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Influence of Intellectual Stimulation on the Performance of Commercial Banks in Kenya

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Abstract

Despite growing interest in intellectual stimulation, a key dimension of transformational leadership, there is limited empirical evidence on its specific contribution to the performance of commercial banks in Kenya. This study examined the influence of intellectual stimulation on the performance of commercial banks in Kenya. The study adopted a positivist research philosophy and a cross-sectional research design. The target population comprised 20,126 managerial and supervisory employees from 438 licensed commercial banks in Kenya. A stratified random sampling technique was used to select a sample of 392 respondents, while primary data were collected using a structured questionnaire. Data were analyzed using descriptive statistics, Pearson correlation, and simple linear regression. A total of 282 valid questionnaires were returned, representing an 80% response rate. The findings revealed that respondents generally perceived leaders to encourage innovation, creativity, and constructive problem-solving. Correlation analysis revealed a moderate positive relationship ($r = 0.542$, $p < 0.01$), while regression results indicated that intellectual stimulation had a significant positive effect on performance ($\beta = 0.840$, $t = 10.766$, $p < 0.001$), explaining 29.4% of the variation in commercial bank performance. The study concludes that intellectual stimulation is a significant driver of organizational performance by promoting innovation, creativity, and adaptive problem-solving. It recommends that commercial banks should strengthen leadership development initiatives that encourage intellectual stimulation to enhance employee engagement, organizational learning, competitiveness, and sustainable performance in the dynamic banking environment.

Keywords: Intellectual stimulation, Performance, Commercial banks, Innovation, Creativity, Problem solving, Kenya

Introduction

Organizational leadership is a critical determinant of organizational performance (Pradhan & Naik, 2024). Leaders influence the strategic direction, culture, employee engagement, and adaptability of the organization. Effective leaders enhance both the short-term and long-term performance of the organization by fostering an environment of innovation, operational efficiency, and strong stakeholder relations (Schulze & Pinkow, 2020). Equally, poor leadership can stifle growth, disengage employees, and lead to inefficiencies, ultimately harming organizational performance. Today, effective leadership is viewed as a valuable asset that can improve worker performance.

Effective leaders inspire, empower, and guide their employees to adapt to emerging challenges, enabling organizations to achieve their targets and goals (Motadi, 2024).

Among the various leadership approaches developed over the years, transformational leadership has emerged as one of the most influential frameworks for explaining organizational effectiveness across different sectors. Initially conceptualized by James MacGregor Burns in 1978 and later refined by Tipurić (2022), transformational leadership is an approach in which leaders engage with followers to elevate both leaders and followers to higher levels of motivation and morality. Unlike transactional leadership, which primarily focuses on exchanges between leaders and followers, transformational leadership seeks to inspire and develop followers, encouraging them to exceed expectations by fostering a collective sense of purpose (Khan et al., 2020). This leadership style is not limited to traditional corporate environments; it has been successfully adapted across various settings, and its impact is extensively documented.

Transformational leadership comprises four mutually reinforcing dimensions: idealized influence, inspirational motivation, intellectual stimulation, and individualized consideration. While each dimension contributes uniquely to organizational success, intellectual stimulation is particularly important because it directly addresses innovation, creativity, and challenges. Intellectual stimulation refers to the leader's ability to challenge assumptions, encourage creativity, and promote innovation. Transformational leaders stimulate their followers intellectually by encouraging them to think critically about problems and develop innovative solutions. Rather than simply providing answers, these leaders foster an environment in which questioning and exploration are valued, and failure is seen as an opportunity for learning (Tipurić, 2022).

In the financial services context, intellectual stimulation is essential for fostering a culture of continuous improvement and professional growth. Transformational leaders encourage staff to experiment with new ideas, integrate technology into their work, and engage in ongoing professional development. By providing staff with the autonomy to take risks and explore new ideas, these leaders cultivate an environment where innovation and creativity thrive, ultimately leading to improved organizational outcomes (Khan et al., 2020). Leaders who demonstrate intellectual stimulation challenge traditional ways of working, promote problem-solving, and support innovative approaches to address complex issues. In the fast-evolving banking industry, intellectual stimulation plays a crucial role in adapting to technological advancements, regulatory changes, and shifting market demands.

Globally, the banking industry has experienced unprecedented disruptions over the past decade. The United States Silicon Valley Bank, Signature Bank, and First Republic Bank collapsed in the last decade due to the interaction between tighter monetary and financial policies and the buildup of vulnerabilities, demonstrating that financial institutions require adaptive leadership (Adrian et al., 2024). In today's rapidly changing banking landscape, adaptability and innovation are essential for long-term success. Financial systems are becoming increasingly complex, requiring leaders who can move beyond mere administration to inspire and empower employees to work creatively and develop innovative ideas (Khan et al., 2020). Effective leadership is critical in helping banks navigate these challenges (Schulze & Pinkow, 2020).

Evidence consistently demonstrates the positive contribution of transformational leadership to organizational outcomes within commercial banks. Studies conducted in Pakistan indicate that transformational leadership is effective in helping banks address and adapt to complex challenges faced by modern financial institutions, including technological advancement and changing customer needs (Khan et al., 2020). Among Vietnamese commercial banks, transformational leadership significantly improves employee performance through the impact of organizational culture, both directly and indirectly (Ha & Hang, 2024). Inspiring motivation is positively correlated with innovation in banking processes and products, demonstrating that motivating executives can encourage bank workers to realize their full potential, thereby supporting the bank's pursuit of innovation (Chea et al., 2025).

In Africa, commercial banks continue to face numerous challenges. Addressing these challenges requires leadership that encourages employees to think strategically, embrace innovation, and participate actively in organizational problem-solving. Evidence from Ghana demonstrates that transformational leadership significantly improves profitability and institutional performance (Mekpor & Darley-Baah, 2017). Their results align with broader global findings suggesting that leadership behaviors centered on inspiration, individualized support, and intellectual stimulation contribute to sustained success. Similarly, Nigerian studies report that transformational leadership positively influences employee motivation, competence, empowerment, customer satisfaction, and overall organizational performance (Chukwuma, 2021). South African research further identifies transformational leadership as the most effective leadership style for enhancing financial performance, customer experience, employee engagement, and innovation within banks operating under increasingly volatile market conditions (Motadi, 2024).

In Kenya, the Kenya Bankers Association has emphasized the importance of leadership abilities in enhancing competition among Kenyan banks and highlighted the need to adopt leadership styles that inspire and empower employees (Kiemo & Kamau, 2021). Studies conducted in Kenya have reported the influence and inspirational motivation of the transformational leadership style on banks' financial performance and employee performance. Considering the volatile and uncertain environment, Kariuki (2021) argued that transformational leaders inspire, motivate, and empower employees in the banking environment to mitigate emerging workplace and work-related challenges. As a result, bank employees become resilient in turbulent periods, leading to increased self-efficacy, normative commitment, and improved performance.

Despite increasing recognition of transformational leadership in organizational research, many studies have examined it as a composite construct rather than investigating the individual contributions of specific dimensions, such as intellectual stimulation. However, intellectual stimulation may exert unique influence on performance because it directly affects employee creativity, innovation capability, adaptive learning, and problem-solving effectiveness. Furthermore, although evidence generally supports the positive influence of transformational leadership on performance, contextual differences across countries, institutional environments, organizational cultures, and banking systems suggest that these relationships require empirical examination within the Kenyan commercial banking sector. Understanding how intellectual stimulation influences performance among commercial banks in Kenya, therefore, contributes to both leadership scholarship and banking practice by providing context-specific evidence that can inform leadership development, human resource management, and organizational strategy.

Literature Review

Empirical scholarship consistently positions intellectual stimulation as a driver of employee and organizational outcomes through enhanced learning, knowledge sharing, adaptability, and innovation. In Vietnam, Nguyen et al. (2019) found that intellectual stimulation had a significant positive effect on work performance. Similarly, Chan et al. (2019) found that intellectual stimulation significantly promoted organizational innovation among Malaysian organizations, highlighting its role in strengthening organizational competitiveness. Comparable findings were reported by Thuan (2020), who established that intellectual stimulation positively influenced follower creativity. Likewise, Magasi (2021), in a study of Tanzania's banking sector, reported a significant and positive correlation between intellectual stimulation and employee performance, concluding that leaders who cultivate learning, creativity, and innovation improve workforce productivity. In Kenya, Arthur and Priscilla (2022) found that intellectual stimulation had a substantial impact on Kenya Airlines' performance. Similarly, Ondari et al. (2018) reported a strong correlation between intellectually stimulating leadership and organizational performance in state corporations in Kenya, emphasizing the need for Cabinet Secretaries to prioritize intellectual stimulation as a crucial quality in leaders chosen to run these organizations to drive their transformation.

However, empirical findings are not universally consistent. Kinara et al. (2023) found that intellectual stimulation did not significantly predict organizational performance among the South Eastern Kenya Economic Bloc (SEKEB) counties, suggesting that contextual factors may moderate the effectiveness of transformational leadership behaviors. Likewise, Ndwiga and Ngaithe (2016) reported that intellectual stimulation did not have a statistically significant effect on organizational performance, indicating that contextual contingencies, particularly bureaucratic rigidity and political interference, may dilute the effectiveness of transformational behaviors in public enterprises. Further, Gitu and Awuor (2020) reported a statistically significant but negative relationship between intellectual stimulation and organizational performance at Kenya Pipeline Company Limited.

Methodology

The study adopted the positivist research philosophy, which holds that reality exists independently of human perception and can be objectively measured through empirical observation (Muhaise et al., 2020). The philosophy emphasizes objectivity, replicability, generalizability, and the identification of cause–effect relationships through measurable constructs (Maksimovic & Evtimov, 2023). This research study also used a cross-sectional research design, which was considered highly suitable when the goal is to obtain a snapshot of a population, especially when exploring associations between variables or conducting large-scale descriptive studies (Creswell & Creswell, 2022).

This study population comprised 38 commercial banks that are operating in Kenya (CBK, 2023; 2024). However, since the study focused on leadership behaviors and organizational performance, the relevant population was not the institutions alone but also employees occupying leadership positions within these banks. Therefore, the study relied on the aggregate sector estimate of about 20,126 employees as reported in the Central Bank Annual Report (2023). In this study, the sampling frame consisted of a detailed listing of senior-level employees in the 38 licensed commercial banks in Kenya, categorized into two strata: management-level staff and supervisory-level staff. To ensure adequate and representative inclusion of respondents across the hierarchical structure of commercial banks in Kenya, the study employed a stratified random sampling technique. The sample size was calculated using Yamane's (1967) formula, yielding a sample size of 392.

This study collected primary data through a structured survey questionnaire. A pilot was conducted with 39 managerial and supervisory employees drawn from commercial banks in Kenya, who were excluded from the final sample. The purpose was to test the clarity of the questions, assess internal consistency, and make any necessary improvements prior to the main study (Cooper & Schindler, 2014).

Quantitative data analysis involved descriptive and inferential analysis. Descriptive analysis was used to provide a thorough overview of the dataset's key characteristics. Measures such as mean, median, standard deviation, and frequency distributions were used to describe key variables related to strategic leadership and organizational performance in the selected commercial bank (Mishra et al., 2019). Inferential analysis was employed to draw conclusions and make inferences about the population based on the collected sample data (Amrhein et al., 2019). Inferential analysis included correlation and regression analysis.

Results

Demographic Profile

From the 352 questionnaires distributed, 282 were successfully filled and returned, yielding a response rate of 80%. This response rate indicated a high level of participation and provided sufficient data to ensure statistical reliability and generalizability. Regarding participants' gender, 51.2% were male and 48.8% were female. The age distribution of respondents revealed that a majority (40.2%) were between 26–35 years, followed by 26% aged 36–45 years, highlighting the dominance of mid-career professionals in leadership roles within Kenyan commercial banks. The presence of older age groups, 46–55 years at 18.5% and 56 and above years at 9.6%, indicated a balanced mix of experienced senior leaders, while the small proportion of respondents aged 18–25 (5.7%) reflected limited representation of younger employees in supervisory positions. The respondents' level of education indicated that a majority (65.1%) held master's degrees, followed by 30.3% with bachelor's degrees and 4.6% with doctorates. The findings show that 27% of respondents had more than 10 years of experience, 24.9% had 7−10 years, and 24.6% had 4–6 years. This indicates that over half of the respondents (52%) are mid- to long-term employees with significant experience in the banking industry. Conversely, only 23.5% of respondents had less than 3 years of experience, suggesting that managerial and supervisory positions in Kenyan commercial banks are largely held by individuals with substantial professional exposure. The majority of respondents were selected from retail banking (25.3%) and operations (24.2%), reflecting the central role of these departments in service delivery and customer interaction in Kenyan commercial banks. Corporate banking accounted for 17.1% of respondents, underscoring the importance of institutional and high-value clients in the sector. Specialized functions such as finance and accounting (11.7%), marketing and sales (11.7%), and risk and compliance (10%) were also represented, highlighting the diversity of leadership across both customer-facing and internal support functions. Overall, the distribution demonstrated a balanced mix of departmental representation, providing a comprehensive basis for analyzing the influence of intellectual stimulation on organizational performance.

Descriptive Analysis

Intellectual stimulation was evaluated across three indicators, including Innovation, Creativity, and challenges, which were examined through Likert-scale constructs on a 5-point scale where, 1=strongly disagree: 2=disagree: 3=neutral: 4=agree: 5=strongly agree. The mean scores were computed and interpreted as: 1.0 – 1.4=strongly disagree; 1.5 – 2.4 =disagree; 2.5 – 3.4 =neutral; 3.5 – 4.4=agree; 4.5 – 5.0 =strongly agree.

The results on innovation indicate a generally positive perception of leadership practices that foster creativity and experimentation. The average mean score of 3.87 suggests that most participants agreed or strongly agreed with the statements, highlighting a favorable leadership culture that supports innovation. However, the moderate standard deviation (SD = 1.17) suggests some variation in responses, indicating that while many leaders demonstrate these innovative behaviors, consistency across the organization may be uneven. This suggests opportunities to strengthen and standardize innovation-focused leadership practices across branches or departments. Respondents agreed that their team leaders encourage them to think outside the box and propose new ideas (M = 3.90, SD = 1.19), actively support the implementation of innovative solutions (M = 3.85, SD = 1.18), and challenge teams to find new ways to solve problems (M = 3.84, SD = 1.16). Leaders were also seen to create environments where experimentation is welcomed (M = 3.87, SD = 1.15) and to recognize and reward innovation among team members (M = 3.87, SD = 1.17).

The findings on creativity reveal a positive leadership influence on fostering creative thinking within teams. The overall average mean of 3.86 suggests general agreement that creativity is supported by leadership practices across the sampled institutions. However, the average standard deviation of 1.17 indicates some variability in perceptions, which may reflect differences in individual leadership styles or team dynamics across different banks or departments. These findings suggest that although creativity is generally encouraged, targeted efforts may still be needed to standardize creative leadership behaviors across the organization. Respondents reported that their leaders actively encourage brainstorming and creative thinking (M = 3.94, SD = 1.16) and value diverse perspectives that lead to creative decision-making (M = 3.88, SD = 1.16). Leaders also inspire team members to think creatively about long-term goals (M = 3.88, SD = 1.14) and ensure psychological safety for sharing unconventional ideas (M = 3.85, SD = 1.11). Although slightly lower, respondents also agreed that leaders motivate them to use creative approaches in task execution (M = 3.77, SD = 1.26).

The findings on the challenges variable indicate that leaders generally promote an environment that embraces intellectual stimulation and problem-solving. The overall average mean score of 3.81 reflects general agreement among respondents that their leaders foster a challenging yet supportive environment. The average standard deviation of 1.17 suggests moderate variability in responses, indicating differences in the consistency with which these practices are applied across contexts. These results point to the importance of enhancing leadership practices that stretch team members intellectually while providing adequate guidance. Respondents reported the highest agreement with the statement that their leader helps them view challenges as opportunities for growth (M = 3.95, SD = 1.13), suggesting that leaders are effective at reframing obstacles in a positive, developmental context. Similarly, leaders were perceived to guide employees through obstacles while encouraging independent problem-solving (M = 3.86, SD = 1.15), highlighting a balance between support and autonomy. Other items reflect slightly lower, but still positive, perceptions: leaders challenge traditional approaches to work (M = 3.75, SD = 1.24), encourage innovative tackling of complex challenges (M = 3.74, SD = 1.15), and set meaningful challenges to stimulate intellectual growth (M = 3.73, SD = 1.20).

Inferential Analysis

Correlation Analysis

The results in Table 1 show the correlation between intellectual stimulation and commercial banks' performance. The Pearson correlation coefficient is 0.542, with a significance value of p = 0.000 (p < 0.01). This indicates a moderate positive and statistically significant relationship between intellectual stimulation and performance. This means that when leaders intellectually stimulate employees, commercial banks' performance tends to improve.

Table 1

Correlation between Intellectual Stimulation and Performance

		Performance	Intellectual Stimulation
Performance	Pearson Correlation	1	.542**
	Sig. (2-tailed)		0
Intellectual Stimulation	Pearson Correlation	.542**	1
	Sig. (2-tailed)	0	

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

Regression Analysis

Table 2 shows that R Square = 0.294. This reveals that intellectual stimulation accounts for 29.4% of the performance of commercial banks in Kenya. The remaining extent, 70.6% of performance, is accounted for by factors outside the study model.

Table 2

Model Summary on Intellectual Stimulation and Performance

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.542a	0.294	0.291	0.41555

a Predictors: (Constant), Intellectual Stimulation

The ANOVA results show that the model was suitable in analyzing the relationship between intellectual stimulation and the performance of commercial banks, and also show that the relationship was statistically significant ($F = 115.916$; $p \leq 0.05$). These findings imply that intellectual stimulation is a strong and reliable predictor of commercial bank performance, positively influencing outcomes in a meaningful way.

Table 3

ANOVA on Intellectual Stimulation and Performance

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	20.017	1	20.017	115.916	.000b
	Residual	48.178	280	0.173		
	Total	68.195	281			

a Dependent Variable: Performance

b Predictors: (Constant), Intellectual Stimulation

The regression coefficient results show a statistically significant positive relationship between intellectual stimulation and the performance of commercial banks, and also that a one-unit increase in intellectual stimulation increased performance by 0.84 units, holding other factors constant ($\beta = 0.84$, $t = 10.766$, $p < 0.001$). These findings suggest that intellectual stimulation is a key driver of improved performance in commercial banks, underlining the importance of leaders encouraging innovation, creativity, and problem-solving among employees.

Table 4

Coefficients on Intellectual Stimulation and Performance

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	0.629	0.301		2.09	0.038
	Intellectual Stimulation	0.84	0.078	0.542	10.766	0

a Dependent Variable: Performance

Discussions of Results

The analysis revealed a moderate positive and statistically significant relationship between intellectual stimulation and organizational performance, confirming that leadership behaviors that promote critical thinking, innovation, and challenging the status quo are associated with improved organizational outcomes. These findings align with those of Nguyen et al. (2019), who reported a strong and statistically significant explanatory effect ($R^2 = 0.713$) of intellectual stimulation on work performance, reinforcing the view that intellectual stimulation is an important determinant of performance across organizational contexts. Similarly, Ligombi et al. (2023) found a strong positive and significant relationship between intellectually stimulating leadership and employee performance.

The findings on innovation indicated that leaders generally encouraged employees to think outside the box, propose new ideas, and experiment with novel approaches. This suggests that a culture of innovation is actively fostered, although some variability in responses highlights differences in how consistently these practices are applied across branches. In correspondence to these findings, Thuan (2020) found that leaders who practiced intellectual stimulation demonstrated a positive correlation with followers' creative outputs. Shin and Bolkan (2020) extended this concept to the educational sector, showing that intellectually stimulating teaching positively influenced students' intrinsic motivation and self-efficacy, while also enhancing engagement and peer relationships.

Fostering creativity through brainstorming, encouraging the sharing of ideas, and inspiring creative thinking were highly encouraged in Kenyan commercial banks, with some leaders motivating teams to use creative approaches in tasks. In support of these findings, Huang et al. (2022) stated that the effectiveness of a transformational leader was in their capacity to stimulate their subordinates intellectually, motivating them to exceed expectations. In addition, the leaders empower followers to fully utilize their skills and talents, cultivate creative thinking, and become innovative in their work. Bakker et al. (2023) similarly argued that transformational leaders inspire others to think creatively and develop innovative solutions by questioning the status quo and exploring new approaches to problem-solving.

The findings showed that many leaders in Kenyan commercial banks view challenges as opportunities for intellectual stimulation, resilience, adaptability, and growth. Leaders in banks stimulate employees intellectually by setting meaningful challenges and supporting them in developing independent, innovative solutions to tackle problems. In conformity with these results, Smothers et al. (2016) stated that leaders who possess the ability to intellectually stimulate their followers encourage them to question commonly held assumptions and to find innovative and creative solutions to overcome challenges. According to Pradhan and Naik (2024), framing challenges as opportunities for growth and learning, inspirational leaders shift the organizational culture towards one that values resilience, innovation, and continuous improvement.

Conclusion

In conclusion, the study established that intellectual stimulation has a significant positive effect on the performance of commercial banks in Kenya. Leaders who encourage innovation, creativity, and problem-solving among their employees foster an environment that enhances organizational learning, adaptability, and overall productivity. The results confirmed that intellectual stimulation contributes meaningfully to performance outcomes, explaining 29.4% of the variance, and demonstrating that when leaders challenge employees to think critically and explore new approaches, banks are better positioned to achieve efficiency, competitiveness, and sustainable growth in a dynamic financial environment.

Recommendations and Areas for Further Research

Based on the findings, it is recommended that commercial banks in Kenya strengthen leadership practices that promote intellectual stimulation among employees. Leaders should deliberately encourage innovation, creativity, and critical thinking through regular brainstorming sessions, problem-solving workshops, and open communication channels. Management should also create a supportive culture that rewards innovative ideas and experimentation to enhance employee engagement and adaptability. Additionally, training programs focusing on transformational leadership skills should be implemented to equip managers to inspire and intellectually challenge their teams. By fostering a culture of intellectual stimulation, banks can boost employee motivation, organizational learning, and overall performance in an increasingly competitive financial environment.

Future studies should consider expanding the scope beyond commercial banks to include other financial institutions such as microfinance organizations, SACCOs, and fintech firms to enhance the generalizability of the findings across the financial sector. Additionally, comparative studies across different industries or geographical regions could provide a broader understanding of contextual factors shaping leadership effectiveness.

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