

Exploring the Impact of Leadership Style on Employee Performance at UK-Based Retail Banks

Mustakimkhan Habibkhan Pathan¹, Tamaralaiyefa (Harold) Tiemo², Mona Golshan Sorour³, Fernando Erana Reyes Jr.⁴, Richard Peel⁵

1. Ulster University, Cromore Rd, Coleraine BT52 1SA, pathan-mh@ulster.ac.uk
2. Birmingham City University, Birmingham, UK, B5 5JU, tamaralaiyefa.tiemo@mail.bcu.ac.uk.
3. UCAM Catholic University of Murcia, Spain; mona.golshansorour@gmail.com
4. Westford University College, Sharjah, UAE; fernando.r@westford.org.uk
5. University of Hewler, Kurdistan; rich.peel@gmail.com

*Corresponding author

Abstract

This study investigates how different leadership styles influence employee performance levels in retail banks across the UK. The study investigates how different leadership approaches affect both personal performance results and the success of organizations as a whole. This study investigates different leadership approaches to identify which methods best boost employee productivity while achieving organizational goals in the retail banking industry's challenging business landscape. The performance of employees includes their conduct at work and their task completion along with the quality and speed of their deliverables.

The leadership style adopted by managers has a significant influence on employee conduct and the attainment of performance standards. The study adopts quantitative methods by administering structured questionnaires to respondents. The survey required respondents to express their level of agreement with different statements by selecting from a five-point Likert scale. Researchers used simple random sampling to select a group of 50 participants and performed a pilot study to test the survey instrument's reliability.

The study results demonstrate a substantial impact of leadership styles on employee performance within UK retail banks. Leadership approaches demonstrate positive effects on performance indicators like task efficiency and team collaboration while achieving set goals. The research determined specific leadership practices including decision-making and supervision that need enhancement to boost employee engagement and performance. The recommendations call for training initiatives that promote inclusive decision-making practices while building collaborative goal-setting skills.

Keywords. Leadership; Leadership styles; Employee performance; UK; Banking sector.

1. Introduction

Leadership success in managing employees drives organizational success because it shapes employee performance and output. The impact of various leadership approaches on employee outcomes has been a primary research area for business leaders because organizations require this relationship to achieve their objectives. Gilani et al. (2023a) demonstrated varied leadership styles produce inconsistent outcomes for employee performance because workplace activities are complex.

The research established that while leadership methods might not impact performance uniformly the tailored selection of leadership styles for individual employees produces positive outcomes (Gilani et al., 2025; Khajeh, 2018; Sulthan et al., 2022). Organizational success relies on leadership which establishes direct connections between employee rewards with performance and resource availability.

The need for effective leadership approaches has increased as remote work practices become more prevalent in modern work environments, especially, for rural and more isolated areas which have been victims of the digital divide due to under-developed infrastructure and oversight by government and businesses (Gilani and Faccia, 2022; Gilani et al., 2022; Gilani et al., 2023b). Employees experience varying outcomes while working from home depending on their roles and managers who adapt their leadership techniques to encourage teamwork and deliver improved performance (Van Gils et al., 2018). UK retail banking organizations encounter unique challenges due to the emergence of remote and blended working models. Banks need to revise their leadership methods to assist employees who work remotely to maintain motivation and fulfil performance standards. For remote working to be successful leaders need to deliver comprehensive explanations while keeping their team well-informed about essential decisions (Abbasi, 2018). UK retail bank leaders need to control time effectively while accommodating the personal time commitments of their employees outside standard working hours (Cherry, 2019). This research examines leadership practices that affect employee performance in UK retail banks and introduces methods to boost performance levels. UK retail banks face challenges in deploying hybrid and remote work systems that lead to difficulties for both employees and leaders.

The challenge of steering clear of unproductive leadership practices remains a barrier to achieving employee success in remote work arrangements. The responsibility order executives hold to manage expanded employee programs leads to increased work-related emotional stress due to the growing workforce (Abbasi, 2018; Gilani et al., 2023a). Work performance quality falls for employees who lose trust in authority while dealing with career uncertainty which also leads to increased absenteeism. Staff motivation levels have decreased because employees complained frequently about the absence of effective leadership communication together with transparent updates.

UK retail banking businesses traditionally place their staff in office zones to ensure continual managerial interactions. Leaders must adapt their conventional leadership methods for remote work environments by establishing flexible team-centered strategies (Sayadi, 2016). Traditional management practices used by leadership professionals prevent their teams from developing essential trust and visibility in decision-making processes. Performance management systems reveal the decline of organizational achievements and employee engagement when leader behaviours do not align with team needs (Gandolfi, 2016; Sayadi, 2016).

Research into leadership styles and their impact on employee performance management remains a top priority for UK retail banks. The study of modern leadership approaches offers critical workplace improvement insights because they address challenges faced today in dynamic work environments. This research investigates the impact of different leadership styles on employee performance within UK retail banking institutions.

2. Literature Review

2.1 Leadership Styles

According to Gilani et al. (2023a), democratic leadership serves as a method to enable leaders to engage employees in decision-making for their organization and workplace. Leaders who utilize this model share complete information about decisions with their staff and collect their feedback throughout implementation. The study conducted by Maryati et al. The research by Maryati et al. (2020) showed that democratic leadership builds a cooperative workspace which encourages employees to work together toward meeting company objectives. The method enhances operational effectiveness through collaborative decision-making which benefits companies as well as workers.

Participatory leadership is the management style where leaders retain their decision-making authority but also promote the sharing of ideas among team members (Sadia & Aman, 2018). Organizations gain benefits when their employees participate in decision-making processes as it improves their dedication to meeting performance objectives (Van Gils et al., 2018). Employees in the banking sector now place higher importance on receiving direction and cooperative support from their leaders because their industry experiences quick transformations.

Leadership styles have a strong impact on employee performance which can be seen through the effects of autocratic leadership methods. Khajeh (2018) describes autocratic leaders as those who focus on maintaining control over others while showing minimal trust in their employees and requiring respect because of their positional power. These leaders reject employee participation because they take full responsibility for both decisions and performance results. The laissez-faire leadership style functions as a hands-off approach where leaders avoid direct engagement. Leaders who adopt the laissez-faire style demonstrate passivity and lack confidence while avoiding active engagement with employees which results in negative impacts on organizational goals (Abbasi, 2018). Abbasi (2018) explains how this leadership style functions through employee self-direction which enables staff to establish their own goals and exercise independent decision-making.

According to Cherry (2019), laissez-faire leaders focus their efforts on encouraging employee creativity and independence. Despite their leadership style, these leaders do not emphasize employee development or performance management. Although this leadership approach works well in specific operational contexts its minimal engagement can impede the progress of the entire organization. Transformational leadership focuses on developing individuals while encouraging innate motivation and innovative approaches to problem-solving (Sayadi, 2016). Transformational leaders who push employees to view challenges through fresh perspectives enable continuous improvement and organizational growth. Implementing this approach leads to improved employee dedication and performance which results in substantial organizational advantages.

Transactional leadership depends on reward and punishment systems to motivate employees toward task completion (Gilani et al., 2023a; Sayadi, 2016). According to Sayadi (2016), transactional leaders function within established organizational frameworks to maintain efficiency and reduce risk exposure. Leaders following this style centre their work around tasks and adhere strictly to deadlines to accomplish short-term goals. The findings from Setyaningsih and Indonesia (2018) describe transactional leadership as a system where structured exchanges determine rewards based directly on performance outcomes. Transactional leadership can reach immediate objectives well but lacks the adaptability and creativity required for sustainable organizational growth.

2.4 Review of Related Studies

According to Gandolfi (2016), organizations need adaptive leadership approaches to meet talent requirements and environmental demands for improved outcomes. In modern UK retail banks, the importance of leadership style effectiveness has reached a crucial point for understanding employee motivation effects and setting organizational achievement standards.

Van Gils et al. (2018) highlight respectful leadership attributed to ideal work environments by providing dual benefits of enhanced workforce motivation and performance optimisation. Due to rapid changes in the industry UK retail banks need to implement adaptive leadership methods alongside constructive leadership models to sustain employee engagement and operational standards. Findings from Gilani et al. (2023a) indicate leadership styles achieve organisational goals differently based on situational factors. The effectiveness of leadership depends on multiple factors including leader personality traits, employee behaviour patterns, organisational authority levels, structured tasks and conditions in the external environment. Leaders must adapt their working methods because technological advancements progress rapidly.

Research shows that British retail banking leaders need to adjust their management approaches to meet current industry demands. The research analyzes current industry leadership techniques together with leader methodologies in transformational environments to understand their effects on employee performance outcomes.

3. Research Methodology

The main research method for this study involved survey questionnaires involving 50 employees from the UK-based banking sector. The sample of 50 was identified through the Convenience sampling method. The SPSS method was adopted to analyse the survey data. The questionnaires included a 1-5 Likert scale. The Data Protection Act 2018 along with Ulster University research guidelines informed the protection of participant consent, anonymity, and data confidentiality during the entire process (Ulster University, 2025; UK Government, 2025).

4. Findings, Analysis and Discussion

The survey findings for bank leaders' opinions on whether employees need to be supervised closely are illustrated in Fig. 1.

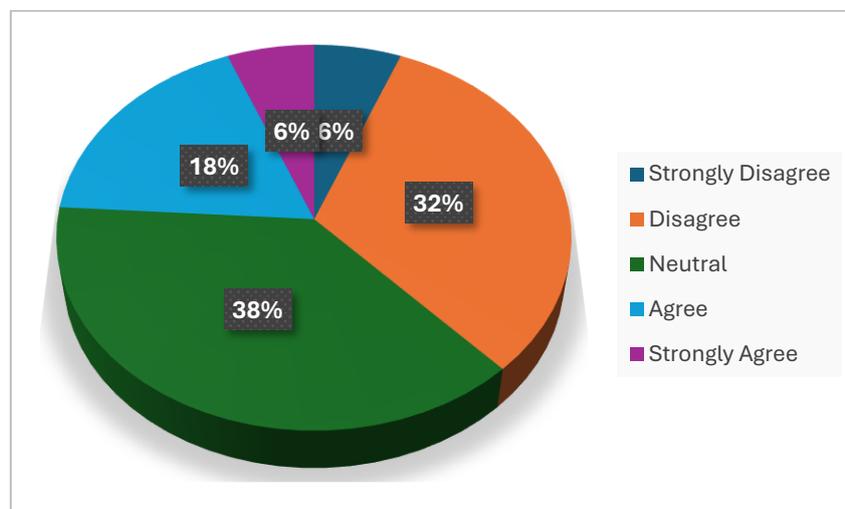


Fig. 1. Leaders' opinion on whether employees should be managed closely.

Fig. 1 presents leaders' responses to the statement: The survey asked leaders if they believed that employees required strict supervision to finish their assignments properly. Leaders displayed a range of opinions with 38% remaining neutral 18% agreeing 32% showing disagreement and 6% expressing strong disagreement. Fig. 2 illustrates leaders' responses to whether rewards and punishments drive employees to work better.

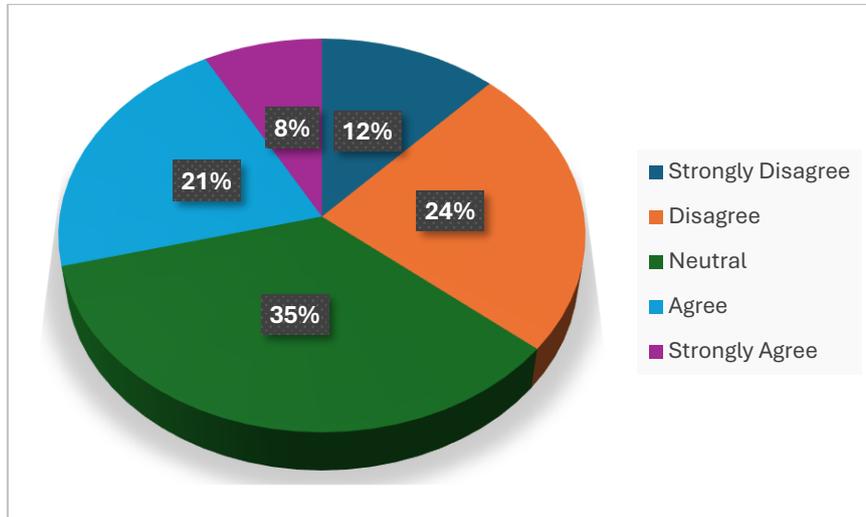


Fig. 2. The role of rewards and punishments in driving employees

Fig. 2 presents leaders' responses to the statement: Leaders identify improvements in employee performance through Likert scores after they set up rewards or penalties tied to specific goal achievements. The survey demonstrates a division among leaders with 71% either disagreeing or remaining neutral about the effectiveness of performance motivators while a minority expresses agreement or firm opposition. Khajeh (2018) notes organizations achieve their goals more efficiently through performance-based incentive systems by empowering their employees. According to research evidence rewarding people leads to greater motivation and productivity which helps UK retail banks achieve their targets through performance-based bonus systems. Fig. 3 illustrates findings related to employees who want to be a part of the decision-making process.

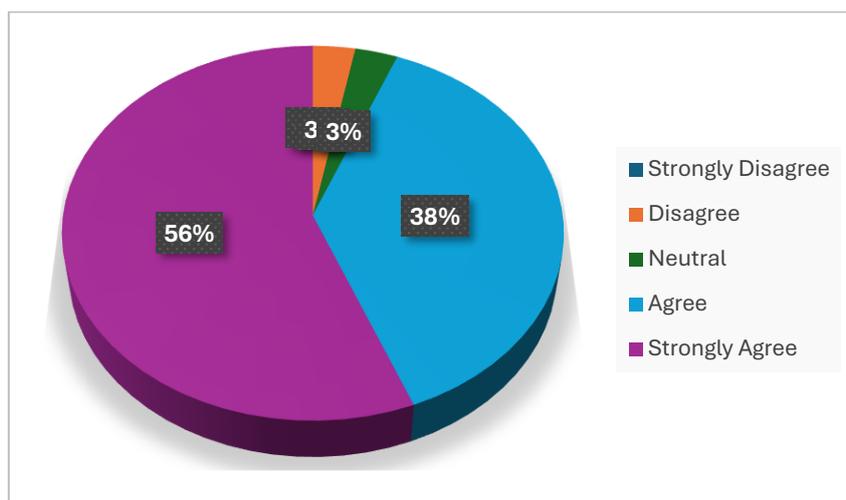


Fig. 3. Findings for employees who want to be a part of the decision-making process.

As shown in Fig. 3, 56% of participants strongly agreed with the statement on a five-point Likert scale while 38% expressed agreement and 6% disagreed. According to Robbins and Judge (2017), UK retail banks should

enhance worker engagement to strengthen employee commitment toward meeting organizational objectives. The leaders surveyed demonstrated strong support for this strategy because they found that 94% of them confirmed that involving employees in decision-making processes improves productivity and business performance. The findings for the leaders' openness to new ideas are illustrated in Fig. 4.

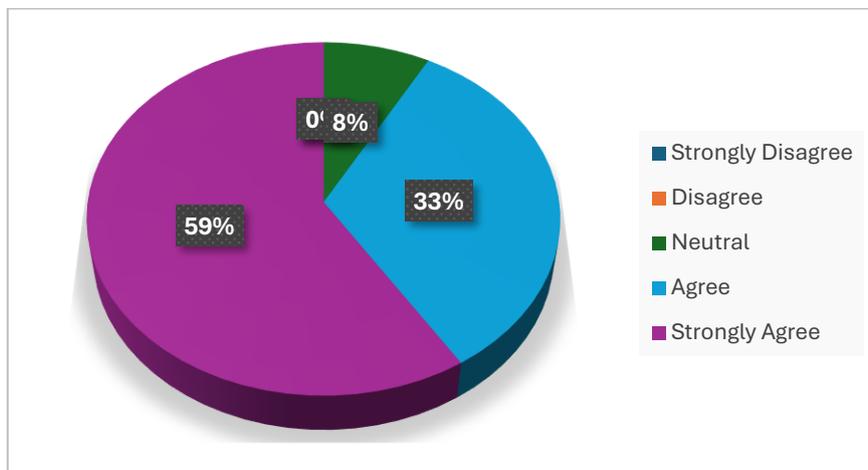


Fig. 4. Leaders being open and receptive to new ideas.

Fig. 4. demonstrates data about the statement: "Leaders welcome new ideas from employees" through responses collected via a Likert scale that measured participants' agreement levels. According to the study, 59% of leaders strongly agree that leaders at UK-based retail banks welcome new ideas while 33% agree and 8% stay neutral. Kremer et al. (2019) stress that open idea exchange and conversation promote both creativity and innovation. Leaders who do not promote employee input create an environment of fear that hinders workforce contributions to organizational success. UK bank leaders must actively solicit ideas from employees while valuing their contributions which improve processes and performance outcomes to promote creativity. The findings related to leaders' enthusiasm for organisational mission and vision are illustrated in Fig. 5.

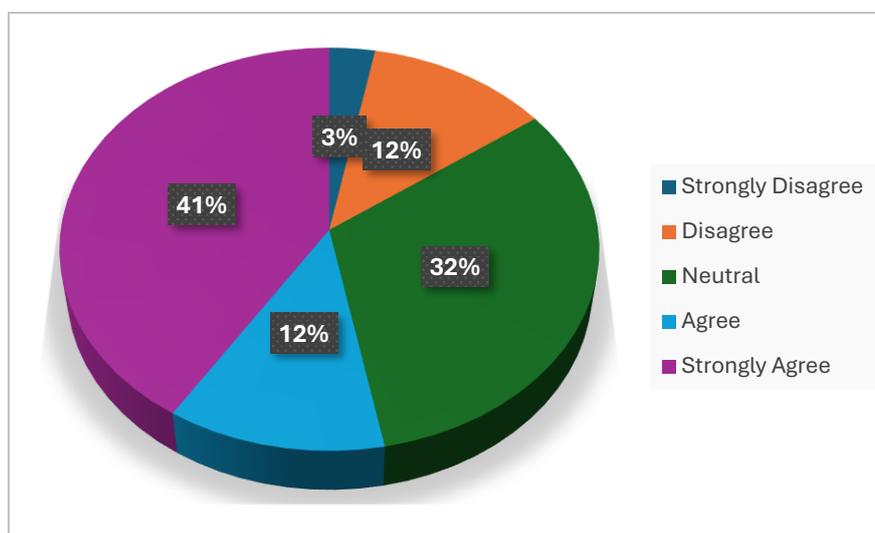


Fig. 5. Leaders' Enthusiasm for Mission and Vision

Fig. 5. demonstrates leaders' responses to the statement "Leaders are enthusiastic about the organizational vision and mission," where 41% strongly agreed and 32% agreed according to the Likert scale results. The findings correspond with Smilkova's (2020) assertion that leaders must use various channels including performance metrics and budgets to communicate organizational vision and mission to employees. Leaders who demonstrate enthusiasm build individual employee relationships that motivate them by uniting them under common goals and boosting group motivation. A total of 41% of bank leaders surveyed at UK retail banks strongly believed that passionate leaders about their vision and mission create a unified purpose among employees while building

their potential and promoting teamwork. Leaders serve as critical figures who guide employees to future targets while updating missions and setting objectives. As highlighted by Othman et al. (2014), leaders have to communicate transparent visions while building trust and motivating employees to accomplish organizational goals. Fig. 6. illustrates the findings for leadership style improving employee productivity.

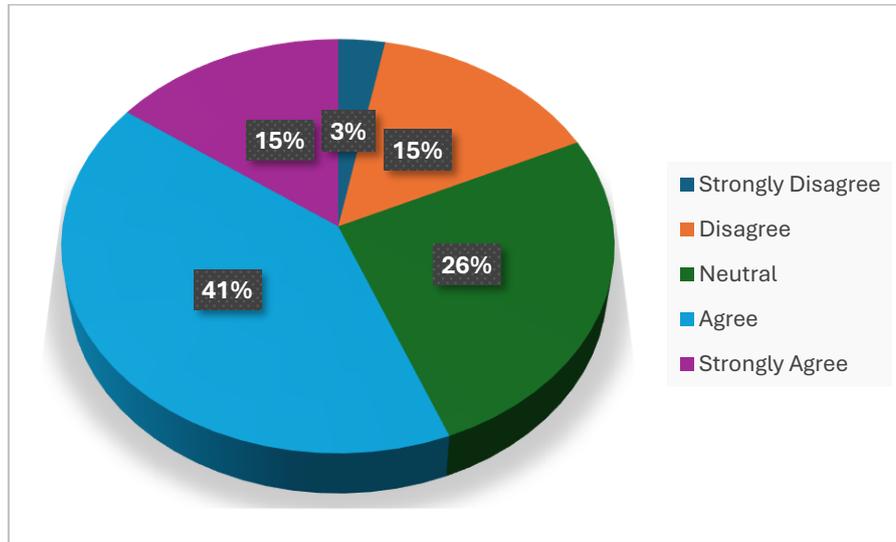


Fig. 6. The role of leadership style on employee productivity

In Fig. 6. 61% of respondents believe that the leadership style at UK Bank enhances employee productivity but 26% took no stand while 15% disagreed and 3% strongly disagreed. These findings align with the literature review. Subramonya et al. (2018) discovered that leadership effectiveness depends on strategic design implementation together with team process management to reach better organizational performance. The majority of participants recognize that UK Bank's effective leadership methods boost employee productivity which demonstrates that continuous leadership effectiveness is essential for reaching organizational goals. Fig. 7. illustrates the findings for leadership style leading to improved customer retention rate.

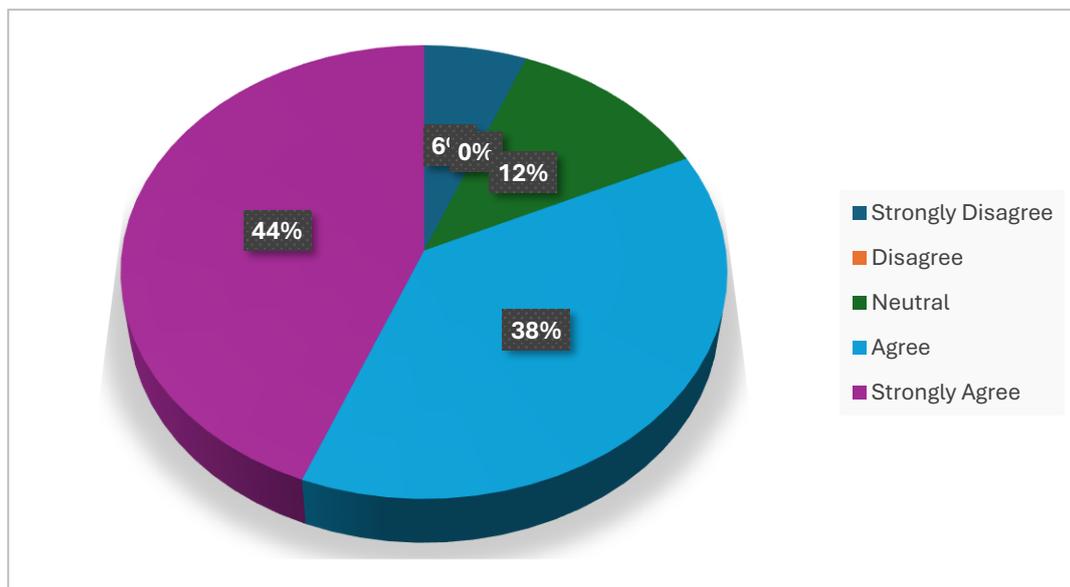


Fig. 7. Role of Leadership style on customer retention

The results displayed in Figure 7 show that 44% of the participants strongly agree that the UK Bank's leadership style helps retain customers while 38% agree with this view 12% remain neutral and 6% strongly disagree with

it. The findings match Abdolvand et al. (2015) which reveal how customer retention forms an essential part of current business strategies to lower expenses while boosting customer value. Gosh et al. (2016) demonstrate how engaged employees have a substantial impact on enhancing customer loyalty and service quality. Abdolvand et al. (2015) explain that banking customer retention stands apart from retail because banking clients show less interest in buying new products.

5. Conclusions

Employee performance results in UK retail banking are shaped by the fundamental conditions created by leaders through their management approaches. Transformational leadership excels among leadership strategies because it generates ideal results by fostering increased employee engagement which boosts satisfaction and enhances performance outcomes. Transformational leaders build dynamic work conditions by combining vision-building exercises with ongoing staff assessments and specialized skill development initiatives. Authoritarian leadership approaches cause diminished employee morale along with reduced organizational involvement. Transactional leadership ensures effective task execution but fails to inspire innovative activities and establish lasting organizational programs. The most effective organizations develop from leaders who blend transformational attributes with transactional practices and reject rigid authoritarian methods. Extraordinary leadership excellence proves essential in meeting organizational performance objectives while promoting employee welfare according to research findings. Leadership shows its worth through ongoing adaptation to new administrative demands and evolving employee requirements. The key concepts presented provide essential directions for future leadership studies that expand theoretical knowledge and reinforce strategies to improve workforce performance.

5.1 Research Implications

Retail banking organizations should create structured leadership development programs which follow transforming leadership principles according to the research findings. The implementation procedure involves incorporating leadership metrics into performance evaluation systems to sync performance outcomes with current employee development practices. Structured workplace environments allow staff member development through skilled leadership training thus making leadership training programs essential so training programs and policymakers need to support them.

Research findings suggest that leaders must demonstrate consistent actions across all industries to establish standardized management practices. Organizations achieve superior leadership quality and enhanced performance through ongoing learning opportunities and employee feedback communication channels. To achieve organizational success organizations need to build collaborative workspaces and they must foster psychological safety so employees can share their projects without fear of termination or ridicule. These practices lead to enhanced employee satisfaction and organizational innovation which also improves innovativeness and adaptability.

5.2 Recommendations

From reviewing the key findings for leadership practice in the UK Banking sector, the authors recommend the adoption of innovative technologies for leadership to better manage employees and for their organisation to better align with the organisational mission and vision where innovative technology adoption has been demonstrated to be effective in such practices (Al Jaghoub et al., 2024; Aseer et al., 2024; Gernal et al., 2024). However, it should be noted that this can be better achieved through the availability of infrastructure to UK-based banks (Gilani et al., 2024; Krupicka et al., 2024; Moussa et al., 2024).

The authors also recommend that banking sector businesses consider collaborations with businesses from other sectors for leaders to further develop their skills and for the business to potentially benefit from cross-industrial knowledge. This has proven to be effective for education businesses collaborating with industry-based businesses which has led to an improved student learning experience and improved graduate employability (Yasin and Gilani, 2023; Yasin et al., 2023).

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