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Effect of Leadership Styles on Employees' Turnover Intentions: The Role of Attitude Towards Work

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Abstract

This study sets out to assess the role of attitude towards work in the relationship between leadership styles, and employees' turnover intentions in Access bank in Kaduna metropolis. As studies of this nature are still very scarce in the literature. Questionnaire were distributed to employees of Access bank in Kaduna metropolis using proportionate stratified random sampling. A total of 272 questionnaire was used for analysis. PLS-SEM path modelling was employed to analyze the data. Four hypotheses were developed for testing the hypothesis in the study. Statistical evidence shows that transactional leadership style has a significant positive effect on employee turnover intentions. While transformational leadership style has a negative significant effect on employee turnover intentions. Laissez-faire leadership styles also have a negative effect on employee turnover intention though not significant. More so, the mediating results also show that attitude towards work significantly mediates the relationship between the leaderships styles and employee turnover intentions. The implication of the findings of this study is that increased transformational leadership with significantly reduce employee's turnover intention and increased transactional leadership style will significantly increase employee's turnover intention. While increased laissez leadership style will reduce employee turnover intention though not significantly. Furthermore, employees' turnover intentions will be significantly affected by how the aforementioned leadership styles affect his/her attitude to work. Thus, the findings from this study provides government and policy makers a blueprint on how to recognize that their decision relating to banking regulations and the mode of leadership have a direct impact on their employees.

Background of the Study

Employee turnover remains a major concern for organisations because of its implications for operational efficiency, productivity and profitability. When employees leave, organisations incur costs associated with recruitment, selection, training and the replacement of experienced personnel. Employee turnover may also result in increased workloads for remaining employees, reduced morale, loss of institutional knowledge and declining customer satisfaction (Phillips & Connell, 2003; Jha, 2014). Although turnover is not necessarily detrimental in every circumstance, the loss of competent and experienced employees can impose considerable costs on organisations and undermine their performance.

Turnover intention refers to an employee's conscious consideration or intention to leave an organisation, and it is widely recognised as an important predictor of actual turnover (Elangovan, 2001; Gul, Ahmad, Rehman, Shabir, & Razzaq, 2012). Employees' decisions to remain in or leave an organisation may be influenced by several factors, including remuneration, working conditions, job security, opportunities for advancement, recognition, relationships with colleagues and the quality of supervision. Consequently, turnover intention cannot be explained by remuneration alone; employees' experiences and perceptions of their work environment may also shape their willingness to remain with an organisation.

These concerns are particularly relevant to the Nigerian banking sector, where employees have faced demanding performance targets, long working hours, job insecurity and organisational restructuring. The adoption of digital banking technologies and changes in the regulatory environment have also altered staffing requirements and intensified concerns about job security. Reports of declining banking-sector employment during 2020 further illustrate the uncertainty surrounding employment in the industry (Chinazaekpere, 2021; Adesin, 2021). In such an environment, employees may consider alternative employment opportunities when they perceive their current working conditions as unfavourable. However, the extent to which these conditions translate into turnover intentions may also depend on how employees are managed and how they perceive their relationship with their immediate supervisors.

Leadership is an important aspect of this relationship because managers influence employees' experiences, motivation and attitudes towards their work. Transformational leadership involves inspiring employees, encouraging intellectual development and providing individual consideration, whereas transactional leadership emphasises the exchange of rewards for performance. Laissez-faire leadership, by contrast, is characterised by limited intervention and avoidance of leadership responsibilities. These styles may influence employees differently. Transformational leadership may encourage positive work attitudes and strengthen employees' willingness to remain with an organisation, while transactional leadership may produce different outcomes depending on how rewards and expectations are managed. Laissez-faire leadership may also have adverse consequences where employees require guidance and support. Understanding these differences is therefore important in explaining employees' turnover intentions.

Beyond the direct relationship between leadership styles and turnover intentions, employees' attitudes towards their work may help explain how leadership influences their decisions. Attitude towards work reflects employees' positive or negative evaluations of their work and their experiences within the workplace. The manner in which managers treat employees, communicate expectations and provide support may shape these attitudes, which may subsequently influence employees' intention to remain in or leave the organisation. Social Exchange Theory provides a basis for understanding this relationship by explaining how employees respond to the treatment they receive through workplace interactions (Cropanzano & Mitchell, 2005). Where employees perceive their relationship with management as supportive and beneficial, they may develop more favourable work attitudes; unfavourable experiences may produce the opposite response.

Although previous studies have examined leadership styles and turnover intentions across different organisational settings, the mediating role of attitude towards work remains an important area for investigation, particularly within the Nigerian banking context. Existing studies have also considered other factors, including job satisfaction, work environment, job stress and remuneration, as possible determinants of turnover intentions (Shukla & Sinha, 2013; Rizwan, 2014; Belete, 2018). However, further investigation is needed to establish whether attitude towards work explains the relationship between transformational, transactional and laissez-faire leadership styles and employees' turnover intentions. This is relevant because the effect of leadership may extend beyond its direct influence on employees' intentions to leave and operate indirectly through the attitudes employees develop towards their work.

It is against this background that this study examines the effect of leadership styles on employees' turnover intentions in Access Bank in Kaduna metropolis, with particular emphasis on the mediating role of attitude towards work. The study is guided by the following research question:

How do transformational, transactional and laissez-faire leadership styles influence employees' turnover intentions in Access Bank in Kaduna metropolis, and to what extent does attitude towards work mediate these relationships?

Literature Review

Employee's turnover intention also refers to an employee's personal estimated probability that he/she has a deliberate intent to leaving the organisation permanently in the near future (Long et al., 2012; Siew, 2017). In the banking Industry, situations may occur whereby an employee decide to quit his job considering the employment terms and the nature of the job as mentioned earlier, this is often referred to as voluntary turnover. A typical example can be seen where some bank staff complained of long working hours as revealed in Nasiru (2019) some of them lamented about even working weekends sometimes, closing very late from work, using their personal money to buy envelopes for customers and a lot more sacrifices.

Leadership style is the way and method in which a manager or supervisor chooses to act towards his employees or subordinates and the way the leadership function is being carried out by them (Gwavuya, 2011; Balete, 2016). Transactional leadership style is a practice of leadership, which focuses on fulfilling the lowest level in Maslow hierarchy of needs which is the need for satisfaction (Odumeru, 2013). Transformational leadership is the type of leadership in which the interactions between the involved parties are channelled into motivational, ethical and actions of transformation towards common goals (Chandran, 2017). Laissez-faire leaders are usually reffered to as hands-off leaders this is because the leader provides little or no direction to the follower giving him/her as much freedom as possible and then leaves his or her employees to get on with their work. This style is sometimes referred to as delegative or free reign leadership style. (Gwavuya, 2011).

One's general attitude towards work is a distinctive value which represents a type of prism through which particular aspects of doing business are evaluated (Mirjana, Jasmina, & Vladimir, 2021). The concept goes beyond the simple categorisation into positive and negative attitudes. Katz (1960) in his definition proposed that an attitude is the predisposition of the individual to assess a particular object in a favourable or unfavourable manner.

Leadership Styles and Attitude towards Work

Leadership styles influence employees' attitudes and behaviours, with transformational and transactional leadership identified as important approaches for motivating employees and improving outcomes (Mester et al., 2003; Asrar-ul-Haq & Kuchinke, 2016). Since retaining talented employees requires understanding the factors influencing their intentions to leave, Social Exchange Theory provides a useful explanation of how leadership behaviours signal organisational care and concern, shaping employees' attitudes through reciprocal relationships (Blau, 1964; Homans, 1961; Demlie & Endris, 2021). Attitude towards work can be understood through three dimensions: work as a means of satisfying personal needs, work as an unpleasant obligation, and work as an opportunity for personal fulfilment (Francesko et al., 2014, as discussed in Mirjana et al., 2021).

Attitude towards Work and Employees' turnover intentions

Turnover intention reflects an employee's readiness to leave an organisation and is influenced by attitudes that shape behavioural intentions (Fishbein & Ajzen, 1975; Verma & Sinha, 2017). Three key work-related attitudes are job satisfaction, organisational commitment and job involvement (Demlie & Endris, 2021). Job satisfaction concerns employees' positive or negative feelings about their jobs, shaped by personal needs, workplace relationships, working conditions, policies and compensation (Wood & Locke, 1990). Organisational commitment reflects employees' identification with organisational goals and willingness to remain, encompassing affective, continuance and normative commitment (Meyer & Allen, 1990). Job involvement refers to the extent to which employees invest themselves in their work and derive satisfaction from

performing it effectively. Greater job involvement is associated with lower turnover intention, as employees who are satisfied and engaged in their jobs may be less inclined to leave, even when alternative employment offers higher pay (Shukla & Sinha, 2013). Consequently, understanding and fostering positive employee attitudes is important for reducing voluntary turnover and supporting organisational effectiveness.

Review of Empirical Studies

Leadership Styles and Employee Turnover Intentions

Existing empirical studies indicate that leadership styles are relevant to employees' turnover intentions, although the direction and significance of the relationships vary across studies and organisational contexts. The relationship between employees and management is particularly important because employees who perceive their organisations as supportive and value their contributions may develop stronger organisational commitment and lower intentions to leave (Shukla & Sinha, 2013; Rizwan, 2014). Similarly, leadership behaviours that promote trust, communication and employee participation have been associated with greater job satisfaction and organisational commitment, whereas poor managerial relationships may encourage employees to consider leaving their organisations (Baylor, 2010; Gwavuya, 2011).

Studies examining transformational and transactional leadership generally report negative relationships between these leadership styles and turnover intentions, although the evidence is not entirely consistent. Ali, Ali, Ahsan, Rahman and Kakakhel (2014), in their study of 356 private-school teachers in Pakistan, found that both transformational and transactional leadership were negatively associated with turnover intentions. Similar findings were reported by Ali, Jan, Ali and Tariq (2014) among 224 teachers and lecturers in public universities in Pakistan. Gul, Ahmad, Rehman, Shabir and Razzaq (2012) also reported negative relationships between transformational and transactional leadership and turnover intentions among employees in the Pakistani insurance sector. Likewise, Maaitah (2018) found significant negative relationships between both leadership styles and turnover intentions among employees of Greater Amman Municipality. These findings suggest that transformational and transactional leadership may be associated with employees' willingness to remain in their organisations, although the strength and significance of these relationships may depend on the context.

However, other studies present a more varied picture. Long, Thean, Khairuzzaman, Ismail and Jusoh (2012) found negative but statistically insignificant relationships between transformational and transactional leadership and turnover intentions among academic staff in Malaysian colleges. Chandra (2017) similarly reported no statistically significant influence of leadership-style preferences on turnover intentions among servicemen in a Malaysian Army unit. In contrast, Angeline and Sudha (2021) found a positive relationship between transactional leadership and turnover intentions among software engineers in Indian information technology organisations. Ntenga (2018) also reported a positive relationship between leadership styles and turnover intentions among employees of an engineering consultancy in Kenya. These differences indicate

that the relationships between leadership styles and turnover intentions cannot be assumed to be uniform across organisational settings.

Evidence from banking and other organisational contexts further demonstrates the relevance of leadership while highlighting the influence of other workplace factors. Ekong, Olusegun and Mukaila (2013) found positive relationships between managerial style and staff turnover in two Nigerian banks. Puni, Agyemang and Asamoah (2016), studying employees from eight branches of a Ghanaian bank, reported a positive relationship between autocratic leadership and turnover intentions, but negative relationships for democratic and laissez-faire leadership. Outside the banking sector, Arvindraj and Shanmugam (2019) identified significant relationships between turnover intentions and factors including distributive justice, job stress, job satisfaction and compensation among bank employees in Penang. Falahat, Kit and Min (2019) similarly identified job stress and job satisfaction as significant correlates of turnover intentions among Malaysian banking employees. Collectively, these studies indicate that turnover intentions are associated with leadership and wider workplace conditions, but they do not establish a single, consistent pattern across all contexts.

A limitation of much of the reviewed literature is that leadership styles and turnover intentions are frequently examined through direct relationships, without adequately investigating the mechanisms through which leadership may influence employees' intentions to leave. For example, although several studies considered organisational commitment or other workplace variables, the studies reviewed did not consistently examine attitude towards work as the mediating construct linking transformational, transactional and laissez-faire leadership to turnover intentions. This provides a basis for examining both the direct relationships and the mediating role of attitude towards work in the context of Access Bank employees in Kaduna metropolis.

Work-Related Attitudes and Employee Turnover Intentions

Research on work-related attitudes provides further insight into the factors associated with employees' intentions to leave their organisations. Job satisfaction, organisational commitment and job involvement are important dimensions of employee attitudes that have been examined in relation to turnover intentions. These attitudes reflect employees' evaluations of their jobs, attachment to their organisations and involvement in their work, respectively.

Shukla, Raghavan and Dhir (2013), in a study involving employees from four firms in India, found significant negative relationships between work-related attitudes and turnover intentions. Similarly, Demlie and Endris (2021), studying academic staff at Arba Minch University, reported significant negative relationships between turnover intentions and affective commitment, job involvement, job satisfaction and normative commitment. These findings suggest that employees who are more satisfied with their jobs, more involved in their work or more committed to their organisations tend to report lower intentions to leave.

Evidence from studies examining the role of organisational commitment also supports the relevance of employee attitudes. Ennis, Gong and Okpozo (2016) investigated the indirect relationship between transformational leadership practices and turnover intentions through affective and normative commitment among government employees in the United States. Their findings showed that both forms of commitment were negatively related to turnover intentions. Ramaprasad, Lakshminarayanan and Pai (2018), examining employees in Indian information technology organisations, found that work engagement and organisational commitment mediated the relationship between high-performance work systems and turnover intentions. These studies demonstrate the potential importance of employee attitudes in explaining how organisational practices and leadership-related conditions are associated with turnover intentions.

Nevertheless, the findings on the relationships among leadership, employee attitudes and organisational outcomes are not entirely consistent. Mester, Visser, Gert and Kellerman (2003), for example, found positive relationships between transformational and transactional leadership and affective commitment, but did not find significant relationships between these leadership styles and job satisfaction or job involvement. Such findings reinforce the need to distinguish between different dimensions of employee attitudes rather than treating them as interchangeable constructs.

Although the reviewed studies provide evidence that work-related attitudes are associated with turnover intentions and may mediate relationships between organisational practices and employee outcomes, they examine different combinations of leadership styles, attitudes and organisational contexts. In particular, studies examining commitment, work engagement or other mediators do not automatically establish the mediating role of attitude towards work in the relationship between each of the three leadership styles and turnover intentions. The present study therefore examines attitude towards work as the mediating variable connecting transformational, transactional and laissez-faire leadership styles with employees' turnover intentions at Access Bank in Kaduna metropolis.

Synthesis of Empirical Evidence and Research Gap

The empirical literature reviewed establishes three broad points. First, leadership styles are relevant to employees' turnover intentions, but the direction and statistical significance of their relationships vary across studies. Several studies report negative relationships between transformational and transactional leadership and turnover intentions, while others report insignificant or positive relationships, particularly for transactional leadership. Evidence on laissez-faire leadership is also mixed, with Puni et al. (2016) reporting a negative relationship with turnover intentions. These variations suggest that findings from one organisational or national context should not automatically be generalised to another.

Second, employee attitudes are relevant to understanding turnover intentions. Studies by Shukla et al. (2013) and Demlie and Endris (2021) indicate that positive work-related

attitudes and organisational commitment are associated with lower turnover intentions. Research by Ennis et al. (2016) and Ramaprasad et al. (2018) further demonstrates that employee attitudes or related constructs can help explain relationships between leadership or organisational practices and turnover intentions.

Third, the studies reviewed differ in their leadership dimensions, mediating variables, organisational settings and analytical approaches. Although some examine indirect relationships through organisational commitment, work engagement or communication competence, the reviewed evidence does not consistently address attitude towards work as a mediator of the relationships between transformational, transactional and laissez-faire leadership styles and turnover intentions in a Nigerian banking context.

The present study addresses this context-specific research problem by examining the effects of the three leadership styles on employees' turnover intentions at Access Bank in Kaduna metropolis and assessing the mediating role of attitude towards work. In doing so, it brings leadership styles, employee attitudes and turnover intentions together within a single analytical framework.

Theoretical Framework

This study is anchored on Social Exchange Theory and Transformational Leadership Theory. The theories provide a basis for explaining the relationship between leadership styles, employees' attitudes towards work and turnover intentions.

Social Exchange Theory

Social Exchange Theory (SET) explains how relationships develop through interactions in which individuals exchange benefits and expect some form of reciprocity. The theory is associated with Homans (1961), Blau (1964) and Emerson (1962, 1972) (Cook & Rice, 2006). According to Cropanzano and Mitchell (2005), social exchange relationships develop over time through trust, mutual obligations and reciprocal commitments.

In the workplace, the theory suggests that employees' attitudes and behaviour may be influenced by how they are treated by their leaders. When employees perceive their leaders as supportive and fair, they may respond with positive work attitudes and a greater willingness to remain in the organisation. Conversely, unfavourable workplace relationships may negatively affect their attitudes and increase their intentions to leave. Social Exchange Theory therefore provides a basis for explaining how leadership styles may influence employees' turnover intentions through their attitudes towards work.

Transformational Leadership Theory

Transformational Leadership Theory was introduced by Burns (1978) and subsequently developed by Bass (1985). The theory explains how leaders inspire and motivate employees to work towards shared organisational goals and transcend their immediate self-interests. Transformational leadership involves idealised influence, inspirational motivation, intellectual stimulation and individualised consideration.

Unlike transactional leadership, which emphasises exchanges between leaders and followers, transformational leadership focuses on inspiration, shared purpose and employee development (Khanin, 2007). Leaders who demonstrate these characteristics may foster positive attitudes towards work and strengthen employees' commitment to the organisation. The theory therefore provides a basis for understanding how transformational leadership may influence employees' turnover intentions.

Together, the two theories provide a foundation for examining the relationships between transformational, transactional and laissez-faire leadership styles and employees' turnover intentions, with particular attention to the mediating role of attitude towards work among employees of Access Bank in Kaduna metropolis. The assumption is that the leadership style adopted by managers shapes employees' attitudes towards their work, which, in turn, influences their intention to remain in or leave the organisation. Thus, the effect of leadership styles on turnover intentions may occur both directly and indirectly through attitude towards work. Social Exchange Theory provides a basis for this relationship by explaining how employees' responses to their interactions with leaders may shape their work attitudes and subsequent behavioural intentions.

Methodology

This study used a cross-sectional survey research design for data collection which was done through the administration of questionnaire. It allows a comprehensive gathering of data or information from the sample size. Quantitative research design was adopted for the extraction and analyses of data.

Population and Sample

The study concentrates on Access bank in Kaduna metropolis comprising of seven branches as at November 2021. This choice is based on the fact that banks are homogeneous in nature and therefore, the findings is assumed to be the same. Therefore, this study's targeted population is 551 employees at these various branches.

Adopting Yamane's (1967) sample size determination technique, a sample size of 232 respondents was arrived at representing 42% of the total population. To take care of non-responses and incorrect filling or failure of some respondents to fill or return the questionnaire, 30% of the minimum sample provided in the formular was added as suggested by Israel (2013).

To reach out to the respondents, the study adopts a proportionate stratified random sampling technique, taking a fraction of 0.548 of each branch's population

Data Collection

The study collected data through structured questionnaire using measures adapted from prior studies.

Table 1: Measures of Variables

	Construct	Indicators	Source
Dependent Variable	Employees' turnover intentions	-Quitting -Better Position -Better Job	Santoni and Harahap (2018)
Independent Variable (Leadership Styles)	Transformational Leadership Style	-Idealized influence -Inspirational motivation -Intellectual stimulation -individualized consideration	Bass 1985
	Transactional Leadership Style	Contingent reward Management-by-Exception (passive) - Management-by Exception (Active)	Long, Thean, Khairuzzaman, Ismail and Jusoh (2012)
	Laissez-Faire Leadership Style	-Little guidance -Solved work problems individually Motivational absence -Independence and economies	Jdetawy (2018)-
Mediating Variable	Attitude towards Work	Job Involvement (Extra effort) Job Satisfaction - Organisational commitment	Demlie and Endris (2021)

Data Analysis

The major analysis and tests of hypotheses were done using Structural Equation Modelling, which was computed using SmartPLS Version 4.0, with the support of Statistical Package for the Social Science (SPSS) version 26. All necessary test to ensure data quality and robustness were carried out including test for missing value, outliers, multicollinearity and normality.

Descriptive Statistics of Variables of the Study

Using a Likert scale of 1-5, a mean value which falls between 1 and 2.75 is interpreted as a majority of the respondents disagreed on the statement in question. However, the section begins with the demographic profiles. A mean value which falls between 2.75 and 3.25 is interpreted as a majority of the respondents being undecided about the statement in question; while A mean value which falls between 3.25 and 5 is interpreted as the majority of the respondents agreeing to the statement in the question.

Table 2: Descriptive Statistics

	N	Mean	Std. Deviation	
Transformational Leadership Style	272	4.0633	.56699	Agreed
Transactional Leadership Style	272	3.3248	.62423	Agreed
Laissez Faire Leadership Style	272	3.6817	.42281	Agreed
Attitude towards Work	272	3.5625	.54033	Agreed
Employee Turnover Intention	272	2.8219	.86233	Undecided
Valid N (listwise)	272			

Source: Field Work

The outcome shows a mixture of leadership styles exhibited at different times. However, the indecision of the respondents around their turnover intention may be as a result of other factors inherent in the workplace

Test of Hypotheses

H_{01} Transformational leadership style has no significant effect on employees turnover intentions in Access bank in Kaduna metropolis.

H_{02} Transactional leadership style has no significant effect on employees turnover intentions in Access bank in Kaduna metropolis.

H_{03} Laissez faire leadership style has no significant effect on employees turnover intentions in Access bank in Kaduna metropolis.

H_{04} Attitude towards work does not significantly mediate the relationship between transformational leadership style, transactional leadership style, laissez-faire leadership style and employees turnover intention in Access bank in Kaduna metropolis.

Table 3: Hypothesis Test for Direct Relationship

Hypothesis:		Beta	Std Erro	t-stat	p-value	Decision	f^2	Effect size
H_{01}	TRF -> TI	-0.121	0.033	3.708	0.00	Rejected	0.090	Medium
H_{02}	TRS -> TI	0.153	0.030	5.105	0.00	Rejected	0.130	Medium
H_{03}	LSF -> TI	-0.005	0.030	0.175	0.86	Accepted	0.004	Small
R^2	0.859							
Q^2	0.519							

$p<0.01$

Table 4: Hypothesis Test for Indirect Effects

	Indirect Effect	Std Error	t-stat	p-value
LSF->AT->TI	-0.2643	0.042	6.2962	0.0000
TRF ->AT->TI	-0.2934	0.0379	7.7441	0.0000
TRS ->AT->TI	0.5407	0.0365	14.807	0.0000

The R^2 indicates that 85.9 percent of variation in turnover intention of employees of Access bank is accounted for by the leadership style adopted as captured in this study. The Q^2 also shows that exogenous variables have 51.9 percent relevance in predicting Turnover Intention.

The negative beta coefficient for hypothesis 1 implies that an increase in the Transformational Leadership in Access Bank will lead to a decrease in Turnover Intention of its Employees. The p-value being less than 0.05 indicates that this negative effect is significant at 95 percent confidence level which gives the study enough statistical evidence to conclude that Transformational Leadership has significant effects on the turnover intention of employees of Access Bank.

The positive beta coefficient for hypothesis 2 implies that an increase in the Transactional Leadership in Access Bank will lead to an increase in Turnover Intention of its Employees. The p-value being less than 0.05 indicates that this positive effect is significant at 95 percent confidence level which gives the study enough statistical evidence to conclude that Transactional Leadership has significant effects on the turnover intention of employees of Access Bank.

The negative beta coefficient for hypothesis 3 implies that an increase in the Laissez faire Leadership in Access Bank will lead to a decrease in Turnover Intention of its Employees. The p-value being greater than 0.05 indicates that this negative effect is insignificant at 95 percent confidence level which does not give the study enough statistical evidence to conclude that Laissez faire Leadership has significant effects on the turnover intention of employees of Access Bank.

Attitude towards work significantly mediates the effects of transformational, laissez-faire and transactional leadership styles on employees' turnover intentions at Access Bank. For transformational and laissez-faire leadership styles, the negative beta coefficients of the indirect relationships, which are smaller than those of the respective direct relationships, suggest that employees' attitudes towards work further explain the negative relationships between these leadership styles and turnover intentions. Conversely, for transactional leadership, the positive beta coefficient of the indirect relationship, which is greater than that of the direct relationship, suggests that employees' attitudes towards work further explain the positive relationship between transactional leadership and turnover intentions. Consequently, all the indirect effects are significant, thus, indicating the existence of a mediation, and hence, hypotheses 4 is supported.

Findings

The study found that transformational leadership has a significant negative effect on turnover intention, suggesting that increased transformational leadership reduces employees' intentions to leave, potentially by strengthening their commitment and improving their attitudes towards work (Ennis, Gong, & Okpozo, 2016).

Transactional leadership was found to have a significant positive effect on turnover intention, indicating that increased transactional leadership may increase employees' intentions to leave, possibly due to its emphasis on exchange relationships rather than long-term vision and relationships (Pravichai & Ariyabuddhiphongs, 2018).

Laissez-faire leadership had a negative but insignificant effect on turnover intention, suggesting that although it may reduce employees' intentions to leave by allowing greater freedom in their jobs, the effect was not statistically significant (Puni, Agyemang, & Asamoah, 2016).

Attitude towards work significantly mediates the relationships between transformational, transactional and laissez-faire leadership styles and turnover intention, indicating that employees' attitudes towards work help explain how these leadership styles influence their intentions to leave. This is consistent with findings that work-related attitudes are negatively associated with turnover intentions (Shukla, Raghavan, & Dhir, 2013; Demlie & Endris, 2021).

Conclusions and Recommendations

The findings from the study confirmed that transformational and transactional leadership style significantly affects turnover intentions; while laissez- Faire leadership style does not have a significant effect on turnover intentions and also, these various leadership styles have a significant effect on employee attitude towards work. Therefore, it is important for leaders in organisations to take the attitudes of their employees into consideration, and attempt to shape them for the long-term benefit of the organisation.

Bank managers should adopt transformational leadership practices by creating a supportive and conducive working environment that motivates employees, improves performance and reduces turnover intentions.

Leaders should involve employees in decision-making where appropriate, as this can promote creativity, build confidence and strengthen trust, loyalty and mutual commitment between managers and employees.

Bank managers should exercise caution in adopting laissez-faire leadership, as its effect on turnover intentions was not statistically significant. Given the need for direction and accountability in the banking sector, this style may not be suitable as the primary approach to leadership.

Managers should place greater emphasis on transformational leadership alongside transactional practices. While transactional leadership focuses on exchanges between performance and rewards, a more transformational approach can strengthen positive work attitudes and help address employees' intentions to leave.

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