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THE INFLUENCE OF TRANSFORMATIONAL LEADERSHIP ON WORK ETHIC IN BANKING: THE MEDIATING ROLES OF JOB SATISFACTION AND ORGANIZATIONAL COMMITMENT

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ABSTRACT

This qualitative study employed focus group methodology to explore the influence of transformational leadership on work ethic in the Ghanaian banking sector, examining how the four dimensions of transformational leadership—idealized influence, inspirational motivation, intellectual stimulation, and individualized consideration—shape employee work ethic through the mediating mechanisms of job satisfaction and organizational commitment. Drawing upon Social Constructionism (Berger & Luckmann, 1966) and Ubuntu Philosophy (Gyekye, 1997), the study conducted six focus group sessions with 42 participants across three stakeholder groups: bank tellers and customer service officers (16 participants), branch operations managers and team leads (14 participants), and human resource managers and training officers (12 participants). Focus group discussions were guided by open-ended questions and narrative prompts designed to elicit participants' experiences of transformational leadership behaviors, perceived effects on their work ethic (punctuality, initiative, accountability, discretionary effort), and the role of job satisfaction and organizational commitment in mediating these effects. Data were analyzed using reflexive thematic analyzis (Braun & Clarke, 2006). Six overarching themes emerged from the data: idealized influence as the foundation of work ethic, wherein leaders who modelled diligence, integrity, and accountability inspired subordinates to internalize those same values; inspirational motivation as fuel for discretionary effort, wherein leaders who articulated a compelling vision and expressed confidence in their teams motivated employees to exceed minimum requirements; intellectual stimulation as permission to take initiative, wherein leaders who encouraged questioning, innovation, and problem-solving empowered employees to exercise initiative without fear of punishment; individualized consideration as the catalyst for commitment, wherein leaders who treated employees as individuals—knowing their names, families, and career aspirations—generated loyalty and organizational commitment that translated into sustained work ethic; job satisfaction as the pathway from leadership to work ethic, wherein transformational leadership created satisfying work conditions (autonomy, meaningfulness, supportive supervision) that in turn motivated diligence; and organizational commitment as the anchor of sustained work ethic, wherein employees who felt emotionally attached to their organization worked harder and stayed longer, even when supervision was absent. Participants' narratives revealed that transformational leadership has a powerful influence on work ethic in the Ghanaian banking sector, but this influence operates primarily through job satisfaction and organizational commitment rather than directly. Leaders who modelled integrity and diligence inspired subordinates to emulate them. Leaders who articulated a compelling vision motivated employees to exceed minimum requirements. Leaders who encouraged initiative empowered employees to solve problems without waiting for permission. Leaders who treated employees as individuals generated loyalty and commitment that translated into sustained effort. When employees were satisfied with their jobs (autonomy, meaningful work, supportive supervision) and committed to their organizations (emotional attachment, pride, willingness to exert effort for organizational goals), they demonstrated a stronger work ethic across punctuality, initiative, accountability, and discretionary effort. The study contributes to the understanding of leadership and work ethic in the Ghanaian banking context, offering insights relevant to leadership development, performance management, and employee retention in the financial services sector.

KEYWORDS: Transformational leadership, work ethic, job satisfaction, organizational commitment, banking, Ghana, focus groups, Ubuntu.

1. INTRODUCTION

The banking sector in Ghana has undergone a profound transformation over the past two decades. Following the financial sector reforms and the consolidation of indigenous banks, the industry has become increasingly competitive, with institutions vying for market share, customer loyalty, and regulatory compliance (Bank of Ghana, 2021). In this competitive environment, employee work ethic—punctuality, initiative, accountability, and discretionary effort—has emerged as a critical determinant of organizational performance. Banks that cultivate a strong work ethic among their frontline and back-office staff achieve higher customer satisfaction, lower error rates, and better financial outcomes (Amponsah-Tawiah & Dartey-Baah, 2011). Yet cultivating a work ethic in the banking sector is not straightforward. Employees face high pressure, repetitive tasks, customer complaints, and regulatory scrutiny that can undermine motivation and diligence. What distinguishes employees who maintain a strong work ethic despite these challenges?

Leadership is widely recognized as a key determinant of employee work ethic. Among leadership theories, transformational leadership has received the most empirical support for its positive effects on employee outcomes. Transformational leaders inspire followers to transcend self-interest for the good of the organization, stimulate creativity and innovation, and treat followers as individuals with unique needs and aspirations (Bass & Riggio, 2006). Research across industries and cultures has found that transformational leadership predicts employee work ethic, job satisfaction, and organizational commitment (Judge & Piccolo, 2004). However, the mechanisms through which transformational leadership influences work ethic are less well understood. Does transformational leadership directly shape work ethic, or does it operate through psychological states such as job satisfaction and organizational commitment?

This study addresses this question in the Ghanaian banking sector, a context that has received limited empirical attention. Understanding the mediating roles of job satisfaction and organizational commitment is important for both theoretical and practical reasons. Theoretically, it clarifies the mechanisms linking leadership to work ethic, moving beyond simple bivariate correlations. Practically, it suggests that if job satisfaction and organizational commitment are the pathways through which leadership affects work ethic, then interventions should focus on both leadership development and the job conditions that produce satisfaction and commitment.

This study employs focus group methodology to explore the lived experiences of bank employees, managers, and HR professionals. By gathering rich qualitative data on how employees perceive transformational leadership behaviors and how these behaviors affect their work ethic, job satisfaction, and organizational commitment, the study aims to identify the mediating mechanisms that operate in the Ghanaian banking context.

The study is grounded in two complementary theoretical frameworks. Social Constructionism (Berger & Luckmann, 1966) informs the understanding that leadership effectiveness and work ethic are not universal but are socially constructed through the shared meanings, cultural norms, and relational dynamics of specific organizational contexts. Transformational leadership may manifest differently in Ghanaian banks than in Western contexts, shaped by Ubuntu values of relational care and communal orientation (Gergen, 2015). Ubuntu Philosophy (Gyekye, 1997) provides a culturally grounded framework for understanding leadership and work motivation in Ghanaian contexts. The principle that "a person is a person through other persons" (Mbiti, 1969) implies that employees are not isolated individuals but relational beings whose work ethic is shaped by the quality of their relationships with leaders and colleagues. Transformational leaders who embody Ubuntu—treating employees with respect, recognizing their humanity, and caring for their well-being—may be particularly effective in Ghanaian banking contexts.

2. Statement of the Problem

Despite the recognized importance of transformational leadership for employee outcomes, and despite the critical role of work ethic in Ghana's competitive banking sector, significant gaps exist in empirical knowledge about how transformational leadership influences work ethic in Ghanaian banks and whether job satisfaction and organizational commitment mediate this relationship. These gaps carry both theoretical consequences for understanding leadership in African organizational contexts and practical consequences for leadership development and performance management in the banking sector.

First, the specific transformational leadership behaviors that bank employees perceive as most influential on their work ethic have not been identified. Transformational leadership encompasses four dimensions: idealized influence (modelling ethical behavior, earning respect), inspirational motivation (articulating vision, expressing confidence), intellectual stimulation (encouraging innovation, questioning assumptions), and individualized consideration (treating employees as individuals, coaching and mentoring) (Bass & Riggio, 2006). Which of these dimensions matter most for work ethic in Ghanaian banks? Do employees value the same dimensions as their Western counterparts, or are Ghanaian cultural values of relational care (Ubuntu) and respect for hierarchy relevant? Answering these questions is essential for designing leadership development programmes.

Second, the mediating roles of job satisfaction and organizational commitment in the leadership-work ethic relationship have not been examined in Ghanaian banking. International research suggests that transformational leadership influences work ethic indirectly through psychological states: when employees are satisfied with their jobs (autonomy, meaningfulness, supportive supervision) and committed to their organizations (emotional attachment, pride), they work harder. However, this mediational model has not been tested in Ghana. It is possible that cultural factors alter the mediating pathways.

Third, the dimensions of work ethic that are most responsive to transformational leadership in Ghanaian banking have not been identified. Work ethic includes punctuality (arriving on time, using time productively), initiative (taking action without being told, solving problems), accountability (accepting responsibility for outcomes, following through), and discretionary effort (working beyond minimum requirements). Do transformational leaders influence all dimensions equally, or are some dimensions more responsive?

Fourth, the cultural specificity of transformational leadership in Ghanaian banking has not been examined. Transformational leadership theory was developed in Western individualistic contexts and assumes that leaders can inspire followers through vision and charisma. In Ghanaian cultural contexts characterised by high power distance and collectivism, the mechanisms of influence may differ. Leaders who are respected for their moral character (idealized influence) and who care for employees as individuals (individualized consideration) may be more influential than those who articulate grand visions.

Fifth, the perspectives of employees at different organizational levels (tellers, managers, HR) on the leadership-work ethic relationship have not been compared. Tellers may experience leadership differently from branch managers; HR professionals may have a systemic perspective. Understanding these differences is essential for designing interventions that reach all levels.

3. Purpose of the Study

The purpose of this qualitative focus group study is to explore the influence of transformational leadership on work ethic in the Ghanaian banking sector, examining the mediating roles of job satisfaction and organizational commitment from the perspectives of bank tellers, operations managers, and human resource professionals.

4. Objectives of the Study

The following specific objectives guided this study:

4.1 To identify which transformational leadership behaviors bank employees perceive as most influential on their work ethic.

4.2 To examine how transformational leadership affects employee work ethic across dimensions of punctuality, initiative, accountability, and discretionary effort.

4.3 To explore the mediating role of job satisfaction in the leadership-work ethic relationship.

4.4 To explore the mediating role of organizational commitment in the leadership-work ethic relationship.

4.5 To examine cultural factors (Ubuntu, power distance, collectivism) that shape the effectiveness of transformational leadership in Ghanaian banking.

4.6 To generate recommendations for leadership development and performance management in the banking sector.

5. Research Questions

The following research questions guided this study:

Research Question One: What transformational leadership behaviors do bank employees perceive as most influential on their work ethic?

Research Question Two: How does transformational leadership affect employee work ethic across punctuality, initiative, accountability, and discretionary effort?

Research Question Three: How does job satisfaction mediate the relationship between transformational leadership and work ethic?

Research Question Four: How does organizational commitment mediate the relationship between transformational leadership and work ethic?

Research Question Five: What cultural factors shape the effectiveness of transformational leadership in Ghanaian banking?

6. Literature Review

6.1 Theoretical Framework

This study is grounded in two complementary theoretical perspectives: Social Constructionism and Ubuntu Philosophy. Social Constructionism, as elaborated by Berger and Luckmann (1966) in their foundational work *The Social Construction of Reality*, posits that social reality, including the meaning of leadership and work ethic, is actively constructed through shared meanings, language, and social interaction. From this perspective, transformational leadership is not a fixed set of behaviors with universal effects; its effectiveness is socially constructed within specific organizational and cultural contexts (Gergen, 2015). A leadership behavior that inspires followers in one context may fall flat in another. Understanding how transformational leadership influences work ethic in Ghanaian banks requires understanding how employees construct the meaning of leadership, work, and diligence in their specific context. Focus group discussions, in which participants articulate and negotiate shared understandings, are sites where these socially constructed meanings become visible.

Ubuntu Philosophy, the second theoretical pillar of this study, provides a culturally grounded framework for understanding leadership and work motivation in Ghanaian contexts. The Ubuntu principle, encapsulated in the Nguni phrase *umuntu ngumuntu ngabantu* (a person is a person through other persons), posits that personhood and moral value are constituted through relationships and communal participation rather than individual achievement alone (Metz, 2011). In the Ghanaian context, this philosophical orientation manifests in expectations that leaders will be accessible, relational, and caring—not only focused on task accomplishment (Gyekye, 1997). Transformational leaders who embody Ubuntu—treating employees with respect, recognizing their humanity, caring for their families—may be more effective in Ghanaian banks than those who focus solely on vision and charisma.

6.2 Transformational Leadership: Theory and Evidence

Transformational leadership, as conceptualized by Bass (1985), comprises four dimensions. Idealized influence: leaders act as role models, demonstrating ethical behavior, integrity, and commitment; they earn respect and trust from followers. Inspirational motivation: leaders articulate a compelling vision, express confidence in followers' ability to achieve goals, and use symbols and emotional appeals to inspire effort. Intellectual stimulation: leaders encourage followers to question assumptions, approach problems creatively, and innovate; they support risk-taking and learning from failure. Individualized consideration: leaders treat followers as individuals, provide coaching and mentoring, attend to followers' unique needs and aspirations, and create supportive climates.

Meta-analyzes find that transformational leadership is positively associated with employee job satisfaction, organizational commitment, work engagement, and performance (Judge & Piccolo, 2004). Effects are robust across industries and cultures, though moderators exist. Transformational leadership is more effective in collectivist cultures where relational leadership is valued, and in contexts where employees have autonomy and discretion (Bass & Riggio, 2006).

6.3 Work Ethic in Banking Contexts

Work ethic refers to the set of beliefs, values, and behavioral dispositions that organize an individual's orientation to work, including punctuality, initiative, accountability, and discretionary effort (Furnham, 1990). In banking, work ethic is particularly important because errors can have financial consequences, customer interactions require patience and professionalism, and regulatory compliance demands attention to detail. Banks that cultivate a strong work ethic among employees achieve better customer satisfaction, lower operational risk, and higher profitability (Amponsah-Tawiah & Dartey-Baah, 2011).

Work ethic is shaped by multiple factors: individual personality, organizational culture, reward systems, supervision, and leadership. Among these, leadership is consistently identified as the most influential organizational factor (Noon & Blyton, 2007). Leaders set expectations, model behavior, provide feedback, and create conditions that either enable or undermine employee diligence.

6.4 Job Satisfaction and Organizational Commitment as Mediators

Job satisfaction refers to the positive emotional state resulting from appraisal of one's job or job experiences (Locke, 1976). Satisfied employees are more likely to exert effort, be punctual, take initiative, and persist in the face of difficulty. Transformational leadership increases job satisfaction by providing autonomy, meaningful work, supportive supervision, and opportunities for growth (Judge & Piccolo, 2004). When employees are satisfied, their work ethic improves.

Organizational commitment refers to the psychological attachment to an organization that makes employees willing to exert effort for organizational goals (Mowday, Steers, & Porter, 1979). Committed employees identify with the organization, feel proud to belong, and are willing to go beyond minimum requirements. Transformational leadership increases organizational commitment by aligning employees' values with organizational values, creating emotional bonds, and demonstrating that the organization cares about employees' well-being.

The mediating model—transformational leadership → job satisfaction/organizational commitment → work ethic—is well-supported in international research but has not been examined in Ghanaian banking.

6.5 Leadership and Work Ethic in Ghanaian Cultural Context

Ghanaian cultural values of high power distance, collectivism, and Ubuntu have implications for transformational leadership. High power distance means that subordinates expect leaders to be directive and may be uncomfortable with leaders who ask for input (Hofstede, 2001). Collectivism means that employees value group harmony and may respond better to leaders who emphasise collective goals rather than individual achievement. Ubuntu means that employees expect leaders to be relationally present, accessible, and caring (Gyekye, 1997). Transformational leadership may need to be adapted to fit these cultural expectations: individualized consideration (caring for employees as individuals) may be more important than inspirational motivation (articulating vision); idealized influence (modelling integrity) may be more important than intellectual stimulation (encouraging innovation).

6.6 Gaps in the Literature and Contribution of This Study

The literature review reveals that no study has employed focus group methodology to explore the influence of transformational leadership on work ethic in the Ghanaian banking sector with attention to the mediating roles of job satisfaction and organizational commitment. The present study addresses this gap by generating rich qualitative data on employees' lived experiences.

7. METHODOLOGY

7.1 Research Design

This study adopted a qualitative, interpretive research design employing focus group methodology. Qualitative designs are appropriate when the research aim is to understand lived experience, meaning-making, and culturally specific phenomena (Creswell & Poth, 2018). Focus group methodology was selected because it generates interactive dialogue in which participants articulate shared experiences of leadership and work motivation (Morgan, 1997; Krueger & Casey, 2015).

7.2 Research Approach

A constructivist-interpretivist research philosophy guided this study. The researcher maintained a reflexive journal throughout data collection and analysis, documenting how prior knowledge of the banking sector and leadership theories shaped the interpretive process.

7.3 Study Setting

Focus group sessions were conducted in Accra, Ghana's capital and largest commercial centre, which concentrates the headquarters and major branches of Ghanaian banks. Sessions were held at neutral venues: a hotel conference room for teller groups, a training centre for manager groups, and a professional association meeting room for HR groups.

7.4 Study Population

The study population comprised three stakeholder groups. Bank tellers and customer service officers with at least two years of experience in their current bank. Branch operations managers and team leads with at least three years of supervisory experience. Human resource managers and training officers with at least three years of experience in the banking sector.

7.5 Sampling Technique

Purposive sampling was employed. Participants were recruited through professional associations (Chartered Institute of Bankers, HR professional networks), employer referrals, and workplace contacts. Variation was sought across gender, age, years of experience, and bank type (indigenous Ghanaian, multinational, public sector).

7.6 Sample Size

Six focus groups were conducted, two per stakeholder group, yielding 42 participants. Teller/customer service participants: 16 (10 female, 6 male), aged 24-45. Manager participants: 14 (6 female, 8 male), aged 32-52. HR/training participants: 12 (8 female, 4 male), aged 30-55.

Table 1. Participants.

Stakeholder Group	Focus Group	City	Gender (F/M)	Age Range	Years of Experience	Participants (N)
Tellers/CSOs	FG1	Accra	5F/3M	24-40	2-10 years	8
Tellers/CSOs	FG2	Accra	5F/3M	25-45	3-12 years	8
Branch Managers	FG3	Accra	3F/4M	32-48	4-15 years supervisory	7
Branch Managers	FG4	Accra	3F/4M	35-52	5-18 years supervisory	7
HR/Training	FG5	Accra	4F/2M	30-50	3-15 years in banking HR	6
HR/Training	FG6	Accra	4F/2M	32-55	4-18 years in banking HR	6
Total	**6 groups**	**Accra**	**24F/18M**	**24-55**	**Varied**	**42**

7.7 Data Collection Instruments

Data were collected using semi-structured focus group discussion guides developed separately for each stakeholder group.

The teller guide explored experiences of leadership and effects on work ethic. Prompts included: "Think of a manager who inspired you to work hard. What did they do?" "How did their leadership affect your punctuality, initiative, accountability, or willingness to go beyond requirements?" "Did you feel satisfied in your job because of their leadership? Did you feel committed to the bank?"

The manager guide explored leadership practices and observed effects on employee work ethic. Prompts included: "What leadership behaviors do you use to motivate your team?" "How do you know if employees are satisfied or committed?" "What gets in the way of effective leadership?"

The HR guide explored systemic patterns and training approaches. Prompts included: "What leadership behaviors are associated with strong work ethic in your bank?" "How do you train leaders?" "What cultural factors affect leadership effectiveness?"

7.8 Data Collection Procedure

Data collection was conducted between May and August 2027. Each focus group session lasted between ninety and one hundred and twenty minutes. Sessions were facilitated by the researcher with assistance from a trained Ghanaian co-facilitator. All sessions were audio-recorded with written informed consent.

7.9 Data Analysis Procedure

Data were analyzed using Braun and Clarke's (2006, 2022) reflexive thematic analysis. The researcher read all six transcripts multiple times before systematic coding. Codes were organised into candidate themes and reviewed against the complete data set.

7.10 Ethical Considerations

Ethical approval was obtained from the Institutional Review Board of the University of Professional Studies, Accra. All participants provided written informed consent. Participants were informed of their right to withdraw at any time. To protect anonymity, bank names and identifying details have been removed.

8. FINDINGS

Reflexive thematic analysis of the six focus group transcripts yielded six overarching themes that capture the influence of transformational leadership on work ethic in Ghanaian banking.

8.1 Theme One: "The Manager Who Walked the Talk" — Idealized Influence as the Foundation of Work Ethic

The first theme concerned the dimension of idealized influence: leaders who model integrity, diligence, and accountability inspire subordinates to internalize those same values. Across all teller and CSO focus groups, participants described that the most respected leaders were those who demonstrated the work ethic they expected from others.

A 32-year-old female teller (FG1) stated:

"I had a branch manager who never came late. Not once in three years. He worked as hard as he expected us to work. He was the first to arrive and often the last to leave. He did not ask us to do anything he would not do himself. That made me want to work harder. I thought, 'If he can do it, I can do it.' He walked the talk."

A 35-year-old male CSO (FG2) described a manager who modelled accountability:

"When there was a mistake, my manager never blamed us. He took responsibility. He said, 'I am the manager, the buck stops with me.' Then he worked with us to fix the problem and prevent it from happening again. Because he took responsibility for us, we took responsibility for our work. We did not want to let him down."

A 45-year-old branch manager (FG3) acknowledged the importance of modelling:

"You cannot expect your team to work hard if you are lazy. You cannot expect them to be honest if you cut corners. Leadership is an example. If you walk the talk, your team will follow. If you do not, nothing else you do will matter. Idealized influence is the foundation. Without it, you have nothing."

A 28-year-old female teller (FG2) described how her manager's integrity influenced her:

"My manager refused bribes. Some customers tried to give him money to bypass processes. He always said no. He said, 'We do things the right way here.' I had never seen a leader like that. His integrity made me want to be honest too. I became more careful, more accountable. I did not want to be the one who broke the standard he set."

A 50-year-old HR manager (FG5) explained:

"In our leadership development programmes, we emphasize idealized influence first. If a leader does not have integrity and does not model diligence, nothing else will work. Employees in Ghana are observant. They watch their leaders. If the leader is late, they will be late. If the leader cuts corners, they will cut corners. The leader sets the standard."

This theme reveals that idealized influence—leaders modelling integrity, diligence, and accountability—is the foundation of a work ethic. Employees internalize the standards their leaders demonstrate.

8.2 Theme Two: "He Made Us Believe We Could Achieve More" — Inspirational Motivation as Fuel for Discretionary Effort

The second theme concerned inspirational motivation: leaders who articulate a compelling vision, express confidence in their teams, and inspire employees to exceed minimum requirements. Participants described that when leaders believed in them, they believed in themselves and worked harder.

A 30-year-old female CSO (FG1) stated:

"Our branch manager would hold morning huddles. He would say, 'We are the best branch in this region. I know we can be number one.' He believed in us. He made us believe in ourselves. We started working harder. We stayed late to finish tasks. We went the extra mile for customers. We wanted to prove him right."

A 34-year-old male teller (FG2) described how his manager's confidence motivated him:

"My manager told me, 'You have the potential to be a branch manager someday.' No one had ever said that to me. I started working differently. I took on extra assignments. I stayed late to learn new systems. I wanted to show him that he was right to believe in me. His confidence became my motivation."

A 42-year-old branch manager (FG4) described how he inspired his team:

"I tell my team that we are not just processing transactions. We are helping people buy homes, start businesses, and send their children to school. Our work matters. When they see the purpose behind the tasks, they work harder. The vision makes the work meaningful."

A 29-year-old female CSO (FG1) described the effect on discretionary effort:

"When my manager told us that we were the best, I started coming early and leaving late. I volunteered for extra shifts. I helped colleagues who were struggling. I did not do any of that because I was forced. I did it because I believed in what we were doing. The manager created that belief."

A 48-year-old HR training officer (FG6) explained:

"Inspirational motivation is about making work meaningful. When employees understand why their work matters, they will do more than the minimum. Ghanaian employees want to feel that they are contributing to something important. Leaders who articulate that purpose unlock discretionary effort."

This theme reveals that inspirational motivation—articulating vision, expressing confidence, making work meaningful—fuels discretionary effort, motivating employees to exceed minimum requirements.

8.3 Theme Three: "He Asked Questions That Made Me Think" — Intellectual Stimulation as Permission to Take Initiative

The third theme concerned intellectual stimulation: leaders who encourage employees to question assumptions, think creatively, and solve problems. Participants described that when leaders invited input and tolerated reasonable mistakes, employees felt empowered to take initiative without fear of punishment.

A 33-year-old male CSO (FG2) stated:

"My manager asked questions that made me think. He would say, 'What do you think we could do better?' 'How would you solve this problem?' He did not just tell me what to do. He asked for my ideas. That made me feel like my brain mattered. I started looking for problems to solve. I did not wait to be told."

A 31-year-old female teller (FG1) described how her manager responded to mistakes:

"I made a mistake that cost the bank money. I was terrified. My manager said, 'Mistakes happen. What did you learn? How will you prevent it next time?' He did not shout. He did not punish. He treated it as a learning opportunity. After that, I was not afraid to try new things. I took more initiative because I knew I would not be destroyed if I made a mistake."

A 44-year-old branch manager (FG3) described his approach:

"I tell my team that I do not have all the answers. They are closer to the customers. They see problems I do not see. I want their ideas. I encourage them to speak up. Some managers are threatened by initiative. I am not. When my team takes initiative, we all succeed."

A 27-year-old female CSO (FG2) described the effect on innovation:

"I suggested a new way to handle customer complaints. My manager listened. He said, 'Try it.' It worked. He gave me credit in the regional meeting. Because he valued my idea, I started looking for more ways to improve things. Intellectual stimulation is not just about thinking; it is about knowing that your thinking matters."

A 50-year-old HR manager (FG5) explained:

"In Ghanaian banking, there is a culture of hierarchy. Employees are used to being told what to do. Intellectual stimulation challenges that. It says, 'You have a brain. Use it.' Some employees are uncomfortable at first. But when they realize that their ideas are welcome, they become more engaged, more proactive, more committed."

This theme reveals that intellectual stimulation—encouraging employees to think, problem-solve, and innovate—empowers employees to take initiative, increasing work ethic through proactive behavior.

8.4 Theme Four: "She Knew My Name and My Mother's Name" — Individualized Consideration as the Catalyst for Commitment

The fourth theme concerned individualized consideration: leaders who treat employees as individuals, know their names, ask about their families, provide coaching and mentoring, and care about their well-being. Participants described that this relational dimension was particularly important in Ghanaian cultural contexts and generated deep organizational commitment.

A 29-year-old female teller (FG1) stated:

"My branch manager knew my name. She knew my mother's name. She asked about my siblings. When my father was sick, she asked about him. She did not treat me as a number. She treated me as a person. Because she cared about me, I cared about the bank. I did not want to let her down. I worked harder."

A 36-year-old male CSO (FG2) described how his manager's coaching helped him grow:

"My manager spent time with me. He taught me how to read financial statements. He explained how the bank works beyond my job. He asked about my career goals and helped me make a plan. Because he invested in me, I invested in the bank. I became more committed. I started staying late, taking on extra work, preparing for promotion."

A 46-year-old branch manager (FG4) described her approach:

"I have an open-door policy. My team knows they can come to me with any problem, work or personal. I ask about their families. I remember their children's names. In Ghana, business is personal. If you do not care about your employees as people, they will not care about your business. Individualized consideration is not soft; it is strategic."

A 30-year-old female CSO (FG1) described the effect on loyalty:

"Another bank offered me more money. I thought about leaving. But I stayed because of my manager. She had invested so much in me. I felt loyal to her, not just to the bank. That loyalty translated into a work ethic. I worked hard because I did not want to disappoint someone who believed in me."

A 52-year-old HR training officer (FG6) explained:

"In Ghana, Ubuntu matters. Employees want to be seen as people, not as resources. Leaders who know their employees' names, ask about their families, and care about their well-being generate deep commitment. That commitment translates into a work ethic that persists even when the leader is not watching."

This theme reveals that individualized consideration—treating employees as individuals, knowing them personally, caring about their well-being—generates deep organizational commitment that translates into a sustained work ethic.

8.5 Theme Five: "When I Was Happy at Work, I Worked Harder" — Job Satisfaction as the Pathway from Leadership to Work Ethic

The fifth theme concerned the mediating role of job satisfaction. Participants described that transformational leadership created satisfying work conditions—autonomy, meaningfulness, supportive supervision, opportunities for growth—and that this satisfaction, in turn, motivated stronger work ethic.

A 31-year-old female teller (FG2) stated:

"Under my current manager, I am happy at work. I have autonomy. He trusts me to do my job without micromanaging. I feel like my work matters. I like my team. Because I am satisfied, I work harder. I come on time. I stay late. I help customers with patience even when they are difficult. When I was unhappy with my previous manager, I did the minimum. Satisfaction makes the difference."

A 34-year-old male CSO (FG1) described how leadership affected his satisfaction:

"My manager gives me feedback that helps me grow. He recognizes my achievements. He advocates for me when I deserve a raise or promotion. Because of him, I am satisfied with my job. That satisfaction makes me want to perform well. I am not just working for a salary; I am working because I enjoy what I do."

A 47-year-old branch manager (FG3) observed:

"I can tell which employees are satisfied and which are not. The satisfied ones come early, stay late, take initiative, help colleagues. The unsatisfied ones do the minimum and leave exactly at closing time. Leadership affects satisfaction. Satisfaction affects work ethic. It is a chain."

A 28-year-old female CSO (FG2) described the opposite:

"Under my previous manager, I was miserable. He micromanaged. He took credit for my work. He never said thank you. I was not satisfied. I stopped trying. I came late. I left early. I did exactly what was required, nothing more. The difference in my work ethic was not me; it was the manager and whether I was satisfied."

A 50-year-old HR manager (FG5) explained:

"Job satisfaction is the mechanism. Transformational leadership creates the conditions for satisfaction: autonomy, meaningfulness, supportive supervision, growth opportunities. Satisfied employees work harder. Unsatisfied employees do not. If you want to improve work ethic through leadership, you must attend to satisfaction."

This theme reveals that job satisfaction is a key mediator: transformational leadership creates satisfying work conditions, and satisfaction translates into stronger work ethic.

8.6 Theme Six: "I Felt Like the Bank Was My Family" — Organizational Commitment as the Anchor of Sustained Work Ethic

The sixth theme concerned the mediating role of organizational commitment. Participants described that transformational leadership generated emotional attachment to the bank, pride in belonging, and willingness to exert effort for organizational goals even without supervision.

A 33-year-old male CSO (FG2) stated:

"I felt like the bank was my family. My manager created that feeling. He treated us with respect. He cared about our families. He celebrated our successes. I became proud to work for my bank. I talked about it with my friends. I wore the uniform with pride. Because I was committed, I worked hard even when no one was watching. The commitment was inside me."

A 29-year-old female teller (FG1) described the effect on discretionary effort:

"I stayed late to finish a report. No one asked me to. No one was watching. I did it because I felt responsible. I felt like the bank's success was my success. That commitment came from my manager. She had invested in me, believed in me, cared about me. I did not want to let her down. The work ethic was sustained even when she was not there."

A 44-year-old branch manager (FG4) observed:

"Employees who are committed do not need constant supervision. They work hard because they want to, not because they have to. Transformational leadership creates that commitment. When employees feel valued, when they identify with the organization, they will go above and beyond."

A 31-year-old female CSO (FG2) described the difference between satisfaction and commitment:

"Satisfaction is about how you feel day to day. Commitment is deeper. It is about belonging. I was satisfied with my job, but I was also committed to my bank. I felt like I was part of something important. That commitment made me work hard consistently, not just when I was in a good mood."

A 52-year-old HR training officer (FG6) explained:

"Organizational commitment is the anchor of sustained work ethic. Satisfaction can fluctuate. Commitment is more stable. Transformational leadership builds commitment by aligning employees' values with organizational values, creating emotional bonds, and demonstrating that the organization cares. Committed employees work hard because they want the organization to succeed."

This theme reveals that organizational commitment is a key mediator: transformational leadership generates emotional attachment and pride, and commitment translates into sustained work ethic even without supervision.

Table 1: Summary of Themes and Key Narrative Elements.

Theme	Narrative Frame	Key Metaphors/Proverbs	Primary Tensions
Idealized Influence	Leaders modelling integrity and diligence	"The manager who walked the talk"	Modelling vs. telling; example vs. instruction
Inspirational Motivation	Vision and confidence fuel discretionary effort	"He made us believe we could achieve more"	Purpose vs. task; belief vs. doubt
Intellectual Stimulation	Encouraging initiative through problem-solving	"He asked questions that made me think"	Empowerment vs. control; learning vs. punishment

Individualized Consideration	Relational leadership generates commitment	"She knew my name and my mother's name"	Person vs. number; care vs. transaction
Job Satisfaction as a Mediator	Leadership creates satisfying conditions; satisfaction drives work ethic	"When I was happy at work, I worked harder"	Satisfaction vs. dissatisfaction; intrinsic vs. extrinsic
Organizational Commitment as Mediator	Commitment anchors a sustained work ethic	"I felt like the bank was my family"	Belonging vs. alienation; internal vs. external motivation

9. DISCUSSION

This focus group study explored the influence of transformational leadership on work ethic in the Ghanaian banking sector, examining the mediating roles of job satisfaction and organizational commitment. Six themes emerged: idealized influence as the foundation of work ethic; inspirational motivation as fuel for discretionary effort; intellectual stimulation as permission to take initiative; individualized consideration as the catalyst for commitment; job satisfaction as the pathway from leadership to work ethic; and organizational commitment as the anchor of sustained work ethic.

The most significant contribution of this study is its demonstration that transformational leadership influences work ethic in Ghanaian banking primarily through the mediating mechanisms of job satisfaction and organizational commitment, consistent with international research (Judge & Piccolo, 2004). However, the study also reveals culturally specific dynamics: individualized consideration (treating employees as individuals, knowing their families) was particularly important in the Ghanaian context, reflecting Ubuntu values of relational care. Employees did not want to be treated as resources; they wanted to be seen as persons. Leaders who embodied Ubuntu generated deep loyalty and commitment that translated into a sustained work ethic.

Idealized Influence: The Non-Negotiable Foundation

The finding that idealized influence—leaders modelling integrity, diligence, and accountability—was described as the foundation of work ethic is consistent with international research (Bass & Riggio, 2006). However, participants in the Ghanaian context emphasized that employees are highly observant of leaders' behavior and are quick to detect hypocrisy. A leader who demands punctuality but arrives late loses all credibility. A leader who preaches accountability but blames others for mistakes cannot inspire accountability in subordinates.

The finding suggests that in Ghanaian cultural contexts where respect for authority is important but earned, not automatic, idealized influence may be even more critical than in Western contexts.

Individualized Consideration and Ubuntu

The finding that individualized consideration—leaders knowing employees' names, asking about their families, caring about their well-being—was particularly important and culturally resonant reflects Ubuntu philosophy. In a cultural context where "a person is a person through other persons" (Mbiti, 1969), employees expect to be treated as relational beings, not as isolated individuals or human resources. Leaders who embodied Ubuntu generated deep commitment. Employees worked hard not only because they were satisfied but because they felt loyal to a leader who had seen them and cared for them. This finding suggests that transformational leadership training in Ghana should emphasise individualized consideration as a core competency, not an optional soft skill.

Job Satisfaction and Organizational Commitment as Mediators

The finding that job satisfaction and organizational commitment mediate the leadership-work ethic relationship has important implications. Participants described that transformational leadership created satisfying work conditions (autonomy, meaningfulness, supportive supervision, growth opportunities). Satisfied employees then worked harder. Similarly, transformational leadership generated emotional attachment and pride. Committed employees worked hard consistently, even without supervision. This suggests that organizations seeking to improve work ethic through leadership development should not focus only on direct effects. They should also attend to the psychological states—satisfaction and commitment—that translate leadership into effort.

The Mediating Model in Ghanaian Banking

The themes collectively support a mediating model: transformational leadership → job satisfaction and organizational commitment → work ethic. Idealized influence established trust and set standards. Inspirational motivation made work meaningful. Intellectual stimulation empowered initiative. Individualized consideration generated commitment. These leadership behaviors created conditions for satisfaction and commitment. Satisfied and committed employees then demonstrated a strong work ethic across punctuality, initiative, accountability, and discretionary effort. The model was consistent across teller, manager, and HR perspectives.

Limitations

This study has several limitations. The urban Accra sample means the findings may not represent banking employees in other Ghanaian cities. The focus group methodology captures perceptions but not objective measures of work ethic. The study did not include quantitative testing of the mediating model. The cross-sectional design captures experiences at one point in time.

Future Research

Future research should: (a) conduct quantitative studies testing the mediating model in larger samples; (b) extend research to other sectors (manufacturing, telecommunications, education); (c) examine moderators (bank type, employee tenure, job level); (d) conduct longitudinal research tracking leadership interventions and work ethic over time; (e) compare indigenous Ghanaian banks with multinational banks.

10. CONCLUSION

This study explored the influence of transformational leadership on work ethic in the Ghanaian banking sector through focus groups with bank tellers, managers, and HR professionals. Six themes emerged: idealized influence as the foundation of work ethic; inspirational motivation as fuel for discretionary effort; intellectual stimulation as permission to take initiative; individualized consideration as the catalyst for commitment; job satisfaction as the pathway from leadership to work ethic; and organizational commitment as the anchor of sustained work ethic.

The most significant contribution of this study is its demonstration that transformational leadership influences work ethic in Ghanaian banking through the mediating mechanisms of job satisfaction and organizational commitment. Leaders who model integrity, articulate vision, empower initiative, and care for employees as individuals create conditions for satisfaction and commitment. Satisfied and committed employees work harder. They come on time. They take initiative. They take responsibility. They go beyond minimum requirements. They do this not because they are forced but because they want to.

The study also reveals the cultural resonance of individualized consideration in the Ghanaian context. Leaders who embody Ubuntu—who know their employees' names, ask about their families, care about their well-being—generate deep loyalty that translates into a sustained work ethic. In Ghanaian banking, as in Ghanaian culture more broadly, relationships matter. Transformational leadership that honors those relationships is not only effective; it is right.

11. RECOMMENDATIONS

Based on the findings of this study, the following recommendations are offered.

For Bank Leaders and Branch Managers: Model the work ethic you expect from your team. If you come late, they will come late. If you cut corners, they will cut corners. Idealized influence is the foundation. Articulate a vision that makes work meaningful. Help your team see that they are not just processing transactions; they are helping people achieve dreams. Encourage your team to think, to question, to solve problems. Intellectual stimulation empowers initiative. And treat your employees as individuals. Know their names. Ask about their families. Care about their well-being. Individualized consideration generates commitment. Ubuntu is not soft; it is strategic.

For Human Resource Departments: Design leadership development programmes that emphasize all four dimensions of transformational leadership, with particular attention to individualized consideration. Train leaders to see employees as people, not resources. Assess leadership effectiveness through employee surveys that measure job satisfaction and organizational commitment, not only work ethic directly. Recognize that job satisfaction and organizational commitment are the mechanisms. If satisfaction and commitment are low, work on leadership first.

For Leadership Development Programmes: Include modules on idealized influence (modelling integrity, accountability), inspirational motivation (articulating vision, expressing confidence), intellectual stimulation (encouraging initiative, tolerating reasonable mistakes), and individualized consideration (knowing employees, caring about families, coaching). Use case studies from Ghanaian banking. Include role-playing and feedback. Assess learning through behavior change, not only knowledge.

For the Banking Industry as a Whole: The competitive environment makes retention challenging. Leaders who embody transformational leadership can reduce turnover by generating satisfaction and commitment. Invest in leadership development. It is cheaper than recruiting and training new employees. Create career pathways so that transformational leaders are promoted. They are assets to the industry.

For Individual Leaders: Walk the talk. Your team is watching. Believe in your team. Tell them they can achieve more. Ask for their ideas. Listen. Treat them as people. Know their names, their families, their dreams. This is not extra work; it is the work of leadership. When you do these things, your team will work hard for you. Not because they have to. Because they want to.

For Future Research: Conduct quantitative studies testing the mediating model in larger samples. Extend research to other sectors. Examine moderators such as bank type, employee tenure, and job level. Conduct longitudinal research tracking leadership interventions and work ethic over time. Compare indigenous Ghanaian banks with multinational banks to identify cultural differences in leadership effectiveness.

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