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Abstract
Kenya's commercial banks have recorded persistent performance challenges, evidenced by a gross non-performing loan ratio that recently reached its highest level in over two decades, softening returns on assets, and a series of high-profile bank failures attributed to weak, unethical leadership. Yet existing Kenyan studies have examined idealised influence, a core dimension of transformational leadership, mainly in relation to employee commitment and job satisfaction rather than direct organisational performance outcomes, and have not isolated idealised influence from the other transformational leadership dimensions to establish its distinct contribution. This study addresses that gap by examining the effect of idealised influence on the performance of commercial banks in Kenya. The study adopted a positivist, cross-sectional design intended to test a hypothesised association rather than establish causality. The overall sample size (n = 392) was determined from a target population of 20,126 senior managerial and supervisory employees across Kenya's 38 licensed commercial banks using Yamane's (1967) formula, then proportionally allocated across management (223) and supervisory (169) strata by their true share of the population (57.0% and 43.0% respectively). Data were collected via a structured 5-point Likert questionnaire in which every respondent, irrespective of job level, rated the idealised influence of their own immediate leader; the same respondents also rated their bank's performance, and analysed using correlation and simple linear regression; 282 valid responses were obtained (71.9% response rate). Idealised influence was positively and significantly associated with the performance of commercial banks ($r = .715$, $p < .001$; $R^2 = .511$, $F(1, 280) = 291.827$, $p < .001$; $B = 1.07$, $p < .001$), statistically accounting for 51.1% of the variance in performance; this magnitude should be interpreted cautiously, as it may partly reflect shared-method variance from the single-source, same-instrument design rather than the true explanatory power of idealised influence alone. The cross-sectional, single-source design limits causal inference, and rating both constructs via the same-instrument raises the risk of common method bias inflating the observed association. Idealised influence was examined in isolation from the other three transformational leadership dimensions, so potential interaction or synergistic effects with those dimensions were not tested. Performance was measured as employee-perceived organisational performance (customer satisfaction, learning and growth, Internal Process Quality) rather than objective financial metrics, and individual-level perceptual data were used to represent

organisational-level outcomes without formal multilevel aggregation statistics. Idealised influence alone also leaves 48.9% of performance variance unexplained, indicating other factors also matter. The findings extend Transformational Leadership Theory to the Kenyan commercial banking context. Commercial banks should institutionalise idealised influence as a leadership competency through targeted leadership development, mentorship, and values-based performance appraisal systems.

Introduction

Despite operating within an established regulatory framework, Kenya's commercial banks continue to record inconsistent and, in places, deteriorating performance, alongside a history of high-profile failures attributed to weak, unethical leadership (Gathaiya, 2017). Understanding which leadership behaviours can meaningfully strengthen bank performance is therefore a pressing practical concern. Among leadership approaches, transformational leadership stands out for its capacity to influence institutional outcomes positively; Bass (1985) identified idealised influence, inspirational motivation, intellectual stimulation, and individualised consideration as its four interrelated behavioural dimensions. This study focuses on idealised influence specifically, the leader's capacity to act as a trusted, ethical role model, because it is the dimension most directly implicated in the ethical and governance failures documented in Kenya's banking sector, and its distinct effect on organisational performance remains empirically under-tested in this context.

Banking is a distinctive context for studying idealised influence because a bank's performance rests heavily on staff judgement, ethical conduct, regulatory compliance, and customer trust rather than on physical output alone (Davis & Thilagaraj, 2022). Leaders who demonstrate idealised influence are seen as trustworthy, reliable, and ethical, and they embody the values they expect from staff, inspiring loyalty, trust, and discretionary effort (Kariuki, 2021). This dual nature, both attributed (how followers perceive the leader) and behavioural (the leader's observable, values-consistent actions), underscores why idealised influence is expected to shape organisational performance as operationalised in this study, namely employee-perceived customer satisfaction, learning and growth, and internal process quality (Bass & Riggio, 2006).

Globally, the collapse of institutions such as Silicon Valley Bank, Signature Bank, and First Republic Bank in the last decade illustrated how quickly performance can deteriorate when leadership and oversight fail to keep pace with a changing operating environment (Adrian et al., 2024). Kenya's banking sector, comprising 38 licensed commercial banks (CBK, 2024), has undergone substantial change driven by regulatory reform, technological innovation, and intensifying competition from fintech and mobile-money providers (Kiemo & Kamau, 2021; Bett & Nasieku, 2022). Yet the sector has recorded a volatile performance trajectory: the gross non-performing loan ratio recently reached its highest level in over two decades, and average return on assets has softened even as headline profits recovered (CBK, 2024). Major institutional failures, including the collapse of Dubai Bank, Imperial Bank, and Chase Bank, have been attributed largely to weak, unethical leadership and poor board oversight (Gathaiya, 2017), underscoring a continuing need for ethical, role-modelling leadership within the sector.

Theoretical Review

This study is anchored in Transformational Leadership Theory (Burns, 1978; Bass, 1985), which conceptualises idealised influence as a leader's charismatic capacity to act as a role model, admired and trusted for strong moral and ethical standards. In contrast to transactional leadership, which is built on exchanges between leader and follower, transformational leadership seeks to inspire and develop followers, encouraging them to exceed expectations by fostering a collective sense of purpose (Khan et al., 2020). Leaders who embody organisational values, communicate transparently, and prioritise collective welfare over personal gain are theorised to inspire follower trust, identification, and commitment, which in turn enhance compliance, accountability, and discretionary effort (Kariuki, 2021; Davis & Thilagaraj, 2022). In performance-driven sectors such as banking, idealised influence is theorised to enhance organisational performance primarily through strengthened employee alignment and reduced operational and reputational risk (Bass & Riggio, 2006; Davis & Thilagaraj, 2022).

Although Bass (1985) theorises idealised influence, inspirational motivation, intellectual stimulation, and individualised consideration as interrelated dimensions that jointly constitute transformational leadership, the original four-factor model was itself developed to allow each dimension to be conceptually and empirically distinguished (Bass & Riggio, 2006), and a substantial body of empirical work examines idealised influence individually rather than as a composite (e.g., Kariuki, 2021; Langat et al., 2019; ArvinLucy & Onyango, 2020; Mangwana et al., 2025). This study follows that established approach and isolates idealised influence because it is the dimension most directly tied to the ethical role-modelling failures documented in Kenya's banking sector; the possibility that idealised influence interacts with, or operates jointly alongside, the other three dimensions is acknowledged and addressed as a limitation of the present design rather than tested here.

For the purposes of this study, idealised influence is conceptualised and measured across three indicators. Role Model captures leaders' ethical decision-making, consistency, and the extent to which their actions motivate followers to emulate their leadership style. Enthusiasm captures leaders' passion, optimism, and emotional commitment to organisational goals, and its capacity to foster shared purpose and morale within teams. Embody Value captures the degree to which leaders integrate organisational mission and values into their leadership practice and encourage followers to prioritise those values in decision-making. Organisational performance, the dependent variable, is correspondingly operationalised across three non-financial, employee-perceived indicators: Customer Satisfaction, Learning and Growth, and Internal Process Quality. Figure 1 presents the conceptual framework guiding the study.

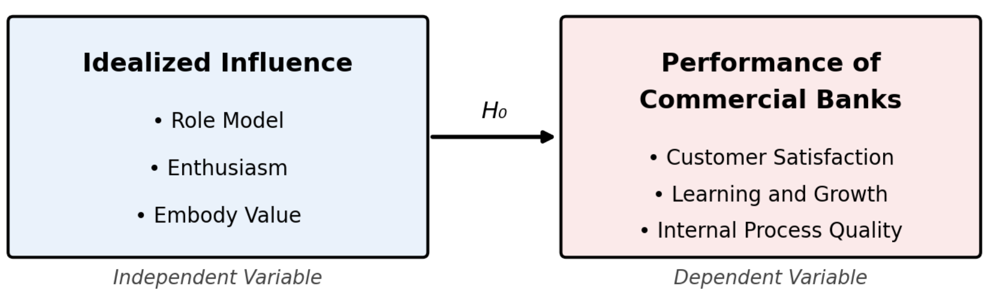

Figure 1: Conceptual framework linking idealised influence to the performance of commercial banks.

Empirical Review

Empirical studies on idealised influence and performance report largely, though not uniformly, positive effects. In Kenya, Langat et al. (2019) found idealised influence significantly predicted employee job performance in the insurance industry ($B = .273$, $p < .05$), while Ogola et al. (2017) reported a strong effect on employee performance in small and medium enterprises ($B = .829$, $p < .001$). Within Kenyan commercial banks specifically, Kimeto et al. (2017) and Njiraini et al. (2018) linked idealised influence to organisational commitment and job satisfaction respectively, and

Nyokabi et al. (2017) found that CEO idealised influence strongly predicted private-sector performance ($R^2 = .505$, $p < .05$). Regionally, Mangwana et al. (2025) found idealised influence significantly improved performance in Kenyan water service companies ($B = .570$, $p < .001$), and Ngaithe et al. (2016) reported comparable effects in state-owned enterprises. In the banking sector specifically, Chea et al. (2025) found a positive association between idealised influence and product innovation among Cambodian bank employees, suggesting that ethical, trust-building leadership behaviour translates into tangible innovation-related outcomes in banking contexts beyond Kenya. Internationally, ALmahasneh et al. (2022) and Afshari (2022) found idealised influence significantly strengthened organisational culture and commitment, Le and Le (2021) and Suhana et al. (2021) linked it to innovation and knowledge-sharing, and Kombo and Magali (2023), ArvinLucy and Onyango (2020), Barinua and Tamunonengiyeofori (2022), Safiyanu and Andow Helen (2023), Ragel and Suganya (2019), and Puni et al. (2018) each reported positive effects on employee performance, loyalty, or job satisfaction across sectors and countries.

However, Sutanto et al. (2021) found no significant effect of idealised influence on human resource performance in an Indonesian sample, suggesting that its effect may depend on complementary leadership behaviours, organisational culture, or sectoral dynamics rather than operating uniformly across all settings. This contrast may plausibly reflect differences in national and organisational culture (Indonesian public-sector-adjacent HR functions versus Kenyan commercial banking), differences in the outcome measured (general HR performance versus employee-perceived, bank-specific performance indicators), or differences in sample composition, rather than a generic contextual disclaimer; it reinforces the need for context-specific evidence, since findings from one sector or country cannot be assumed to generalise directly to Kenyan commercial banking.

Despite considerable scholarly attention to leadership as a performance driver, existing Kenyan studies have primarily examined idealised influence in relation to employee commitment, job satisfaction, and CEO-level perceptions rather than direct organisational performance outcomes. Limited empirical attention has been given to how idealised influence, specifically, translates into measurable performance outcomes among Kenyan commercial banks. This gap matters because Kenyan commercial banks continue to record inconsistent performance despite operating within an established regulatory framework, and boards and executives lack sector-specific, outcome-based evidence on whether cultivating idealised influence among frontline and middle-management leaders, the levels captured by this study's sample, would meaningfully improve performance. It is against this background that the present study examines the effect of idealised influence on the performance of commercial banks in Kenya.

Method

Study Design

This study adopted a positivist research philosophy, appropriate for quantitative research that tests hypothesised relationships among measurable constructs using structured instruments (Park et al., 2020). A cross-sectional design was adopted, allowing data on idealised influence and performance to be collected once from a defined population and used to test their hypothesised association; the design tests whether the two constructs are statistically associated and does not itself establish that idealised influence causes changes in performance, since reverse or reciprocal relationships remain equally plausible (Creswell & Creswell, 2022). Longitudinal, experimental, and case-study designs were considered but rejected: a longitudinal design was not feasible within the study's timeframe; an experimental design was inappropriate because idealised influence is a naturally occurring, non-manipulable leadership behaviour; and a case-study design would not have supported statistical generalisation across Kenya's 38 licensed commercial banks.

Population and Sampling

The scope of this study is limited to licensed commercial banks operating in Kenya. The target population comprised 20,126 senior managerial (11,469; 57.0% of the population) and supervisory (8,657; 43.0% of the population) employees across the 38 banks (CBK, 2023). The sampling frame was derived from the Central Bank of Kenya's Directory of Licensed Commercial Banks, cross-checked against bank-level workforce data. A sample of 392 was determined using Yamane's (1967) formula at a 95% confidence level, and proportionally allocated by each stratum's true share of the population, yielding 223 management-level and 169 supervisory-level respondents; individual respondents were then selected via simple random sampling within each bank-stratum cell. This procedure was appropriate because perceptions of idealised influence were expected to vary by leadership level, with senior managers more involved in strategic role-modelling and supervisors as direct recipients of that behaviour (Davis & Thilagaraj, 2022). Regardless of job level, every respondent rated the idealised influence of their own immediate leader rather than their own leadership behaviour, so no respondent engaged in self-assessment of their own idealised influence; this design feature mitigates the self-assessment and social-desirability bias that would arise if senior managers rated their own role-modelling behaviour.

Data Collection

Primary data were collected using a structured questionnaire comprising demographic items and 5-point Likert-scale items (1 = Strongly Disagree to 5 = Strongly Agree) measuring idealised influence (Role Model, Enthusiasm, and Embody Value indicators) and organisational performance (Customer Satisfaction, Learning and Growth, and Internal Process Quality indicators); performance was measured as employee-perceived organisational performance rather than objective financial metrics such as return on assets or return on equity. A pilot study with 39 employees, excluded from the final sample, informed revisions to item wording, questionnaire length, and internal consistency. Instrument reliability was assessed using Cronbach's alpha (threshold ≥ .70), and content and convergent validity were assessed by subject-matter experts in leadership and banking (Silva et al., 2021). Ethical approval was obtained from the USIU-Africa Institutional Ethical Review Committee, and a research permit was obtained from the National Council for Science, Technology and Innovation (NACOSTI); participation was voluntary, informed consent was obtained from all respondents, and confidentiality was maintained throughout via anonymised data handling. Of 392 questionnaires distributed, 282 valid responses were obtained, yielding a response rate of 71.9%. Data were cleaned and screened for outliers and missing values prior to analysis.

Data Analysis

Descriptive Statistics. Respondent demographics and study variables were summarised using means, standard deviations, and frequency distributions.

Inferential Statistics. Pearson correlation and simple linear regression tested the study hypothesis: H0: Idealised influence does not significantly influence the performance of commercial banks in Kenya (Y = B0 + B1X1 + e; rejected if $p < .05$). Diagnostic checks for normality, homoscedasticity, and linearity were conducted to confirm the data satisfied the assumptions of linear regression.

Results

Of the 282 respondents, the majority were aged 26–45 years (66.2%), reflecting a predominantly mid-career workforce in leadership roles, with older cohorts (46 years and above) comprising 28.1% and younger employees (18–25 years) only 5.7%. Gender representation was near-equal (51.2% male, 48.8% female). Most respondents held postgraduate qualifications, with 65.1% holding a master's degree and 4.6% a doctorate, alongside 30.3% with a bachelor's degree. Over half of respondents (52%) had more than four years of banking experience. Respondents were drawn from retail banking

(25.3%), operations (24.2%), corporate banking (17.1%), and specialised functions including finance, marketing, and risk and compliance, reflecting balanced departmental representation (Table 1).

Table 1: Respondent Demographics

Variable	**Category**	**Percentage**
Age	18–25 years	5.7%
	26–35 years	40.2%
	36–45 years	26.0%
	46–55 years	18.5%
	56 years and above	9.6%
Gender	Male	51.2%
	Female	48.8%
Education	Bachelor's degree	30.3%
	Master's degree	65.1%
	Doctorate	4.6%
Experience	Less than 3 years	23.5%
	4–6 years	24.6%
	7–10 years	24.9%
	More than 10 years	27.0%
Department	Retail banking	25.3%
	Operations	24.2%
	Corporate banking	17.1%
	Finance and accounting	11.7%
	Marketing and sales	11.7%
	Risk and compliance	10.0%

Idealised influence was rated positively across its three indicators: Role Model ($M = 3.87$, $SD = 1.17$), Enthusiasm ($M = 3.89$, $SD = 1.17$), and Embody Value ($M = 3.84$, $SD = 1.17$), yielding an overall mean of 3.87. This indicates general agreement among respondents that leaders in Kenyan commercial banks demonstrate ethical decision-making, enthusiasm, and value-driven leadership behaviour. Organisational performance was similarly rated positively across customer satisfaction ($M = 3.93$, $SD = 1.15$), Learning and Growth ($M = 3.88$, $SD = 1.12$), and Internal Process Quality ($M = 3.86$, $SD = 1.16$), yielding an overall mean of 3.89 (Table 2).

Table 2: Descriptive Statistics for Study Variables

Variable	**Mean**	**Std. Deviation**
Idealised Influence – Role Model	3.87	1.17
Idealised Influence – Enthusiasm	3.89	1.17
Idealised Influence – Embody Value	3.84	1.17
Idealised Influence – Overall	3.87	1.17
Performance – Customer Satisfaction	3.93	1.15
Performance – Learning and Growth	3.88	1.12
Performance – Internal Process Quality	3.86	1.16
Performance – Overall	3.89	1.14

Diagnostic tests confirmed the data satisfied the assumptions required for linear regression: the distribution of idealised influence scores was approximately normal, with no extreme outliers or pronounced skewness; the variance of regression residuals was constant across predicted values, satisfying homoscedasticity; and the relationship between idealised influence and performance was approximately linear.

Inferential Statistics

A Pearson correlation confirmed a positive and statistically significant association between idealised influence and performance ($r = .715$, $p < .001$; Table 3). This indicates that as leaders demonstrate higher levels of idealised influence, the performance of banks tends to be rated more favourably by respondents.

Table 3: Correlation between Idealised Influence and Performance

	Performance	Idealised Influence
Performance – Pearson Correlation	1	.715**
Performance – Sig. (2-tailed)		.000
Idealised Influence – Pearson Correlation	.715**	1
Idealised Influence – Sig. (2-tailed)	.000	

*** Correlation is significant at the 0.01 level (2-tailed). N = 282.*

Simple linear regression showed that idealised influence significantly predicted performance, statistically accounting for 51.1% of the variance in commercial banks' performance ($R^2 = .511$, $F(1, 280) = 291.827$, $p < .001$), with the remaining 48.9% attributable to factors outside the study model. An increase of one unit in idealised influence was associated with a 1.07-unit increase in performance (B = 1.07, SE = .063, Beta = .715, t = 17.083, $p < .001$; Table 4). The null hypothesis was therefore rejected, indicating that idealised influence is a significant predictor of the performance of commercial banks in Kenya.

Table 4: Regression of Performance on Idealised Influence

Statistic	Value
R	.715
R Square	.511
Adjusted R Square	.509
Std. Error of the Estimate	.34154
F (1, 280)	291.827
Sig. (F)	.000
Constant (B)	0.286
Constant (Std. Error)	0.243
Constant (t, Sig.)	1.176, .241
Idealised Influence (B)	1.070
Idealised Influence (Std. Error)	0.063
Idealised Influence (Beta)	.715
Idealised Influence (t)	17.083
Idealised Influence (Sig.)	.000

Dependent Variable: Performance. Predictor: (Constant), Idealised Influence.

Discussion

The finding that idealised influence is positively and significantly associated with commercial bank performance, statistically accounting for over half of the variance, underscores its importance as a leadership lever in the Kenyan banking sector. This magnitude should, however, be interpreted with caution: because idealized influence and performance were both rated by the same respondents using the same self-report instrument, part of the observed association may reflect shared-method variance or halo effects (respondents who view their leader favourably may also rate their bank more favourably) rather than the true explanatory power of idealized influence alone. With this caveat in mind, the direction and significance of the association is nonetheless consistent with Afshari (2022), who found idealised influence significantly strengthened organisational commitment in both Australian and Iranian samples, and with Langat et al. (2019), who found idealised influence significantly predicted employee job performance in Kenya's insurance industry. It also aligns with regional evidence from Mangwana et al. (2025) and Ngaithe et al. (2016), both of whom found idealised influence positively predicted performance in Kenyan public-sector and utility organisations.

These results also cohere with broader Sub-Saharan African evidence: Mekpor and Darley-Baah (2017) found that transformational leadership significantly enhanced profitability in Ghanaian banks, Chukwuma (2021) reported a statistically significant relationship between transformational leadership and performance in Nigerian deposit-taking banks, and Motadi (2024) identified transformational leadership as the most effective leadership style for driving financial performance in the South African banking sector. Read together with the present findings, this suggests that ethical, role-modelling leadership behaviour is associated with stronger performance across African banking contexts, even though these studies examined transformational leadership as a composite construct rather than isolating idealised influence specifically.

The result also extends findings from Le and Le (2021) and Suhana et al. (2021), who linked idealised influence to innovation and knowledge-sharing outcomes, by showing that idealised influence's association with performance extends to overall organisational performance, not merely to innovation-specific outcomes, within the Kenyan banking context. However, the result contrasts with Sutanto et al. (2021), who found no significant relationship between idealised influence and human resource performance in an Indonesian sample. This divergence may plausibly reflect differences in national and organisational culture, differences in the outcome measured (general HR performance versus employee-perceived, bank-specific performance), or differences in sample composition, rather than context alone; it suggests that Kenyan commercial banking, where ethical conduct and customer trust are central to institutional legitimacy, may be a context in which idealised influence is especially consequential, though this interpretation would benefit from direct comparative testing.

While this study did not test mediating mechanisms directly, the statistical association is theoretically consistent with several plausible operational pathways through which ethical role-modelling could shift bank-level performance. Leaders who consistently model integrity may discourage insider lending and fraud-related losses of the kind implicated in the collapse of Dubai Bank, Imperial Bank, and Chase Bank (Gathaiya, 2017); may encourage loan officers to conduct more rigorous, ethically grounded credit assessments, plausibly contributing to lower non-performing loan ratios; and may strengthen frontline service quality and customer retention by setting a visible standard of conduct that employees emulate in customer interactions. These pathways are offered as theoretically plausible explanations grounded in the study's problem statement rather than as empirically tested mediators, and warrant direct investigation in future research.

Theoretically, these findings contribute to Transformational Leadership Theory by providing sector-specific, outcome-based evidence, rather than commitment- or satisfaction-based evidence, on how idealised influence relates to organisational performance within a regulated financial services context. Where prior Kenyan studies (Kimeto et al., 2017; Njiraini et al., 2018; Nyokabi et al., 2017) established that idealised influence shapes employee attitudes and CEO-level perceptions, the present study extends this literature by demonstrating a direct, statistically significant association between idealised influence and organisational performance in commercial banks specifically.

Limitations

This study is limited in several respects. First, its cross-sectional design precludes causal inference; reverse causation, whereby well-performing banks afford greater investment in leadership development, remains equally plausible. Second, data were self-reported and drawn from a single-source and single timepoint, raising the possibility of common method bias inflating the observed association, as noted above. Third, idealised influence was examined in isolation from the other three transformational leadership dimensions; while this focus is theoretically and empirically justified (see

Theoretical Review), potential interaction or synergistic effects among the four dimensions were not tested. Fourth, performance was measured as employee-perceived organisational performance rather than objective financial metrics, and individual-level perceptual data were used to represent organisational-level outcomes without formal multilevel aggregation statistics; the findings should therefore be read as reflecting employee perceptions rather than validated firm-level financial performance. Fifth, the sample was restricted to licensed commercial banks in Kenya, limiting generalisability to other financial institutions or regulatory contexts. Finally, sampling was stratified by job level and bank without a design-effect adjustment for clustering within banks, which may understate the precision of the reported estimates.

Conclusion

This study set out to examine the effect of idealised influence on the performance of commercial banks in Kenya. The findings indicate that idealised influence is positively and significantly associated with bank performance ($r = .715$, $R^2 = .511$, $p < .001$), suggesting that leaders who act as ethical role models, demonstrate enthusiasm, and embody organisational values are associated with stronger institutional performance outcomes, though the cross-sectional, single-source design means this association should not be read as establishing causality.

Commercial banks in Kenya should institutionalise idealised influence as a core leadership competency through targeted leadership development and mentorship programmes that cultivate role-modelling, trust-building, and enthusiasm, and by embedding organisational values into leadership appraisal systems so that ethical conduct is consistently practised, rewarded, and emulated by employees.

Future research should test idealised influence alongside the other transformational leadership dimensions to establish its relative and interactive contribution, extend this design to other financial institutions such as microfinance organisations, SACCOs, and fintech firms, incorporate objective financial performance indicators alongside perceptual measures, and adopt longitudinal or mixed-methods designs to clarify the direction of causality and the operational mechanisms linking idealised influence to bank performance.

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