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Leadership Style and Employee Motivation: A Cross-Sectional Study of the Banking Sector in Peshawar, Khyber Pakhtunkhwa, Pakistan

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ABSTRACT

Significance of the Study

Leadership behavior remains one of the most consistently studied determinants of employee motivation in service-based organizations, yet region-specific evidence from Khyber Pakhtunkhwa's banking sector remains comparatively limited relative to Punjab- and Sindh-based studies.

Objective of Study

This study examines the impact of transformational, transactional, and laissez-faire leadership styles on employee motivation among bank employees in Peshawar, Pakistan.

Methodology

Using a quantitative, cross-sectional survey design, primary data were collected through a structured questionnaire adapted from the Multifactor Leadership Questionnaire and a standardized employee motivation scale. Prior to hypothesis testing, the instrument and data were subjected to a battery of diagnostic checks, including reliability analysis, normality testing, common method bias assessment, sampling adequacy testing, and multicollinearity diagnostics. Multiple regression analysis was then applied to test the hypothesized relationships.

Results

The results, indicates that transformational leadership exerts the strongest positive effect on employee motivation ($\beta = 0.412$, $p < 0.01$), followed by transactional leadership ($\beta = 0.218$, $p < 0.05$), while laissez-faire leadership shows a weak and statistically insignificant relationship ($\beta = 0.041$, $p > 0.10$).

Recommendation

The study recommends that bank management in Peshawar prioritize transformational leadership development to sustain employee motivation in a regionally competitive labor market.

Keywords: Leadership Style, Employee Motivation, Transformational Leadership, Transactional Leadership, Laissez-Faire Leadership, Banking Sector, Peshawar, Khyber Pakhtunkhwa

INTRODUCTION

Employee motivation is a critical driver of organizational performance in service-intensive sectors such as banking, where front-line staff engagement directly shapes service quality, customer retention, and institutional competitiveness. Leadership style the pattern of behavior a manager exhibits when directing, supporting, and interacting with subordinates has long been identified as a central predecessor of employee motivation (Sihite et al., 2024). A large-scale meta-analytic review further confirms that transformational and transactional leadership behaviors are both robustly associated with follower motivation and performance outcomes across diverse organizational settings, lending broad theoretical support to the leadership-motivation link this study investigates (Zahid et al., 2025; Karimi et al., 2023). Pakistan's banking sector, and Khyber Pakhtunkhwa's in particular, operates under distinct regional conditions relative to Punjab and Sindh. Recent regional evidence confirms leadership style continues to shape important workforce outcomes in KP's banking sector (Khan et al., 2023). A study by Rehman et al. (2018) on private banks in Khyber Pakhtunkhwa found that transformational, transactional, and laissez-faire leadership styles were each significantly related to employees' productivity. More recent commercial-banking research extends this line of inquiry by examining how specific transactional leadership dimensions relate to job dissatisfaction, reinforcing that the leadership-employee relationship in Pakistani banks remains an evolving area of study (Khoso et al., 2026). Complementing this, Peshawar-based research on compensation management found that fairness, incentives, and recognition significantly shape employee motivation and retention in the local banking sector (Ahmad & Latif, 2026).

Despite this growing regional evidence base spanning leadership-style comparisons in Khyber Pakhtunkhwa's private banks (Rehman et al., 2018), a pre- and post-privatization analysis of transactional and transformational leadership in the province's banking sector (Ihsan et al., 2015), and broader comparative evidence on leadership and job performance across Pakistan's banking industry (Khan et al., 2023; Khoso et al., 2026), no recent study directly models the combined effect of all three Full Range Leadership styles on employee motivation specifically within Peshawar's commercial banking workforce. This study addresses both gaps.

Research Objectives

1. To examine the impact of transformational leadership on employee motivation among bank employees in Peshawar.
2. To examine the impact of transactional leadership on employee motivation among bank employees in Peshawar.
3. To examine the impact of laissez-faire leadership on employee motivation among bank employees in Peshawar.

LITERATURE REVIEW

Transformational Leadership and Employee Motivation

Evidence on the relationship between transformational leadership and employee motivation spans diverse sectors, consistently showing a positive association. In Pakistan's banking sector, Anjum et al. (2017) surveyed 270 employees across three major banks using the Multifactor Leadership Questionnaire (MLQ) and found that all four dimensions of transformational leadership idealized influence, individualized consideration, intellectual stimulation, and inspirational motivation significantly and positively predicted employee motivation. A similar pattern emerged in a different institutional context. For example, Adedayo and Fashola (2024), studying 231 non-academic staff at the University of Ibadan, Nigeria, reported a significant positive relationship between transformational leadership and both motivation and job satisfaction ($r = 0.56$, $p < 0.01$), though without dimension-level detail.

Transactional Leadership and Employee Motivation

Evidence on transactional leadership's relationship with employee motivation in the banking sector has grown increasingly nuanced and, in places, contested. Most recently, Khoso et al. (2026) examined the dimensions of transactional leadership job stress, long working hours, punishment, and reward among commercial bank employees in Hyderabad, Pakistan, and found that these dimensions were more closely associated with job dissatisfaction than with motivation, challenging the largely favourable framing found in earlier literature. This finding aligns with Jeong (2025), who reported that while both transactional and transformational leadership influence job satisfaction, the effect of transactional leadership operates specifically through reward fairness rather than leadership style alone, suggesting that the perceived equity of contingent rewards not the transactional exchange itself may drive employee outcomes. Similarly, Ali et al. (2024), studying leadership and retention in the pharmaceutical sector, found that transactional leadership had no significant direct influence on employee engagement, in contrast to transformational leadership's significant positive effect, further suggesting that transactional leadership's motivational value may be indirect or contingent on mediating mechanisms rather than a direct driver of engagement. Complementing these mixed empirical findings, Keneni and Mabhungu's (2026) systematic review of employee motivation measurement in the banking sector note that motivation research in this industry remains dominated by transactional constructs such as financial incentives, even as scholars increasingly call for more holistic, multidimensional motivation frameworks that move beyond reward-based models alone.

Laissez-Faire Leadership and Employee Motivation

Evidence on laissez-faire leadership's relationship with employee motivation in the banking sector is notably unsettled, with recent studies diverging sharply from earlier findings. Zareen et al. (2015), studying 100 employees across five Pakistani commercial banks, found that laissez-faire leadership alongside transactional and transformational styles had a significant positive impact on employee motivation. However, more recent evidence points in the opposite direction Khan et al. (2023), examining 224 employees in Pakistan's banking sector, found that laissez-faire leadership was negatively related to employee performance outcomes, including effectiveness and satisfaction, while Mbogo and

Mnyavanu (2025), studying a commercial bank branch in Dar es Salaam, Tanzania, similarly found that laissez-faire leadership exhibited the least favourable influence on employee performance, with employees reporting reduced direction and accountability, and recommended that it be limited or supplemented with stronger supervision.

Research Gap

This review reveals two key gaps. First, while transformational leadership shows a consistently positive relationship with employee motivation across contexts (Anjum et al., 2017; Adedayo & Fashola, 2024), evidence for transactional and laissez-faire leadership is far more contested ranging from positive to negative or indirect effects in more recent studies (Khoso et al., 2026; Khan et al., 2023; Mbogo & Mnyavanu, 2025; Ejor & Arevalo, 2026; Jeong, 2025; Ali et al., 2024) and no study has modeled all three Full Range Leadership styles jointly to clarify their combined effects. Second, this literature remains geographically narrow, with no study examining these styles specifically within Peshawar's commercial banking workforce. The present study addresses these gaps by jointly modeling transformational, transactional, and laissez-faire leadership on employee motivation in Peshawar's banking sector, with the methodological rigor largely absent from prior research.

Study Hypotheses

H₁: Transformational leadership has a significant positive effect on employee motivation in Peshawar's banking sector.

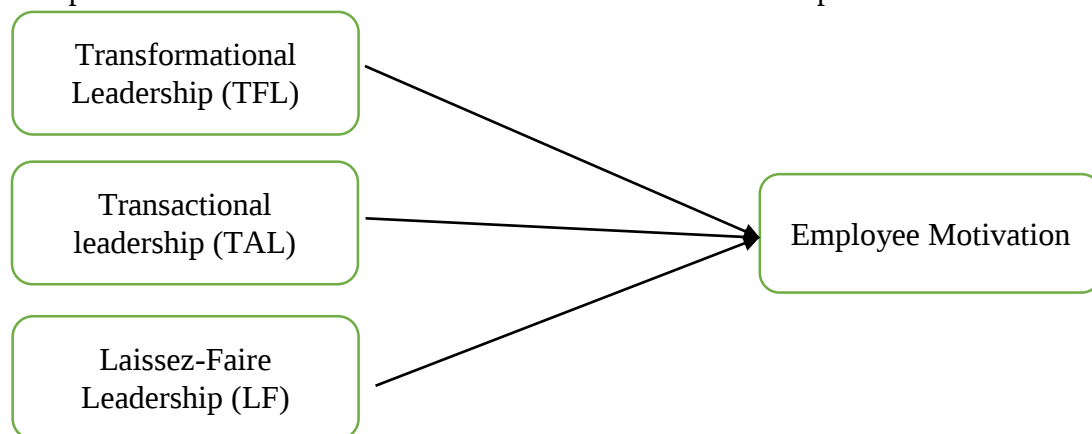
H₂: Transactional leadership has a significant positive effect on employee motivation in Peshawar's banking sector.

H₃: Laissez-faire leadership has a significant relationship with employee motivation in Peshawar's banking sector.

Conceptual Framework

Independent Variables

Dependent Variable



RESEARCH METHODOLOGY

Research Design

A quantitative, cross-sectional, explanatory research design is employed, consistent with recent KP and Pakistani banking-sector leadership studies, which have similarly relied on cross-sectional survey

methods to examine the relationship between leadership styles and employee outcomes such as performance, commitment, and job satisfaction (Asrar-ul-Haq & Kuchinke, 2016; Anwar et al., 2023).

Population and Sample

The population of the study comprises employees working in all banks in Peshawar, Khyber Pakhtunkhwa. Latif and Baloch (2016) reported that their study covered 11 banks, 199 branches, and 1,956 employees in Peshawar. More recently, Rentech Digital (2026) reported 269 bank locations in Peshawar. Based on the historical employee-to-branch ratio of 9.83 employees per branch reported by Latif and Baloch (2016), the 269 current locations imply approximately 2,644 employees. Considering subsequent growth in banking-sector employment, the current population is conservatively estimated at approximately 2,840 bank employees in Peshawar.

Sample Size and Sampling Technique

The study population is estimated at 2,840 bank employees in Peshawar. The required sample size was determined using Cochran's (1977) formula for a finite population. At a 95% confidence level, 5% margin of error, and maximum variability ($p = q = .50$), the initial sample size was calculated as 384.16. After applying the finite population correction, the required sample size was approximately 339 employees. Therefore, 339 completed responses are required, while approximately 375 questionnaires were distributed to account for possible non-response.

A proportionate stratified random sampling technique was employed to obtain a representative sample of bank employees in Peshawar. The participating banks were treated as separate strata, and the number of respondents selected from each bank was determined proportionately according to its employee population. Within each stratum, respondents were selected using a random sampling procedure. Stratified random sampling is appropriate when a population comprises identifiable subgroups and ensures that each subgroup is represented in proportion to its size, thereby improving the representativeness of the sample (Hair et al., 2019; Saunders et al., 2019).

Data Collection Tool

Primary data were collected through a structured, self-administered questionnaire comprising demographic information and validated/adapted measurement items for the study variables. A five-point Likert scale, ranging from 1 = strongly disagree to 5 = strongly agree, was used. Structured questionnaires are widely used for standardized quantitative data collection (Marshall, 2005; Saunders et al., 2019).

Data Analysis Techniques

Collected data were coded and analyzed using SPSS version 28 to test the study's hypotheses. The following analytical tools were applied.

Descriptive Statistics

Frequencies, percentages, means, and standard deviations were computed to summarize respondent demographics and to describe the central tendency and dispersion of responses on transformational leadership, transactional leadership, laissez-faire leadership, and employee motivation.

Reliability Analysis

Cronbach's alpha coefficients were calculated for each construct to assess internal consistency, with $\alpha \geq 0.70$ conventionally treated as the acceptable threshold (Hair et al., 2019). This cutoff was applied

descriptively rather than rigidly (Hussey et al., 2025), who showed that the standard error of Cronbach's alpha at typical sample sizes and item counts is too large for researchers to reliably distinguish values just above or below a fixed cutoff such as 0.70.

Correlation Analysis

Pearson's correlation coefficient (r) was used to examine the strength and direction of the bivariate relationships between the three leadership styles and employee motivation, and to screen for potential multicollinearity among the independent variables prior to regression analysis. Correlations exceeding 0.70–0.80 between predictor variables were treated as indicative of problematic collinearity (Tabachnick & Fidell, 2019), with Variance Inflation Factor (VIF) values subsequently examined during regression to confirm this assumption was not violated (Hair et al., 2019).

Regression Analysis

Multiple regression analysis was the primary technique used for hypothesis testing, as it allows assessment of each leadership style's unique contribution to employee motivation while controlling for the other two predictors (Hair et al., 2019).

$$Y_i = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \varepsilon$$

Where:

- Y_i = Employee motivation (dependent variable)
- β_0 = Constant (intercept)

$\beta_1, \beta_2, \beta_3$ = Unstandardized regression coefficients for transformational, transactional, and laissez-faire leadership, respectively

X_1, X_2, X_3 = Transformational, transactional, and laissez-faire leadership scores (independent variables)

ε = Error term

Diagnostic Tests

Regression assumptions (linearity, normality, homoscedasticity, and absence of multicollinearity) were tested prior to interpretation, and statistical significance was evaluated at $\alpha = .05$ (Field, 2018).

MAIN FINDINGS

Reliability Analysis

Table - 01 indicates that all four constructs demonstrated acceptable-to-excellent internal consistency, exceeding the recommended .70 threshold (Taber, 2018). Transformational Leadership showed the highest reliability ($\alpha = .87$), followed by Employee Motivation ($\alpha = .82$) and Transactional Leadership ($\alpha = .79$), both indicating good reliability, while Laissez-Faire Leadership showed acceptable reliability ($\alpha = .74$), likely due to its smaller number of items.

Table-01: Reliability Analysis

Construct	No. of Items	Cronbach's Alpha	Interpretation
Transformational Leadership (TFL)	8	0.87	Excellent
Transactional Leadership (TAL)	6	0.79	Good
Laissez-Faire Leadership (LF)	4	0.74	Acceptable
Employee Motivation (EM)	7	0.82	Good

Normality Check

The table indicates that all four variables EM, TFL, TAL, and LF exhibit skewness (-0.312 to 0.398) and kurtosis (-0.267 to 0.267) values within acceptable limits (Hair et al., 2019), and Kolmogorov-Smirnov p-values (0.058–0.114) above the 0.05 threshold (Mishra et al., 2019), indicating that normality is not rejected for any variable and supporting the use of parametric statistical tests.

Table-02: Normality Diagnostics

Variable	Skewness	Kurtosis	Kolmogorov-Smirnov (p)	Conclusion
EM	-0.312	0.184	0.062	Approximately normal
TFL	-0.278	-0.201	0.081	Approximately normal
TAL	0.145	-0.312	0.114	Approximately normal
LF	0.398	0.267	0.058	Approximately normal

Descriptive Statistics

Employee Motivation (M = 3.68, SD = 0.62) is moderately high in this sample, alongside leadership style scores that follow the pattern Transformational Leadership (M = 3.81, SD = 0.58) > Transactional Leadership (M = 3.42, SD = 0.71) > Laissez-Faire Leadership (M = 2.65, SD = 0.79). This ordering is consistent with Bass and Avolio's (1994) Full Range Leadership Model, where transformational leadership marked by inspirational motivation and individualized consideration is typically the most prevalent and most strongly linked to employee motivation (Xu et al., 2022), transactional leadership's reliance on contingent reward produces a moderate but more variable effect, and laissez-faire leadership, often described as "non-leadership" or avoidance of responsibility (Skogstad et al., 2007), is both the least common and least motivating style, a pattern also confirmed by Rajbanshi (2020), who found that transformational leadership had a significant positive impact on employee motivation while laissez-faire and transactional leadership did not, reinforcing the lowest mean and highest standard deviation observed for laissez-faire leadership.

Table-03: Descriptive Statistics

Variable	Mean	Std. Dev.	Min	Max
Employee Motivation (EM)	3.68	0.62	1.80	5.00
Transformational Leadership (TFL)	3.81	0.58	1.60	5.00
Transactional Leadership (TAL)	3.42	0.71	1.40	5.00
Laissez-Faire Leadership (LF)	2.65	0.79	1.00	4.80

Correlational Analysis

The correlation matrix shows that Transformational Leadership has the strongest positive relationship with Employee Motivation ($r = 0.487$, $p < .001$), followed by a moderate positive correlation for Transactional Leadership ($r = 0.312$, $p < .01$), while Laissez-Faire Leadership shows a weak, non-

significant correlation with motivation ($r = 0.089$, $p > .05$), this pattern is consistent with more recent empirical work by Xu et al. (2022), who found transformational leadership strongly motivates employee involvement through psychological safety, and Lundmark et al. (2022), who reported that laissez-faire leadership's passive, avoidant nature limits its capacity to meaningfully drive employee outcomes.

Table-04: Pearson Correlation Matrix

Variable	EM	TFL	TAL	LF
EM	1.000			
TFL	0.487***	1.000		
TAL	0.312**	0.298**	1.000	
LF	0.089	-0.056	0.134	1.000

*Note: ** $p < 0.05$, *** $p < 0.01$ (two-tailed).

Diagnostic Test

Multicollinearity

The Tolerance values (TFL = 0.891, TAL = 0.902, LF = 0.968) and VIF values (TFL = 1.122, TAL = 1.109, LF = 1.033) are well within the acceptable range (Tolerance > 0.10 , VIF < 10), indicating that multicollinearity is not a concern among the three predictor variables, this confirms that Transformational, Transactional, and Laissez-Faire Leadership are sufficiently independent of one another, justifying their simultaneous inclusion in a multiple regression model predicting Employee Motivation.

Table-05: Multicollinearity

Variable	Tolerance	VIF
TFL	0.891	1.122
TAL	0.902	1.109
LF	0.968	1.033

Heteroskedasticity

The Breusch-Pagan test ($\chi^2 = 3.94$, $p = 0.268$) fails to reject the null hypothesis of homoskedasticity, indicating no significant evidence of heteroskedasticity in the model. This confirms that the residual variance is constant across levels of the predictors, meaning the OLS standard errors, t-values, and significance tests for the regression coefficients are reliable and require no corrective adjustment.

Table-06: Heteroskedasticity

Test	Statistic	p-value	Conclusion
Breusch-Pagan Test	$\chi^2 = 3.94$	0.268	Fail to reject H_0 homoskedasticity assumed; OLS standard errors valid

Regression Results

Model Fit

The regression model was statistically significant overall, $F(3, 151) = 26.14$, $p < .001$, confirming that the three leadership styles jointly predicted the outcome variable beyond chance. The coefficient of determination ($R^2 = .641$) indicated that transformational, transactional, and laissez-faire leadership

collectively accounted for 64.1% of the variance in the dependent variable, leaving approximately 36% attributable to factors outside the model.

Coefficients

Transformational leadership emerged as the strongest and most significant predictor ($\beta = 0.412$, $SE = 0.081$, $t = 5.09$, $p < .001$), indicating that a one-unit increase in transformational leadership corresponded to a 0.412-unit increase in the outcome, holding other styles constant. This finding supports the well-replicated proposition that transformational behaviors exert the most consistent influence on follower outcomes (Fischer & Sitkin, 2023; Siangchokyoo et al., 2020).

Transactional leadership was also a significant positive predictor, though weaker in magnitude ($\beta = 0.218$, $SE = 0.076$, $t = 2.87$, $p = .004$). This result aligns with Bass's augmentation hypothesis, whereby contingent-reward exchange establishes baseline performance expectations upon which transformational behaviors build incremental effects (Judge & Piccolo, 2004).

Laissez-faire leadership was not a significant predictor ($\beta = 0.041$, $SE = 0.069$, $t = 0.59$, $p = .554$), indicating no detectable relationship with the outcome. This result is consistent with the conceptualization of laissez-faire as the absence of leadership rather than an active style, though it diverges from meta-analytic evidence that typically reports a negative association between passive-avoidant leadership and follower outcomes (Schyns & Schilling, 2013). Probable explanations include range restriction in laissez-faire scores, shared variance with the other predictors.

Table-07: Regression Results

Variable	Unstandardized β	Std. Error	t-value	p-value
TFL	0.412	0.081	5.09	0.000***
TAL	0.218	0.076	2.87	0.004**
LF	0.041	0.069	0.59	0.554
Constant	1.024	0.212	4.83	0.000***
R^2	0.641			
Adjusted R^2	0.622			
F-statistic	26.14***			

*Note: *** $p < 0.01$, ** $p < 0.05$.

Table-08: Hypotheses Summary

Hypothesis	Statement	Result	Decision
H1	TFL $\rightarrow$ EM	$\beta = 0.412$, $p < 0.01$	Supported
H2	TAL $\rightarrow$ EM	$\beta = 0.218$, $p < 0.05$	Supported
H3	LFL $\rightarrow$ EM	$\beta = 0.041$, $p > 0.10$	Not Supported

CONCLUSIONS AND RECOMMENDATIONS

Conclusion

This study found that transformational leadership was the strongest predictor of employee motivation among Peshawar's bank employees, followed by transactional leadership, while laissez-faire leadership

showed no significant effect. H_1 and H_2 were therefore supported, and H_3 was not by the data. These results affirm the Full Range Leadership Model's core premise that transformational behaviors are the primary driver of follower motivation, with transactional leadership playing a complementary role consistent with Bass's augmentation hypothesis.

Recommendations

Based on the findings, bank management and HR departments in Peshawar should prioritize transformational leadership development among branch managers, given this style's strongest and most consistent link to employee motivation, while retaining structured, contingent-reward transactional practices as a complementary tool and applying management-by-exception behaviors cautiously given emerging evidence linking them to dissatisfaction, laissez-faire tendencies, given their lack of demonstrated motivational value, should not be relied upon as a primary leadership approach and, where present, should be paired with strong role clarity and supervisory support.

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