
Organizational Culture as a Moderator Between Emotional Intelligence and Leadership Styles in Nigerian Deposit Money Banks

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Abstract

This study examined the influence of emotional intelligence (EI) on leadership styles and the moderating role of organizational culture in Nigerian deposit money banks. Employing a mixed-methods design, quantitative data were collected from bank managers using standardized EI and leadership instruments, while qualitative insights were gathered through semi-structured interviews. Regression analyses revealed that EI significantly predicts transformational and transactional leadership positively, and laissez-faire leadership negatively. Moderation analysis indicated that organizational culture shapes how EI translates into effective leadership, with hierarchical, compliance-driven, and market-oriented cultures constraining transformational behaviours. Qualitative findings further highlighted structural pressures, stressors, and coping mechanisms that influence leaders' application of EI. The study concludes that improving leadership effectiveness requires both developing individual EI competencies and cultivating organizational cultures that support participatory, empathetic, and transformational leadership. Recommendations include integrating EI into recruitment, training, performance appraisal, and culture-aligned leadership development programmes. These findings contribute to understanding the interplay between EI, leadership, and culture in high-pressure banking environments, providing evidence-based guidance for enhancing managerial effectiveness and organizational performance in Nigerian financial institutions.

Keywords: Emotional Intelligence, Leadership Styles, Nigerian Banks, Organizational Culture, Transformational Leadership, Transactional Leadership,

1.0 Introduction

Leadership effectiveness in contemporary organizations increasingly depends on leaders' ability to manage complex interpersonal dynamics, particularly in highly regulated and competitive

sectors such as banking. Traditional leadership models that emphasize authority and technical competence are gradually being complemented by relational and emotional competencies. In this regard, Emotional Intelligence (EI), popularized by Daniel Goleman (1995, 1998) and conceptualized earlier by Peter Salovey and John D. Mayer (1997), has emerged as a critical predictor of leadership behaviour. Emotional intelligence refers to the capacity to perceive, understand, regulate, and utilize emotions effectively in oneself and others (Mayer, Salovey, & Caruso, 2008). Empirical studies demonstrate that leaders with high EI exhibit stronger interpersonal skills, improved conflict management abilities, and enhanced motivational capacity (Wong & Law, 2002; Miao, Humphrey, & Qian, 2017).

The relationship between emotional intelligence and leadership styles has been extensively examined within transformational leadership theory as advanced by Bernard Bass and Bruce Avolio (1994). Transformational leadership involves inspiring a shared vision, intellectual stimulation, individualized consideration, and idealized influence, while transactional leadership emphasizes contingent reward and management-by-exception (Bass & Riggio, 2006). Empirical evidence suggests that emotionally intelligent leaders are more likely to display transformational behaviours due to their capacity for empathy, emotional regulation, and inspirational communication (Harms & Credé, 2010). Conversely, lower levels of emotional awareness are often associated with passive or laissez-faire leadership tendencies.

However, leadership behaviour does not operate in isolation from contextual influences. Organizational culture, defined as the shared values, norms, and assumptions that guide behaviour within institutions, significantly shapes how leadership styles are enacted and interpreted. According to Edgar Schein (2010), culture determines the boundaries of acceptable authority, communication patterns, and emotional expression within organizations. Similarly, Geert Hofstede (2001) emphasizes that national cultural dimensions such as power distance and collectivism influence workplace behaviour and leadership expectations.

The Nigerian banking sector operates within a high power-distance and compliance-driven environment characterized by hierarchical authority structures and strong regulatory oversight by the Central Bank of Nigeria (Central Bank of Nigeria, 2022). These conditions create organizational cultures that prioritize control, formal reporting lines, and risk mitigation. In such environments, emotionally intelligent behaviours such as participative decision-making and emotional openness may not automatically translate into transformational leadership outcomes unless supported by the prevailing culture (Dartey-Baah & Mekpor, 2017). Research indicates that supportive and adaptive cultures can amplify the positive effects of emotionally intelligent leadership, while rigid cultures may suppress them (Ashkanasy et al. 2017).

Despite extensive global scholarship on emotional intelligence and leadership, empirical investigations examining their interaction within African banking contexts remain limited (Harms & Credé, 2010; Miao et al., 2017). Most Nigerian studies have examined EI or leadership styles independently without incorporating organizational culture as a moderating variable (Akinola et al., 2018; Ojo et al., 2023). Consequently, the conditional mechanisms

through which emotional intelligence influences leadership styles in Nigerian Deposit Money Banks remain insufficiently understood.

This study, therefore, investigates organizational culture as a moderating variable in the relationship between emotional intelligence and leadership styles in Nigerian Deposit Money Banks. By integrating emotional intelligence theory, transformational leadership theory, and organizational culture frameworks within a high power-distance, compliance-intensive environment, the study contributes to contextually grounded leadership scholarship.

1.1 Statement of the Problem

Although emotional intelligence has been widely recognized as a core leadership competency (Goleman, 1995; Mayer et al., 2008), most empirical studies linking EI to transformational and transactional leadership styles have been conducted in Western organizational contexts characterized by relatively egalitarian and participatory cultures (Harms & Credé, 2010). These studies often assume a universal and direct relationship between emotional intelligence and effective leadership behaviours.

However, Nigerian Deposit Money Banks operate within hierarchical organizational cultures shaped by regulatory intensity, formalized procedures, and high power-distance societal norms (Hofstede, 2001; Central Bank of Nigeria, 2022). In such environments, leadership practices are often compliance-driven and authority-centered (Ojo et al., 2023). Empirical evidence indicates persistent leadership challenges in the sector, including high levels of employee stress, weak supervisory support, and rising turnover intentions (Akinmayowa & Kadiri, 2014). These realities raise critical questions about whether emotional intelligence alone is sufficient to influence leadership styles within rigid organizational structures.

Furthermore, existing Nigerian research has largely examined emotional intelligence and leadership styles as separate constructs without investigating whether organizational culture conditions their relationship (Akinola et al., 2018). The absence of moderation analysis limits theoretical understanding and may lead to leadership development programmes that promote emotional competencies without addressing cultural constraints.

If organizational culture suppresses or alters the expression of emotionally intelligent behaviours, then leadership interventions based solely on EI development may yield limited results. Therefore, there is a pressing need to empirically determine whether organizational culture moderates the relationship between emotional intelligence and leadership styles in Nigerian Deposit Money Banks. Addressing this gap will contribute to more culturally informed leadership theory and more effective leadership development practices within the Nigerian banking sector.

1.2 Research Questions

1. What is the effect of emotional intelligence on leadership styles (transformational, transactional, and laissez-faire) in Nigerian Deposit Money Banks?
2. To what extent does organizational culture moderate the relationship between emotional intelligence and leadership styles in Nigerian Deposit Money Banks?

1.3 Research Objectives

1. To examine the effect of emotional intelligence on leadership styles in Nigerian Deposit Money Banks.
2. To determine the moderating effect of organizational culture on the relationship between emotional intelligence and leadership styles in Nigerian Deposit Money Banks.

1.4 Research Hypotheses

H₀₁: Emotional intelligence has no significant effect on leadership styles in Nigerian Deposit Money Banks.

H₀₂: Organizational culture does not significantly moderate the relationship between emotional intelligence and leadership styles in Nigerian Deposit Money Banks.

2.1 Literature Review

2.1.1 Emotional Intelligence as a Leadership Resource

Emotional Intelligence (EI) is conceptualized in this study through the Ability Model proposed by Peter Salovey and John D. Mayer (1997), which defines EI as the capacity to perceive, understand, regulate, and utilize emotions effectively in oneself and others. This framework positions EI as a set of interrelated mental abilities that influence how individuals process emotional information in decision-making and social interaction (Mayer et al., 2008). For empirical application, EI is operationalized using the Wong and Law Emotional Intelligence Scale (WLEIS), capturing self-emotional appraisal, others' emotional appraisal, use of emotion, and regulation of emotion (Wong & Law, 2002).

Leaders in Nigerian deposit money banks operate within high-pressure, target-driven, and compliance-intensive environments requiring emotional labour and adaptive interpersonal competence (Ojo et al., 2023; Akinmayowa & Kadiri, 2023). The ability to regulate stress, interpret subordinate emotions, and channel emotional energy toward goal attainment becomes central to effective leadership behaviour. Meta-analytic evidence demonstrates that EI predicts workplace performance beyond cognitive intelligence and personality traits (O'Boyle et al., 2011; Miao et al., 2018). However, the strength of its influence may depend on contextual variables such as organizational culture, industry, and national norms (Harms & Credé, 2010). Thus, EI in this study is treated not as a universal determinant of leadership effectiveness but as a leadership resource whose behavioural expression may be shaped by cultural conditions within Nigerian banking institutions.

2.1.2 Leadership Styles: The Full Range Leadership Perspective

Leadership styles in this study are grounded in the Full Range Leadership Theory developed by Bernard Bass and Bruce Avolio (1994), which identifies transformational, transactional, and laissez-faire leadership as core behavioural patterns. Transformational leadership involves idealized influence, inspirational motivation, intellectual stimulation, and individualized consideration, while transactional leadership emphasizes contingent reward and management-by-exception (Bass & Riggio, 2006). Laissez-faire leadership represents leadership avoidance and emotional disengagement.

Meta-analytic studies consistently show that EI has the strongest and most consistent relationship with transformational leadership (Harms & Credé, 2010; Miao et al., 2018). Emotionally intelligent leaders are more likely to inspire vision, motivate followers, and provide individualized support. Moderate associations have also been observed between EI and transactional leadership, particularly in contingent reward behaviours where emotional regulation supports performance management (Barling et al., 2000). In contrast, low EI is associated with passive or avoidant leadership tendencies.

However, cross-cultural findings complicate this pattern. Lin et al. (2018) found EI more strongly related to transactional leadership in China, suggesting that cultural context influences how emotional competencies translate into leadership behaviours. These findings reinforce the argument that EI–leadership relationships are not universally fixed but may vary depending on organizational and national cultural environments.

2.1.3 Organizational Culture and the Competing Values Framework

Organizational culture in this study is examined through the Competing Values Framework (CVF) developed by Robert E. Quinn and John Rohrbaugh (1983) and later expanded by Kim Cameron and Robert Quinn (2011). The CVF categorizes organizational culture into four types: clan, adhocracy, market, and hierarchy. Clan culture emphasizes collaboration and employee development; adhocracy culture values innovation and adaptability; market culture prioritizes competitiveness and results; hierarchy culture focuses on formalization, stability, and control.

Meta-analytic evidence confirms that culture types differentially predict organizational outcomes (Hartnell et al., 2011). Clan cultures are strongly associated with employee commitment, adhocracy cultures predict innovation, market cultures predict financial performance, and hierarchy cultures support efficiency and reliability. Importantly, these relationships are moderated by industry and national context, indicating that culture exerts situational influence on leadership processes.

In Nigerian banking, cultural profiles are often hybrid, combining hierarchical control structures required for regulatory compliance with market-driven performance pressures (Central Bank of Nigeria, 2022; Ojo et al., 2023). These configurations create complex environments where emotionally intelligent leadership may be either facilitated or constrained depending on dominant cultural orientations.

2.1.4 Organizational Culture as a Moderator of EI–Leadership Relationships

The moderating role of organizational culture is central to this study. Prior research demonstrates that culture shapes how leadership behaviours are enacted and interpreted (Ashkanasy et al., 2000). Nazarian et al. (2021) found that clan and adhocracy cultures enhanced transformational leadership effectiveness, while hierarchy culture constrained it. Similarly, Zuraik and Kelly (2019) showed that adhocracy culture amplified the impact of transformational leadership on innovation, whereas hierarchy culture suppressed it.

In compliance-intensive sectors such as Nigerian banking, hierarchy culture often dominates due to regulatory oversight and formalized procedures (Central Bank of Nigeria, 2022). High power-distance norms further reinforce directive leadership expectations (Hofstede, 2001). In such contexts, emotionally intelligent leaders may possess empathy and participative tendencies, yet organizational norms may discourage their expression. Conversely, in more collaborative or innovation-oriented cultures, EI competencies may translate more readily into transformational behaviours.

These findings suggest that EI does not automatically produce transformational leadership; rather, culture conditions its behavioral expression. Thus, organizational culture is conceptualized as a contextual amplifier or suppressor of EI’s influence on leadership styles.

2.1.5 The Nigerian Banking Context and Cultural Contingencies

The Nigerian banking sector provides a unique context for examining moderated leadership relationships. Banks operate under intense regulatory supervision by the Central Bank of Nigeria, requiring strict compliance with capital adequacy standards, risk management protocols, and reporting requirements (Central Bank of Nigeria, 2022). Simultaneously, market competition and recapitalization directives intensify performance pressures (Reuters, 2024).

These dual pressures create hybrid cultural environments blending hierarchy and market orientations. Hierarchical norms emphasize authority, formal communication, and emotional restraint, consistent with Nigeria’s high power-distance cultural profile (Hofstede, 2001). Market culture elements prioritize aggressive target attainment and competitive positioning (Ojo et al., 2023). Such cultural configurations may alter how emotional competencies are expressed and evaluated.

While EI may enhance relational leadership behaviours, cultural norms may prioritize directive authority or performance compliance. Consequently, the Nigerian banking environment offers a critical setting for testing whether organizational culture strengthens, weakens, or neutralizes EI–leadership relationships.

2.2 Theoretical Review

2.2.1 Ability Model of Emotional Intelligence

The Ability Model of Emotional Intelligence was propounded by Peter Salovey and John D. Mayer in 1990 and later refined in 1997. The theory conceptualizes emotional intelligence as a set of cognitive abilities involved in processing emotional information. Unlike mixed models that incorporate personality traits and motivational factors, the Ability Model treats emotional intelligence as a distinct form of intelligence that can be measured and developed (Mayer & Salovey, 1997; Mayer et al., 2008). The model is structured around four branches: the ability to perceive emotions accurately, use emotions to facilitate thinking, understand emotional meanings, and regulate emotions to promote emotional and intellectual growth. These interconnected abilities enable individuals to navigate social complexities, manage stress, and make emotionally informed decisions.

The relevance of this theory to the present study lies in its explanation of how leaders in Nigerian deposit money banks interpret and regulate emotions in high-pressure, compliance-driven environments. The ability to perceive subordinates' emotional states, regulate personal stress, and channel emotional information into strategic decision-making directly influences leadership behaviours. Prior empirical evidence indicates that leaders with higher emotional intelligence demonstrate stronger transformational tendencies and better interpersonal effectiveness (Miao et al., 2018; Harms & Credé, 2010). By grounding emotional intelligence in a cognitive-ability framework, this theory provides the conceptual basis for examining how emotional competencies translate into specific leadership styles, while allowing for contextual factors such as organizational culture to shape this translation process.

2.2.2 Full Range Leadership Theory

The Full Range Leadership Theory was developed by Bernard Bass in 1985 as an extension of the earlier work of James MacGregor Burns (1978) on transformational and transactional leadership. The theory posits that leadership behaviours exist along a continuum comprising transformational, transactional, and laissez-faire styles (Bass & Avolio, 1994; Bass & Riggio, 2006). Transformational leadership involves inspiring followers through vision, intellectual stimulation, individualized consideration, and idealized influence. Transactional leadership is based on contingent reward and corrective action, emphasizing structured exchanges between leader and follower. Laissez-faire leadership represents the absence or avoidance of leadership.

The theory is particularly relevant to this study because it provides a structured framework for categorizing leadership behaviours within Nigerian deposit money banks. Emotional intelligence is theorized to influence where leaders fall within this continuum, as emotionally intelligent leaders are more likely to engage in transformational behaviours, whereas low emotional regulation may result in passive or corrective approaches (Harms & Credé, 2010). However, the theory also allows for contextual influence, suggesting that organizational norms and expectations may shape which leadership style becomes dominant. In compliance-intensive and performance-driven banking environments, transactional elements may coexist with transformational behaviours. Thus, Full Range Leadership Theory provides the behavioural lens

through which the moderating role of organizational culture in the emotional intelligence–leadership relationship is examined in this study.

2.3. Empirical Review

Bello and Atakpu (2024) investigated how workplace happiness affects leadership effectiveness through a neuroscience lens, focusing on dopamine, oxytocin, serotonin, and endorphins (DOSE). Using a mixed-methods design, they combined a literature review with a six-item questionnaire administered to 80 respondents from Nigeria, Canada, and the United States. Results showed that 81.5% agreed that happiness enhances leadership qualities such as listening, creativity, compassion, and a coaching mindset. The study concluded that leaders who cultivate happiness in themselves and others improve motivation, reduce stress, and strengthen interpersonal effectiveness, recommending that organizations integrate happiness-focused activities into leadership development programmes.

Nwambu (2024) examined the moderating role of empathetic leadership on the relationship between work systems and work–life balance among 139 employees from eight commercial banks in South-South Nigeria. Using a correlational design, findings showed significant associations across project, production, and service dimensions, with empathetic leadership strengthening these relationships ($r = .620$, $p = .000$). The study highlights empathy’s role in leadership effectiveness, though its reliance on self-report data and limited theoretical grounding constrain causal inference. Despite focusing on work–life balance, it offers indirect insights into how emotional competencies influence leadership in Nigerian banks.

Rim and Baghdadi (2024) investigated the relationship between emotional intelligence (EI) and transformational leadership among 212 branch managers in Pakistani commercial banks. Results showed EI positively predicted inspirational motivation and individualized consideration, suggesting emotionally intelligent leaders foster high performance and engagement. The study also found that collaborative organizational cultures strengthened the EI–leadership link, highlighting culture as a contextual moderator. While Pakistan and Nigeria share collectivist traits, the more hierarchical Nigerian banking sector may influence how EI manifests in leadership effectiveness.

Ojo et al. (2023) investigated the predictive influence of EI and job satisfaction on burnout among 238 mid-level bankers in Ibadan. Findings showed EI and job satisfaction jointly predicted all burnout dimensions, with self- and other-emotion appraisal most influential for emotional exhaustion ($\beta = -.42$; $p < .01$). Although providing empirical support for EI’s role, the cross-sectional design, limited sampling, and omission of organizational culture as a moderator reduce its applicability for leadership effectiveness studies in Nigerian banks.

Mashi (2023) examined EI among construction project managers operating under uncertainty, finding that higher emotional intelligence facilitated adaptive leadership behaviors and effective team management in high-pressure, project-based contexts.

Meiring (2022) validated the Wong and Law Emotional Intelligence Scale (WLEIS) across African contexts, confirming reliability ($\alpha > 0.85$) and measurement invariance across countries and professions. The study demonstrates WLEIS's cross-cultural applicability, reinforcing EI's relevance for leadership research in diverse African environments, including Nigeria, though it did not directly examine leadership outcomes.

Nazarian et al. (2021) in the hospitality sector found that organizational cultures such as clan and adhocracy enhanced the effectiveness of transformational leadership, demonstrating culture's moderating effect on the EI–leadership relationship.

2.4 Gaps in Literature and Conceptual Integration

Despite extensive global scholarship linking EI and leadership, African contexts remain underrepresented, with fewer than five percent of studies focusing on the continent (Miao et al., 2018). Nigerian studies are fragmented and sector-specific, rarely examining emotionally demanding industries such as banking. Furthermore, most research assumes a direct and uniformly positive relationship between EI and transformational leadership (Barling et al., 2000; Harms & Credé, 2010), overlooking contextual moderators.

Methodologically, heavy reliance on cross-sectional self-report designs raises concerns regarding common method bias (Antonakis et al., 2009; Walter et al., 2011). Conceptually, limited attention has been given to how organizational culture conditions EI's influence on leadership behaviour, particularly within high power-distance and compliance-driven contexts (Denison et al., 2014; Hofstede, 2001).

Contradictory findings, including sectoral variations and null relationships in certain industries (Weinberger, 2009), further underscore the need for contextualized models. By integrating Emotional Intelligence Theory, Full Range Leadership Theory, and the Competing Values Framework within Nigerian deposit money banks, this study addresses these conceptual and contextual gaps by positioning organizational culture as a moderator of EI–leadership relationships.

3.0 Methodology

This study employs a sequential explanatory mixed-methods design to examine Organizational Culture as a Moderator between Emotional Intelligence and Leadership Styles in Nigerian Deposit Money Banks. The quantitative phase utilizes structured surveys to assess relationships among EI, leadership styles—transformational, transactional, and laissez-faire—and organizational culture. Insights from this phase guide the qualitative phase, which comprises semi-structured interviews exploring contextual realities, cultural nuances, and lived experiences of bank leaders and employees, providing depth to the numerical findings. Anchored in a pragmatic paradigm, the study integrates objective measures and subjective interpretations, adopting an abductive approach to iteratively link theory and emerging data patterns.

The population consists of employees from fifteen CBN-licensed deposit money banks in Lagos State, representing international, national, and regional banks with diverse operational models and historical backgrounds. Lagos was selected for its concentration of headquarters, workforce diversity, digital banking innovation, and influence on sector-wide leadership norms. The accessible population of approximately 30,000 employees includes leaders/managers—executive management, branch and departmental heads, and supervisors—and subordinates/non-managerial staff, providing complementary perspectives on leadership behaviors and organizational culture.

A stratified proportionate random sampling technique ensures representation across bank types, hierarchical levels, and functional departments, targeting 425 usable survey responses from 650 distributed questionnaires to account for response variability. Purposive maximum variation sampling selects 15 participants for follow-up interviews, capturing diversity in EI scores, leadership profiles, and organizational culture types.

Data collection employs validated instruments: Wong and Law Emotional Intelligence Scale (WLEIS) for EI, Multifactor Leadership Questionnaire (MLQ-5X) for leadership styles, and Organizational Culture Assessment Instrument (OCAI) for culture. Reliability and validity are ensured through pilot testing, expert review, confirmatory factor analysis, and triangulation. Quantitative reliability is assessed using Cronbach's alpha, composite reliability, and test-retest measures, while qualitative trustworthiness is established through audit trails, member checking, intercoder reliability, and peer debriefing. Surveys are administered online with informed consent, and interviews are conducted virtually or face-to-face, recorded, transcribed, and thematically analyzed until saturation is reached. This design facilitates both breadth and depth in understanding how EI shapes leadership effectiveness within diverse Nigerian banking contexts.

4.0 Results and Discussions of Findings

4.1 Presentation of Data

The study examines three major constructs: emotional intelligence (EI), leadership styles, and organizational culture. Descriptive statistics were computed for each dimension, including means, standard deviations, and reliability coefficients, to provide a preliminary understanding of the data distribution (Table 4.1).

- **Emotional Intelligence:** Respondents reported moderate to high levels across the four dimensions of EI. Self-emotional appraisal ($\bar{X} = 3.85$, $SD = 0.72$) was the highest-rated, followed by others' emotional appraisal ($\bar{X} = 3.74$, $SD = 0.68$). Regulation of emotion ($\bar{X} = 3.45$, $SD = 0.80$) was the weakest dimension. Overall EI score ($\bar{X} = 3.67$, $SD = 0.74$) indicates that leaders in Nigerian Deposit Money Banks generally display considerable emotional intelligence, with room for improvement in emotion regulation.
- **Leadership Styles:** Transformational leadership ($\bar{X} = 3.90$, $SD = 0.70$) was the most dominant style, followed by transactional leadership ($\bar{X} = 3.50$, $SD = 0.73$), while laissez-faire

leadership ($\bar{X} = 2.40$, $SD = 0.85$) was the least reported. These findings suggest a tendency toward transformational leadership complemented by transactional elements.

- **Organizational Culture:** Hierarchical culture ($\bar{X} = 3.88$, $SD = 0.69$) and market culture ($\bar{X} = 3.65$, $SD = 0.74$) were the most dominant, while clan culture ($\bar{X} = 3.20$, $SD = 0.78$) was moderate and adhocracy culture ($\bar{X} = 2.85$, $SD = 0.82$) least prevalent. This indicates a structured and competitive banking environment with limited emphasis on innovation.

Table 4.1: Descriptive Statistics of Main Study Variables

Construct / Dimension	Mean (\bar{X})	Std. Deviation (SD)	Cronbach's Alpha (α)
Self-Emotional Appraisal (SEA)	3.85	0.72	0.81
Others' Emotional Appraisal (OEA)	3.74	0.68	0.83
Use of Emotion (UOE)	3.62	0.75	0.79
Regulation of Emotion (ROE)	3.45	0.80	0.77
Overall, EI Score	3.67	0.74	0.86
Transformational Leadership	3.90	0.70	0.88
Transactional Leadership	3.50	0.73	0.82
Laissez-Faire Leadership	2.40	0.85	0.75
Clan Culture (Collaborative)	3.20	0.78	0.80
Adhocracy Culture (Innovative)	2.85	0.82	0.76
Market Culture (Competitive)	3.65	0.74	0.81
Hierarchy Culture (Structured)	3.88	0.69	0.84

4.2 Test of Hypothesis

Table 4.2: Effect of Emotional Intelligence on Leadership Styles and Moderation by Organizational Culture

Leadership Style	Predictor	β (Standardized)	t-value	Sig. (p)	R ²	ΔR^2	F / F-change	Interpretation / Decision
Transformational	EI Main Effect	0.48**	11.52	0.000	0.31	0.31	132.71**	EI positively and significantly predicts transformational leadership. H₀₁ rejected.
	Culture Main Effect	0.28**	6.34	0.000	0.36	0.05	40.20**	OC positively affects transformational leadership.
	EI × Culture (Interaction)	0.18**	4.12	0.000	0.43	0.07	16.98**	OC significantly moderates EI → transformational leadership. H₀₂ rejected.
Transactional	EI Main Effect	0.29**	6.28	0.000	0.17	0.17	39.44**	EI positively and significantly predicts transactional leadership. H₀₁ rejected.
	Culture Main Effect	0.26**	5.42	0.000	0.23	0.06	29.38**	OC positively affects transactional leadership.
	EI × Culture (Interaction)	0.12*	2.58	0.010	0.28	0.05	6.66*	OC significantly moderates EI → transactional leadership. H₀₂ rejected.
Laissez-Faire	EI Main Effect	-0.22**	-4.63	0.000	0.11	0.11	21.44**	EI negatively and significantly predicts laissez-faire leadership. H₀₁ rejected.
	Culture Main Effect	0.08	1.62	0.106	0.12	0.01	2.62	OC alone does not significantly predict laissez-faire leadership.
	EI × Culture	-0.09*	-2.01	0.045	0.16	0.04	4.04*	OC significantly moderates EI →

	(Interaction)							laissez-faire leadership, modest effect. H₀₂ rejected.
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Notes:

- *p < 0.05, *p < 0.01 (significant)
- R² = variance explained by main effects; ΔR² = additional variance explained by interaction (moderation)
- EI = Emotional Intelligence; OC = Organizational Culture

Summary:

- **H₀₁:** Rejected – EI significantly affects all three leadership styles (positive for transformational and transactional, negative for laissez-faire).
- **H₀₂:** Rejected – Organizational culture significantly moderates the relationship between EI and leadership styles.

4.3 Qualitative Findings for H₀₁ and H₀₂

Theme 1: Leadership Structures and Practices

- Leadership in Nigerian Deposit Money Banks is strongly influenced by formal hierarchies and compliance mechanisms.
- Transactional leadership is dominant, but transformational practices emerge where emotionally intelligent leaders actively motivate and inspire teams.
- Laissez-faire tendencies exist but are generally problematic, causing disengagement.
- Emotional intelligence enables leaders to blend transactional discipline with transformational motivation, supporting H₀₁ (EI significantly affects leadership styles).
- Hierarchical structures can impede open communication, highlighting the moderating role of organizational culture, supporting H₀₂.

Theme 2: Emotional Demands and Stressors

- Leaders face high emotional pressures from customers, regulatory compliance, and workload.
- EI is crucial for managing stress, maintaining calm, and responding effectively to challenges.
- Leaders lacking EI may default to harsh or laissez-faire responses, reinforcing the effect of EI on leadership styles (H₀₁).
- Organizational culture and structural expectations shape how EI can be applied, reinforcing the moderation effect (H₀₂).

Theme 3: Coping Strategies and Adaptive Practices

- Leaders employ individual emotion regulation, supportive team practices, and institutional adjustments to manage emotional demands.

- Effectiveness of these coping strategies depends on cultural context: hierarchical, performance-focused cultures limit flexibility, whereas supportive cultures allow EI to flourish.
- This provides further evidence for H₀₁ (EI → Leadership Styles) and H₀₂ (Organizational Culture moderates this relationship).

Summary Statement: The qualitative data confirms that emotional intelligence significantly shapes leadership styles (H₀₁), with transformational behaviours emerging where EI is applied. Organizational culture acts as a moderator (H₀₂), either enabling or constraining how EI influences leadership practices, particularly in hierarchical and performance-driven banking environments.

4.4 Discussion of Findings: H₀₁ and H₀₂

The study found that emotional intelligence (EI) significantly influences leadership styles in Nigerian Deposit Money Banks. Quantitative results showed that EI positively predicts transformational ($\beta = 0.48, p < 0.01, R^2 = 0.31$) and transactional leadership ($\beta = 0.29, p < 0.01, R^2 = 0.17$), and negatively predicts laissez-faire leadership ($\beta = -0.22, p < 0.01, R^2 = 0.11$). This indicates that emotionally intelligent leaders are more likely to inspire, motivate, and effectively manage performance while avoiding passive leadership behaviours, supporting prior research by Goleman et al. (2017) and Bass & Riggio (2006).

Qualitative findings corroborated this, revealing that leaders with high EI blend transactional discipline with transformational motivation, manage stress, and maintain staff engagement despite hierarchical pressures. Participants highlighted that emotion regulation, empathetic communication, and supportive practices enhanced morale and performance, echoing George (2000) on EI's role in navigating organizational stress.

Regarding H₀₂, organizational culture significantly moderates the relationship between EI and leadership styles. Moderated regression showed significant interaction effects for transformational ($\beta = 0.18, p < 0.01, \Delta R^2 = 0.07$), transactional ($\beta = 0.12, p < 0.05, \Delta R^2 = 0.05$), and laissez-faire leadership ($\beta = -0.09, p < 0.05, \Delta R^2 = 0.04$). Qualitative data indicated that hierarchical and market-driven cultures constrain EI application, while supportive, flexible cultures enhance its effectiveness. These findings align with Cameron & Quinn (2011), Hartnell et al. (2011), and Nazarian et al. (2021), highlighting culture's role in shaping leadership expression.

In summary, EI is a key predictor of leadership styles, but its impact is contingent upon organizational culture. Leaders with high EI exhibit more transformational and transactional behaviours where culture supports engagement and flexibility, whereas rigid hierarchical environments may limit EI's expression. These findings underscore the importance of culture-aligned leadership development in Nigerian banks.

5.0 Conclusion, Recommendations, and Suggestions for further studies

5.1 Conclusion

The study establishes that emotional intelligence (EI) significantly predicts leadership styles in Nigerian deposit money banks, with the strongest positive effect on transformational leadership, a moderate positive effect on transactional leadership, and a negative effect on laissez-faire leadership. Importantly, the impact of EI is moderated by organizational culture. Banks dominated by hierarchical, compliance-driven, and market-oriented cultures constrain leaders' ability to enact transformational behaviours such as empathy, participation, and individualized consideration.

These findings imply that leadership effectiveness depends on both individual competencies and supportive cultural contexts. Enhancing EI alone is insufficient; organizational cultures must evolve to enable psychologically safe environments, encourage appropriate emotional expression, and support participatory decision-making. Without this alignment, leadership development interventions risk being undermined by cultural norms that prioritize control and hierarchy over relational and transformational leadership.

In summary, improving leadership outcomes in Nigerian banks requires dual interventions: (1) targeted development of leaders' emotional intelligence and (2) cultivation of organizational cultures that facilitate the translation of EI into effective leadership practices.

5.2 Recommendations

To enhance leadership effectiveness in Nigerian deposit money banks, the following recommendations are proposed:

- 1. Integrate Emotional Intelligence (EI) in Leadership:** EI should guide recruitment, promotion, and development. Banks should adopt validated EI assessments, structured training, and mentoring, while performance appraisals recognize EI-driven behaviors alongside results.
- 2. Strengthen Transactional Leadership with EI:** Leaders should deliver feedback constructively, apply rewards and corrective measures empathetically, and link performance to organizational values, improving trust and fairness.
- 3. Minimize Laissez-Faire Leadership:** Implement 360-degree feedback and targeted EI coaching to reduce passive leadership. Organizational support, clear authority lines, and psychological safety are critical.
- 4. Promote Balanced Organizational Culture:** Evolve cultures that combine hierarchical control with collaboration and employee development. Participatory decision-making, recognition systems, and simplified structures can support emotionally intelligent leadership.
- 5. Develop Contextual Leadership Programmes:** Tailor training to the Nigerian banking context using real-life scenarios, peer learning, and HR alignment to reinforce culturally sensitive EI practices.
- 6. Adopt an Integrated Leadership–Culture Framework:** Combine EI development, cultural evolution, and continuous monitoring under a steering committee to ensure sustainable

transformational leadership, improved employee engagement, and enhanced organizational performance.

5.3 Suggestions for Future Research

Future studies could adopt longitudinal designs to test the long-term impact of emotional intelligence (EI) training on leadership effectiveness. Research should explore mediating mechanisms linking EI to leadership outcomes, such as leader-member exchange, psychological safety, and authenticity. Comparative studies across African countries and sectors could assess cultural and industry-specific influences on EI-leadership relationships. Multi-level research examining team and organizational outcomes, gender dynamics, digital leadership, crisis management, and indigenous leadership constructs like Ubuntu is recommended. Finally, studies should investigate processes of cultural evolution in organizations to identify interventions that enable transformational and emotionally intelligent leadership in African contexts.

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