

Transformational Leadership and Employees' Commitment: Evidence from Selected SACCOS in Kilimanjaro Region, Tanzania

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ABSTRACT

It has long been demonstrated that followers of transformative leaders perform better than average, but it is unknown why this happens. However, the reasoning behind why this process occurs is unclear. The main aim of this study was to establish the influence transformational leadership on employee commitment among selected SACCOS in Kilimanjaro region. Specifically, the study pursued the following objectives; establish the influence of idealized influence, inspirational motivation, individualized consideration and intellectual stimulation on employee commitment among selected SACCOS in Kilimanjaro region in Tanzania. The study adopted explanatory research design using both qualitative and quantitative research technique. Both primary and secondary data were collected whereas questionnaire was used to collect primary data from employees of the four selected SACCOS in Kilimanjaro region. Study population comprised of all employees in function level team and SACCOS board members. Purposive sampling was used to sample 102 employees whereas the collected data were analyzed both descriptively and inferentially. The results found that, there is a positive significant relationship between transformational leadership and employee commitment of selected SACCOS in Kilimanjaro region. Moreover, the results concluded that, compared with other variables, idealized influence had a significant positive relationship on employee commitment in the selected SACCOS. Further, the study rejected all null hypotheses and concludes that all transformational leadership variables had a statistical significant relationship with employee commitment. Based on the above conclusion, the study recommends that, SACCOS management should embrace every facet of transformational leadership across all domains of work as a fundamental style that will be crucial to the success of their business. This research contributes to the area of literature of transformational leadership and their influence on employee job commitment.

Keywords: Cooperative Society, Employee Commitment, Leadership Qualities, Transformational Leadership

1. INTRODUCTION

Co-operative organizations face dynamic and fast-paced conditions in the current competitive landscape, including rapid societal change, technical advancements, expanding client expectations, globalization, and economic shifts. The success of an organization, according to Mwakajumumo and Maghimbi (2018), is dependent on its managers and workers being devoted, hardworking, and involved. As such, leaders need to put in a lot of effort to cultivate a workforce that is more engaged, committed, and capable of adapting to changing environment (Osborne & Hammoud, 2020). In similar vein, since leadership encourages collaboration, so cooperative organizations should implement policies and procedures to increase employee commitment for the highest level of workforce commitment. In support of this claim, Rodriguez et al. (2017) state that as an employee performs better on the job when they are deeply dedicated to the organization, it is important to determine whether SACCOS-specific preconditions for strong employee commitment are favorable. By inspiring, motivating, and communicating with teams, transformational leadership cultivates commitment and engagement by fostering an environment where workers feel respected, empowered, and linked to the organization's goals (Fasola et al., 2013).

In support of this claim, Rodriguez et al. (2017) state that as an employee performs better on the job when they are deeply committed to the organization, and therefore it is important to determine whether SACCOS-specific preconditions for strong employee commitment are favorable. On the basis of this idea, it is important to remember that the SACCOS movement's success will depend on how much its leadership embraces innovation and strategic thinking in order to survive the financial sector's competitive environment (Anania, & Gikuri, 2015; Mushonga et al., 2018). Additionally, when an organization adopts transformational leadership, employees will be more committed to their work (Deveshwar & Aneja, 2014), and they will be more satisfied with their jobs (Odera, 2012)

According to Huang et al. (2021), transformational leadership is the act of a leader inspiring their followers to go above and beyond expectations while also transforming their own values, needs, goals, and priorities. Many issues plague SACCOS in Tanzania, including poor management, little operating capital, embezzlement, high loan delinquency rates, and poor business procedures (Mwakajumulo & Maghimbi, 2018). Cooperatives, as Odera (2012)

points out, are crucial to the economic and social development of the country's rural and urban areas. Sadly, however, due to inadequate management, a lackluster leadership, and unethical business practices, cooperatives are ill-prepared to meet the demands of the contemporary economy. As indicated by Butora (2018), SACCOS, like other financial service providers, must adapt to changing market conditions through effective leadership philosophies. Transformational leaders provide direction and dedication, but their policies and procedures have not delivered optimal outcomes and resources have not been utilized efficiently (Bwana & Mwakujonga, 2013).

1.1 Historical Perspective of SACCOS in Tanzania

SACCOS has a long history of providing financial services to underprivileged individuals in Tanzania who cannot access commercial banks (Mmari, 2020; Anania, and Gikuri, 2015). Their responsibilities have expanded to include aiding Tanzanians in obtaining essential services like as housing, health care, education, and water (Mushonga et al., 2018). In contrast, microcredit has become the main source of funding for businesses (Matheri & Muchuku, 2020). According to the Tanzania Cooperative Development Commission (TCDC) Medium Term Strategy Plan report, 2021/2022-2025/2026, there were 8,611 cooperative societies in existence as of April 2020. The same report indicates that approximately 88% of these cooperative societies were AMCOS and SACCOS with 3,858 of them being AMCOS. According to the same research, cooperatives had 5.9 million members overall as of June 2021. On the other hand, SACCOS in Tanzania are thought to be less successful and have a limited ability to satisfy the needs of their members (Mmari, 2020; Magashi et al., 2023).

On this basis, it has been claimed that SACCOS lack appropriate plans for mobilizing the different resources—including human resources necessary to improve their performance. SACCOS, like other organizations, employs and supervises individuals, contributing to stable, high-quality employment and long-term economic growth. As so, they provide employment or employment opportunities to around 280 million people globally. Put another way, they make up 10% of the workforce worldwide (Bwana & Mwakujonga, 2013; Ondieki et al., 2011). In a situation like this, a cooperative organization needs transformational leadership skills not just to identify and comprehend the problems it faces, but also to come up with solutions and convince the organization to implement them. (Matheri and Muchuku 2020). In similar manner, Maghimbi (2014) states that SACCOS leadership in Tanzania is democratic, with members choosing a board of management that selects the managers who oversee the organization's daily operations. However, it is challenging to have leaders with transformational leadership traits since these leaders typically have limited managerial training and experience. This study examines the influence of transformational leadership styles on employee commitment in the cooperative sector, specifically SACCOS due to conflicting results from previous studies.

1.2 Problem Statement

The Tanzania Commission for Cooperative Societies (2023) report highlights the significant role of SACCOS in Tanzania, with a significant increase in employment from 13,493 to 13,676 employees, with males accounting for 70.58% and females accounting for 29.42%. Further, millions of Tanzanians rely on their financial services to help them save money, get loans, and make business investments. As Anania and Gikuri (2018) indicates, at least one in every two Tanzanians either directly or indirectly obtains their livelihood from SACCOS, which have been acknowledged to contribute over 45% of the country's GDP. However, Magimbi (2016) and Mmari (2020) report inconsistent and unreliable performance histories of financial co-operatives in Tanzania, with 2,554 deregistered in 2020 due to non-operation or untraceability. Mulugeta and Hailemariam (2018) found corruption, fraud, and misappropriation of SACCOS funding in Tanzania, with 46% of rural SACCOS in Dodoma and Morogoro regions considered non-sustainable due to lack of monthly salaries. Furthermore, Magashi et al. (2023) indicated that, non-financial factors at personal or institutional levels were among the factors which contributed to the failure of SACCOS in Tanzania. In similar way, 1497 publications reviewed by Manjenje and Muhanga (2024) confirmed that both financial and non-financial incentives are crucial in enhancing job commitment among employees, despite their efforts to maintain their economic and social status.

As Nor et al. (2020) indicates, Equity theory emphasizes fair salary allocation for equal input, influencing workforce commitment and output. Perceived equity of effort-reward balance is crucial for achieving this (Calvin, 2017). On human resource standpoint, SACCOS can improve competitiveness and sustainability by implementing commitment programs and transformational leadership, boosting employee commitment and addressing negative performance trends.

Studies on employee commitment have been conducted in many contexts (Ibrahim & Perez, 2014; Keskes 2014; Raja & Palanichamy, 2011); however, there are very few studies that deal with cooperative sector (Njoki, 2023). One type of business that combines goals for the environment, the economy, and society is the cooperative organizations (ICA, 2005). Scholarly research to date has primarily focused on the relationship between leadership

styles and workers' commitment in other industries and nations (Asiimwe et al., 2016; Rodriguez & Lei, 2017; Huang et al., 2021; Buil et al., 2019; Auka & Mwangi, 2013), with very little research conducted specifically within the Tanzanian cooperative sector. In similar manner, co-operatives are a specific type of enterprises in which economic, social and societal related goals are combined (International Cooperative Alliances [ICA], 2005). Thus, this study was necessary to determine how transformational leadership influence employee commitment in selected SACCOS in Kilimanjaro region in Tanzania.

1.3 Research Objectives

The primary goal of this study was to assess the influence of transformational leadership on employee commitment in SACCOS. Specifically, the study intended to:

- (i) Examine the influence of idealized influence on employee commitment in selected SACCOS in Kilimanjaro region
- (ii) Examine the influence of inspirational motivation on employee commitment in selected SACCOS in Kilimanjaro region
- (iii) Determine the role of individualized consideration on employee commitment in selected SACCOS in Kilimanjaro region
- (iv) Evaluate the role of intellectual stimulation on employee commitment in selected SACCOS in Kilimanjaro region

1.4 Research Hypothesis

H₀₁: Idealized influence has no significant influence on employee commitment in selected SACCOS in Kilimanjaro Region

H₀₂: Inspirational motivation has no significant influence on employee commitment in selected SACCOS in Kilimanjaro Region

H₀₃: Individualize consideration has no significant influence on employee commitment in selected SACCOS in Kilimanjaro Region

H₀₄: Intellectual stimulation has no significant influence on employee commitment in selected SACCOS in Kilimanjaro Region

II. LITERATURE REVIEW

2.1 Theoretical Review

2.1.1 The concept of Transformational Leadership in SACCOS

According to Fasola et al. (2020) transformational leadership emerged in the mid-1980s, emphasizing follower commitment to a future vision. As Le and Lei (2017) contends, transformational leadership transforms employee norms and values, motivating them to exceed expectations. According to Bass and Avolio (1997), transformational leadership consists of five components: idealized influence, inspirational motivation, individualized consideration, and intellectual stimulation. As indicated by Khan et al. (2020), this style requires charisma, confidence, and effective communication, with individualized consideration as a mentor and coach. Therefore this study explores the influence of transformational leadership style on employee commitment in the Tanzanian Cooperative sector. This study examined four components namely; idealized influence, inspirational motivation, individualized consideration and intellectual stimulation which positively impact individual and organizational performance (Dariush et al., 2016)

2.1.2 The Concept of Employees' Commitment in SACCOS

Employee commitment is an emotional bond between an employee and an organization, fostering a desire to serve and help achieve its objectives. Silva and Mendis (2017) categorizes it into continuance, normative, and affective types. As Nor et al. (2020) indicates, committed employees are more compatible, productive, and motivated to take voluntary actions for the organization's success. Further they are more satisfied, loyal, and responsible, leading to increased success in specific roles (Meyer, & Morin, 2014; Keskes, 2014). Silva and Mendis (2017) further asserts that employees who are committed to their organization feel connected, fit in, and understand its goals. Further, they are more determined, productive, and proactive (Odera, 2012). This study aims to explore how transformational leadership affects employee commitment in selected SACCOS in the Kilimanjaro region. The study utilized Social Exchange Theory (SET) developed by Homans (1958) and Blau (1964) to explain social behavior. SET suggests that individuals engage in exchange of both material and non-material goods, with giving and receiving being both costs and rewards. Quintana et al. (2014) argue that employees view satisfying leadership practices as an organization's commitment, leading to positive behaviors.

2.2 Empirical Analysis

2.2.1 Idealized Influence and Employee Commitment

Idealized influence refers to managers who serve as positive role models for their subordinates. A study by Kimeto et al. (2017) found significant relationships between idealized influence, attributed and behavior, and employee commitment in Australia and Iran, with attributed influence having the most significant impact in the Australian sample. Moreover, Afshari's (2021) study found that idealized influence significantly predicts organizational commitment in Kenyan commercial banks, while Barinua and Tamunonengiyeofor (2022) found the same in Nigerian banks. Therefore this study found a positive correlation between idealized influence and employee commitment, suggesting that enhancing this influence leads to improved performance.

HO₁: Idealized influence has no significant influence on employee commitment in selected SACCOS in Kilimanjaro Region

2.2.2 Inspirational motivation and Employee Commitment

Inspirational motivation is the process of influencing a follower's cognitive and behavioral patterns to accept challenging tasks and achieve desired outcomes. The study by Anyiko (2018) found a positive correlation between inspirational motivation and employee performance in Kenyan regulatory state corporations. In the same way, the study undertaken by Kirui (2015) found a positive relationship between inspirational motivation and organizational commitment in Nigeria using multifactor leadership questionnaires. On the same ground, results of the study by Thanrin (2015) indicated a positive correlation between transformational leadership style and employee commitment in the Central Bank of Nigeria.

HO₂: Inspirational motivation has no significant influence on employee commitment in selected SACCOS in Kilimanjaro Region

2.2.3 Individualized Consideration and Employee Commitment

In individualized consideration, the leader provides personalized support, listening to each follower's concerns and needs, and being empathic about their situation and background. The study by Ogola and Linge (2017) found a strong positive and significant correlation between individualized consideration leadership behavior and employee performance in Small and Medium Enterprises in Kenya, indicating that leaders should listen to their followers' concerns and needs. Likewise, Chikove and Shir (2021) carried out a study in Zimbabwe and found that charismatic and inspirational leadership styles positively impact employee commitment in the mining sector. Inspirational motivation and intellectual stimulation also showed a significant correlation. Furthermore, the study by Chebon et al. (2019) found that transformational leadership at Moi Teaching and Referral Hospital in Kenya boosts employee performance by encouraging creativity, innovation, and rethinking ideas

HO₃: Individualized consideration has no significant influence on employee commitment in selected SACCOS in Kilimanjaro Region

2.2.4 Intellectual Stimulation and Employee Commitment

Research on intellectual stimulation leadership has found a significant correlation between intellectual stimulation leadership and employee performance and commitment. The study by Change (2019) found that employee motivation moderates the relationship between intellectual stimulation and engagement in Kenya's energy sector, while Lo (2013) study examined leadership styles and organizational commitment in Malaysia's manufacturing industry. The study revealed a positive correlation between intellectual stimulation leadership behavior and employee commitment. In similar vein, the research by Ligombi et al. (2023) found a positive correlation between intellectual stimulation leadership behavior, employee commitment, and successful management of water supply services.

HO₄: Intellectual stimulation has no significant influence on employee commitment in selected SACCOS in Kilimanjaro Region

From the above empirical studies, the following are the issues that have led to the occurrence of the research gap.

I. Area of the Study (Geographical Location)

From the above empirical studies, limited studies have been conducted in Tanzania. This has made the researcher become more interested to conduct a research of transformational leadership in Tanzania where there is little or no study on the topic.

II. Area of Specialty

All the studies conducted by previous researchers have not addressed transformational leadership in the Co-operative sector but rather in other sectors like the banking sector (Afshar, 2021; Thanrin, 2015), state corporations (Anyiko, 2018), Mining sector (Chikove & Shir, 2021), health sector (Chebon et al., 2019) and other areas. Therefore, it was on the basis of this gap that this study was undertaken

III METHODOLOGY

3.1 Research Design and Study Area

The study adopted the explanatory research design and purposive sampling technique to select Kilimanjaro region and four SACCOS in Moshi Municipality. Kilimanjaro was selected as a study area since it ranks the third in the list of SACCOS licensed under Microfinance Act as of 30 June, 2023. Further, Moshi Municipality was preferred since most of well performing SACCOS are found therein (TCDC, 2014).

3.2 Sample and Sampling

The study population included all registered SACCOS in Kilimanjaro region whereas the unit of analysis included all employees working in the particular SACCOS. In this study, a cross-sectional research design (Groves, 2004) was preferred and the sample size of 102 respondents determined through Yamane (1967) formula $n = \frac{N}{1+N(e)^2}$ $= \frac{334}{1+334(0.05)^2} = 102$ constituted primary source of data for the analysis. The purposive sampling technique was further used to select SACCOS leaders. The method allowed the researcher to have different types of the responses which later enriched the findings (Cohen, 1988).

3.3: Research Instruments

Further, the study adapted the Multifactor Leadership Style Questionnaire (MLQ) developed by Avolio and Bass (2004) and Organizational Commitment Questionnaire (OCQ) developed by Mowday et al. (1979) which were modified to suit the study's environment. The transformational leadership aspects examined were based on the perception of the employees as regards the person they report to. The Multifactor Leadership Questionnaire (MLQ) and Organizational Commitment Questionnaire (OCQ) has a five-point Likert-type scale (ranging from 1 to 5) where 1 = Strongly Disagree, 2 = Disagree, 3 = Undecided, 4 = Agree, and 5 = Strongly Agree.

3.3: Data Analysis

The reliability of the instrument was determined using Cronbach's alpha method and the reliability coefficients for MLQ and OCQ, respectively. The study found that variable coefficients were higher than 0.7 which was high enough to justify the reliability of the instruments. The Pearson moment correlation and regression analyses were utilized in determining the relationship between transformational leadership attributes and employees' commitment with the aid of Statistical Package for Social Sciences (SPSS; version 20.0).

IV. FINDINGS & DISCUSSIONS

4.1 Response Rate

One hundred and ten questionnaires were handed out to employees from selected SACCOS whereby the questionnaires returned added up to 89.8% response rate indicating an excellent response rate as proposed by (Bostley, 2019).

4.2 Sociodemographic Characteristics

The study examined different demographic characteristics of respondents with respect to their gender, age, marital status, highest educational qualification, and working experience. The results indicated that 37 (28.9%) respondents were male and 63 (71.1%) were female. Of the respondents, 60 (57.8%) were within the age bracket of 20 to 30 years, whereas 62 (52.7%), were married. Further, 39 (45%), were loan officers and 59 (51%) of respondents had working experience ranging from 6 to 10 years, whereas, the highest academic qualification was found to be bachelor degree 59 (63%) and above. From these results, it can be deduced that more than half of the respondents were junior staff indicating possibility of high job commitment



4.3 Descriptive Analysis

The study aimed at finding out how transformational leadership influenced employee commitment in SACCOS. Respondents were asked to state the extent to which they agreed or disagreed with the formulated items on a 5-point Likert scale whereby a mean scores ranging between 1.9 and around 2.6, implied that majority of respondent were inclined towards disagreeing with various statements made. Table 2 shows that the average mean score for idealized influence was (M= 3.73, Std. Dev. 1.285), whereby majority of respondents (3.84%) strongly agreed that their supervisors display a sense of power and confidence. On inspirational motivation dimension, the results indicated an average mean score of (3.795, Std. Dev. 1.226) whereas (3.93%) of participants expressed agreement that their supervisor presents a convincing future vision. Furthermore, on intellectual stimulation dimension, the study yielded an average mean score of (M=3.55, Std. Dev. 1.664), whereby 3.91% had a strong opinion that their supervisors seeks differing perspectives when solving problems indicating leaders’ ability to approach a problem from multiple perspectives, which makes it easier for them to identify the issue's underlying causes and come up with a solution that takes into account everyone's wants and emotions. Finally, individualized consideration had an average mean score of (M. 3.595, Std. Dev. 1.548) whereby 3.72% of respondents agreed that their supervisors were empathetic and supportive. In this study, the results revealed that the mean score for inspirational motivation was the highest followed by the mean results for idealized influence whereas individualize consideration was the lowest

Table 1
Likert Scale Results for Transformational Leadership

General Statement	Specific Statements	SD	D	U	A	SA	Mean	Std. Dev
Idealized Influence	My supervisor makes significant personal sacrifices for the benefit of others.	-	6.2	24.4	12.5	11.7	3.69	0.811
	My supervisor prioritizes the group's well-being over personal gain.	11.1	21.3	7.4	26.1	7,9	3.53	0.894
	My supervisor exudes a strong sense of authority and confidence.	-	2.5	16.3	31.5	21.1	3.84	1.216
	My supervisor fosters a sense of pride among employees.	11.1	4.8	2.4	29.3	32.6	3.62	1.193
Total Average Mean Score							3.73	1.285
Inspirational motivation	My supervisor speaks passionately about what must be done.	8.0	29.4	22.5	33.4	25.6	3.62	1.113
	My supervisor is certain that the objectives will be met.	3.9	18.5	7.2	34.2	38.2	4.21	1.241
	My supervisor effectively communicates about the future.	15.8	12.0	3.0	28.2	31.0	3.42	1.329
	My supervisor presents a compelling vision for the future.	11.3	11.3	6.4	24.2	34.2	3.93	1.221
Total Average Mean Score							3.795	1.226
Intellectual stimulation	My supervisor is re-evaluates critical assumptions to determine their suitability.	7.1	11.4	-	19.2	27.9	3.33	1.342
	My supervisor has the opportunity to view issues from a variety of perspectives.	-	2.5	-	33.2	27.4	3.78	1.972
	My supervisor is open to different perspectives when it comes to problem-solving.	6.2	3.9	11.7	29.4	21.0	3.91	1.621
	My supervisor does not enforce but allows some degree of independence.	12.1	4.4	-	27.1	30.5	3.48	1.720
Total Average Mean Score							3.55	1.664
Individualized consideration	My supervisor treats others as individuals, rather than as members of a group.	2.4	2.7	3.1	18.7	29.5	3.41	1.332
	My supervisor spends time teaching and coaching	4.6	25.6	5.9	1.5	11.7	3.71	1.841
	My supervisor helps others to develop their strengths	13.4	7.9	2.0	19.9	28.3	3.54	1.921
	My supervisor is empathetic and supportive	7.6	5.9	17.0	21.1	19.3	3.72	1.097
Total Average Mean Score							3.595	1.548

4.4 Descriptive Analysis for Employee Commitment

Regarding employee commitment variable, continuance commitment had highest scores (M=3.67, Std Dev. 1.476), whereby 3.97% of respondents disagreed that switching between SACCOS is not at all unethical whereby

normative commitment is next, with an average mean score of ($M= 3.613$; Std. Dev. 1.537). In this dimension, 3.97% of respondents had a strong opinion that they would feel bad about leaving their SACCOS at the moment. In this study, the affective commitment dimension emerged the last with an average mean score of ($M=3.598$, Std. Dev. 1.575) where the majority of respondents (3.99%) agreed with the statement that they don't feel "emotionally attached" to their SACCOS.

Table 2
Likert Scale Results for Employee Commitment

Statement	SD	D	N	A	SA	Mean	Std. Dev
Affective Commitment							
Talking about my SACCOS with friends outside is something I enjoy doing.	2.8	-	9.04	29.8	19.4	3.42	0.903
I'm quite concerned about this SACCOS's future.	1.9	2.1	3.2	25.1	31.32	3.71	1.932
To make this SACCOS successful, I am prepared to work much harder than I now do.	5.6	4.9	2.4	22.1	25.2	3.31	1.223
This SACCOS is not something I feel "emotionally attached" to.	4.1	9.2	3.1	24.2	21.3	3.99	1.845
I would be delighted to work with this SACCOS for the remainder of my career.	12.4	11.5	3.4	21.2	7.4	3.56	1.972
Total Average Mean Score						3.598	1.575
Continuance Commitment							
In my opinion, switching between SACCOS is not unethical at all.	7.7	9.6	3.9	23.8	26.4	3.97	1.691
In my opinion, I would recommend this as a good place to work	2.0	4.2	-	28.4	31.2	3.96	0.947
I have considered leaving this job a lot.	6.9	5.2	4.3	17.2	26.9	3.61	1.895
I was raised with the belief that sticking with one organization is important.	9.6	12.8	5.2	23.7	28.1	3.09	0.973
Staying with this organization over an extended period of time has numerous benefits.	4.3	6.9	2.7	19.4	29.5	3.72	1.876
Total Average Mean Score						3.67	1.476
Normative Commitment							
I would feel bad about leaving my SACCOS right now.	21.6	17.6	3.9	17.4	16.4	3.97	1.573
It makes me happy to tell people that I am a member of this SACCOS.	15.7	12.3	8.3	19.9	16.1	3.11	0.871
I would not suggest this SACCOS to a close friend.	16.9	24.3	2.7	8.7	8.4	3.87	1.922
Since I have a sense of responsibility to my SACCOS, I wouldn't quit at this time.	9.5	5.7	5.2	23.7	17.8	3.23	1.893
I am devoted to this SACCOS.	4.9	7.4	-	22.9	18.9	3.89	1.425
Total Average Mean Score						3.614	1.537

4.5 Inferential Statistics

4.5.1 Correlation Analysis

In this study, Pearson's correlation was done between transformational leadership components, against employee commitment subcomponents and all coefficients ranged from .22 to .83. All correlations were found to be positive and most others were significantly correlated at the .001 level. In Table 2 below, the correlation coefficients for both variables were interpreted using Cohen's (1988) suggested interpretations, where coefficients with values ≤ 0 interpreted as indicating no agreement and 0.01–0.20 as none to slight, 0.21–0.40 as fair, 0.41–0.60 as moderate, 0.61–0.80 as substantial, and 0.81–1.00 as almost perfect agreement. In this study, among the transformational leadership subscales and employee commitment, perfect strong correlations were found between intellectual stimulation ($r = .860$, $p < .001$), and in individual consideration ($r = .810$, $p < .001$) indicating that SACCOS leaders who effectively listen to their followers' concerns and needs are more likely to develop them, plan for their future, and foster commitment to the organization.

Moreover, substantial strong significant correlations were also found between idealized influence ($r = .752$, $p < .001$), indicating that SACCOS' leaders demonstrated attributes related to ethical values, trust, role model and risk management which is crucial in cooperative organizations success. In contrast, relatively moderate correlations were found between inspirational motivation employee commitment a ($r = .567$, $p < .001$), indicating a normal ability of leaders to empower their team members by delegating authority and responsibility (Bass, 1999).

Table 3*Correlations between Transformational Leadership and Employee Commitment*

		Idealized Influence	Inspirational Motivation	Intellectual Stimulation	Individualized Consideration	Employee Commitment
Idealized Influence	Pearson Correlation	1	.752**	.540**	.476**	.482**
	Sig. (2-tailed)	.000	.000	.000	.000	.000
	N	102	102	102	102	102
Inspirational Motivation	Pearson Correlation	.752**	1	.599**	.443**	.599**
	Sig. (2-tailed)	.000		.000	.000	.000
	N	102	102	102	102	102
Intellectual Stimulation	Pearson Correlation	.540**	.599**	1	.397**	.443**
	Sig. (2-tailed)	.000	.000	.000	.000	.000
	N	102	102	102	102	102
Individualized Consideration	Pearson Correlation	.476**	.443**	.397**	1	.397**
	Sig. (2-tailed)	.000	.000	.000	.000	.000
	N	102	102	102	102	102
Employee Commitment	Pearson Correlation	.482**	.599**	.443**	.397**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	102	102	102	102	102

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

4.5.2 Influence of Idealized Influence on Employee Commitment

The study examined the idealized influence on employee commitment using the following hypothesis: H₀: Idealized influence has no significant relationship with employee commitment in the selected SACCOS in Kilimanjaro region. Compared with other variables, the study found that idealized influence explained a significant proportion of variance in employee commitment, $R^2 = .625$, $F(1, 102) = 0571$, $p < .000$. Therefore the alternative hypothesis was accepted at the = 0.05 level of significance, indicating that idealized influence had a positive and significant impact on employee commitment, as the p-value was less than 0.001. According to the corrected R^2 value, schedule idealized influence accounted for 63% of the overall variation in employee commitment. This implies that, apart from idealized influence, there are other elements which could easily influence employee commitment. Supporting these findings, the study by Fasola et al. (2013) concluded that employee commitment is a multifaceted concept which is shaped by a variety of individual and organizational ranging from psychological and social factors, job-related factors; employment opportunities; positive relationships; organizational structure; and management style Nor et al. (2020) asserts that due to the dynamic nature of business operations in SACCOS.

Table 4*Model Summary for Idealized Influence and Employee Commitment*

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.571a	0.625	1.621	0.0363

a. Predictors: (Constant), Idealized Influence

I. ANOVA Results for Idealized Influence and Employee Commitment

Table 5 below indicates the results of the Analysis of Variance (ANOVA), which confirms that the model fit is suitable for the given data because the p-value is 0.000, which is less than 0.05. The results confirm that idealized influence and employee commitment have a strong positive relationship and therefore disapproving the null hypothesis that Idealized influence have no significant influence on employee commitment is selected SACCOS in Kilimanjaro Region

Table 5*ANOVA Results for Idealized Influence and Employee Commitment*

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	28.12	1	23.021	94.374	.000 ^b
	Residual	83.621	102	.291		
	Total	111.633	102			

a. Dependent Variable: Employee Commitment

b. Predictors: (Constant), Idealized Influence

4.5.3 Influence of Inspirational Motivation on Employee Commitment

To determine how inspirational motivation practices influence employee commitment, the following hypothesis was adopted. H0₂: Inspirational motivation has no significant relationship with employee commitment in the selected SACCOS in Kilimanjaro region. The results indicated that inspirational motivation explained a significant proportion of variance in employee commitment, $R^2 = .401$, $F(1, 102) = 0369$, $p < .000$. Basing on these results, the alternative hypothesis was accepted at the $\alpha = 0.05$ level of significance. This implied that inspirational motivation had a positive and significant influence on employee commitment, as the p-value was less than 0.001. According to the corrected R^2 value inspirational motivation accounts for 40% of the overall variation in employee commitment, while the remaining factors could be attributed to other different elements. As Bibi (2021), Distler and Schmidt (2011) indicate, inspirational motivation is well linked with creativity and innovation by allowing employees to think in a new unconventional ways (Christensen et. al., 2010; Bwana and Mwakujonga (2013). In this way, Auka and Mwangi (2013) highlight the importance of inspirational leaders in contemporary SACCOS environments, who challenge employees to improve and innovate, enhancing commitment and readiness for change.

Table 6

Model Summary for Inspirational Motivation

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.369a	0.401	1.209	0.0218

a. Predictors: (Constant), Inspirational motivation

I. ANOVA Results for Inspirational Motivation

The analysis of variance (ANOVA) results, which are shown in Table 7, further show that the model fit is appropriate for the provided data because the p-value is less than 0.05, at 0.000. The study revealed that inspirational motivation has a considerable influence on employee commitment because this shows that inspirational motivation and employee commitment have a strong positive link in selected SACCOS under the study.

Table 7

ANOVA Results for Inspirational Motivation and Employee Commitment

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	23.17	1	19.008	87.306	.000 ^b
	Residual	52.542	102	.227		
	Total	75.712	102			

a. Dependent Variable: Employee Commitment

b. Predictors: (Constant), Inspirational Motivation

4.5.4 Influence of Intellectual Stimulation on Employee Commitment

Regarding the influence of intellectual stimulation on employee commitment, results in Table 8, indicated that there is a positive significant contribution of intellectual stimulation on employee commitment in SACCOS. The results indicates that intellectual stimulation accounted for 61% of the total variance which is a very high variance in the determination of employee commitment ($R^2 = 0.608$). This percentage is very high and statistically significant. The findings suggest that other independent variables not taken into consideration in this particular study may be responsible for the remaining disparities between employee commitment and intellectual stimulation. Mumanyi (2014) highlights the importance of intellectual stimulation in cooperative organizations like SACCOS in developing countries, as it helps leaders overcome uncertainty and complexity, transforming challenges into opportunities for growth and innovation. In similar vein, Quintana et al. (2014) found that intellectual stimulation encourages critical thinking, problem-solving, cognitive development, job commitment, satisfaction, and improved performance among employees.

Table 8

Model Summary for Intellectual Stimulation and Employee Commitment

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.607a	0.581	1.344	0.029

a. Predictors: (Constant), Intellectual Stimulation

I. ANOVA Results for Intellectual Stimulation and Employee Commitment

Table 9 below indicates the results of the Analysis of Variance (ANOVA), which confirms that the model fit is suitable for the given data because the p-value is 0.000, which is less than 0.05. The results confirm that idealized influence and employee commitment have a strong positive relationship. This study therefore rejected the null

hypothesis that idealized influence have no significant influence on employee commitment is selected SACCOS in Kilimanjaro Region

Table 9*ANOVA Results for Intellectual Stimulation and Employee Commitment*

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	21.11	1	26.031	90.331	.000 ^b
	Residual	81.512	102	.207		
	Total	102.622	102			

a. Dependent Variable: Employee Commitment

b. Predictors: (Constant), Intellectual Stimulation

4.5.6 Influence of Individualized Consideration on Employee Commitment

The study assessed the leader's individualize consideration focusing on aspect of open communication, individual employee needs, mentoring, and recognition of unique contributions. In this study the simple regression model of the form $Y = \beta_0 + \beta_2 X_2 + \varepsilon$ was adopted. Table 10 shows that at the 0.01 significance level, R is 0.557 and R^2 is 0.497. Thus, the model demonstrates that 56% of the variation in employee commitment may be explained by individualized consideration. This suggested that individualized consideration and employee performance have a favorable and significant link. This finding was corroborated by earlier research (Asiimwe et al., 2016; Quintana et al., 2014) who found that that individualized consideration significantly predicted the work attitudes which influenced employee commitment.

Table 10*Model Summary for Individualized Consideration on Employee Commitment*

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.557 ^a	.497	.556	.5123

a. Predictors: (Constant), Individualized Consideration

b. Dependent Variable: Employee Commitment

Table 11 below indicates that the model fit is suitable for the given data since the p-value is 0.000, which is less than 0.05. Therefore, the results confirmed that individualized consideration and employee commitment have a strong positive relationship and therefore rejecting the null hypothesis.

Table 11*ANOVA Results for Individualized Consideration*

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	24.31	1	23.022	87.321	.000 ^b
	Residual	72.409	102	.219		
	Total	96.719	102			

a. Predictors: (Constant): Individualized Consideration

b. Dependent Variable: Employee Commitment

As indicated by Social exchange theory, since strategic leadership is a vital component for leaders, the SACCOS management ought to view every facet of strategic leadership across all domains of work as a fundamental skill that will be crucial to the success of the business (Quintana et al., 2014)

4.5.7 Multiple Regression Analysis

The multiple regression analysis was conducted to empirically determine whether or transformational leadership variables were significant determinants of the employee commitment in SACCOS in Tanzania. Therefore, the overall model for the study was as follows:

$$TL = \beta_0 + \beta_1 + \beta_2 + \beta_3 + \beta_4 + \varepsilon$$

Where:

TL = Transformational Leadership

X_1 = Idealized Influence

X_2 = Inspirational Motivation

X_3 = Individualized Consideration

X_4 = Intellectual Stimulation



The results in Table 12 present the fitness of model used in explaining the relationship between idealized influence, inspirational motivation, individualized consideration, and intellectual stimulation on employee commitment. The independent variables (idealized influence, inspirational motivation, individualized consideration, and intellectual stimulation) were found to be satisfactory variables in determining the level of employee commitment as attested by the coefficient of determination (R^2) = 0.617. This indicated that 62% of the variation in the employee commitment can be explained by idealized influence, inspirational motivation, individualized consideration, and intellectual stimulation while the remaining part can be explained by other variables not captured in this study. These results further mean that the model applied to link the relationship of the variable was satisfactory.

Table 12
Multiple Regression Model of Leadership Effectiveness on Employee Commitment

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.712a	.617	.501	0.25830

a. Predictors: (Constant), Leadership Effectiveness (idealized influence, inspirational motivation, individualized consideration, and intellectual stimulation)

4.5.7 Analysis of Variance (ANOVA) Results of the influence of Transformational Leadership on Employee Commitment

Table 13 provides the results on the analysis of the variance (ANOVA). The ANOVA results indicated F calculated (F_{cal}) of 13.711 which was greater than F critical ($F_{crit} = F_{4, 313, 0.05} = 6.21$). This implied that the model was statistically significant and there was goodness of fit of the model. Furthermore, the result implied that the independent variables in the study (idealized influence, inspirational motivation, individualized consideration, and intellectual stimulation) were good predictors of employee commitment. This was in agreement with the value of $p=0.000$ which was less than the alpha value (the conventional probability) of 0.05 significance level. The study therefore, concludes that transformational leadership practices would significantly influence the employee commitment in co-operative sector in Tanzania

Table 13
ANOVA Model of Fitness

Model	Indicator	Sum of Squares	df	Mean Square	F	Sig
1	Regression	56.235	4	14.491	13.482	.000 ^b
	Residual	281.173	102	1.211		
	Total		106			

a Dependent Variable: Employee Commitment

b Predictors: (Constant): Leadership Effectiveness (idealized influence, inspirational motivation, individualized consideration, and intellectual stimulation).

The Leadership Effectiveness coefficients are presented in Table 14. The results show that idealized influence had coefficients $\beta = -0.123$, $t = -2.186$, $p = 0.031 < \alpha = 0.05$, indicating significant influence of idealized influence on employee commitment. Inspirational motivation also showed a significant influence on employee commitment with the coefficients, $\beta = 0.268$, $t = 2.907$, $p = 0.000 < \alpha = 0.05$, which indicated positive influence of inspirational motivation on employee commitment. Individualized consideration had coefficients $\beta = 0.211$, $t = 3.193$, $p = 0.002 < \alpha = 0.05$, showing a positive and significant influence of individualized consideration on employee commitment. Intellectual stimulation had coefficients $\beta = 0.239$, $t = 3.287$, $p = 0.000 < \alpha = 0.05$, which indicated that intellectual stimulation positively and significantly influence employee commitment. The estimate of the regression coefficients, t-statistic and the p-value for the influence of leadership effectiveness on employee commitment are presented in Table 14. These coefficients answer the regression model relating the dependent variable and independent variables. The $Y = \beta_0 + \beta_1X_1 + \beta_2X_2 + \beta_3X_3 + \beta_4X_4 + e$ therefore became Leadership effectiveness = 1.703 – 0.123 (Idealized influence) + 0.268 (Inspirational motivation) + 0.211 (Individualized consideration) + 0.239 (Intellectual stimulation). The results on the beta coefficient of the resulting model showed that the constant $\alpha = 1.703$ was significantly different from 0 with a p-value less than 0.05. From the above regression equation, it was shown that holding training, performance appraisal, reward management, and employee relations practices to a constant zero, employee engagement would be at 1.703

From the results, the study rejected the entire null hypothesis that training idealized influence; inspirational motivation, individualized consideration, and intellectual stimulation had no significant influence on employee commitment in SACCOS in Tanzania and concluded that all the independent variables in the study had significant positive influence on employee commitment in co-operative organizations in Tanzania

V. CONCLUSIONS & RECOMMENDATIONS

5.1 Conclusions

The study examined the relationship between transformational leadership and employees' commitment in SACCOS. Specifically, the study assessed the influence of idealized influence, inspirational motivation, intellectual stimulation and individualized consideration on employee commitment in SACCOS. Basing on the findings, it was concluded that SACCOS leaders with high transformational skills have a competitive edge in today's complex workplace. These leaders demonstrate self-awareness, resilience, empathy, and flexibility. Furthermore, the study concluded that transformational leadership styles positively impact employee commitment, with idealized influence and intellectual stimulation being the most significant. Further, the study concluded that, there was a significant relationship between all transformational leadership variables and employee commitment, hence rejecting all null hypotheses.

5.2. Recommendations

Conclusively, the study suggests that SACCOS leaders should emphasize on utilizing strategic leadership as a crucial element for personal and professional growth, team cohesion, and organizational success. Furthermore, SACCOS should strengthen a collaborative and innovative team culture. which encourages the sharing of best practices and effective leadership strategies among team members In this way, SACCOS will be able to embrace all aspects of strategic leadership in all work dimensions as a core competency that will offer invaluable contribution for their organizational success.

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