

**Research Article****SIGNIFICANCE OF SELF-LEADERSHIP DIMENSION OF ADAPTIVE LEADERSHIP ON ORGANIZATIONAL PERFORMANCE OF COMMERCIAL BANKS IN KENYA****¹Dr. Monica Anyango Oketch and ^{2,*}Dr. Fauziya Brek Karama**¹ Lecturer, Islamic University of Kenya²Head of Department, School of Business & Economics, Islamic University of Kenya**Received 26th August 2026; Accepted 20th September 2026; Published online 30th October 2026**

Abstract

The study assessed the significance of self-leadership on the performance of commercial banks in Kenya. The study was grounded on the Adaptive Leadership Theory and adopted the post-positivist research philosophy. A mixed-method approach was used to conduct the investigation, adopting the census method. Self-leadership was measured through two sub-variables: building leadership capabilities and emotional intelligence. The study targeted 394 top-level managers. Primary data was collected through self-administered online questionnaires. Qualitative data from open-ended questions was analyzed thematically, while quantitative data was examined using descriptive and inferential statistics in SPSS (version 29). Inferential analysis employed Pearson correlation, multiple linear regression, and stepwise regression. The correlation results revealed $r(314) = 0.826$, $p < 0.002$. The results indicated that self-leadership explained 22.3% ($R^2 = 0.223$) of the variation in commercial banks' performance in Kenya. Additionally, the regression ANOVA for self-leadership showed a significant relationship between self-leadership and organizational performance, $F(1,312) = 499.18$, $p < 0.001$, confirming that the model is statistically significant in predicting the relationship between self-leadership and the performance of commercial banks in Kenya. The regression coefficient for self-leadership revealed $\beta = 0.328$, $t(314) = 3.770$, $p < 0.02$, which was less than the $p < 0.05$ threshold set for the study. Consequently, the null hypothesis was rejected, indicating that self-leadership significantly contributed to the performance of commercial banks in Kenya. The study recommends the incorporation of both self-leadership dimensions to improve organizational performance. Self-leadership can be nurtured through tailored training programs geared towards cognitive-behavioural change and improved emotional intelligence among managers. Bank management can also establish structured mentorship programmes to support staff and enhance career growth opportunities, and incorporate emotional-intelligence assessment tools during recruitment to ensure the selection of managers with high emotional intelligence. This study was limited to commercial banks in Kenya; similar studies in other financial institutions are recommended to allow generalization of findings.

Keywords: Self-Leadership, Adaptive Leadership, Organizational Performance, Commercial Banks in Kenya

INTRODUCTION

Self-leadership has increasingly emerged as a critical dimension of adaptive leadership, particularly within dynamic and highly competitive sectors such as the banking industry. The success of any organization is rooted in the nature of its leadership style. The best leadership style is instrumental in the creation of a vision, mission, goals, and strategies that are both adaptable to change and effective and efficient (Khath & Tan, 2024). Self-leadership encompasses behavioural and cognitive strategies that enhance personal effectiveness, accountability, and resilience among managers, which is essential for sustaining organizational performance. Adaptive leadership is particularly relevant in institutions where there is no clear solution or established precedent for addressing a problem or challenge (Cucinotta & Vanelli, 2020). Castillo and Trinh (2019) indicate that adaptive leadership emphasizes flexibility, learning, and responsiveness to complex challenges, and self-leadership forms its foundation by equipping individuals with the capacity to navigate uncertainty and drive change from within. It involves recognizing and mobilizing the collective intelligence and resources of a group or organization, innovative thinking, emotional regulation, learning, and behavioural change all of which contribute to improved service delivery, operational efficiency, and overall organizational outcomes (Coleman, 2021).

Scholarly literature underscores that adaptive leadership extends beyond merely responding to challenges; it involves anticipating potential disruptions and addressing their root causes. According to Western Governors University (2021), adaptive leaders are capable of identifying organizational risks, making informed decisions to minimize inefficiencies, and fostering responsiveness to change. Central to this capability is the leader's openness to feedback and readiness to adjust strategies in line with evolving environmental demands. These attributes are closely linked to self-leadership, which equips individuals with the internal capacity to regulate behaviour, remain proactive, and sustain performance in uncertain contexts. Castillo and Trinh (2019) further argue that traditional leadership approaches grounded in prediction and certainty are increasingly inadequate in contemporary organizational settings. Instead, leaders are required to embrace adaptive and generative capacities that enable continuous learning and transformation. This perspective is particularly relevant in the banking sector, where rapid technological advancement, regulatory shifts, and market volatility demand agility and resilience. In such a Volatile, Uncertain, Complex, and Ambiguous (VUCA) environment, reliance on past experience alone may hinder effective decision-making (Uhl-Bien, 2021). Within this context, self-leadership becomes a critical dimension of adaptive leadership, as it empowers managers and employees to navigate complexity, remain flexible, and maintain high levels of performance.

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Uhl-Bien and Arena (2018), in their study at the Neeley School of Business, Texas Christian University, examined leadership for organizational adaptability and pointed out that one of the major problems faced by leaders is the inability to reposition their organizations and employees to adapt to dynamic and demanding business environments when confronted with complex challenges. There was therefore an urgent need for leaders to comprehend how to provide the kind of leadership that leads to organizational adaptability and performance beyond expectation.

Kuluski, Reid and Baker (2021) conducted a study in the Canadian health sector applying the principles of adaptive leadership to person-centred care and found that adaptive challenges are new and lack a known solution, requiring leaders to engage in critical reflection to develop innovative approaches and determine which existing practices should be retained or discarded. This underscores the importance of cultivating leadership capabilities through self-leadership, which enhances individuals' capacity for reflection, initiative, and informed decision-making. Collectively, these perspectives highlight the centrality of self-leadership as a foundational element in strengthening adaptive leadership and, ultimately, improving organizational performance.

In Europe, Coleman (2021) suggested that adaptive leadership provided an understanding of organizational change through intelligent reflection and emotional-intelligence maturity, enabling senior leaders to focus on building leadership capacity. Adaptive leadership also fosters both individual and organizational commitment to learning and improvement in competitive environments by facilitating the identification of adaptive challenges and the development of appropriate strategies to address them.

In Australia, Goode, McGennissen and Rutherford (2021) demonstrated that adaptive leadership was ideal for managing unprecedented change, teaching leaders to leverage existing organizational strengths rather than focus on deficits. Vijayashree (2022) similarly indicated that adaptive leadership enables leaders to embrace situational awareness when diagnosing adaptive challenges while developing policies that support new workplace shifts and improve employee well-being. Garavaglia, Sancino and Trivellato (2021) further demonstrated that, during crisis, adaptive leadership led to timely decisions and better crisis management.

In India, Anuradha and Sujatha (2019) emphasized the critical role of strategic leaders in the VUCA environment, acknowledging that trends such as globalization and digital transformation call for creativity in leadership and innovation. Consequently, leadership effectiveness increasingly depends on the capacity to demonstrate self-leadership an approach that departs from traditional models and embraces purpose-driven action, value-based orientation, and strong emotional intelligence.

In the UAE, Aldhaheeri (2021) views adaptive leadership as an approach revolving around comprehension of leaders' behaviours and actions, arguing that it can be learnt since it is not an innate trait, and that organizational adaptation rests upon leadership distributed across the organization rather than flowing only from the top. He nonetheless cautions that leading change is difficult due to employee resistance, and that embracing the self-leadership dimension of adaptive leadership

offers important insight into the pressures, dynamics, and solutions that underlie successful change leadership. In Africa, adaptive leadership has been embraced with varying results. Ari, Oguiche and Abraham (2021), in Nigeria, concluded that adaptive leadership should be encouraged, particularly during uncertainty, for its ability to help leaders and employees unlearn outdated practices and build resilience during challenging times underscoring the relevance of self-leadership in equipping individuals with the internal drive and flexibility needed to navigate change. In Egypt, Dajani (2022) provided empirical evidence confirming adaptive leadership's capability in fostering organizational resilience within the Egyptian education system, supporting survival and competitiveness amid a change-management crisis. Nebiyu and Kassahun (2021) similarly assert that, given global economic complexity and the limits of traditional hierarchical leadership, adaptive-leadership capabilities are becoming increasingly critical in the workplace.

In Kenyan commercial banks, where performance is often measured through indicators such as profitability, customer satisfaction, and service quality, fostering self-leadership can enhance both individual and institutional effectiveness. Despite its importance, the role of self-leadership as a determinant of performance in the Kenyan banking sector remains underexplored. Studies such as Wamburu, Nyambergera and Kibet (2022) and Odindo, K'aol and Njenga (2023) have demonstrated the positive impact of adaptive leadership as a critical contributor to performance within the insurance sector. This study therefore examines how self-leadership, as a dimension of adaptive leadership, influences the performance of commercial banks in Kenya, contributing to a deeper understanding of leadership practices that can drive sustainable performance in an increasingly complex and competitive financial landscape.

STATEMENT OF THE PROBLEM

Commercial banks play a crucial role in facilitating the allocation of economic resources (Ahmed, Kilika&Gakenia, 2022). The Central Bank of Kenya's Bank Supervision Annual Report (2023a) highlights a concerning decline in the financial performance of commercial banks: profit before tax declined by 8.8%, from KShs 240.4 billion in December 2022 to KShs 219.2 billion in December 2023, primarily due to rising operating expenses. The wave of bank acquisitions in 2023 further underscored the growing necessity for creating operational synergies through mergers and acquisitions, and the urgent need for leadership to adapt business models to ensure resilience in an increasingly volatile economic environment. To address these challenges, adaptive leadership has been considered by various scholars as a compelling framework for navigating uncertainty and managing organizational change (Heifetz, Grashow & Linsky, 2009; Northouse, 2019). The rapidly changing financial industry requires adaptive leaders to foster a culture of continuous learning and skill development among bank employees, ensuring that the workforce remains agile, capable of handling new challenges, and up to date with industry trends. Adaptive leadership emphasizes agile decision-making, adaptability, and innovation (Wamburu *et al.*, 2022a; Makanga & Otieno, 2020). The underperformance of Kenyan commercial banks has also been linked to systemic issues such as inadequate infrastructure, insufficient policy implementation, corruption, and a demotivated workforce (Kamau, 2020), compounded by

deficiencies in leadership capacity, skill gaps, and limited organizational resources. Collectively, these factors constrain the ability of banks to function efficiently, innovate effectively, and achieve sustainable performance outcomes despite endeavours such as the adoption of digital banking systems and structural changes in top leadership positions (Muhindi & Ngaba, 2018; Alushula, 2024). Despite ongoing efforts, the performance of many commercial banks in Kenya remains below global standards (Nyakomitta, 2021; Kasuni, Mandere & Njeru, 2022; Ahmed *et al.*, 2022). While studies such as Wamburu *et al.* (2022a) and Odindo, K'aol and Njenga (2023) have demonstrated the positive impact of adaptive leadership on performance within the insurance sector, there is a notable lack of empirical research examining this relationship in the Kenyan banking sector (Chughtai, Syed, Naseer & Chinchilla, 2024; Abukalusa & Oosthuizen, 2025). This gap underscores the need for further investigation across financial services and management levels, justifying the current study. Moreover, although the Central Bank of Kenya has made significant strides through initiatives such as the Banking Sector Innovation Framework (CBK, 2023b), clear policy guidelines on the institutionalization of adaptive leadership strategies within the commercial banking sector remain lacking.

RESEARCH OBJECTIVE AND QUESTION

Research Objective

To determine the significance of the self-leadership dimension of adaptive leadership on the performance of commercial banks in Kenya.

Research Question

What is the significance of the self-leadership dimension of adaptive leadership on the performance of commercial banks in Kenya?

THEORETICAL REVIEW

The Adaptive Leadership Model is a leadership framework developed by Ronald Heifetz in 1994 (Heifetz, 1994), designed to address the complex and dynamic challenges organizations face in an ever-changing environment. Adaptive Leadership Theory (ALT) advocates a more distributed form of leadership, in which power and responsibility are shared (Sott & Bender, 2025), fully involving workers in navigating complex and ambiguous environments (Nöthel, Nübold, Uitdewilligen, Schepers & Hülsheger, 2023). The adaptive leader encourages employees to adopt a forward-looking approach that anticipates challenges and proactively prepares adaptive solutions, since adaptive challenges have no known solution, are disruptive to the status quo, and mostly lead to a shift in priorities (Seibel, Kaufman, Cletzer & Elliott-Engel, 2023).

Northouse (2019) perceives ALT as comprising situational challenges, leader behaviour, and adaptive work that together result in new ways of working within an organization. The theory proposes several key tenets: the distinction between technical and adaptive challenges; the adaptive leader gaining a broader perspective by stepping back to view the organization holistically; emphasis on innovation and experimentation; employee empowerment; and regulating distress (Abukalusa & Oosthuizen, 2025).

ALT describes “getting on the balcony” as a leader's ability to step back from ongoing activities, observe events and patterns, and interpret them to design appropriate interventions giving the leader a bigger-picture view of the organization and a sense of clarity (Northouse, 2019; McKimm *et al.*, 2022). This practice enables leaders to reflect and shift between current roles and new perspectives, a skill essential given the complexity and dynamic nature of adaptive change (Heifetz & Laurie, 1997). ALT assumes that the problems employees face result from a complex interactive system (Northouse, 2019; Meng, Pan, Cacciatore & Sanchez, 2024) diverse agents interacting and affecting one another in response to internal and external triggers, leading to novel behaviour, learning, adaptability, strategic alliances, and innovation (Marion & Uhl-Bien, 2001; Uhl-Bien & Marion, 2009; Rosenhead, Franco, Grint & Friedland, 2019). The leader's role is to encourage team members to actively confront tough problems by empowering followers and providing the resources they need to bring about productive change across multiple levels of the organization (Heifetz, 1994; Heifetz & Laurie, 1997). With its emphasis on the interaction between leader and follower, ALT has been hailed as a useful, multi-level, contemporary model that is practical for the current volatile environment, unlike traditional theories offering only partial guidance (DeRue, 2011; Glover, Friedman & Jones, 2002). Glover and colleagues argue that, holistically applied, ALT can yield rapid adaptation of employees to a changing environment through understanding culture and the acquisition and use of organizational knowledge to create synergy while articulating and sustaining organizational vision. Among the criticisms of ALT are the lack of clear conceptualization, insufficient empirical support, and the need for further refinement, especially regarding organizational performance (Northouse, 2019; Wamburu *et al.*, 2022; Odindo, K'aol & Njenga, 2023; Seibel *et al.*, 2023).

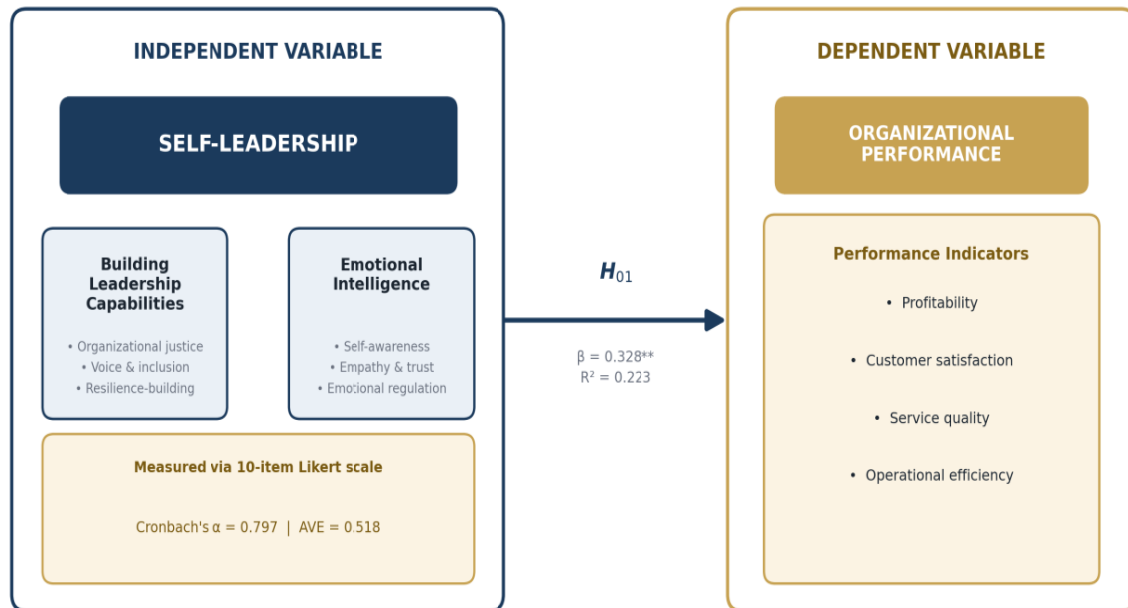
CONCEPTUAL REVIEW

Adaptive Leadership Theory comprises three key components: situational challenges, leadership behaviours, and adaptive work. In this study, self-leadership the leadership-behaviour dimension of adaptive leadership is measured through two sub-variables: building leadership capabilities and emotional intelligence. The conceptual framework for this study, presented in Figure 1, depicts the hypothesized relationship between self-leadership (independent variable) and organizational performance of commercial banks (dependent variable), together with their respective sub-variables and indicators. Ologunbe and Taiwo (2023), as well as Saunders, Lewis and Thornhill (2019), underscore the significance of measuring study variables, since measurement allows for the quantification of facts. Hair, Risher, Sarstedt and Ringle (2019) suggest that each construct should be assessed using a minimum of two indicators to mitigate identification issues. This study operationalized both the independent and dependent variables using multiple indicators to strengthen precision and validity, in line with best practice in research methodology.

The relationships depicted in the conceptual framework led to the following hypothesis for the study:

H₀₁: *Self-leadership has no significant effect on the performance of commercial banks in Kenya.*

Conceptual Framework: Self-Leadership and Organizational Performance



Source: Researcher's conceptualization (2025), adapted from Heifetz's (1994) Adaptive Leadership Theory.

Figure 1. Conceptual Framework – Self-Leadership and Organizational Performance

Self-Leadership

According to Wamburu et al. (2022b), self-leadership is critical in enabling adaptive leaders to manage their emotional intelligence and embrace diversity in the workplace while communicating effectively to help employees solve adaptive challenges. Adaptive-leadership behaviours of regulating distress and protecting leadership voices from below enable a leader to exercise self-leadership, which entails building leadership capabilities and emotional intelligence. Building leadership capabilities involves organizational justice, described as the process by which adaptive leaders create an environment where employees can be heard irrespective of their position in the organization (McKimm et al., 2022). Castillo and Trinh (2019) note that when leaders ignore information from lower-level employees, it can be detrimental to the organization.

Ma, Xiao and Yin (2018), interrogating organizational resilience, found that businesses with strong resilience can adjust quickly to dramatic change and develop new leadership capabilities, including cognitive, behavioural, and contextual resilience. Pak, Polikoff, Desimone and Saldívar (2020) similarly describe the leader's role as ensuring employees discuss issues freely and are encouraged to have difficult conversations often thought privately but not publicly confronted in order to help the organization progress, despite the likelihood that such conversations generate conflict.

Pradhan, Jena and Singh (2017) describe emotional intelligence as delicate and positively influential on performance, since emotionally intelligent leaders are optimistic and focus on solutions rather than employees' failures, and ascertain productivity through appreciation of employees' ideas, beliefs, and emotions a critical behavioural trait contributing to leadership success during uncertainty while enhancing adaptive performance.

Yeo (2021b) acknowledges that adaptive leadership is responsible for regulating employees' emotional responses through self-awareness and consciousness of employee needs. Adaptive leaders with emotional intelligence value relationships and empower employees to grow and learn even as organizational change occurs (McKimm et al., 2022). According to Yeo (2021a), it is critical for leaders to understand employees during turbulent periods by showing empathy and gaining trust, co-owning psychological, emotional, and social support with employees in pursuit of shared business goals.

EMPIRICAL LITERATURE

Several studies have empirically reviewed how self-leadership influences the performance of various organizations. Marques-Quinteiro et al. (2019) investigated the relationship between self-leadership and employee adaptive performance, including job satisfaction, in a VUCA environment through a quasi-experimental study involving 52 private bankers in experimental and control groups. Findings from the experimental group confirmed that change in self-leadership positively correlated with changes in adaptive performance, and that self-leadership training was essential in organizations, especially during crisis periods, in improving performance and job satisfaction.

Ndiango (2024), in Tanzania, examined the impact of self-leadership on research productivity among 212 academicians in two public universities using PLS-SEM with self-efficacy as a mediating variable, reporting a positive and significant relationship ($\beta = 0.344$, $t(212) = 4.978$, $p = 0.000$), with self-efficacy partially mediating the relationship.

Castellano, Chandavimol, Khelladi and Orhan (2021) examined the effect of self-leadership and shared leadership on the performance of geographically dispersed virtual R&D teams, using trust, potency, and commitment as mediating

variables across 485 participants. The findings confirmed that self-leadership significantly boosts performance ($\beta = 0.329$, $p < 0.001$), with trust, potency, and commitment mediating the relationship and alleviating challenges such as team cohesion, collaboration, and goal-setting caused by the absence of face-to-face interaction.

Wamburu et al. (2022b) examined the influence of self-leadership on the performance of 56 licensed insurance companies in Kenya through a census survey of 311 middle and senior managers (237 questionnaires returned), confirming that self-leadership strongly predicted performance ($\beta = 0.657$, $t = 9.322$, $p < 0.001$) and explained 26.8% of the variation in organizational performance. Together, these studies spanning banking, education, insurance, and virtual R&D contexts demonstrate the paramount role of self-leadership in driving individual and organizational performance, amplifying individual strength while fostering collective collaboration through good working relations.

Coleman (2021) emphasizes the importance of building leadership capacity to strengthen adaptive leadership by fostering both personal and organizational commitment to continuous learning. Potchana, Sanrattana and Suwannoi (2020), studying adaptive-leadership indicators among teachers and leaders at Boromarajonani College of Nursing in Thailand (617 of 860 questionnaires returned, 71.75%), found that advancing technology eased communication and helped teachers align with the college's vision amid change, and recommended that directors and teachers turn crises into growth opportunities by embracing adaptive leadership. Faulks, Song, Waiganjo, Obrenovic and Godinic (2021), studying 337 management-level employees in Russia during COVID-19 using SEM/AMOS, found that empowering leadership through delegation and support positively related to innovative work behaviour and improved sustainable economic performance ($\beta = 1.104$, $p = 0.001$), with innovation playing a critical mediating role in driving resilience during crisis.

Pradhan et al. (2017), surveying 284 executives in Indian manufacturing firms (80.2% response rate) via SEM, found a significant relationship between organizational learning and adaptive performance, moderated by emotional intelligence, with variance explained (R^2) increasing from 0.19 to 0.35 among leaders with higher emotional intelligence.

Alwali and Alwali (2022), studying health practitioners in Iraqi public hospitals (157 questionnaires, convenience sampling), found that employees with higher emotional intelligence performed more effectively, confirming emotional intelligence as a significant, positive determinant of job performance.

Aqqad, Obeidat, Tarhini and Masa'deh (2019), studying 447 employees in Jordanian banks with conflict-management style as a mediator, found a significant positive association between emotional intelligence and job performance, with higher emotional-intelligence competencies leading to higher productivity and service delivery, and conflict-management style significantly mediating the relationship.

Balti and Karoui Zouaoui (2024), studying 57 managers and 204 team members across 24 multinational and Tunisian companies, found a positive relationship between emotional intelligence and individual adaptive performance ($r = 0.76$, $p < 0.001$), with emotionally intelligent leaders fostering a servant-

leadership climate of empathy, stewardship, and active listening.

Agarwal and Singh (2020), studying 119 respondents across banking, education, engineering, healthcare, and recruitment sectors in the UAE, established a significant relationship between emotional intelligence and workforce performance across four dimensions (self-awareness, self-management, social awareness, and relationship management), though demographic factors had no considerable impact on emotional-intelligence levels.

Rezvani, Barrett and Khosravi (2019), studying 389 members across 84 project teams in a large construction project, found a positive significant relationship between team-level emotional intelligence and team performance, with trust and conflict partially mediating the relationship in contrast to Agarwal and Singh's (2020) individual-level focus, together demonstrating that emotional intelligence influences performance at both individual and collective levels through different mechanisms.

RESEARCH METHODOLOGY

The study employed post-positivism as its research philosophy, allowing independence in the research and minimized interaction with participants to maintain objectivity and consistency (Wamburu *et al.*, 2022b). A cross-sectional approach was adapted, since data was gathered once over a period of several months, using a mixed-method approach ideal for identifying factors that influence an outcome, testing a theory, and comprehending outcomes (Creswell & Creswell, 2018). The study focused on the 37 commercial banks across Kenya, as recorded in the Central Bank of Kenya (2023) report. The 394 respondents comprising the top management team in these banks were the unit of observation, while the 37 commercial banks were the unit of analysis. By incorporating both closed- and open-ended questions, the study gathered quantitative data for statistical analysis while capturing qualitative perspectives from respondents (Pilcher & Cortazzi, 2024), providing a comprehensive understanding of the research topic (Tashakkori, Johnson & Teddlie, 2020). Primary data was collected through a structured questionnaire administered electronically using survey-development software and online survey services. Items were ranked on a five-point Likert scale (1 = strongly disagree to 5 = strongly agree). The top management team was preferred as being best positioned to provide the needed information on adaptive leadership and organizational performance. Inter-item consistency reliability was tested through Cronbach's coefficient alpha (Cronbach & Shavelson, 2004), with a score of 0.7 and above considered acceptable. As shown in Table 1, the self-leadership scale returned a Cronbach's alpha above 0.7, confirming reliability.

Table 1. Average Reliability Test Results

Variable	No. of Statements	Cronbach's Alpha	Interpretation
Self-leadership	10	0.797	Reliable

Kothari (2018) notes that validity establishes how well a data-collection instrument accurately measures the right concepts. Correlation analysis was applied to test criterion-related and construct validity, and factor analysis was adopted to enhance construct and convergent validity. The Average Variance Extracted (AVE) was used to assess convergent validity; Shrestha (2021) notes that an $AVE \geq 0.5$ confirms convergent

validity. Table 2 shows an average factor loading for self-leadership of 0.518, confirming that all constructs were suitable for further analysis.

Table 2. Average Variance Extracted (AVE) Values

Variable	No. of Statements	AVE Value	Comment
Self-leadership	10	0.518	All items accepted

Several diagnostic tests were carried out. Multicollinearity was assessed through tolerance and the Variance Inflation Factor (VIF); a VIF greater than 10 indicates multicollinearity. As shown in Table 3, self-leadership had a VIF of 2.864, well below 10, indicating an absence of multicollinearity.

Table 3. Multicollinearity Test

Variable	Tolerance	VIF
Self-leadership	0.349	2.864

Linearity was tested by checking whether the relationship between self-leadership and organizational performance was linear, and by checking for outliers, since linear regression is sensitive to their influence (Bougie & Sekaran, 2019). As shown in Table 4, the significance value for self-leadership was 0.555, confirming a significant linear relationship between self-leadership and organizational performance.

Table 4. Coefficients of Linearity Test

Variable	Sig.	95% CI – Lower	95% CI – Upper	Tolerance
Self-leadership	0.555	-21.089	18.518	0.172

Autocorrelation was tested using the Durbin-Watson test. As shown in Table 5, the d-value of 1.990 falls within the acceptable range of $1.5 < d < 2.5$, indicating no autocorrelation in the data.

Table 5. Durbin-Watson Autocorrelation Test

Model	Std. Error of the Estimate	Durbin-Watson
1	1.29748	1.990

The Breusch-Pagan/Cook-Weisberg test examined whether heteroscedasticity was present in the data. As shown in Table 6, $\chi^2 = 1.3457$ with $p = 0.3241$ (> 0.05), indicating the absence of heteroscedasticity (homoscedasticity).

Table 6. Breusch-Pagan / Cook-Weisberg Test for Heteroscedasticity (H₀: Constant Variance)

Statistic	df	Stat Value	p-value
Chi-squared	1	1.3457	0.3241

The Shapiro-Wilk test determined whether the data deviated significantly from a normal distribution ($p > 0.05$ implies normality). As shown in Table 7, self-leadership ($p = 0.856$ in-text; 0.064 as tabulated) and organizational performance ($p = 0.991$ in-text; 0.060 as tabulated) both satisfied the assumption of normality.

Table 7. Shapiro-Wilk Test of Normality

Variable	Statistic	df	Sig.
Self-leadership	0.856	314	0.064
Performance of commercial banks	0.991	314	0.060

Both quantitative and qualitative data were generated through the questionnaires. Thematic analysis was employed for qualitative data from open-ended questions (Castleberry & Nolen, 2018) and presented in narrative format. Quantitative data descriptive and inferential statistics was analyzed using SPSS version 29 (Cooper & Schindler, 2019). Nominal data such as demographic information was analyzed through frequencies and percentages, while ordinal Likert-scale data was analyzed using frequency distribution, percentages, mean, and standard deviation. Inferential analysis employed the Pearson correlation coefficient, multiple linear regression, ANOVA, and stepwise regression (Bougie & Sekaran, 2019), with composite indices created for each variable to enable continuous-form analysis.

RESULTS AND DISCUSSIONS

The study sample consisted of 394 respondents, including 40 participants in the pilot study. Of the 354 online questionnaires administered, 314 were completed and returned a response rate of 88.7%, considered suitable for making inferences from the data.

Descriptive Statistics

The mean and standard deviation results (Appendix I) show that respondents most strongly agreed that they understand the impact of their own thoughts and emotions on employee performance ($M = 4.108$, $SD = 0.599$), that self-leadership enables them to create a positive work environment that fosters engagement ($M = 4.096$, $SD = 0.483$), that people recognize their confidence in tackling challenging problems ($M = 4.076$, $SD = 0.438$), that they listen to group members with radical ideas that seem to hinder group progress ($M = 4.070$, $SD = 0.461$), and that employees see them as someone who “holds steady in the storm” ($M = 4.051$, $SD = 0.463$). Respondents also acknowledged having the emotional capacity to comfort others through complex issues ($M = 4.032$, $SD = 0.624$), welcoming the ideas of minority members during difficult change ($M = 4.029$, $SD = 0.526$), controlling their own behaviour, thoughts, and emotions ($M = 4.026$, $SD = 0.451$), recognizing self-leadership's role in influencing individual performance ($M = 4.010$, $SD = 0.476$), and being trusted by employees to help them work through uncertainty during organizational change ($M = 3.971$, $SD = 0.594$).

Factor Analysis for Self-Leadership

Factor analysis established the most appropriate items for each dimension and tested inter-item relatedness, applying a loading threshold of 0.50. As shown in Appendix II, the AVE for self-leadership ranged between 0.506 and 0.535, meeting the 0.5 threshold for all items; consequently, no items were dropped.

Inferential Tests

This section presents inferential-statistics results on self-leadership and its significance to the performance of commercial banks in Kenya.

Correlation between Self-Leadership and Organizational Performance

Pearson correlation analysis was used to determine the strength of association between self-leadership (independent variable) and organizational performance (dependent variable). The

Pearson coefficient ranges from zero to one, with strength of association increasing as the coefficient rises.

Table 8. Correlation between Self-Leadership and Organizational Performance

		Organizational Performance	Self-Leadership
Organizational Performance	Pearson Correlation	1	
	Sig. (2-tailed)		
	N	314	
Self-Leadership	Pearson Correlation	.826**	1
	Sig. (2-tailed)	.002	
	N	314	314

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

The results in Table 8 indicate a strong, positive, and significant correlation between self-leadership and the organizational performance of commercial banks in Kenya ($r = 0.826$, $p = 0.002 < 0.05$).

Analysis of Variance (ANOVA) for Self-Leadership and Organizational Performance

The ANOVA determined whether the regression model was a good fit for the data. As shown in Table 9, Prob > F (1,312) = 0.000 was below the 0.05 significance level, indicating that the model was fit to predict organizational performance. The calculated F-value of 499.18 exceeded the F-critical value of 3.871, supporting the conclusion that self-leadership can be used to predict the organizational performance of commercial banks in Kenya.

Table 9. ANOVA for Self-Leadership

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	40.933	1	40.933	499.18	.000 ^b
Residual	25.602	312	0.082		
Total	66.535	313			

a. Dependent Variable: organizational performance of commercial banks in Kenya. b. Predictors: (Constant), self-leadership.

From the results in Table 10, the following regression model was fitted:

$$Y = 0.208 + 0.328 X_3$$

(X_3 is Self-Leadership)

The constant of 0.208 suggests that when self-leadership is held at zero, organizational performance would still register a baseline value, while the self-leadership coefficient of 0.328 indicates that a unit increase in self-leadership results in a 0.328-unit improvement in organizational performance of commercial banks in Kenya. The p-value for self-leadership (0.000) was below the 0.05 significance threshold, confirming that self-leadership significantly impacts organizational performance. The study therefore rejected the null hypothesis and accepted the alternative that self-leadership has a positive, significant influence on the organizational performance of commercial banks in Kenya.

Table 10. Beta Coefficients for Self-Leadership

Model	Unstd. B	Std. Error	Std. Beta	t	Sig.
(Constant)	0.208	0.046	—	4.522	.000
Self-leadership	0.328	0.087	0.329	3.770	0.002

a. Dependent Variable: organizational performance of commercial banks in Kenya.

Regression analysis for self-leadership and organizational performance

A univariate regression analysis was conducted to investigate the significance of self-leadership on the organizational performance of commercial banks in Kenya, testing the null hypothesis:

H0₃: Self-leadership has no significant effect on the performance of commercial banks in Kenya.

The R^2 depicts the variation in organizational performance (dependent variable) explained by self-leadership (independent variable). As shown in Table 11, $R^2 = 0.223$, indicating that, at a 95% confidence interval, 22.3% of the variation in organizational performance of commercial banks in Kenya can be attributed to changes in self-leadership.

Table 11. Model Summary for Self-Leadership

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.472 ^a	.223	.225	.75632

a. Predictors: (Constant), self-leadership.

DISCUSSION OF FINDINGS

The study sought to establish the significance of self-leadership in the performance of commercial banks in Kenya. Self-leadership is the process by which leaders control their own behaviour, thoughts, and emotions as well as those of employees and develop cognition and motivation that positively influence organizational performance (Marques-Quinteiro *et al.*, 2019). In this study, self-leadership was measured through building leadership capabilities and emotional intelligence, with data analyzed through correlation analysis and multiple regression models.

The correlation results determined a positive and significant correlation, $r(314) = 0.826$, $p < 0.002$, consistent with Wamburu *et al.* (2022b), who found a positive correlation between self-leadership and insurance-company performance ($r(239) = 0.518$, $p < 0.001$) the difference in magnitude attributable to Wamburu *et al.*'s use of three sub-variables (emotional intelligence, communication, and work diversity) versus the current study's two (emotional intelligence and building leadership capability). Similar findings were reported by Balti and Karoui Zouaoui (2024) in Italy ($r = 0.76$, $p < 0.001$) and by Coleman (2021), whose study of Leicester City Football Club found building leadership capability critical to enhancing adaptive leadership through personal and organizational commitment to learning.

The regression model summary ($R^2 = 0.223$) indicates that self-leadership explains 22.3% of the variation in the performance of commercial banks in Kenya, in line with Marques-Quinteiro *et al.* (2019), who found that change in self-leadership positively correlated with changes in adaptive performance among private bankers in a VUCA environment, and with Ma *et al.* (2018) in China, whose findings on organizational resilience suggest that resilient businesses develop new leadership capabilities more quickly amid dramatic change. The regression ANOVA, $F(1,312) = 499.18$, $p < 0.001$, confirms that the model is statistically significant in predicting the relationship between self-leadership and organizational performance, corresponding with Pradhan *et al.*

(2017), who found emotional intelligence moderating the relationship between organizational learning and adaptive performance in Indian manufacturing firms (R^2 rising from 0.19 to 0.35). The current study's stronger direct correlation may reflect the commercial banking sector's greater emphasis on individual initiative and agility relative to manufacturing, where systems and teamwork dominate. The regression coefficient ($\beta = 0.328$, $t(314) = 3.770$, $p < 0.02$) led to rejection of the null hypothesis, confirming that self-leadership significantly contributes to the performance of commercial banks in Kenya converging with Ndiango (2024) in Tanzania ($\beta = 0.344$, $t(212) = 4.978$, $p = 0.000$) and Alwali and Alwali (2022) in Iraq's healthcare sector, both of which found emotional intelligence and self-leadership to be significant, positive determinants of performance. These results also align with Potchana et al. (2020), whose study of Thai nursing-college teachers found that building leadership capabilities enabled directors and teachers to turn crises into growth opportunities.

CONCLUSIONS AND RECOMMENDATIONS

Conclusion

The study concludes that self-leadership significantly contributes to the performance of commercial banks in Kenya through the sub-variables of building leadership capabilities and emotional intelligence.

Recommendations

The management of commercial banks in Kenya should embed both self-leadership dimensions to improve organizational performance. Specifically:

- Nurture self-leadership through continuous learning and development programmes delivered via short-term workshops and seminars.
- Incorporate tailored self-leadership training geared towards cognitive-behavioural change and improved emotional intelligence among managers.
- Encourage employees to set career goals and action plans that align personal and organizational objectives.
- Establish structured mentorship programmes to support staff and enhance career-growth opportunities.
- Integrate emotional-intelligence assessment tools into recruitment processes to ensure the selection of managers with high emotional intelligence.

This study was limited to the significance of self-leadership on the performance of commercial banks in Kenya; findings therefore cannot be generalized to the organizational performance of other organizations in Kenya. Similar studies could be carried out in other financial institutions to enable generalization of findings.

Limitations and Suggestions for Further Research

As the study employed a mixed-method approach, limitations may include subjectivity in qualitative responses based on respondents' perceptions. Additionally, since adaptive leaders work in commercial banks classified into different tiers, diverse experiences based on variations in leadership structure may have introduced variability. The study was also based on

top-level management and did not include middle-level managers and employees, despite their contribution to bank performance. Future studies could incorporate the views of other levels of management (lower and middle-level managers) across a broader scope, providing additional insight into the significance of adaptive leadership on the performance of commercial banks. Furthermore, since self-leadership explained only 22.3% of organizational performance, further research on other factors affecting the organizational performance of commercial banks in Kenya is warranted.

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APPENDICES

Appendix I: Mean and Standard Deviation for Self-Leadership and Organizational Performance

Item	N	Mean	Std. Deviation
I have the ability to control my own behaviour, thoughts, and emotions.	314	4.026	0.451
Self-leadership plays a significant role in influencing the performance of individuals within the organization.	314	4.010	0.476
Employees trust me to help them work through uncertainties regarding organizational change.	314	3.971	0.594
I have the emotional capacity to comfort others as they work through complex issues.	314	4.032	0.624
I understand the impact of my own thoughts and emotions on performance of our employees.	314	4.108	0.599
During times of difficult change, I welcome the ideas of minority members and inspire them to achieve organizational goals.	314	4.029	0.526
I listen to group members with radical ideas that seem to hinder the progress of the group.	314	4.070	0.461
Self-leadership enables me to create a positive work environment that fosters engagement among employees.	314	4.096	0.483
People recognize that I have confidence to tackle challenging problems.	314	4.076	0.438
Employees see me as someone who holds steady in the storm.	314	4.051	0.463
Aggregate Mean		4.047	0.512

Note. N = sample size; Std. Deviation = standard deviation.

Appendix II: Average Variance Extracted (AVE) for Self-Leadership

AVE of Each Item	AVE Value
I have the ability to control my own behaviour, thoughts, and emotions.	0.512
Self-leadership plays a significant role in influencing the performance of individuals within the organization.	0.517
Employees trust me to help them work through uncertainties regarding organizational change.	0.512
I have the emotional capacity to comfort others as they work through complex issues.	0.532
I understand the impact of my own thoughts and emotions on performance of our employees.	0.525
During times of difficult change, I welcome the ideas of minority members and inspire them to achieve organizational goals.	0.535
I listen to group members with radical ideas that seem to hinder the progress of the group.	0.512
Self-leadership enables me to create a positive work environment that fosters engagement among employees.	0.506
People recognize that I have confidence to tackle challenging problems.	0.512
Employees see me as someone who holds steady in the storm.	0.534
