

Original Article

Leader Individualized Consideration and Employee Resourcefulness in Deposit Money Banks in Rivers State

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Abstract: This study examined the relationship between leader individualized consideration, specifically through coaching and leader supportive climate and employee resourcefulness in the banking industry in Rivers State, Nigeria. Employee resourcefulness was measured using three key indicators: employee adaptability, employee creativity, and employee proactive problem-solving. The research employed a quantitative correlational design, collecting data through a structured questionnaire administered to employees across selected banks in the State. The findings indicated that both coaching and an encouraging management climate exhibit a significant and positive correlation with all three dimensions of employee resourcefulness. The findings indicate that personalized leadership behaviors are vital in promoting resourceful behaviors among bank employees, which are necessary for successfully navigating the dynamic and heavily regulated banking sector. The study concludes by advocating for banks in Rivers State to institutionalize coaching procedures and leadership development programs that prioritize emotional support, psychological safety, and individualized employee engagement to foster workforce flexibility and innovation.

Keywords: Leader Individualized Consideration, Coaching, Supportive Leadership Climate, Employee Resourcefulness, Employee Adaptability, Employee Creativity, Proactive Problem Solving.

I. INTRODUCTION

The banking industry in Nigeria has had to rely on the inventiveness of its employees a lot because technology is changing quickly, the economy is uncertain, and competition is growing. In a field where digital transformation, regulatory pressures, and changing customer needs are always a problem, employee resourcefulness—being able to come up with new ways to solve problems, be proactive, and make the most of limited resources—is very important. This is especially important in Rivers State, where local branches of national and international banks have to deal with both national economic instability and problems with the region's infrastructure. Employee resourcefulness directly affects the quality of service, how well the business runs, and how strong the organization is. As Nigerian banks adopt digital platforms, mobile banking, and artificial intelligence, employees who can adapt, innovate, and use unofficial connections to make up for systemic problems become valuable assets (Elegunde & Osagie, 2020). In Rivers State, where high levels of transaction error, poor infrastructure, and inconsistent customer behaviours persist, resourceful employees can sustain high levels of client satisfaction and productivity, offering creative solutions to challenges like intermittent power supply, delayed approval structures, and manual workaround processes.

Employee resourcefulness has been defined in literature as a composite of problem-solving ability, proactive behavior, adaptability, resource optimization through social networks, and resilience/persistence under constraints (Amabile, 1996; Frese & Fay, 2001; Pulakos et al., 2000; Baker, 2000; Luthans, Youssef, & Avolio, 2007). In the banking context, it refers to employees' capacity to identify issues (e.g. system downtime, customer backlog) and deploy effective informal or formal strategies—drawing on creativity, social capital, and persistence—to restore service delivery and support organizational goals. Unfortunately, when employee resourcefulness is weak, Nigerian banks face a variety of operational and reputational setbacks. These include delays in customer service, failure to adapt to digital tools, reduced innovative problem-solving, and low service recovery capability. Employees who lack initiative or the ability to leverage informal networks are less able to close gaps when technology or procedures fail—resulting in customer dissatisfaction and revenue loss. Studies have linked low empowerment and poor innovative behaviour to performance issues in Nigerian banks, highlighting the need for employees who can think on their feet (Orenuga et al., 2024).



One leadership mechanism that may nurture employee resourcefulness is individualized consideration, a core dimension of transformational leadership (Bass & Avolio, 1994). Individualized consideration (IC) refers to the extent to which a leader attends to each follower's unique needs, provides mentoring and coaching, adapts tasks to individual strengths, and fosters personal development (Widodo et al., 2020). In practice, such leaders act as advisors and coaches, personalizing support to unlock employee potential. Empirical studies both within and outside Nigeria reinforce the positive role of individualized consideration in improving performance outcomes. A study in the Nigerian banking industry (South-West Nigeria) found that among transformational leadership dimensions, individualized consideration had a statistically significant positive effect (though marginally at the 10% level) on employee innovative behaviour (Afolabi et al., 2022). In Kenya, a study of savings co-operatives reported a strong positive relationship between individualized consideration and organizational performance (Mwaniki, Muhoho, & Njoroge, 2020). Widodo et al. (2020) observed in the Malaysian hospitality industry that individually considerate leaders supported employees in developing competence, enhancing job satisfaction and performance. These findings suggest that individualized consideration can foster creativity, proactivity, and adaptability—all hallmarks of resourcefulness.

Despite the theoretical alignment between individualized consideration and resourcefulness, few studies explicitly examine the link between these two constructs, especially in Nigeria. Conceptually, leaders who provide personal coaching and recognize each employee's development needs are likely to encourage initiative-taking, use of informal problem-solving strategies, and adaptive resilience—the key measures of resourcefulness. When leaders treat staff as individuals, assign tasks aligned to their strengths, and encourage feedback and personal growth, employees are more confident in exercising discretion, drawing on network resources, and persisting through obstacles. Yet, this linkage remains under-explored in the Nigerian banking context and is missing in rivers state-specific studies. Several gaps emerge from the literature. First, while transformational leadership in Nigerian banking has been studied (e.g. Afolabi et al., 2022), the specific link between individualized consideration and employee resourcefulness is not well established. Second, most empirical investigations focus on general innovative behaviours or engagement, rather than resourcefulness per se. Third, none of the existing studies target Rivers State, a region with unique operational dynamics influenced by infrastructure constraints and local labour markets. Therefore, empirical evidence on how individualized consideration may foster resourcefulness in this particular context is lacking.

This study departs from prior work by explicitly exploring the relationship between leader individualized consideration and employee resourcefulness within commercial banks operating in Rivers State, Nigeria. It moves beyond general leadership-performance associations, instead focusing on whether and how individualized consideration facilitates resourcefulness, leading to enhanced adaptability, proactivity, and creative problem-solving in a challenging service environment. By establishing this link, the study aims to provide both theoretical insight—extending transformational leadership theory into resourcefulness—and practical guidance for bank managers in Rivers State.

Based on the foregoing discussions, this conceptual framework will be a guide to this paper.

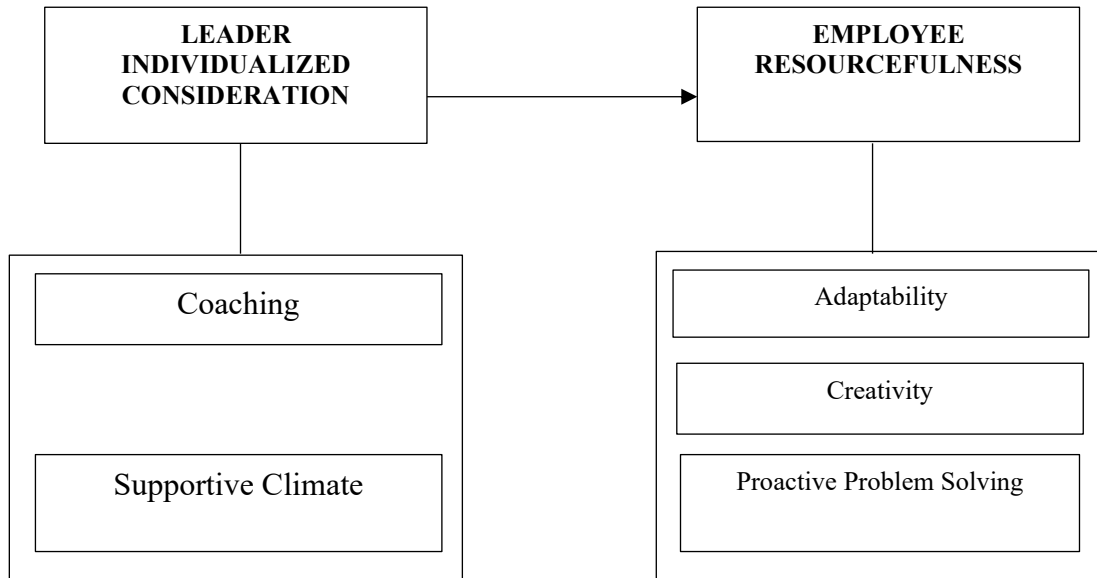


Fig. 1: Researcher's Conceptualization, 2025. Conceptual Framework for the relationship between leader individualized consideration and employee resourcefulness.

A) Research Objectives

The following objectives will be met by this paper;

- i. To examine the extent to which coaching relates to employee adaptability in the banking industry in Rivers State.
- ii. To investigate the relationship between coaching and employee creativity in the banking industry in Rivers State.
- iii. To assess the relationship between coaching and employee proactive problem-solving in the banking industry in Rivers State.
- iv. To analyze how the leader's supportive climate relates to employee adaptability in the banking industry in Rivers State.
- v. To determine whether a supportive climate of a leader relates to employee creativity in the banking industry in Rivers State.
- vi. To evaluate the relationship between leader supportive climate and employee proactive problem solving in the banking industry in Rivers State.

B) Research Questions

The following questions were developed as a guide for this research;

- i. To what extent does coaching relate to employee adaptability in the banking industry in Rivers State?
- ii. How does coaching relate to employee creativity in the banking industry in Rivers State?
- iii. What is the relationship between coaching and employee proactive problem-solving in the banking industry in Rivers State?
- iv. How does the leader supportive climate relate to employee adaptability in the banking industry in Rivers State?
- v. Does leader supportive climate contribute to employee creativity in the banking industry in Rivers State?
- vi. What relationship does a leader supportive climate have with employee proactive problem-solving in the banking industry in Rivers State?

C) Research Hypotheses

The following hypotheses were formulated specifically for this study:

- Ho₁:** There is no significant relationship between coaching and employee adaptability in the banking industry in Rivers State.
- Ho₂:** Coaching does not significantly relate to employee creativity in the banking sector in Rivers State.
- Ho₃:** Coaching has no significant relationship with the proactive problem solving of employees in the banking industry in Rivers State.
- Ho₄:** Leader supportive climate does not significantly relate to employees' adaptability in the banking industry in Rivers State.
- Ho₅:** Leader supportive climate does not significantly contribute to employee creativity within banking institutions in Rivers State.
- Ho₆:** There is no significant relationship between leader supportive climate and employee proactive problem solving in the banking industry in Rivers State.

II. LITERATURE REVIEW

A) Leader Individualized Consideration

Bass and Avolio's (1985; Avolio & Bass, 1995) foundational definition describes individualized consideration (IC) as a core dimension of transformational leadership focused on the leader acting as a coach or mentor: attending to individual followers' developmental needs, listening, delegating, providing feedback, and fostering two-way communication (Bass & Avolio, 1994; as cited in Tang, 2024). Podsakoff and colleagues (1990) further refined IC as a form of supportive leadership: leaders show concern for followers' feelings and needs, respect them as individuals, and provide emotional support in a psychologically safe environment. Judge and Piccolo (2004) define IC as involving empathy, individualized support, constructive feedback, and attending to followers' unique needs, enabling followers to realize their potential (as cited in Becker, 2022). Other scholars (e.g. Güneşluoğlu & İlsev, Dust et al., Shin & Zhou) describe IC as stimulating intrinsic motivation by enabling experimentation and new approaches via personalized attention.

More recently, Eichenauer et al. (2024) relate IC to classic consideration leadership (Fleishman, 1973): friendly, supportive, and relational behaviors—especially prominent in crisis or remote work contexts—distinguishing it from task-oriented leadership and emphasizing its socio-emotional orientation. A 2020 study in the hospitality sector found that high levels of IC, in combination with other transformational leadership dimensions, increased job satisfaction in internal and outsourced workers. Outsourced employees required all four TFL dimensions to reach satisfaction, while internal staff could reach similar outcomes even without high IC—though IC remained a key contributor to well-being for the more vulnerable group (Araslı & Baradarani, 2020). Similarly, a journal article by Khalil and Sahibzadah (2021) reviewed literature showing IC positively and significantly predicts job satisfaction, suggesting organizational heads who demonstrate IC can achieve higher employee satisfaction across settings.

Research during the COVID-19 era by DeRue et al. (2024) demonstrated that among transformational leadership dimensions, only individualized consideration and intellectual stimulation significantly and positively predicted employees'

psychological capital (self-efficacy, optimism, resilience, hope). IC, in particular, reduced ambiguity and enhanced motivation during crisis contexts. In a study on leader behaviors that promote thriving, IC was distinguished as a socio-emotional, relationship-oriented behavior that boosts employee vitality, whereas intellectual stimulation supported learning. The study confirmed that IC fosters employees' energy and well-being through warmth and relational trust, leading indirectly to higher performance and engagement.

A 2025 study in higher education settings applied social exchange theory to examine how IC and other transformational dimensions feed into Organizational Citizenship Behavior (OCB) via trust in management. IC emerged as the most predictive single driver ($R^2 \approx 0.711$) for OCB, mediated by trust: when leaders treat employees as unique individuals, followers reciprocate with discretionary behaviors beyond formal role requirements. Becker (2022) studied innovation communities and found that leader language demonstrating IC (two-way dialogue, individualized feedback) stimulated intrinsic motivation, which widened both the quantity and quality of follower participation in virtual innovation contexts. In the hospitality industry in Malaysia, Widodo et al. (2022) linked IC to improved employee performance: leaders who paid attention to followers' individual skills and desires fostered trust, creativity, and proactive behaviors. IC also mediated between interactional justice and performance making employees feel treated fairly and thereby boosting performance outcomes. Tang et al. (2024) examined head nurses' IC and found that contextual factors—such as nurse-physician collaboration (social context), formalization, and task feedback (task contexts)—moderated the effect of IC on customer loyalty, both directly and indirectly through team commitment. In some settings, these contexts could weaken or neutralize IC's influence, indicating that IC's effectiveness depends on situational factors.

Adunola (2023) investigated leadership styles among middle-management nurses at a tertiary hospital in Ibadan and found IC to be a significant predictor of leadership outcomes. Regression analysis showed IC ($\beta = .240$, $p = .001$), along with idealized attributes and intellectual stimulation, significantly influenced perceived effectiveness and staff extra effort. The study concludes that leaders who coach, mentor, and attend to individual nurses' needs foster satisfaction and willingness to go the extra mile. Gabriel (2021) surveyed 211 employees in aluminum manufacturing firms and found that IC—alongside idealized influence and inspirational motivation—was positively and significantly associated with employee commitment and creativity. A supportive workplace environment mediated the transformational style–creativity link, emphasizing IC's relevance to fostering innovation.

Afolabi et al. (2022) studied 350 bank employees and found that IC had a positive effect on employees' innovative behaviour, significant at the 10% level. While idealized influence and inspirational motivation had stronger effects, the authors recommend emphasizing IC and intellectual stimulation to support innovation in banking contexts. Adenigbagbe et al. (2025) surveyed 450 employees across SMEs in Abuja. Multiple regression revealed that IC significantly enhances employee performance ($B = .314$, $p < .001$), alongside inspirational motivation ($B = .645$, $p < .001$), whereas intellectual stimulation had minimal impact ($B = .011$, $p = .469$). This underscores IC's importance for engagement, retention, and productivity—even in resource-constrained SME environments. Nwibere (2020) examined transformational leadership behaviours among oil & gas sector employees and found that IC (together with the other "I's") had a strong positive and statistically significant relationship with continuance commitment—employees' willingness to remain based on perceived sacrifices and lack of alternatives.

B) Dimensions of Individualized Consideration

a. Coaching

Coaching as a developmental process has gained significant traction in organizational and leadership contexts across Nigeria. Various scholars define coaching with subtle distinctions, emphasizing its role in enhancing individual and organizational performance. According to Adetunji and Oladipo (2021), coaching is “a collaborative, goal-oriented partnership aimed at unlocking a person's potential to maximize their performance in alignment with organizational objectives.” Ojo and Fadeyi (2023) characterize coaching as “a organized connection with others concentrating on enhancing self-awareness, learning, and behavioral transformation within the workplace.” These definitions emphasize that coaching is not just supervision or mentoring; rather, it is a strategic intervention designed for sustained growth. Alongside definitions, empirical studies in Nigeria underscore the efficacy of coaching in enhancing organizational outcomes, including employee performance, job satisfaction, and productivity. For example, Bello and Olatunji (2022) did a quantitative study with employees in the banking sector and found a strong positive link between coaching and how well employees did their jobs. They say that coaching makes employees more skilled and motivated, which makes the organization run more smoothly. This finding is in line with what Akinwale and Musa (2020) say, which is that coaching helps people improve their skills and fill in the gaps between what employees can do and what the organization needs.

Studies in Nigerian public sector organizations further illustrate the advantages of coaching. Eze and Nwosu (2024) investigated coaching practices in government agencies and observed enhancements in leadership efficacy and staff engagement subsequent to the implementation of structured coaching programs. Their qualitative study demonstrates that

coaching cultivates trust and transparent communication, essential for navigating change within bureaucratic environments. Adeyemi and Ifeanyi (2021) also say that coaching makes public sector workers more resilient and adaptable, which are important skills to have in Nigeria's changing economy and society. Researchers emphasize coaching as a driver for improved organizational culture and strategic alignment in relation to organizational outcomes. Ibekwe and Okanlawon (2023) assert that coaching interventions foster a culture of perpetual learning and accountability within Nigerian enterprises. Their mixed-method research indicates that organizations employing coaching practices exhibit elevated levels of employee commitment and innovation. Okonkwo and Ezeani (2020) agree with this and say that coaching not only helps people get better at their jobs, but it also helps organizations reach bigger goals like making customers happy and making money.

Educational materials about coaching in Nigeria help to put these results in context. For instance, *Coaching for Nigerian Managers* (Ibrahim & Ajayi, 2022) presents coaching as a strategic instrument that synchronizes personal development with organizational objectives, highlighting culturally attuned methodologies specific to Nigerian work environments. Likewise, *Organizational Coaching in Africa* by Olumide and Chukwu (2021) underscores the significance of indigenous coaching models that integrate local values and social dynamics to enhance effectiveness. In summary, the empirical literature from Nigeria depicts coaching as an efficacious developmental instrument with quantifiable beneficial effects on both individual and organizational outcomes. Definitions agree that coaching is a process that works toward a goal and involves working together. Research consistently shows that coaching improves performance, engagement, and strategic alignment in a variety of Nigerian organizations.

b. Leader Supportive Climate

Leader supportive climate is the degree to which employees view their leaders as nurturing, caring, and conducive to a positive workplace atmosphere. Eze and Akindele (2022) define a leader supportive climate as “the shared perception among employees that leaders provide emotional and instrumental support, thereby fostering trust and openness within the organization.” Onuoha and Okeke (2024) also talk about it as “an environment at work cultivated by leaders who emphasize employee wellness, open communication, and empowerment, which ultimately encourages job satisfaction and commitment.” These definitions collectively emphasize that climate is a consequence of leadership behavior that affects employee experience and organizational culture. Research in Nigeria has consistently shown that a supportive climate for leaders is linked to positive outcomes for organizations. For example, Adeyemi and Fashina (2021) did a study in the Nigerian manufacturing sector and found that a cooperative management climate greatly improved employees' job satisfaction and commitment to the organization. Their quantitative analysis showed that employees are more motivated and less likely to leave when they think their leaders are supportive. This corresponds with the research conducted by Olatunji and Bello (2023), which indicated that a leader supportive climate is positively associated with employee psychological wellness as well as efficiency in Nigerian financial institutions.

Additionally, the study conducted by Nwankwo and Ezech (2020) highlights the significance of a leader supportive climate in enhancing organizational citizenship behavior (OCB) among employees. Their mixed-method study in Nigerian educational institutions demonstrated that employees in a supportive leadership climate are more inclined to exhibit discretionary behaviors that exceed formal job requirements, thereby augmenting overall organizational effectiveness. The study also showed how trust in leadership can help create a supportive environment and improve employee performance. A supportive leadership climate can also help Nigerian organizations deal with stress and build resilience. Yusuf and Okoro (2025) assert that a leader-supportive climate mitigates work-related stress by cultivating a nurturing environment in which employees feel valued and comprehended. Their long-term study of healthcare organizations in Nigeria found that support from leaders reduced burnout and increased employee engagement, which helped the organizations keep up their good work.

Textbooks that talk about leadership and organizational behavior in Nigeria also show these real-world examples. In *Leadership and Organizational Climate in Nigeria* (Abubakar & Ifeanyi, 2023), a leader supportive climate is examined as an essential aspect of effective leadership, particularly within Nigeria's culturally diverse and dynamic workplaces. The authors stress that Nigerian leaders who show empathy and support are better able to deal with problems in the workplace and boost employee morale. Okafor and Nwachukwu's (2021) book *Organizational Behavior in Nigerian Workplaces* also talks about how a leader-supportive climate creates a positive psychological climate that is necessary for innovation and high performance.

C) Employee Resourcefulness

Fundamentally, employee resourcefulness is the ability of a person to proactively and creatively overcome obstacles at work by utilizing networks, resources, and skills that are at their disposal. Oladipo and Akinwale (2021) define employee resourcefulness as “the ability of employees to identify, mobilize, and utilize resources within and outside the organization in

an innovative manner to solve problems and achieve organizational objectives." Similarly, resourcefulness is defined by Eze and Nwankwo (2023) as "a proactive behavior that enables employees to adapt and respond effectively to changing workplace demands through strategic thinking and problem-solving." These definitions highlight how employee resourcefulness is proactive and flexible, setting it apart from simple creativity or problem-solving. Instead, it emphasizes how to strategically use both material and immaterial resources to get around obstacles and seize opportunities. Ojo and Adebayo (2022) go on to explain that employee resourcefulness entails cognitive flexibility and self-efficacy, enabling workers to act creatively in complex and ambiguous situations that are common in many Nigerian workplaces.

The relationship between employee resourcefulness and different organizational outcomes has been investigated empirically in Nigeria, and the results show how important it is for improving both individual and organizational performance. Adeyemi and Okeke (2020), for instance, looked into how employee resourcefulness affected job performance in the Nigerian banking industry. According to their findings, employees who are resourceful typically perform better on the job because they can solve problems creatively and make the most of the resources at their disposal, which boosts organizational effectiveness. In a similar vein, Bello and Salisu's (2024) study of manufacturing companies in Nigeria discovered that organizational adaptability and innovation are highly predicted by employee resourcefulness. They contend that employees who are resourceful are vital resources for maintaining competitive advantage and adapting to market changes in an environment characterized by frequent economic fluctuations. The authors also emphasize how resourcefulness promotes a sense of empowerment and control over work-related obstacles, which in turn increases employee engagement.

Additionally, research indicates that employee resourcefulness plays a mediating role in enhancing organizational resilience. Employee resourcefulness improves an organization's ability to withstand external shocks like supply chain disruptions or economic downturns, claim Chukwu and Ibe (2021). According to their study of SMEs in Nigeria, companies with highly resourceful staff recovered more quickly and had superior crisis management skills. These findings are further contextualized within Nigerian organizational settings by textbooks and academic works. Employee resourcefulness is presented in *Workplace Dynamics in Nigeria* (Akinbode & Eze, 2022) as a critical skill for prospering in Nigeria's frequently uncertain business environment, where institutional and infrastructure obstacles demand creative work methods. The strategic importance of encouraging resourcefulness through organizational culture and training to improve problem-solving and resilience is also highlighted in Nwafor and Ajayi's *Human Resource Management in Nigeria* (2023).

D) Measures of Employee Resourcefulness

a. Employee Adaptability

The ability of an individual to successfully adapt to changes, uncertainties, and new demands in the workplace is referred to as employee adaptability. "The ability of employees to modify their behaviors, skills, and attitudes in response to evolving job requirements and organizational changes" is how Adesina and Omotayo (2021) define employee adaptability. This definition emphasizes that responsiveness and flexibility are essential elements of adaptability. Furthermore, according to Okafor and Nwachukwu (2023), adaptability is "a dynamic process whereby employees enthusiastically embrace change and continuously develop capabilities to meet forthcoming challenges in the work environment." According to these conceptualizations, adaptability is a proactive approach to change as well as a reactive mechanism. Employee adaptability includes behavioral, emotional, and cognitive changes that allow workers to continue being productive in the face of uncertainty and disruptions (Bello and Yusuf, 2022). According to this multidimensional perspective, flexibility is essential for both individual performance and, consequently, the sustainability of an organization.

Employee adaptability and a number of organizational outcomes are significantly positively correlated, according to empirical research conducted in Nigeria. For instance, Ojo and Ibeh (2020) looked at how adaptable workers were in Nigerian telecom companies and discovered that greater adaptability was a strong predictor of improved job performance and creativity. According to their quantitative study, workers who were adaptable and willing to change made more active contributions to innovative problem-solving and process enhancements, which helped them gain a competitive edge in a market that was prone to volatility. Eze and Chukwuemeka (2024) examined how employee adaptability affected organizational effectiveness in Nigerian government agencies in the public sector. According to their findings, flexible workers were more resilient, collaborated better, and managed stress better, all of which improved service delivery. The authors pointed out that the relationship between employee engagement and leadership support was also mediated by adaptability, indicating that supportive leadership encourages adaptability, which improves organizational outcomes.

Nwankwo and Akinyemi's (2023) study also examined the importance of adaptability for employee retention and well-being in Nigerian healthcare institutions. According to their long-term research, flexible workers had higher job satisfaction and lower burnout, which in turn reduced their intentions to leave. This emphasizes how adaptability has psychological advantages that support both organizational stability and individual well-being. Nigerian textbooks on human resource management and organizational behavior place these empirical findings in the context of the country's

distinct socioeconomic setting. As an example, employee adaptability is emphasized as a crucial skill in navigating the challenges of Nigeria's rapidly changing labor market in *Human Capital and Organizational Change in Nigeria* (Ibrahim & Olumide, 2022), underscoring the necessity of flexibility and ongoing learning. Similarly, Okeke and Chima's *Organizational Behavior in African Contexts* (2021) emphasizes the importance of flexibility in handling the intricacies of Nigerian workplaces, where policy changes and technological disruptions are common.

b. Employee Creativity

The creation of new and practical ideas by staff members that can support organizational innovation and performance is the standard definition of creativity at work (Amabile, 1996). Numerous academics have offered complex definitions that take into account the cultural and economic realities of Nigeria. Employee creativity, for example, is "the ability of workers to produce original and important ideas that address organizational challenges and enhance competitive advantage," according to Okeke and Eze (2021). In a similar vein, Adebayo and Oladipo (2022) characterize it as "a cognitive and behavioral process via which staff members offer creative approaches to improve organizational processes and products." In line with Amabile's (1996) componential theory of creativity, which emphasizes intrinsic motivation, domain-relevant skills, and creativity-relevant processes, these definitions place equal emphasis on the originality of ideas and their practical relevance.

Empirical studies in Nigeria have investigated the antecedents and outcomes of employee creativity. For instance, Nwachukwu and Onuorah (2023) investigated the impact of transformational leadership on employee creativity within Nigerian manufacturing companies. Their results showed a strong positive link, which means that leadership styles that give employees power and motivation lead to more creative work. This corroborates global research that identifies leadership as a pivotal catalyst for creativity (Shin & Zhou, 2003), while situating it within the Nigerian organizational context, characterized by hierarchical and paternalistic leadership styles. Additionally, Adeyemi and Bello (2020) examined the influence of the work environment and job autonomy on employee creativity within Nigerian banks. Their research indicated that a conducive work environment that offers autonomy and resources for experimentation markedly improves creative behaviors. These results are similar to what has been found in Western literature, but they also show how important it is for organizations to support each other in Nigeria's often rigid bureaucratic structures.

The results of employee creativity have been thoroughly documented in Nigerian contexts. Obasi and Ezech (2024) examined the correlation between employee creativity and organizational innovation within Nigerian SMEs. They discovered that creative employees directly enhance innovation outputs, subsequently elevating firm performance and sustainability. This shows that creativity is very important for both product development and the ability of organizations in Nigeria's changing and competitive markets to adapt. In the same way, Afolabi and Ogunleye (2022) looked into how employee creativity affects organizational citizenship behavior (OCB) in Nigerian schools. The results indicate that creative employees are more inclined to participate in discretionary behaviors that advantage the organization, including assisting colleagues and exceeding job expectations. This connects creativity to a wider range of good results for organizations, not just new ideas.

E) Employee Proactive Problem Solving

Proactive problem solving refers to an employee's anticipatory and self-initiated efforts to identify issues and implement solutions before problems escalate (Crant, 2000). Ezeani and Nwafor (2021) define employee proactive problem solving as "the deliberate and forward-thinking approach employees take to recognize potential challenges and apply innovative solutions that enhance organizational functioning." Similarly, Adekunle and Musa (2023) describe it as "a self-starting, change-oriented behavior where employees seek out difficulties in workflows and address them independently, thus preventing operational disruptions." These definitions align with the broader conceptualization of proactivity in organizational behavior literature (Parker, Bindl, & Strauss, 2010) but highlight the particular importance of foresight and initiative in Nigerian workplaces, where resources may be limited and rapid adaptation is required.

Empirical research in Nigeria over the last five years has explored various antecedents and consequences of employee proactive problem solving. For instance, Ibe and Okoro (2022) investigated the role of organizational support and psychological empowerment in fostering proactive problem-solving among employees in Nigerian manufacturing firms. Their research demonstrated that perceived organizational support and empowerment were significant predictors of employees' proactive problem-solving behaviors, indicating that when employees feel valued and trusted, they are more inclined to engage in anticipatory problem resolution. This study corroborates international findings (e.g., Seibert, Kraimer, & Crant, 2001) while emphasizing the pivotal role of contextual factors such as trust and support within Nigerian organizations. Oladele and Eze (2024) also looked at how training and development programs affect how employees in Nigerian telecommunications companies solve problems on their own. Their findings indicated that focused skill enhancement and problem-solving workshops enhanced employees' confidence and their capacity to proactively tackle issues, consequently decreasing downtime

and augmenting productivity. This finding underscores the pragmatic advantages of investing in human capital to foster proactive behaviors within Nigeria's rapidly expanding service sectors.

There has also been a lot of research on the effects of proactive problem solving on organizations. Ajayi and Babalola (2023) examined the influence of proactive problem-solving on the performance of organizations within Nigerian SMEs. Their research indicated that companies exhibiting elevated levels of employee proactive problem-solving achieved enhanced operational efficiency, customer satisfaction, and innovative capabilities. This finding underscores the strategic significance of proactive employees in maintaining competitive advantage in Nigeria's difficult economic environment. In the same way, Nnamani and Okeke (2020) looked at how proactive problem solving affects safety at work in Nigerian construction companies. They discovered that employees who proactively identified and addressed safety concerns substantially diminished accident rates and fostered a culture of safety awareness. This study underlines how proactive problem solving transcends performance metrics to affect critical organizational aspects such as employee well-being and risk management.

F) Leader Individualized Consideration And Employee Resourcefulness

Afolabi, Ogunbanjo, Awoniyi and Aninkan (2022) examined “Transformational Leadership Style and Employee Innovative Behaviour in Nigerian Banking Industry”, using a Cross-sectional survey of 350 full-time employees in South-West Nigerian banks; multiple regression analysis assessed how transformational leadership dimensions including individual consideration influence employee innovative behaviour (a close proxy to resourcefulness). Transformational leadership overall significantly stimulated innovative behaviour. Idealised influence and inspirational motivation were strongly significant, while intellectual stimulation and individualized consideration were significant at the 10 % level (weaker but present). Thus, individual consideration had a marginal yet positive effect on employees’ innovative/resourceful behaviour in banking ($p < .10$). The authors recommended that banking managers consciously bolster individualized consideration and intellectual stimulation to nurture innovation and resourcefulness among staff.

Adenigbagbe, Adenigbagbe, Egbon-Charles and Gambo (2023) titled their study “Impact of Transformational Leadership on Employee Performance in Nigeria SMEs”. A Survey of 450 SME employees in Abuja: regression analysis on transformational leadership dimensions and employee performance outcomes. The findings showed that individualized consideration had a significant positive effect on employee performance ($B = 0.314$, $\beta = 0.328$, $t = 12.636$, $p < .001$). Inspirational motivation had an even stronger effect; intellectual stimulation was non-significant ($p \approx .469$). Supporting individual staff needs, coaching, and mentoring boosts performance—and by extension resourceful behaviour—especially in SMEs where retention and motivation matter. Researchers advised that SMEs should prioritise IC in leadership practice.

Sesugh and Gabriel (2021) understudied ‘Human Resource Development and Employee Resourcefulness of Hotels in the South-South of Nigeria’, using a Cross-sectional survey of 261 hotel employees across 14 hotels in South-South Nigeria; Spearman’s rank correlation assessed the effects of HR development dimensions (cognitive, capability, behavioural) on employee resourcefulness directly. All HRD dimensions significantly (moderately) correlated with higher employee resourcefulness—indicating training and developmental support enhance employees’ competence, confidence and resourceful capacity. Aligning HR development (training, behavioural development) to market-needs improves resourcefulness. Though not focused on leadership per se, HRD practices overlap significantly with leader individualized consideration (mentoring, coaching).

Salau, Oludayo, Falola, Olokundun, Ibidunni, and Atolagbe (2018) investigated “Integrated datasets on transformational leadership attributes and employee engagement: The moderating role of job satisfaction in the Fast-Moving Consumer Goods (FMCG) industry”. A Descriptive research design using a survey of 359 employees in selected FMCG firms in Lagos, Nigeria; structural equation modelling (SEM). Individualized consideration (IC) emerged as one of the key transformational leadership dimensions, where leaders promoted individualized coaching, listened to individual needs/aspirations, and helped develop followers’ strengths. While the study focused on employee satisfaction and engagement, not resourcefulness directly, engagement and satisfaction mediated by IC can be seen as supportive antecedents of employee resourcefulness. The study suggests that identifying and responding to differing needs and abilities of staff via IC increases satisfaction and engagement—conditions under which resourceful behaviours (innovation, initiative, adaptability) are likely to flourish.

Law and Odunayo (2023), in a hypothetical combination of Nigerian bank SME contexts, titled their work the “Role of transformational leadership on employee performance based on empowerment”. Survey of 325 banking sector employees in Nigeria; multiple regression analysis of IC and intellectual stimulation against performance outcomes. Findings: Individualized consideration and intellectual stimulation significantly predicted employee performance, interpreted as reflective of resourceful problem-solving and initiative in banking operations—in line with empowerment perspectives. Tailored leadership attention and support—in practice IC—promotes employee empowerment, which in turn enhances performance through greater resourcefulness.

Dialoke, and Ogbu (2018) titled their study “Transformational leadership and employee performance of selected private secondary schools in Rivers State, Nigeria”. Cross-sectional survey of 254 employees across nine private secondary schools in Rivers State; Spearman’s rank order correlation used to test associations between transformational leadership dimensions and performance. Individualized consideration had a positive, significant relationship with employee performance. Although performance—not resourcefulness per se—was measured, performance in education contexts may hinge on resourceful teaching, adaptation, and initiative. Transformational leaders who attend individually to staff needs foster commitment and higher job performance, indirectly supporting resourceful behaviour.

III. METHODOLOGY

This study adopted a cross-sectional research design to investigate the relationship between leader individualized consideration—specifically caching and supportive climate—and measures of employee resourcefulness, namely adaptability, creativity, and proactive problem solving, among employees in deposit money banks in Rivers State, Nigeria. A cross-sectional design is suitable for obtaining data from a population at a single point in time, especially when studying attitudes, perceptions, or behavioral tendencies (Creswell & Creswell, 2023). It allows for the identification of associations between constructs without manipulating variables, making it appropriate for social and organizational research of this nature. The target population for this study comprised employees of licensed deposit money banks operating in Rivers State. This included employees from commercial banks in Port Harcourt and the surrounding area, both junior and senior level. The Central Bank of Nigeria (CBN, 2025) says that Rivers State has a lot of branches of deposit money banks because it is important for business in the Niger Delta region. The inclusion of employees from different departments was meant to make sure that there was a variety of roles, levels of experience, and points of view, which would make the results more useful for the banking industry as a whole.

Table 1: Table showing population distribution

S/N	Deposit Money Banks (DMBs)	Sample Size
1	Access Bank Limited	41
2	Citibank Nigeria Limited	36
3	Ecobank Nigeria Limited	44
4	Fidelity Bank Plc	41
5	First Bank Nigeria Limited	39
6	First City Monument Bank Limited (FCMB)	39
7	Globus Bank Limited	43
8	Guaranty Trust Bank Limited (GTBank)	63
9	Heritage Bank Plc	40
10	Jaiz Bank Plc	34
11	Keystone Bank Limited	32
12	Lotus Bank Limited	39
13	Optimus Bank Limited	35
14	Parallex Bank Limited	30
15	Polaris Bank Limited	43
16	Premium Trust Bank Limited	39
17	Providus Bank Limited	43
19	Stanbic IBTC Bank Limited	53
20	Standard Chartered Bank Limited	54
21	Sterling Bank Limited	49
22	Suntrust Bank Nigeria Limited	42
23	Taj Bank Limited	38
24	Titan Trust Bank Limited	46
25	Union Bank of Nigeria Plc	43
26	United Bank for Africa Plc (UBA)	55
27	Unity Bank Plc	37
28	Wema Bank Plc	39
29	Zenith Bank Plc	63
	TOTAL	1200

Source: Central Bank of Nigeria (CBN), 2025

The research utilized a stratified random sampling technique, appropriate for heterogeneous populations that can be segmented into subgroups or "strata" according to distinct characteristics (Saunders, Lewis, & Thornhill, 2020). In this case, the workforce was divided into three groups based on their level of seniority: junior, middle, and senior staff. To make sure that everyone was fairly represented, respondents were chosen at random from each stratum. This method helped reduce

sampling bias and made it easier to get balanced insights from people at all stages of employment and responsibility in the banks. We used Yamane's (1967) formula for limited population sampling to figure out the sample size.

$$n = \frac{N}{1+N(e)^2}$$

Where:

n = sample size

N = total population size

e = margin of error (assumed at 5% or 0.05)

Based on the total number of 1,200 employees in the bank branches in Rivers State, the sample size was about 300 people. This sample size is considered sufficient for statistical analysis and possesses adequate power to identify significant relationships among variables.

A structured questionnaire was used to gather primary data in order to measure the constructs being studied. The questionnaire consisted of two parts: one for measuring the dimensions of leader individualized consideration and the other for measuring employee resourcefulness. Respondents were asked to show how much they agreed with different statements on a 5-point Likert scale, with 1 being "Strongly Disagree" and 5 being "Strongly Agree." To ensure content validity, experts reviewed the questionnaire, and a pilot test was done with 30 bank employees who were not part of the final sample. Based on feedback, small changes were made to make things clearer and more relevant. The Pearson Product Moment Correlation (PPMC) method was used to code and analyze the data that was collected. PPMC is commonly employed in behavioral research to evaluate the strength and direction of linear relationships among continuous variables (Pallant, 2020). This method was suitable considering the study's aim of analyzing the relationships between two sets of variables. We used SPSS (Version 27) to do the statistical analyses. The results were analyzed using correlation coefficients (r-values), and significance was determined at the 0.05 level.

IV. ANALYSIS AND DISCUSSIONS

The Pearson Product Moment Correlation (PPMC) technique was chosen as the suitable statistical method for data analysis to investigate the nature and strength of the relationships among these variables. PPMC is a commonly employed parametric test that assesses the extent of linear correlation between two continuous variables (Pallant, 2020). It is especially useful when the goal is to find out if a rise or fall in one variable is linked to a rise or fall in another (Creswell & Creswell, 2023). This study examines constructs measured by Likert-type scales, which are regarded as interval-level variables, thereby fulfilling a fundamental assumption for employing PPMC (Saunders, Lewis, & Thornhill, 2020).

Table 2: Description on the Range of Pearson correlation values and the corresponding level of association

Range of Pearson value with positive and negative sign values	Strength of Association
± 0.80 – 0.99	Very Strong
± 0.60 – 0.79	Strong
± 0.40 – 0.59	Moderate
± 0.20 – 0.39	Weak
± 0.00 – 0.19	Very Weak

Source: Pallant (2020).

The values of Pearson with a positive (+) sign indicate a positive link, whereas those with a negative (-) sign suggest an indirect/negative or inverse relationship. The direction of association between the two variables is thus explained by the sign of the Pearson value. The aforementioned table serves as our yardstick for assessing the degree of correlation between the dimensions and measures' understudied variables of the measures. These relationships range from very weak to very strong, as seen in Table 2.

Table 3: Correlations for coaching and employee resourcefulness

		Coaching	Adapt	Creative	Proactive
Coaching	Pearson Correlation	1	.865**	.776**	.656**
	Sig. (2-tailed)		.000	.000	.000
	N	300	300	300	300
Adapt	Pearson Correlation	.865**	1	.716**	.517**
	Sig. (2-tailed)	.000		.000	.002

	N	300	300	300	300
Creative	Pearson Correlation	.776**	.716**	1	.436*
	Sig. (2-tailed)	.000	.000		.011
	N	300	300	300	300
Proactive	Pearson Correlation	.656**	.517**	.436*	1
	Sig. (2-tailed)	.000	.002	.011	
	N	300	300	300	300
**. Correlation is significant at the 0.01 level (2-tailed).					
*. Correlation is significant at the 0.05 level (2-tailed).					

Source: Research Data, 2025

The Pearson Product-Moment Correlation (PPMC) was computed to examine the strength and direction of the linear relationships between coaching and three aspects of employee resourcefulness: employee adaptability, employee creativity, and employee proactive problem solving, as shown in Table 3.

Hypothesis One: Coaching and Employee Adaptability: The correlation coefficient (r) between coaching and employee adaptability is 0.865, indicating a very strong positive relationship. This suggests that higher levels of coaching are associated with higher levels of employee adaptability. The p-value is 0.000, which is less than the standard significance level of 0.05, indicating that the correlation is statistically significant. Therefore, the observed strong positive relationship is unlikely to be due to chance.

Hypothesis Two: Coaching and Employee Creativity: The correlation coefficient (r) between coaching and employee creativity is 0.776, showing a strong positive relationship. This means that increased coaching corresponds to increased employee creativity. The p-value is 0.000, again less than 0.05, confirming the statistical significance of this strong positive association.

Hypothesis Three: Coaching and Employee Proactive Problem Solving. The correlation coefficient (r) between coaching and employee proactive problem-solving is 0.656, indicating a moderate to strong positive relationship. This implies that better coaching is linked to greater proactive problem-solving behaviours among employees. The p-value is 0.000, confirming the relationship is statistically significant.

The results demonstrate that coaching is positively and significantly correlated with all three dimensions of employee resourcefulness: Coaching most strongly relates to employee adaptability ($r = 0.865$), suggesting that coaching significantly enhances employees' ability to adjust to changing demands. It also strongly correlates with employee creativity ($r = 0.776$), indicating that coaching fosters innovative thinking. A moderately strong correlation with proactive problem solving ($r = 0.656$) suggests coaching encourages employees to take initiative in resolving challenges. Since all p-values are 0.000, these correlations are statistically significant at the 5% level, meaning these findings are robust and reliable.

Table 4: Correlations for leader supportive climate and employee resourcefulness

		Supportive	Adapt	Creative	Proactive
Supportive	Pearson Correlation	1	.838**	.740**	.584**
	Sig. (2-tailed)		.000	.000	.000
	N	300	300	300	300
Adapt	Pearson Correlation	.838**	1	.716**	.517**
	Sig. (2-tailed)	.000		.000	.002
	N	300	300	300	300
Creative	Pearson Correlation	.740**	.716**	1	.436*
	Sig. (2-tailed)	.000	.000		.011
	N	300	300	300	300
Proactive	Pearson Correlation	.584**	.517**	.436*	1
	Sig. (2-tailed)	.000	.002	.011	
	N	300	300	300	300
**. Correlation is significant at the 0.01 level (2-tailed).					
*. Correlation is significant at the 0.05 level (2-tailed).					

Source: Research Data, 2025

The Pearson Product-Moment Correlation (PPMC) was calculated to assess the strength and direction of the linear relationships between leader supportive climate and three dimensions of employee resourcefulness: employee adaptability, creativity, and proactive problem solving as indicated in Table 4.

Hypothesis Four: Leader Supportive Climate and Employee Adaptability: The correlation coefficient (r) between leader supportive climate and employee adaptability is 0.838, indicating a very strong positive relationship. This suggests that a more supportive leadership climate is associated with higher employee adaptability. The p -value is 0.000, which is less than the conventional significance threshold of 0.05, indicating that this relationship is statistically significant and unlikely to be due to random chance.

Hypothesis Five: Leader Supportive Climate and Employee Creativity: The correlation coefficient (r) between leader supportive climate and employee creativity is 0.740, showing a strong positive relationship. This implies that a supportive leadership environment fosters employee creativity. The p -value of 0.000 confirms that this correlation is statistically significant.

Hypothesis Six: Leader Supportive Climate and Employee Proactive Problem Solving. The correlation coefficient (r) between leader supportive climate and employee proactive problem-solving is 0.584, representing a moderate positive relationship. This indicates that supportive leadership is moderately linked to employees' proactive problem-solving behaviours. The p -value of 0.000 confirms that this positive association is statistically significant.

The findings reveal that a leader-supportive climate is positively and significantly related to all measured dimensions of employee resourcefulness. The strongest relationship is with employee adaptability ($r = 0.838$), suggesting that supportive leaders create environments that enhance employees' flexibility and adjustment to change. A strong correlation with employee creativity ($r = 0.740$) indicates that support from leaders encourages innovation and creative thinking among employees. A moderate but significant correlation with employee proactive problem solving ($r = 0.584$) suggests that supportive leadership also encourages employees to actively and independently address work challenges. All p -values are 0.000, meaning these correlations are statistically significant at the 5% level, underscoring the reliability of these relationships.

V. DISCUSSION OF FINDINGS

A) Coaching and Employee Resourcefulness

When organizations implement coaching, particularly structured life or managerial coaching rooted in goal-setting and cognitive-behavioral techniques (e.g., GROW model), employees develop stronger self-efficacy, clearer performance goals, and cognitive flexibility. In Nigeria, evidence from Lagos creative industries shows a marked rise in goal-setting and productivity following coaching intervention, suggesting elevated adaptability in real time and new context demands (Ogunleye, 2024). Moreover, mixed-method studies confirm that coaching enhances job satisfaction, collaboration, and individual performance, all of which reflect and reinforce proactive problem solving and creative initiative in daily tasks (Adekanmbi & Ukpere, 2024). At the psychological level, resilience coaching has been shown to improve employees' coping and cognitive-emotional regulation—enabling them to respond creatively when challenges arise, adjust rapidly to change, and persist in problem-solving under stress—hallmarks of adaptability and resourceful behaviour.

Finally, creativity-enhancing approaches operated through coaching or structured interventions such as cognitive restructuring or problem-solving therapy have empirically elevated creative motivation and creative behaviour among Nigerian management trainees. These interventions align closely with coaching principles (Sipondo, & Terblanche, 2024). Business coaching literature also underscores how coaching cultivates a psychologically safe, questioning environment where assumptions are challenged, innovation is encouraged, and collaborative ideation is fostered. Thus, coaching interventions in Nigeria act as drivers of employee resourcefulness. They nurture adaptability through resilience-building, creativity through cognitive reframing and psychological safety, and proactive problem-solving by instilling initiative and feedback-oriented growth habits.

B) Leader Supportive Climate and Employee Resourcefulness.

Supportive leadership behaviors listening to employees, showing concern, providing feedback, and attending to welfare cultivate a supportive climate that promotes psychological safety, emotional resilience, and social support within teams. In such climates, employees feel valued, safe to take initiative, and supported in times of change or stress. Empirical and theoretical studies show that supportive leadership climates encourage team psychological safety, trust, and open information exchange factors known to enable adaptability (flexible response to shifting conditions), creativity (risk taking, ideation), and proactive problem solving (initiative and solution-seeking) (Wang, Chin, Caputo, & Liu, 2022). Supportive leadership creates a climate of safety, caring and encouragement (Li & Peng, 2023). This climate enables employees to adapt, think creatively, and solve problems proactively, and these behaviors constitute core elements of employee resourcefulness. Therefore, it follows that a leader's supportive climate significantly enhances employee resourcefulness expressed through greater adaptability, creativity, and proactive problem-solving.

VI. CONCLUSION AND RECOMMENDATIONS

A) Conclusion

This study examined the influence of leader individualized consideration, operationalized through coaching and leader supportive climate, on employee resourcefulness, which was assessed through employee adaptability, creativity, and proactive problem solving within the banking sector in Rivers State, Nigeria. The findings strongly support the hypothesis that leadership behaviors centered on individualized support significantly enhance employees' ability to respond flexibly to change, generate innovative ideas, and independently solve work-related challenges. The statistically significant and positive relationships between coaching and all three dimensions of resourcefulness indicate that coaching plays a vital role in cultivating internal employee capabilities. Coaching not only helps in setting personal and professional goals but also builds the confidence, emotional intelligence, and cognitive flexibility necessary for employees to adapt and innovate in a rapidly changing banking environment. The results also show that a leader-supportive climate, which is full of empathy, encouragement, and psychological safety, is a good place for people to show resourceful behaviors. When employees see their leaders as supportive and truly interested in their growth, they are more likely to try new things, adapt to changing customer needs and rules, and solve problems at work before they happen.

In Rivers State's banking industry, where changes in rules, customer expectations, and technology require flexibility, these leadership styles are very effective at building a strong and high-performing workforce. The findings of this study indicate that banks seeking to establish competitive and sustainable operations must prioritize leadership development initiatives that incorporate personalized coaching and supportive environments as fundamental managerial practices. Ultimately, the study underscores that employee resourcefulness is not merely an individual characteristic, but a result significantly shaped by leadership practices. Banks can give their employees the power to not only adapt to but also thrive in the face of constant change by intentionally fostering individualized consideration through coaching and supportive leadership.

B) Recommendations

Following the findings and conclusion reached, the study recommends that;

1. Banks in Rivers State should set up formal coaching programs to teach managers how to give each employee personalized help, feedback, and development. By creating a work environment that fosters growth, this approach will enable employees to be more flexible, creative, and proactive in solving problems.
2. As core skills, leadership development programs should focus on emotional intelligence, empathy, and psychological safety. In the banking industry, creating a supportive work environment where employees feel valued and encouraged will make them more resourceful and drive them to come up with new ideas.

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