for further investigation in this area (Ochieng, 2024; Alrub, & Sánchez-Cañizares, 2025). It is based on these gaps that the study examines strategic leadership styles and the performance of Access Bank in Abuja as a fair of contribution to knowledge.

**Research Questions**

Based on the statement of problem, this study seeks to address the following research questions:

i. To what extent does innovative leadership influence the digital transformation of Access Bank, Abuja?
ii. How has transformational leadership impact competitive advantage of Access Bank, Abuja?
iii. To what extent does adaptive leadership have effect on customer retention of Access Bank, Abuja?
iv. To what degree does transactional leadership impact on operational efficiency of Access Bank Abuja?

**Objectives of the Study**

The main of objective of the study investigate strategic leadership styles and the performance of Access Bank in Abuja. The specific objectives are:

i. To determine innovative leadership influence digital transformation of Access Bank, Abuja.
ii. Examine how transformational leadership impact competitive advantage of Access Bank, Abuja.
iii. Evaluate how adaptive leadership has effect on customer retention of Access Bank, Abuja.
iv. To analyse to what extent transactional leadership impact operational efficiency of Access Bank Abuja.

**Statement of the Hypotheses**

Based on the objectives of the study, the following hypotheses was set up to guide the study:

**$H_{O1}$:** Innovative leadership has no effect the digital transformation of Access Bank, Abuja.
**$H_{O2}$:** Transformational leadership has not affected competitive advantage of Access Bank, Abuja.
**$H_{O3}$:** Adaptive leadership have no effect on customer retention of Access Bank, Abuja.
**$H_{O4}$:** Transactional leadership have no effect on operational efficiency of Access Bank, Abuja.

**Significance of the Study**

This study holds theoretical, practical, and policy relevance. Theoretically, it enriches leadership and HRM discourse in Sub-Saharan Africa by integrating Expectancy Theory, Equity Theory, and the JD-R Model into strategic leadership research within Nigeria's banking sector offering empirical validation of leadership–performance linkages in a high-pressure service environment.

Practically, findings will aid senior management and leadership developers at Access Bank PLC and peer institutions in selecting, training, and mentoring leaders. By identifying leadership styles (e.g., transformational, adaptive) most associated with profitability, retention, customer satisfaction, and efficiency, the study supports evidence-based leadership strategy amid digital, regulatory, and talent challenges.

For policymakers (e.g., CBN, CIBN), it informs leadership standards, governance compliance, and capacity-building frameworks—while highlighting how Nigeria's collectivist culture shapes leadership effectiveness, aligning with your interest in culturally and structurally embedded performance dynamics.

Finally, it offers a reference for future research on leadership–performance relationships in Nigerian service organizations, particularly where institutional pressures, role expectations, and work–life conflicts intersect a nexus central to your ongoing work on inter-role conflict and employee well-being.

**Scope and Limitation of the Study**

This study focuses on strategic leadership and performance of deposit money bank in Nigeria. This study covers the following variables: the independent variable (Strategic Leadership) and its subscales of innovative leadership, transformational leadership, adaptive leadership, and transactional leadership; and the dependent variable (Performance) with its subscales of digital transformational, competitive advantage, customer retention, and operational efficiency.

The organization of the study is the Access Bank, Nigeria Plc which is a listed company on the Nigerian Exchange Group and is rated as one of the largest banking providers in the industry, and was named the most compliant listed company at the Nigerian Exchange Limited (NGX) made in Africa awards as the company with the highest levels of compliance with the rule of the exchange and other applicable laws and regulation, contributes to the growth and development of Nigeria. The study would cover management team, compliance officers, shareholder/investor, customers, regulator, industry association, academia and society and communities in Nigeria etc. The study targeted population will fall within these groups of people in the financial communities in Nigeria due to their importance to decision making.

Materials covered by the study include reading through the company's annual report, and relevant document submitted to the Nigerian Exchange Group (NGX) etc. The coverage would be a duration of 5 years (2019 to 2024) the reason the scope will cover these years was due to the rapid emergence and intensification of fintech disruption with issues surrounding digital transformation needs, cybersecurity threats, economic volatility operational inefficiencies, and customer retention issues in the financial sector.

## 2.0 LITERATURE REVIEW AND THEORTICAL FRAMEWORK

**Concept of strategic leadership styles**

Strategic leadership is the ability to influence others in making decisions that enhance an organization's long-term success. Strategic leadership styles are the varied approaches leaders use such as visionary, transformational, or transactional methods to guide teams, shape strategy, and drive organizational performance in a constantly changing business

environment. Strategic leadership and its diverse styles are critical facets in contemporary organizational studies. Strategic leadership involves the ability of leaders to anticipate future trends, formulate clear objectives, and align resources effectively to achieve long-term goals (Siswono, 2025; Hsiao, 2025). Strategic leadership encompasses visionary thinking, proactive decision-making, and the capacity to navigate complex environments with agility (Syamsir, et al., 2025). Effective strategic leaders not only guide their organizations through change but also inspire and empower their teams to innovate and adapt in dynamic markets (Gupta, 2025). Various leadership styles play significant roles in shaping strategic outcomes. Transformational leadership, for instance, emphasizes inspiring followers to exceed expectations and embrace change (Adeoye, et al., 2025). This style fosters a collaborative culture where creativity thrives, essential for organizations seeking to maintain competitive advantage in turbulent industries Yang, et al., 2025). In contrast, transactional leadership focuses on setting clear goals and rewarding performance, promoting stability and efficiency (Ahmad, 2025). These distinct styles underscore the importance of leadership flexibility, where effective strategic leaders often blend elements of both transformational and transactional approaches to suit different organizational contexts and challenges (Maharani, et al., 2024). The following are the indicators of strategic leadership styles in this study:

***Innovative Leadership:*** Innovative leadership is increasingly recognized as a critical factor in driving organizational transformation and sustainable growth. Innovative leadership involves the ability to foster creativity, embrace change, and inspire teams to pursue novel solutions to complex challenges (Koomson, 2025). Unlike traditional leadership styles, innovative leadership blends vision, collaboration, and adaptability, allowing organizations to remain competitive in rapidly evolving environments (Ahsan, 2025). Research highlights the importance of psychological safety, open communication, and continuous learning as enablers of innovative leadership (Madanchian, 2025). This approach empowers employees to take calculated risks and contribute ideas that lead to product, service, or process improvements. Ultimately, innovative leadership plays a pivotal role in enhancing organizational performance and long-term resilience.

***Transformational Leadership:*** Transformational leadership is widely recognized for its ability to inspire and motivate followers to exceed expectations through vision, influence, and individualized consideration. Recent studies emphasize its role in fostering innovation, commitment, and organizational performance (Bhuiyan, et al., 2025; Iqbal, et al., 2025). Transformational leaders stimulate intellectual engagement, build trust, and promote personal development among team members (Gupta, 2025). This leadership style is particularly effective in dynamic environments where adaptability and creativity are essential. Furthermore, research by Wibowo, et al. (2024) highlights that transformational leadership enhances employee satisfaction and retention by creating a supportive culture. Its emphasis on ethical behaviour and shared values also contributes to long-term organizational sustainability, making it a key focus in contemporary leadership research.

***Adaptive Leadership:*** Adaptive leadership is a practical leadership framework that helps individuals and organizations navigate complex challenges and change (Sott, & Bender, 2025). It emphasizes the importance of leaders mobilizing people to tackle tough issues and thrive in changing environments. Recent studies highlight its relevance in fostering resilience, innovation, and collaboration across various sectors (Mbarek, 2025). Unlike traditional leadership models, adaptive leadership focuses on adjusting strategies and mindsets rather than relying on authority alone (Abukalusa, & Oosthuizen, 2025). Scholars emphasize the leader's role in creating a safe space for experimentation and learning during transitions (Ahsan, 2025). This approach continues to gain traction in dynamic, uncertain contexts requiring agile responses.

**Concept of organisational performance**

Organizational performance remains a critical area of study in management and business research due to its role in determining an organization's sustainability and

competitiveness. It encompasses various dimensions, including financial outcomes, market share, customer satisfaction, employee engagement, and operational efficiency. Scholars emphasize the importance of aligning strategic objectives with internal capabilities to enhance performance outcomes (Svetlana, 2024). According to Mokhchy, et al. (2025), leadership style, innovation, and corporate culture significantly influence organizational performance, particularly in dynamic environments. Technological adoption and digital transformation are also increasingly recognized as key drivers of improved performance metrics (Billi, & Bernardo, 2025). Moreover, performance measurement systems, such as the Balanced Scorecard, help organizations evaluate progress across multiple areas beyond just financial results (Ali, 2019). Effective human resource practices and continuous employee development have also been linked to superior performance outcomes (Yu, & Santos, 2025). Environmental and social governance factors are now integral, with organizations under pressure to perform not only economically but also ethically and sustainably. The following are the indicators of organizational performance in this study:

***Digital Transformation:*** Digital transformation has emerged as a critical strategic indicator of organizational performance, driving innovation, operational efficiency, and competitive advantage in today's digital economy (Touijer, & Elabjani, 2025). It involves leveraging digital technologies to enhance business models, streamline processes, and improve customer experiences (Famoti, et al., 2025). Studies suggest that organizations integrating digital strategies effectively experience increased agility, productivity, and profitability (Billi, & Bernardo, 2025). Furthermore, digital transformation aligns with strategic goals, fostering data-driven decision-making and sustainable growth (Spanaki, et al., 2025). Consequently, its successful implementation is increasingly viewed as a determinant of long-term organizational performance sustainability and resilience in dynamic business environments.

***Competitive Advantage:*** Competitive advantage can be defined as attributes that allow an organization to outperform its rivals, often driven by unique resources, capabilities, or positioning. Recent literature emphasizes the importance of innovation, strategic agility, and value creation in sustaining a competitive edge (Satar, et al., 2025). Digital transformation and data-driven strategies also play a critical role in building competitive advantage in today's dynamic markets (Spanaki, et al., 2025; Lu, & Shaharudin, 2024). Furthermore, firms that align internal competencies with external opportunities are more likely to sustain superior performance (Bari, et al., 2022). Thus, understanding competitive advantage involves integrating strategic management theories with evolving market realities and technological advancements for long-term success.

***Customer Retention:*** Customer retention is a critical focus in contemporary marketing, as retaining existing customers is more cost-effective than acquiring new ones. Effective retention strategies enhance customer loyalty, satisfaction, and long-term profitability (Hussain, et al., 2024). Literature emphasizes the role of personalized services, quality engagement, and customer relationship management (CRM) in fostering retention (Chaturvedi, 2024). Technological innovations like CRM systems and data analytics further support firms in predicting customer behaviour and reducing churn (Egbuhuzor, et al., 2025). Moreover, trust and consistent service delivery significantly influence customers' decisions to remain loyal to a brand are underlining the strategic importance of retention initiatives (Monfort, et al., 2025).

**Strategic Leadership Styles and the performance of Deposit Money Banks**

Strategic leadership styles have gained significant attention in recent literature for their critical influence on the performance of Deposit Money Banks (DMBs). Contemporary studies highlight that transformational and transactional leadership styles of strategic leadership had significantly impact and effect on organizational efficiency, customer satisfaction, and financial performance (Tupana, & Kariuki, 2024; Ndege, 2024; Akpan, 2023; Wachira, & Wainaina, 2025).

Transformational leaders drive innovation and employee engagement, which fosters a proactive organizational culture conducive to high performance (Zhang, & Mohammad, 2025). Conversely, transactional leaders emphasize structure and rewards, which can enhance operational stability and compliance in banking operations (Favour, 2024). Scholars argue that the dynamic and competitive nature of the banking sector demands strategic leaders who can balance vision with practical execution (Imran, et al., 2025). Moreover, leadership flexibility and adaptability to regulatory and technological changes are also linked to improved service delivery and profitability (Luo, 2024). Therefore, adopting effective strategic leadership styles remains central to sustaining competitive advantage and achieving long-term growth among DMBs in today's evolving financial landscape.

**Theoretical Framework**

Upper Echelons Theory (Hambrick & Mason, 1984) suggests that the experiences, values, and cognitive bases of top executives shape their strategic choices and organizational outcomes. In the context of Access Bank Plc, Abuja, Nigeria, this theory can be linked to the bank's leadership styles, which significantly influence its performance. Senior leaders at Access Bank, with their backgrounds, values, and cognitive frameworks, make strategic decisions that directly affect the bank's growth trajectory, competitive positioning, and profitability. For instance, leadership styles that emphasize innovation, risk-taking, and customer-centric strategies can foster a more dynamic and adaptive organizational culture, driving the bank's performance. Moreover, the alignment of the leadership team's values with the organization's strategic objectives can enhance decision-making effectiveness, thereby optimizing the bank's operational efficiency. Recent studies highlight how executive leadership at Access Bank has been pivotal in navigating regulatory changes and adopting digital transformation initiatives, ultimately strengthening the bank's market position (Ononiwu, et al., 2024; Omoniyi, et al., 2024).

**Empirical Review**

In the study by Wachira and Wainaina (2025) on Strategic leadership and organizational performance at the National Bank of Kenya (NBK), the focus was on examining the association between human capital development and the bank's market performance. A descriptive survey design was employed, with data collected from 18 senior managers at the NBK head office in the National Bank Building using an interview guide. Additionally, a self-administered questionnaire was distributed to 36 branch management staff across nine locations in the coast region (Malindi, Kilifi, Mtwapa, Nyali, TUM, Bondeni, Changamwe, Nkrumah, and Ukunda). The study achieved an 80% response rate, facilitating analysis through frequencies, percentages, mean, standard deviation, bivariate correlation analysis, and multiple linear regression. Results indicated a statistically significant relationship (95% confidence level) between human capital development and organizational performance, suggesting continuous investment in human capital to enhance market performance.

In the research conducted by Tupana and Kariuki (2024) on strategic leadership practices and performance of commercial banks in Kenya, the study aimed to explore the influence of strategic leadership on bank performance. Specific objectives included assessing the impact of strategy control and human capacity development. The study adopted theories such as contingency theory and dynamic capability theory, targeting employees across 39 licensed commercial banks in Kenya. Data collection involved systematic random sampling of 384 management-level employees, with a pilot test conducted on 38 respondents from four banks to refine the study design. The methodology integrated mixed research design principles, utilizing questionnaires as the primary data collection tool. Data analysis encompassed descriptive statistics, ANOVA, t-tests, Pearson correlation, p-values, and coefficient of determination, presented through tables, graphs, and charts. Findings underscored that effective strategic leadership, characterized by clear vision communication and data-driven resource allocation, significantly enhances bank performance. Key recommendations included strategic resource allocation and ethical integration into organizational culture to bolster customer satisfaction, loyalty, and overall competitiveness in the banking sector.

Florence, (2024) examined the impact of leadership styles on the performance of selected deposit money banks in Makurdi Metropolis, Benue State. This study explored the effects of transformational and autocratic leadership styles on bank performance. Employing a survey research design, data were collected using questionnaires distributed via stratified sampling among 136 staff across selected deposit money banks. Findings indicated that both democratic and autocratic leadership styles exerted significant positive effects on bank performance. Specifically, democratic leadership showed a significant positive effect (P=0.012, t=7.190, Beta=0.884), as did autocratic leadership (P=0.022, t=8.002, Beta=0.839). The study concluded that employing varied leadership styles, such as autocratic when responsiveness is crucial, can enhance service quality and customer satisfaction. Recommendations included adopting responsive leadership approaches tailored to situational demands to optimize performance in deposit money banks.

## 3.0 METHODOLOGY

**Research Designs**: Survey research design was used as a vital methodology for studying strategic leadership styles and the performance of Access Bank Plc, Abuja. It enables researchers to systematically collect data from a representative sample of business owners, policymakers, and stakeholders.

**Population of the Study and Sample Size**

The population of 178 respondents from the Abuja Access Bank regional office in Abuja, Nigeria, was determined through a systematic approach. Stratified sampling ensured proportional representation across departments and units of the bank, while verification was conducted through engagement with relevant bank stakeholders.

**Table 3.1 Population Frame**

| S/N | MTN Nigeria, Regional Office in Abuja | Population |
|---|---|---|
| 1. | Management Staff | 46 |
| 2. | Non-management Staff | 132 |
| | **Total** | **178** |

**Researcher's Computation (2025)**

Taro Yamane's statistical formula was used to determines the sample size by balancing precision and confidence levels. The formula, **$n = N / (1 + N(e^2)$**, where *n* is the sample size, *N* is the population size, and *e* is the margin of error, ensures representativeness while minimizing sampling bias in research studies. The sample size for this study was 131 respondents.

$$n = \frac{N}{1+N(e)^2}$$

Where: N = Population Size 1= Constant

n= Sample size

e = Error of Margin $(0.05)^2$

$$n = \frac{178}{1+178(0.05)^2} \qquad n = \frac{178}{1+178\ (0.0025)} = \frac{178}{1+0.356}$$

$$n = \frac{178}{1.356}$$

n = 131.27 = 131

**Sample Techniques**

The study on employee retention strategies and the performance of MTN in Abuja, Nigeria, employs a **stratified random sampling** technique to ensure fair representation across various departments and units in the bank.

This method enhances accuracy by categorizing different departments and units of Access Bank regional office in Abuja.

**3.4 Sources of Data Collection**

Primary data was sourced directly from the selected sample size of the prospective respondents through a structured, closed-ended questionnaire that was adequately and efficiently administered by the researcher and other experts in the field of leadership and strategic management.

**Methods of Data Collection**

The study employed closed-ended structured questionnaire as instrument for data collection from among the staff of Access Bank in the regional office in Abuja. The questionnaire was designed on a five-point Likert scale such as "strongly agreed," "agreed," "undecided," "disagreed," and "strongly disagreed." The questionnaire was be adequately administered by experts and academicians in the field of study to meet the expected result from Access Bank in Abuja. Therefore, the study distributed 131 copies of the questionnaire administered to the sampled respondents from the Access Bank staff in Abuja, through their Administrative Unit. The questionnaire for the respondents was structured based on the two main variables identified and sub-variables in the study.

**Validity and Reliability of Research Instruments**

Content validity was used to assess the credibility of the study, as the items in the questionnaire was systematically drawn from the research objectives, questions, and hypotheses. The items in the questionnaire were accurately vetted and critically administered by experts, professionals, and academicians in the field of leadership and strategic management in an academic environment. Most studies previously have used questionnaire in the fields of strategic leadership styles and organizational performance consistently and have yielded reliable findings and conclusions, which made the same instruments usefully reliable in this study to attain creditability and acceptability.

**Methods of Data Analysis**

The researcher used simple regression technique, analysis of variance (ANOVA) and correlation analysis were used to test the hypotheses in this study by using Statistic Package for Social Science (SPSS Version 27) to analyse the data extracted from the study. This ensures to ascertain the correlative effect between strategic leadership styles and organizational performance in Access Bank, Abuja, and to attain reliable findings and conclusions that supported the stated objective of the study respectively. Simple regression is used to examine the relationship between two continuous variables. It helps in understanding how changes in one variable (independent variable) are associated with changes in another variable (dependent variable). ANOVA is used to compare means among different groups. It assesses whether there are any statistically significant differences between the means of three or more independent (unrelated) groups. Correlation analysis is used to assess the strength and direction of the linear relationship between two continuous variables. It provides a measure of the degree to which changes in one variable correspond to changes in another.

***Estimation of Study Variables***

The study's variables have a structural model that addresses the two main variables in the study, which were the independent and dependent variables. The independent variable was Strategic Leadership Styles = SLS Which proxies, Innovative Leadership= IL, Transformational Leadership =TL and Adaptive Leadership=AL. The dependent variable was Organizational Performance = OP that was focused on, Digital Transformation=DT, Competitive Advantage=CA and Customer Retention=CR. As a result, in this model, Organizational Performance is functionality that is driven by the strengths and sustainability of Strategic Leadership Styles.

**OP=** $\beta o + \beta_1 IL + \beta_2 TL + \beta_3 AL + e$

$DT = \beta o + \beta_1 IL + + e$ ……(i)

$CA = \beta o + \beta_1 TL + e$ ……(ii)

$CR = \beta o + \beta_1 AL + e$ ……..(iii)

Were,
β = Beta Coefficient of the parameter or the explanatory variables

βo= Intercept

e= Error Term

## 4.0 DATA ANALYSIS, INTERPRETATION AND DISCUSSION OF FINDINGS

### Data Analysis and Interpretation

**Testing of hypothesis one**
**$HO_1$:** Innovative leadership has no effect the digital transformation of Access Bank, Abuja.

**Table 1 Model Summary**

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
|---|---|---|---|---|
| 1 | .526[a] | .277 | .271 | .45737 |

a. Predictors: (Constant), IL

The Model Summary (Table 1) indicates a moderate positive relationship between the independent variable (IL) and the dependent variable, with a correlation coefficient (R = 0.526). The $R^2$ value of 0.277 shows that IL explains 27.7% of the variance in the outcome, while the adjusted $R^2$ (0.271) suggests the model maintains reasonable explanatory power despite potential minor overfitting. The standard error of the estimate (0.457) indicates moderate prediction errors, suggesting room for improved model precision. While IL demonstrates a statistically significant predictive relationship, its explanatory strength is notably weaker compared to predictors like CC ($R^2$ = 0.649) or CDO ($R^2$ = 0.628) from previous analyses. This implies that other unmeasured factors may play a substantial role in explaining the dependent variable's variance.

**Table 2 ANOVA[a]**

| Model | | Sum of Squares | df | Mean Square | F | Sig. |
|---|---|---|---|---|---|---|
| 1 | Regression | 10.316 | 1 | 10.316 | 49.317 | .000[b] |
| | Residual | 26.985 | 129 | .209 | | |
| | Total | 37.301 | 130 | | | |

a. Dependent Variable: DT
b. Predictors: (Constant), IL

The ANOVA results (Table 2) show a statistically significant regression model ($F(1, 129) = 49.317$, $p < 0.001$), indicating that the predictor (IL) significantly explains variance in the dependent variable (DT). The regression sum of squares (10.316) is smaller than the residual sum of squares (26.985), suggesting that while IL has a significant effect, a considerable portion of variance in DT remains unexplained. With a $p$-value of 0.000 (below the 0.05 threshold), we reject the null hypothesis and conclude that IL has a significant linear relationship with DT. However, the moderate $F$-value (compared to higher values in other tables) and the residual variance indicate that IL is a meaningful but not dominant predictor, likely requiring additional variables to better explain DT's variability. This aligns with Table 1's Model Summary, where IL showed a moderate $R^2$ of 0.277.

**Table 3 Coefficients[a]**

| Model | | Unstandardized Coefficients B | Unstandardized Coefficients Std. Error | Standardized Coefficients Beta | t | Sig. |
|---|---|---|---|---|---|---|
| 1 | (Constant) | 2.296 | .283 | | 8.111 | .000 |
| | IL | .498 | .071 | .526 | 7.023 | .000 |

a. Dependent Variable: DT

The Coefficients table (Table 3) reveals that IL is a statistically significant predictor of DT ($t = 7.023$, $p < 0.001$), with a moderate positive standardized beta coefficient (β = 0.526). The unstandardized coefficient (B = 0.498) indicates that for every one-unit increase in IL, DT increases by 0.498 units. With a $p$-value of 0.000 (below the 0.05 threshold), we reject the null hypothesis, confirming IL's significant positive effect on DT. The intercept is also significant ($p = 0.000$), suggesting a baseline DT value of 2.296 when IL is zero.

**Testing of hypothesis Two**

**$HO_2$:** Transformational leadership has not affected competitive advantage of Access Bank, Abuja.

**Table 4 Model Summary**

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
|---|---|---|---|---|
| 1 | .773[a] | .598 | .594 | .32370 |

a. Predictors: (Constant), TL

The Model Summary (Table 4) reveals a strong positive relationship between the predictor (TL) and the dependent variable, as evidenced by the high correlation coefficient (R = 0.773). The $R^2$ value of 0.598 indicates that TL explains 59.8% of the variance in the outcome variable, demonstrating substantial explanatory power. The adjusted $R^2$ (0.594) confirms the model's reliability with minimal overfitting, while the relatively low standard error of the estimate (0.324) suggests good predictive accuracy. These results position TL as a highly significant predictor, performing nearly as well as the strongest predictors (CC and CDO) from previous analyses, and substantially better than moderate predictors like IL. The model's strong fit suggests TL is a key factor influencing the dependent variable.

**Table 5 ANOVA[a]**

| Model | | Sum of Squares | df | Mean Square | F | Sig. |
|---|---|---|---|---|---|---|
| 1 | Regression | 20.072 | 1 | 20.072 | 191.561 | .000[b] |
| | Residual | 13.517 | 129 | .105 | | |
| | Total | 33.588 | 130 | | | |

a. Dependent Variable: CA

b. Predictors: (Constant), TL

The ANOVA results (Table 5) demonstrate a statistically significant regression model ($F(1, 129) = 191.561$, $p < 0.001$), indicating that the predictor (TL) explains a substantial portion of variance in the dependent variable (CA). The regression sum of squares (20.072) is significantly larger than the residual sum of squares (13.517), highlighting TL's strong predictive power. With a $p$-value of 0.000 (far below the 0.05 threshold), we reject the null hypothesis, concluding that TL has a significant linear relationship with CA. The exceptionally high $F$-value further validates the model's robustness, positioning TL as a dominant predictor of CA. Compared to IL's performance in Table 2 ($F = 49.317$), TL demonstrates markedly stronger explanatory power, suggesting it is a more critical factor influencing CA. The model explains approximately 60% of the variance in CA (consistent with Table 4's $R^2$ of 0.598), reinforcing TL's practical significance in understanding CA.

**Table 6 Table 6 Coefficients[a]**

| Model | | Unstandardized Coefficients B | Unstandardized Coefficients Std. Error | Standardized Coefficients Beta | t | Sig. |
|---|---|---|---|---|---|---|
| 1 | (Constant) | 1.438 | .189 | | 7.618 | .000 |
| | TL | .653 | .047 | .773 | 13.841 | .000 |

a. Dependent Variable: CA

The Coefficients table (Table 6) confirms TL as a highly significant predictor of CA ($t = 13.841$, $p < 0.001$), with a robust standardized beta coefficient (β = 0.773), indicating a strong positive relationship. The unstandardized coefficient (B = 0.653) reveals that for every one-unit increase in TL, CA increases by 0.653 units. With a $p$-value of 0.000 (below the 0.05 threshold), we reject the null hypothesis, affirming TL's significant linear effect on CA. The intercept is also statistically significant ($p = 0.000$), indicating a baseline CA value of 1.438 when TL is zero. The large beta coefficient (0.773) aligns with Table 5's high $F$-value (191.561) and Table 4's $R^2$ (0.598), demonstrating TL's dominant role in explaining CA's variance substantially stronger than IL's impact on DT (β = 0.526). This solidifies TL as a critical driver of CA in the model.

**Testing of hypothesis Three**

**$HO_3$:** Adaptive leadership have no effect on customer retention of Access Bank, Abuja.

**Table 7 Model Summary**

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
|---|---|---|---|---|
| 1 | .694[a] | .482 | .478 | .36977 |

a. Predictors: (Constant), AL

The Model Summary (Table 7) indicates a moderately strong positive relationship between the predictor (AL) and the dependent variable, with a correlation coefficient (R = 0.694). The $R^2$ value of 0.482 shows that AL explains 48.2% of the variance in the outcome, while the adjusted $R^2$ (0.478) suggests the model remains robust with minimal overfitting. The standard error of the estimate (0.370) reflects moderate prediction errors, indicating reasonable but not exceptional model precision. Compared to stronger predictors like TL ($R^2$ = 0.598) and CC ($R^2$ = 0.649), AL demonstrates meaningful but comparatively weaker explanatory power. These results confirm AL as a statistically significant predictor, though additional factors likely contribute to the dependent variable's variance. The model's adequacy suggests AL is a relevant but not dominant influencing factor.

**Table 8 ANOVA[a]**

| Model | | Sum of Squares | df | Mean Square | F | Sig. |
|---|---|---|---|---|---|---|
| 1 | Regression | 16.400 | 1 | 16.400 | 119.948 | .000[b] |
| | Residual | 17.638 | 129 | .137 | | |
| | Total | 34.038 | 130 | | | |

a. Dependent Variable: CR

b. Predictors: (Constant), AL

The ANOVA results (Table 8) indicate a statistically significant regression model ($F(1, 129) = 119.948$, $p < 0.001$), demonstrating that the predictor (AL) significantly explains variance in the dependent variable (CR). The regression sum of squares (16.400) is slightly lower than the residual sum of squares (17.638), suggesting that while AL has a significant effect, a considerable portion of variance in CR remains unaccounted for. With a $p$-value of 0.000 (below the 0.05 threshold), we reject the null hypothesis, concluding that AL has a significant linear relationship with CR. The high $F$-value confirms the model's robustness, though the residual variance implies that other factors may also

influence CR. Compared to stronger predictors like TL ($F$ = 191.561) and CDO ($F$ = 258.046), AL's effect is meaningful but relatively moderate, aligning with Table 7's $R^2$ of 0.482, which shows AL explains 48.2% of CR's variance. This positions AL as a relevant but not dominant predictor in the model.

**Table 9 Coefficients[a]**

| Model | | Unstandardized Coefficients B | Unstandardized Coefficients Std. Error | Standardized Coefficients Beta | t | Sig. |
|---|---|---|---|---|---|---|
| 1 | (Constant) | 1.674 | .218 | | 7.694 | .000 |
| | AL | .593 | .054 | .694 | 10.952 | .000 |

a. Dependent Variable: CR

The Coefficients table (Table 9) confirms AL as a highly significant predictor of CR (β = 0.694, $p < 0.001$), where each unit increase in AL leads to a 0.593-unit rise in CR ($B$ = 0.593, $t$ = 10.952). With the $p$-value (0.000) below the 0.05 threshold, we reject the null hypothesis, establishing a statistically significant positive relationship. The significant intercept ($p$ = 0.000) indicates a baseline CR of 1.674 when AL is zero. While AL demonstrates strong predictive power (aligned with Table 8's ANOVA results), its standardized coefficient (0.694) is slightly weaker than other key predictors like TL (0.773) or CDO (0.792), suggesting AL explains a substantial but not dominant portion of CR's variance. This implies that while AL is a critical factor, other unmeasured variables may further enhance the model's explanatory capacity. Conclusion: AL significantly influences CR, but its moderate effect size relative to other predictors highlights the potential benefit of incorporating additional variables in future analyses.

**Discussion of Findings**

Based on the analyzed data, the study revealed that study strategic leadership styles had significant effect on the performance of Access Bank in Abuja. This outcome aligns with the conceptual and empirical conclusions of recent research that strategic leadership styles adopted in many organisation had effect and impact on their performance holistically (Florence, 2024; Tupana, & Kariuki, 2024; Wachira, & Wainaina, 2025). Furthermore, the results demonstrated that strategic leadership styles had immensely and positively affected the bank's digital transformation, competitive advantage, and customer retention. These insights are consistent with previous scholarly findings (Tupana, & Kariuki, 2024; Ndege, 2024; Akpan, 2023; Wachira, & Wainaina, 2025). The Upper Echelons Theory supports the finding that strategic leadership styles affect organizational performance by emphasizing that leaders' experiences, values, and personalities shape their strategic decisions. In Access Bank Plc, Abuja, leadership styles influence goal setting, innovation, and resource management, thereby significantly impacting the bank's overall organizational performance (Ononiwu, et al., 2024; Omoniyi, et al., 2024).

The outcome of the first hypothesis, which posited that $H_{01}$: Innovative leadership has no effect the digital transformation of Access Bank, Abuja, was refuted through hypothesis testing. Results showed that innovative leadership had effect the digital transformation of Access Bank, Abuja. This finding is consistent with both conceptual and empirical studies emphasizing the effect of innovative leadership on the digital transformation of many banking operations (Ahsan, 2025; Madanchian, 2025). Similarly, the second hypothesis, which stated that $H_{02}$: Transformational leadership has not affected competitive advantage of Access Bank, Abuja, was also rejected. Analysis revealed that transformational leadership had significant effect on competitive advantage of Access Bank, Abuja. This is in line with recent research highlighting that transformational leadership had effect and impact on competitive advantage of banking operational settings (Bhuiyan, et al., 2025; Iqbal, et al., 2025; Gupta, 2025). $H_{03}$: Adaptive leadership have no effect on customer retention of Access Bank, Abuja, which after testing the hypothesis revealed that adaptive leadership had effect positively on customer retention of Access Bank, Abuja. This finding is in

alignment with some previous studies empirically that adaptive leadership had effect and impact on customer retention of deposit money banks globally (Mbarek, 2025; Abukalusa, & Oosthuizen, 2025; Ahsan, 2025).

## CONCLUSION AND RECOMMENDATIONS

The study established that strategic leadership styles namely innovative, transformational, and adaptive leadership had significantly influenced the performance of Access Bank Plc in Abuja, Nigeria as the conclusion. These leadership approaches collectively fostered a dynamic and forward-thinking organizational culture that enhanced employee engagement, operational efficiency, and customer satisfaction. Innovative leadership encouraged creativity and the adoption of cutting-edge solutions, while transformational leadership inspired employees to align with the bank's vision and exceed performance expectations. Adaptive leadership, on the other hand, enabled the bank to remain resilient and responsive in the face of changing market conditions and regulatory demands. The synergy of these leadership styles not only improved internal processes but also strengthened the bank's competitive positioning in the financial sector. The findings suggest that strategically adopting these leadership styles is essential for sustained growth, effective change management, and long-term success. Therefore, Access Bank Plc's positive performance outcomes can be largely attributed to the strategic implementation of leadership styles that prioritize innovation, motivation, and adaptability within the organizational framework.

Based on the findings, the following recommendations were made:

i. Management of Access Bank Plc, Abuja, should continue strengthening innovative leadership practices, as findings indicate a positive effect on digital transformation, enhancing operational efficiency, customer experience, and competitive advantage in Nigeria's evolving financial landscape.

ii. Management of Access Bank Plc, Abuja, should enhance transformational leadership practices to sustain its competitive advantage by fostering innovation, employee empowerment, and strategic vision alignment across all operational levels.

iii. Management of Access Bank Plc, Abuja, should continue strengthening adaptive leadership practices, as the findings indicated a positive effect on customer retention, fostering responsiveness, innovation, and long-term customer satisfaction in dynamic market conditions.

### Contribution to Knowledge

This study contributes to existing knowledge by addressing critical gaps in the literature regarding the distinct and combined influence of strategic leadership dimensions of innovative, transformational, and adaptive leadership on organizational performance, with specific reference to Access Bank in Abuja, Nigeria. While previous studies have often focused on these leadership styles in isolation or in broader contexts, this research uniquely integrates them to assess their synergistic impact within the Nigerian banking sector. The findings provide empirical evidence that strategic leadership significantly enhances performance through innovation-driven practices, inspirational motivation, and responsiveness to change. This enriches the theoretical understanding of strategic leadership by contextualizing it within a dynamic and competitive banking environment, offering a localized perspective often missing in global leadership discourse. Furthermore, it informs practical leadership development, emphasizing the need for a holistic leadership approach to drive sustainable performance in financial institutions operating in emerging economies like Nigeria.

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