

Charismatic and Transactional Leadership and Employee Engagement: Moderating Effect of Level of Education

Prakriti Koirala¹, Surya Balami², Kritika Munankarmi², Digvijaya Koirala¹, Jelina Chudal¹, Baburam Timilsina³

¹The University of Memphis, USA

²Kathmandu Model College, Nepal

³School of Management, Nepal

Abstract

The increasing burnout and mental health issues among employees have challenged organizational leaders to maintain sustained employee engagement, with leadership styles playing a crucial role. This study examines the impact of charismatic leadership (CL) and transactional leadership (TL) on employee engagement (EE) and investigates the moderating effect of education level. We hypothesize that higher levels of CL and TL enhance EE, with education level moderating this effect. Data from 91 respondents in Nepalese insurance companies were analyzed using multiple regression analyses and group comparison method using Chow's test. The results indicate that both CL and TL positively and significantly impact EE, with TL having a stronger influence, also education level moderates these relationships. This study contributes to the literature by reaffirming the significant effects of CL and TL on EE and provides practical guidelines for leaders to adopt these leadership styles, particularly TL, to enhance employee engagement.

Keywords: Leadership styles, Nepalese insurance companies, Sustained employee engagement

1. Introduction

Employee engagement is a crucial factor that influences the success of an organization. Widespread burnout and mental health issues among employees have led the organizational leaders struggling to secure sustained employee engagement as various factors influence its level including leadership styles. Leadership and its styles are the most important components of employee engagement. The process through which one person persuades a group of people to pursue a common objective is leadership [1]. A key element in deciding the success or failure of a business is its leadership style and leaders are responsible for creating a relationship between the employee and the organization [2]. The leadership styles (LS) critically contribute towards motivation and engagement of employees at an optimum level for organization

performance [3]. According to them, searching for proper leadership style for enhancing work engagement would be vital for organizations to sustain competitive advantages.

Employee engagement is defined as involvement, satisfaction, and enthusiasm with work [4]. Engaged personnel go above and beyond the requirements of their employment and contribute to the achievement of organizational goals. Engaged employees also contribute to organizational success as a link between company reputation and stakeholder value [5][6][7]. However, disengaged employees lack interest in work, make poor decisions, and take excessive time company reputation and stakeholder value [5] [6][7]. However, disengaged employees lack interest in work, make poor decisions, and take excessive time off from the job [8]. Leaders are concerned with determining the conditions under which certain employees are totally engaged and others are disengaged [9]. McBain. [10] observed employee engagement associated to the goal alignment within the organization. In addition, Wellins et al. [11] affirmed that employee engagement is the connection between the organization, the leader, and the individual. Opinions on defining engagement create difficulty when determining whether employee engagement is an attitude or behaviour, or whether an individual or group phenomenon [12]. According to McBain [10], leaders have the greatest influence on employee engagement in the organizations. However, the leadership style based on experience and knowledge may not be effective in all situations [13]. Leaders of organizations must evaluate their own leadership style to guarantee a completely invested workforce. Leadership style, particularly charismatic and transactional, significantly influences employee engagement. Charismatic leaders inspire through vision and charisma, while transactional leaders focus on performance-based rewards or penalties. Research confirms the positive impact of both charismatic and transactional leadership on employee engagement. However, it acknowledges the inconclusive nature of existing research on the variables influencing

engagement, ranging from leadership style to organizational culture, relations with managers, job satisfaction, and working environment. Accordingly, this study emphasizes the ongoing curiosity among researchers to identify the most profound variable influencing employee engagement, leading to the initiation of a study focusing on the impact of charismatic leadership (CL) and transactional leadership (TL) on employee engagement (EE).

The researchers figured out that there is less empirical claiming that charismatic and transactional leadership styles have significant effects on employee engagement, which has created a confusion on business leaders that how these leadership styles contribute to EE. In such situation, do charismatic and transactional leadership styles effect employee engagement? Can leaders boost employee engagement after following charismatic and transactional leadership styles? Similarly, if education level of employees determines the interpretation of, and responses to, leadership styles, then does level of education moderate the effects of charismatic and transactional leadership style on employee engagement? Hence, this study has sought to give the answer of these research questions by setting the objectives as: 1) To analyze the degree of impact of leadership style on employee engagement. 2) To test whether the level of education moderates this impact.

This study adds to the existing literature in numerous ways. First, research has shown that a supportive working environment, with opportunities for growth and development, can increase employee engagement [14]. Similarly, employees who report high levels of job satisfaction are more likely to be engaged in their work [15]. Additionally, a good relationship with one's manager, characterized by trust, respect, and effective communication, has been found to be a key predictor of employee engagement [16]. By creating a positive working environment, offering opportunities for growth and development, and fostering positive relationships with managers, organizations can promote employee engagement and increase productivity and success. By empirically examining the effects of CL and TL on EE, this study extends previous research on employee engagement. Second, organizational culture is the foundation for employee engagement and organizational performance as it shapes the values, norms, and behaviors that employees experience on a daily basis [17]. Furthermore, employees who feel connected to their organization's culture are more likely to be engaged and perform better than those who do not [18]. Similarly, a study in HBR (Harvard Business Review) unveiled that employees who work in organizations with positive cultures are more likely to report high level of engagement, job satisfaction, and commitment to their organization [19].

The research investigates on how leadership styles, particularly charismatic and transactional,

positively impact EE. Third, different researchers have suggested different variables that are majorly influential for employee engagement. One group of experts has suggested leadership style as prime variable for employee engagement. On the other hand, other group of experts claim, not leadership style, but relation with manager, job satisfaction, working environment, organizational culture are some prime variables primarily responsible for employee engagement. So, the result is inconclusive. Managers often get confused about which one variable should be taken carefully into consideration for employee engagement. This research extends prior investigations in this field by presenting an integrated model of employee engagement that is impacted by both transactional and charismatic leadership styles in the workplace, as shown in Figure 1. Additionally, the study investigates the moderating influence of employees' level of education on this effect. In conclusion, this contribution has the practical consequence of providing organizational leaders and managers with some recommendations on how to increase EE via motivation and an effective leadership style. Moreover, the outcomes of this research ought to empower certain individuals to advise organizations on the most effective methods of training managers to foster employee engagement.

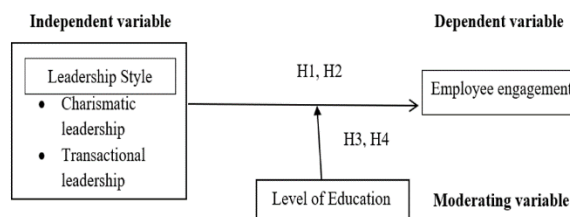


Figure 1. Conceptual framework [20]

2. Literature Review and Hypotheses

CL and EE - Every leader has certain parts to play to ensure organization's smooth operation and enhanced performance. One of the most prominent formats for classifying and studying leadership includes two leadership styles - transactional (based on reward system and punishments) and charismatic (based on inspiration and behavioral charisma) [21]. Employee engagement is a critical factor in organizational success, and it has been extensively studied by researchers. One of the most influential models of employee engagement is the Job Demands-Resources (JD-R) model, which proposes that engagement is a result of the interaction between job demands and job resources [22]. The paradigm shows that job demands, such as workload and time pressure, may result to stress and disengagement. In contrast, job resources, such as social support, autonomy, and feedback, can increase engagement and well-being. In this study, too, two factors – job demand (workload,

time pressure) and job resources (social support, feedback) were taken into consideration while measuring employee engagement.

Leadership styles exert a substantial influence on employee engagement, as diverse approaches yield contrasting outcomes. Transformational leadership, for example, stresses inspiration, intellectual stimulation, and individual consideration, creating employee purpose and personal growth [23]. Democratic leadership, which is distinguished by inclusive decision-making procedures, promotes employee participation and ownership, potentially boosting engagement [24]. Conversely, laissez-faire leadership, characterized by a hands-off attitude, may result in lower involvement due to a lack of guidance and structure [25]. Each leadership style's impact on engagement emphasizes the need of matching leadership practices with company culture and goals, as emphasized by numerous leadership researchers [23][26]. Charismatic leadership is sub-type of transformational leadership. The basis of charismatic leadership focuses on the ability of the leader to exhibit power based on exceptional skills and abilities to build relationships [27]. Charismatic leadership style is regarded as the most successful and highly rated trait driven leadership style, in which leaders possess vision and a personality that inspire people to carry out the mission [28]. The method fosters creativity and invention and is frequently highly motivating. Yet, when charismatic leaders leave, the organization can appear rudderless and without purpose for an extended period of time since charismatic leaders rarely develop substitutes. Similarly, charismatic leadership is built on their personality power, as a result, leaders frequently remove other strong and competing personalities.

Charismatic leaders are the "superstars" of leadership. We normally reserve the term "charismatic" for well-known political, social, and business leaders who have had a substantial impact on the lives of others. Charismatic leadership has been found a crucial element influencing employee engagement. Avolio and Yammarino [26] defined charismatic leaders as those with a compelling vision, great communication abilities, and the capacity to inspire and motivate their followers. This emotional appeal and visionary communication help to develop trust and rapport within the team, resulting in a healthy work environment.

Furthermore, Bass and Riggio. [23] contended that charismatic leaders excel at offering customized feedback and appreciation to staff, supporting a sense of purpose and individual significance. This study uses these ideas to emphasize the role of charismatic leadership in increasing employee engagement, providing organizations with helpful information on effective leadership techniques. Coupling the observations mentioned above, this study presents the following hypothesis:

H¹: Charismatic leadership style would be positively associated with employee engagement.

TL and EE - Effective transactional leadership style is characterized by transactions or exchanges – the promise of reward for good performance, and discipline for poor performance [29]. Transactional leadership, which is common in many firms, can help define everyone's duties and responsibilities, and because team members are evaluated based on performance, ambitious employees driven by external rewards thrive. Some of its policies may potentially demotivate workers. Bass [30] indicated leaders who displayed transactional characteristics know the actions followers should take to complete an outcome, so they satisfy follower's needs in exchange for certain achievements. Transactional leaders also offer rewards or impose punishments to achieve compliance [31]. With transactional leadership, followers do not perform beyond expectations [32]. [33] stated this form of leadership consists of constructive and corrective acts. Constructive transactions clarify expectations whereas corrective transactions create desired change.

Leadership styles have a tremendous impact on the landscape of employee engagement, with transactional leadership being one popular way. Transactional leaders follow a set of explicit expectations, structured incentives, and consequences. This style emphasizes the interchange between leaders and followers, with rewards for accomplishing objectives and penalties for falling short. Transactional leadership, as defined by Bass and Riggio [23], creates an environment in which employees clearly understand their roles and duties, supporting task completion through a specified framework. While transactional leadership can boost productivity and efficiency, its impact on employee engagement is task-oriented and does not fully address fundamental motivational variables. The emphasis on external rewards and punishments may result in a transactional rather than relational dynamic in the workplace. Coupling the above observations led this research to follow hypothesis:

H²: Transactional leadership would be positively associated with employee engagement.

3. Moderating Role of Level of Education

An employee's level of education has a significant impact on their leadership style, influencing different areas of their management and decision-making approach [34]. Similarly, response to the leadership styles can vary based on the education level of individual within an organization. According to research, highly educated employees choose leaders with transformational or participative leadership styles, which include open communication,

collaborative decision-making, and an emphasis on personal growth [35]. These individuals value autonomy, intellectual stimulation, and possibilities for growth, which aligns with leadership techniques that stimulate innovation and individual empowerment. Less educated employees, on the other hand, may prefer leaders who use more directive or transactional leadership styles, which provide clear instructions, structure, and rewards for task completion [36]. They may value stability, predictability, and tangible incentives, and will respond positively to leaders that provide guidance, establish clear expectations, and maintain a hierarchical organizational structure [37].

Highly educated employees may be more open to charismatic leaders that exhibit vision, inspiration, and confidence [38]. These employees frequently have critical thinking skills and a thorough comprehension of complicated topics, enabling them to appreciate charismatic leaders' strategic vision and long-term goals [39]. Furthermore, educated employees may desire intellectual stimulation and personal growth possibilities, which charismatic leaders frequently give through their compelling vision and ability to inspire others. Less educated employees, on the other hand, may be drawn to charismatic leaders because of their personal charm and strong presence, which provide reassurance and motivation [40]. However, the level of education may influence the degree of skepticism regarding charismatic leaders, with more educated individuals more inclined to critically examine the leader's vision and assess its viability and alignment with corporate objectives [41].

Employees' responses to transactional leadership styles can vary depending on their degree of education. According to research, highly educated employees may have more autonomy and critical thinking skills, making them more likely to select leaders who take a more participative or transforming approach [42]. On the other hand, less educated employees may prefer transactional leaders who provide clear orders and tangible rewards for task completion because they value stability and predictability in the workplace. Employees' impressions of transactional leadership can be shaped by their level of education, influencing their acceptance and effectiveness inside the firm.

Higher levels of education have been linked to increased job satisfaction, motivation, and commitment to corporate goals [43]. Employees with a high degree of education are more likely to seek meaningful job opportunities that promote personal growth, skill development, and intellectual stimulation, resulting in higher levels of engagement [44]. Furthermore, education develops critical thinking abilities, allowing workers to better understand their positions within the business and contribute more effectively to its success. On the other

hand, people with lesser levels of education might be less engaged because they think there are less prospects for growth and progress [45]. Coupling the foregoing discussion led this study formulating the following hypotheses:

H³: Level of education would moderate the relationship between charismatic leadership and employee engagement.

H⁴: Level of education would moderate the relationship between transactional leadership and employee engagement.

4. Methods

4.1. Sample and Procedure

The research sample comprised professionals from insurance businesses with diverse demographic origins. Out of the total 35 insurance companies in Nepal, 5 insurance companies were taken as sample for collecting the data using simple random sampling technique. After excluding the data that was not available, a total of 91 out of the initial 100 respondents got included in the final sample for study. The participants had an average age of 33.29 years with a standard deviation of 9.22. They also had an average tenure of 6.91 years with a standard deviation of 4.61. Out of the total, 41.8% were male, and 47.3% had obtained a bachelor's degree or higher.

4.2. Measures

The assessment of all significant factors was conducted using a 5-point Likert-type scale, where 1 represents strong agreement and 5 represents strong disagreement.

4.2.1. CL. The CL scale developed by Conger and Kanungo [46] was used for this study. The scale contains six dimensions and 24 questions, out of which, three dimensions – strategic vision and articulation, sensitivity to environment, and sensitivity to the needs of members – and 10 questions were included in this study. Strategic vision and articulation include four items. Sample item:

“Provides inspiring strategic and organizational goals”.

Sensitivity to the environment includes 3 items and sample items

“Readily recognizes constraints in the physical environment that may stand in the way of achieving organizational objectives”.

Sensitivity to needs of members includes 3 items; sample item: “Influences others by developing mutual liking and respect”. The coefficient alpha was 0.944.

4.2.2. TL. Transactional leadership was measure through Multifactor Leadership Questionnaire by Bernard et al. [47]. The scale includes two items; sample item: “I keep track of all mistakes”. The coefficient alpha for this scale was 0.944.

4.2.3. EE. The measurement was based on Gallup Q12 Survey [48], which had 12 items, only 3 items were included in this study. A sample items included: “I know what is expected of me at work”. The coefficient alpha for this scale was 0.944.

4.3. Control Variables

Spector and Brannick [49] and Cohen J. [50] discussed the appropriate use, and potential misuse, of control variables in non-experimental research. They recommended that prior findings and theory should be evaluated before applying any additional control variables. Therefore, this study controlled for level of education (1 = +2 or equivalent, 2= bachelor’s degree, 3= master’s degree). The respondents having bachelor’s degree (47.3%) are less than the respondents having master degree (52.7%). The version of master’s degree and bachelor’s degree employees are less or more similar.

4.4. Research Design and Data Analysis

A cross-sectional research strategy was used to evaluate the effects of CL and TL on EE in insurance companies of Nepal to achieve the first research objective in which regression analysis was performed. The data collected was analyzed employing IBM SPSS Statistics Version 25. Pearson correlation coefficient and multiple regression analysis were performed to test the first two hypotheses, H¹ and H². Similarly, group comparison method using Chow’s test was performed to test whether and how educational position moderates the relationship between CL and TL, and EE, H³ and H⁴.

5. Results

5.1. Descriptive Statistic and Inter-correlations

Table 1 presents the descriptive statistic and correlations. As expected, CL and TL were strongly related to EE. CL (r = 0.89, p < 0.01) and TL (r = 0.94, p < 0.01) were positively (highly) and significantly correlated with employee engagement. Similarly, the means of CL, TL and EE were 2.19 (SD=1.11), 2.05 (SD= 0.97) and 2.16 (SD=1.11) respectively. The

implications associated with this are outlined in the "Discussion" section.

Table 1. Descriptive statistic

	Mean	SD	CL	TL	EE
CL	2.19	1.11	1		
TL	2.05	0.97	0.91**	1	
EE	2.16	1.11	0.89**	0.941**	1

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

5.2. Impact of Charismatic and Transactional Leadership Styles on Employee Engagement

For the purpose of accomplishing the first research objective and test the first research hypothesis, multiple regression model was used. The coefficient of multiple determinations (R Square) values is presented in Table 2. This table illustrates the extent to which the combined effects of CL and TL account for the total variation in EE. Table 2 displays a coefficient of multiple determination value of 0.893, indicating that 89.3% of the variation in EE can be explained by CL and TL.

Table 2. Variation in EE explained by CL and TL

Model	R	R Square	Adjusted Square	R	Std. Error of the Estimate
1	0.945 ^a	0.89	0.89		3.66962

- a. Predictor: (Constant), Transactional Leadership, Charismatic Leadership
- b. Dependent Variable: Employee Engagement

For the goodness-of-fit of regression analysis, analysis of variance test was made. The result of this test is presented in Table 3. As indicated in Table 3, the alternative hypothesis was accepted since p-value was significant (0.000). This implies that CL and TL contribute to the EE.

Table 3. Goodness of fit of regression

Model	Sum of Squares	Df	Mean Square	F	Sig.
Regression	9924.518	2	4962.259	368.499	.000 ^b
1 Residual	1185.021	88	13.466		
Total	11109.538	90			

- a. Dependent Variable: Employee Engagement
- b. Predictor: (Constant), Transactional Leadership, Charismatic Leadership

The constant value and regression coefficient for the analysis of regression were calculated; the results, as indicated in Table 4, show that CL and TL styles have positive and significant, transactional leadership

has significantly higher, impact on EE (CL: standardized $\beta = 0.20$, $p < 0.05$; TL: standardized $\beta = 0.76$; $p < 0.05$).

Table 4. Regression analysis of EE on CL and TL

Model		Unstandardized Coefficients		Std. Error	Standardized Coefficients	
		B	□		Beta	t
1	(Constant)	-.599		.905		-.663 .509
	Charismatic Leadership	.400		.166	.200	2.417 .018
	Transactional Leadership	1.739		.190	.760	9.165 .000

a. Dependent Variable: Employee Engagement

5.3. Moderating Role of Level of Education on Impact of Charismatic and Transactional Leadership Style on Employee Engagement

To test whether the level of education plays a moderating role on impact of charismatic and transactional leadership on employee engagement group comparison method was performed. As shown in Table 5, the values of coefficients of multiple determination for bachelor’s and master’s degree are 0.932 and 0.922 respectively. This implies that the variation in EE explained by CL and TL is different in different groups of levels of education.

Table 5. Variation in CL and TL explained by EE (Level of Education wise)

Level of education	Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
Bachelor degree	2	.965 ^a	.932	.929	2.30465
Master degree	2	.960 ^b	.922	.918	3.39580

a. Predictor: (Constant), Transactional Leadership, Charismatic Leadership

Table 6. Goodness of fit of regression

Education Level		Sum of Squares	Df	Mean Square	F	Sig.
Bachelor degree	Regression	2910.288	2	1455.144	273.965	.000 ^b
	Residual	212.457	40	5.311		
	Total	3122.744	42			
Master degree	Regression	6095.001	2	3047.500	264.277	.000 ^b
	Residual	518.916	45	11.531		
	Total	6613.917	47			

a. Dependent Variable: Employee Engagement

b. Predictor: (Constant), Transactional Leadership, Charismatic Leadership

For the goodness-of-fit of group comparison method, analysis of variance test was made. As indicated in Table 6, the alternative hypotheses were accepted since p-values were significant in all level of education - bachelor (0.000) and master (0.000). The

implication of this was that the charismatic and transactional leadership styles contribute to employee engagement in both groups of levels of education.

The constant value and regression coefficient for group comparison method were calculated; the results, as indicated in Table 7, show that CL has positive and significant impact on EE in employees having bachelor degree (Standardized $\beta = 0.662$, $p < 0.05$), however, it has negative and significant effect on EE among employees having master degree (standardized $\beta = -0.437$, $p < 0.05$). Similarly, TL has positive and significant impact on EE in both group of level of education (Bachelor: standardized $\beta = 0.338$, $p < 0.05$; Master: standardized $\beta = 1.359$, $p < 0.05$); significantly greater effect in master degree employees. To test whether the beta coefficients for each group of level of education are statistically different from the entire sample (moderating effect), we conducted Chow’s test. Since F-statistic (17.58) is far larger than critical F-value (2.71) for the given degree of freedom (91) at 0.05 level of significance, the beta coefficients mentioned earlier are statistically different, which implies level of education has moderating effect in the relationships between CL and TL, and EE.

Table 7. Regression analysis of EE on CL and TL (Level of Education Wise)

Level of Education Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
Bachelor Degree	(Constant)	1.081	.907		1.191	.241
	Charismatic Leadership	1.112	.130	.662	8.518	.000
	Transactional Leadership	.804	.185	.338	4.347	.000
Master Degree	(Constant)	1.086	1.324		.820	.416
	Charismatic Leadership	-.993	.278	-.437	-3.567	.001
	Transactional Leadership	3.099	.279	1.359	11.100	.000

a. Dependent Variable: Employees Engagement

5.4. Hypotheses Test

The study proposed to test four different hypotheses. They were tested based on multiple regression models and group comparison methods.

H¹ stated that there is a significant positive relationship between charismatic leadership and employee engagement.

For testing the first hypothesis, multiple regression model was performed. The regression coefficient of CL on EE showed that CL has significant positive impact on EE. The results confirmed the proposed hypothesis.

H² proposed that significant positive relationship between transactional leadership style and employee engagement.

For testing the second hypothesis, multiple regression model was performed. The regression of TL on EE showed that TL has significant positive impact on EE. The results confirmed the proposed hypothesis.

H³ stated that level of education would moderate the impact of charismatic leadership on employee engagement.

Similarly,

H⁴ stated that level of education would moderate the impact of transactional leadership style on employee engagement.

Referring to Chow’s test results, the level of education moderates the impact of charismatic and transactional leaderships on EE, which supported the study’s belief that level of education moderates the impact of discussed leadership styles on employee engagement.

6. Supplemental Analyses

To provide further insight into the relationship between CL and EE, and, TL and EE shown above, this study conducted supplemental analyses. Since the sample differed with demographic variables of the respondents, it would be useful and probably insightful to know if any varies were observed between the sampled groups in terms of reported measures or especially, in the CL and TL relationships to EE.

First, this study selected two pairs of sub-groups from gross samples in terms of gender and length of employment. By gender, one group has its female respondents and another male. By length of employment, groups have their members’ length of employment between 2 to 5 years and 5 years and above. Secondly, this study performed regression analyses in four groups.

As indicated in Table 8, the values of coefficients of multiple determination for female and male groups are 0.924 and 0.979 respectively. This implies that the variation in EE explained by CL and TL is different in female and male; higher in male group of respondents.

Table 8. Variation in CL and TL explained by EE (Gender Wise)

Gender	Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
Female	3	.924 ^a	.854	.849	4.39185
Male	3	.979 ^a	.957	.955	2.33369

a. Predictors: (Constant), Transactional Leadership, Charismatic Leadership

Similarly, as indicated in Table 9, the values of the

coefficients of multiple determination for respondents having length of employment between 2 to 5 years and 5 years and above are 0.976 and 0.898 respectively. This implies that the variation in EE explained by CL and TL is different in respondents having different tenures; greater in group of respondents having length of employment between 2 to 5 years.

Table 9. Variation in CL and TL explained by EE (Length of Employment Wise)

Length of employment Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
Between 2 and 5 years	.976 ^a	.953	.950	2.73558
Above 5 years	.898 ^a	.806	.797	3.56204

a. Predictors: (Constant), Transactional Leadership, Charismatic Leadership

For the goodness-of-fit of group comparison method regression analysis, analysis of variance test was made. As indicated in Table 10 and 11, the alternative hypotheses were accepted since p-values were significant in female and male, and, length of employment between 2 to 5 years and 5 years and above. The implication was that the charismatic and transactional leadership styles contribute to employee engagement in both groups of gender and length of employment.

Table 10. Goodness of fit of regression

Gender	Model	Sum of Squares	df	Mean Square	F	Sig.
Female	3 Regression	5662.789	2	2831.394	146.793	.000 ^b
	Residual	964.419	50	19.288		
	Total	6627.208	52			
Male	3 Regression	4290.754	2	2145.377	393.927	.000 ^b
	Residual	190.614	35	5.446		
	Total	4481.368	37			

a. Dependent Variable: Employees Engagement

b. Predictors: (Constant), Transactional Leadership, Charismatic Leadership

Table 11. Goodness of fit of regression

Length of Employment	Model	Sum of Squares	df	Mean Square	F	Sig.
Between 2 and 5 years	4 Regression	4386.857	2	2193.428	293.106	.000 ^b
	Residual	217.018	29	7.483		
	Total	4603.875	31			
Above 5 years	4 Regression	2267.128	2	1133.564	89.341	.000 ^b
	Residual	545.589	43	12.688		
	Total	2812.717	45			

a. Dependent Variable: Employees Engagement

b. Predictors: (Constant), Transactional Leadership, Charismatic Leadership

The constant value and regression coefficient for the group comparison method were calculated; the results, as indicated in Table 12, show that CL has positive and significant impact on EE in female and male groups of respondents (Female: Standardized β = 0.113, $p < 0.05$; Male: 0.281); greater in male.

Similarly, as indicated in Table 12, TL also has positive and significant impact on EE in female and male groups of respondents (Female: Standardized $\beta = 0.347$, $p < 0.05$; Male: 0.160); greater in female.

Table 12. Regression analysis of EE on CL and TL (Gender Wise)

Gender			Unstandardized Coefficients		Standardized Coefficients		
			B	Std. Error	Beta	t	Sig.
Female	3	(Constant)	-.471	1.423		-.331	.742
		Charismatic Leadership	.223	.298	.113	.749	.457
		Transactional Leadership	1.889	.347	.818	5.446	.000
Male	3	(Constant)	-1.017	.895		-1.136	.264
		Charismatic Leadership	.568	.143	.281	3.982	.000
		Transactional Leadership	1.639	.160	.724	10.257	.000

a. Dependent Variable: Employees Engagement

Likewise, CL has, as portrayed in Table 13, positive and significant impact on EE in tenure between 2 to 5 years' group of respondents (Standardized $\beta = 0.428$, $p < 0.05$), however, CL has no significant impact on EE in employees having tenure of 5 and above years (Standardized $\beta = -0.005$, $p > 0.05$).

Table 13. Regression analysis of EE on CL and TL (Length of Employment Wise)

Length of Employment	Model		Unstandardized Coefficients		Standardized Coefficients		
			B	Std. Error	Beta	t	Sig.
Between 2 to 5 years	4	(Constant)	-.813	1.346		-.604	.551
		Charismatic Leadership	1.020	.259	.428	3.943	.000
		Transactional Leadership	1.252	.241	.565	5.203	.000
Above 5 years	4	(Constant)	.999	1.556		.642	.524
		Charismatic Leadership	-.007	.286	-.005	-.025	.980
		Transactional Leadership	1.855	.393	.902	4.719	.000

a. Dependent Variable: Employees Engagement

Additionally, TL has positive and significant impact on EE in both lengths of employment (Between 2 to 5 years: standardized $\beta = 0.565$, $p < 0.05$; 5 years and above: standardized $\beta = 0.902$, $p < 0.05$ 0.281), greater in tenure 5 and above years. To test whether the beta coefficients for each group of gender and length of employment are statistically different from the entire sample (moderating effect), we conducted Chow's test. In the case of gender, since F-statistic (2.20) is less than critical F-value (2.71) for the given degree of freedom (91) at 0.05 level of significance, the beta coefficients mentioned earlier are not statistically different, which implies that gender has no moderating effect in the relationships between CL and TL, and EE. In the case of length of employment, since F-statistic (15.60) is less than critical F-value (2.71) for the given degree of freedom (91) at 0.05 level of significance, the beta coefficients mentioned earlier are statistically different, which implies that length of employment has moderating effect in the

relationships between CL and TL, and EE.

7. Discussion

The study examined the relationships between charismatic leadership and transactional leadership, and employee engagement in Nepalese insurance companies. The research furthermore focused on the potential underlying role of level of education as moderating variable in the relationships between charismatic and transactional leaderships, and employee engagement. As hypothesized, the significant positive relationships were found between CL and TL, and EE, H¹ and H². Although these relationships were very strong (shown in Table 1), transactional leadership influences the employee engagement more than charismatic leadership does. The reason for this may be that the transactional leader's emphasis on clarity, structure, and task-oriented focus. Transactional leaders provide clear expectations and rewards based on performance, fostering a sense of security and predictability. Their motivation through tangible rewards, effective risk management, and adaptability to routine environments align well with stable work environments. Empirical support also indicates positive organizational outcomes associated with transactional leadership, emphasizing the effectiveness in specific situations [40] [51]. While charismatic leadership inspires vision, the practical and results-driven nature of transactional leadership can be more influential in guiding organizations toward precise goals and maintaining stability. Hence, the evidence suggests that in contexts requiring clarity, task-oriented focus, and stability, transactional leadership tends to be more influencing and effective than charismatic leadership. Research indicates that both transactional and charismatic leadership styles have the potential to equally influence employee engagement through distinct, yet complementary mechanisms. Transactional leaders, by setting clear expectations, providing structure, and offering rewards based on performance, create a work environment that fosters employee commitment and motivation. Charismatic leaders, on the other hand, captivate and energize employees by articulating a compelling vision, demonstrating passion, and exhibiting charismatic behaviors [40]. This visionary and inspirational approach from charismatic leaders leads to increased enthusiasm and a stronger sense of identification among employees with organizational goals. The combination of transactional elements, such as task-oriented focus and reward systems, with charismatic elements forms a powerful leadership strategy, contributing to a more comprehensive and effective approach for enhancing employee engagement [40]. These discussions fully accepted the proposed hypotheses that charismatic leadership and transactional leaderships are positively associated

with employee engagement.

The confirmation of third and fourth hypotheses showed that the level of education moderates the relationships between charismatic and transactional leadership, and employee engagement. The finding suggested that the positive relationships between charismatic and transactional leaderships, and employee engagement are moderated in employees having different levels of education. It means level of education of the employees has impact on the relationship between leadership styles and employee engagement. Employees with higher levels of education may be more open to charismatic leaders that exhibit vision, inspiration, and confidence [38]. On the other hand, less educated employees may be drawn to charismatic leaders because of their personal charm and strong presence, which provide reassurance and motivation [40]. However, the level of education may influence the degree of skepticism regarding charismatic leaders, with more educated individuals more inclined to critically examine the leader's vision and assess its viability and alignment with corporate objectives [21]. Employees' responses to transactional leadership styles can differ based on their level of education. According to study, highly educated employees may have greater autonomy and critical thinking skills, making them more inclined to choose leaders who are more participative or transformative [42]. Less educated employees, on the other hand, may prefer transactional leaders who provide clear directions and real rewards for task accomplishment because they place a premium on workplace stability and predictability. Therefore, level of education may act as a moderating factor, shaping how employees interpret and respond to different leadership styles, ultimately influencing the effectiveness of both charismatic and transactional approaches in engaging a diverse workforce. Also, the perspectives of employees having different level of education in the organization regarding leadership style might be similar, so regardless of the level of education, all employees maybe viewing the leadership style in similar manner resulting similar relationships between leadership styles and employee engagement with different level of education, which future research studies should examine in new data. Thus, testing the moderating role of level of education in relationships between leadership styles and employee engagement is need of the existing literatures.

The supplemental analyses indicated that gender has no moderating effects in the relationships between CL and TL, and employee engagement. The possible explanation for this is that the female and male respondents in investigated Nepalese insurance companies might have perceived the charismatic and transactional leadership styles in similar way. This means that the effectiveness or ineffectiveness of charismatic and transactional leaderships in engaging

employees in their job does not differ in female and male. Similarly, shifting today's organizations towards more inclusive and equitable practices might have minimized the impact of gender in leadership's effectiveness in organizational outcomes. Similarly, the supplemental analyses supplied the results that length of employment has moderating effects on relationships between CL and TL, and EE. The possible reason for this maybe that the employees with longer length of employment might have the opportunity to understand and align with vision, values, behaviors, inspirational approach, and enthusiasm of charismatic leaders. The familiarity of employees with these charismas of leader may make the employees feel these charismas not so special which may reduce the inspiration of employees to be engaged more in their job. The opposite situation maybe occurred for the newly appointed employees or employees with shorter length of employment. Similarly, employees with longer years of experience in organization may perceive the transactional leadership as routine or rigid, which may help employees to be predicable and clear about leader's rewards and punishments. This may motivate employees to prefer stability, predictability, and clear rewards for their efforts and so employees with longer years of working experience with transactional leadership may be more engaged in job.

7.1. Theoretical Implications

The study provides significant theoretical contributions. As previously said, there is a lack of research on how charismatic leadership and transactional leadership effects employee engagement. Researchers have only recently begun to study this potential consequence. Additional research will be necessary to determine the existence, strength, and differential effects of this relationship across industries. In order to address this specific research deficiency, this study incorporated charismatic leadership and transactional leadership into the research setting and examined their associations with employee engagement (EE). Prior study in the field of leadership has examined the correlation between CL (Charismatic Leadership) and TL (Transformational Leadership) with employee happiness. However, there has been limited focus on the connection between CL and TL and employee engagement. There is a scarcity of empirical research on leadership styles, specifically charismatic and transactional leadership, and its impact on employee engagement.

Secondly, this study adds to the current body of research by addressing the request of researchers to investigate the factors that come before or influence EE. This study examines the antecedents of employee engagement (EE) that are undertaken with the purpose of helping the business, by specifically concentrating on the interaction between corporate leadership (CL)

and team leadership (TL). The study findings revealed that two specific leadership styles, namely charismatic leadership, and transactional leadership, have a beneficial influence on employee engagement (EE). Thus, the study expands upon prior empirical studies on EE.

Furthermore, this study significantly contributes to the versatility of leaders in using both charismatic and transactional methods appears to be critical in influencing employee engagement for motivation. Investigating the situations under which leaders' transition between different styles, as well as their influence on various employee groups, can provide insight on the intricacies of leadership flexibility and its consequences for long-term employee engagement [23] [52].

Finally, the current study advances the growing literature on CL and TL. While prior research has shown leadership style to be a powerful predictor of employee engagement, their potential impacts on work engagement of employees have thus far received little empirical attention. The present research furthers the investigation that positive effects of charismatic and transactional leadership on EE. Therefore, the exploration of these relationships answers the calls to examine the potential influence of CL and TL on EE.

7.2. Practical Implications

The study's findings have significant implications for managerial practices, as discussed below. Firstly, the research highlights actionable ideas for improving employee engagement by combining charismatic and transactional leadership styles. Leadership training programs should promote the development of charismatic skills, stressing inspirational communication and vision-sharing, while also imparting transactional components like as clear expectations and performance-based incentives.

Secondly, leaders are urged to adapt their approaches dynamically, understanding when a charismatic leadership style is appropriate for inspiring a common vision and managing change, and when transactional leadership is required to maintain operational clarity. Effective communication, both emotionally charged for charismatic leadership and clear and consistent for transactional leadership, is critical. Recognition and incentive systems should be consistent with both methods, recognizing employees' contributions to the organization's vision while assuring real rewards related to specific goals. Leadership succession planning should include persons who can embody both styles, allowing for seamless transfers. Establishing regular feedback methods and cultivating a culture of trust and collaboration are critical for ensuring leaders remain responsive to employee issues. Implementing these tactics allows firms to develop a balanced leadership framework that optimizes both charismatic and

transactional features, resulting in long-term employee engagement. According to the research, both transactional and charismatic leadership styles can boost employee engagement. Therefore, in order to be flexible and satisfy the demands of their employees, managers might benefit from developing their skills in both methods. Employee engagement is essential for the success of organizations. Employee engagement should be a top priority for managers, who may do this through fostering it at work through leadership development, communication, recognition, and rewards. The study emphasizes the various effects that transactional and charismatic leadership styles can have on employee engagement. Depending on their aims and objectives, managers can utilize this information to determine which style of leadership is best suited for their firm while deciding about employee engagement.

8. Limitations and Future Research Directions

Although the study contributed to the existing knowledge, it does have several drawbacks. First, a limitation in this study is the presence of common method bias. Despite performing the reliability test prior to testing the hypotheses, all data were obtained from the same respondents and collected at a single instance, which may still result in common method biases. Common methods bias was described as an inflated correlation between two variables since they were measured using the same method [53]. However, caution should still be used when doing studies in the future. For instance, additional research is required to validate the model proposed in this study by adding moderators to control the bias associated with conventional approaches. Stated differently, it is recommended that future studies investigate the moderating effects of respondent's gender, age, position, and tenure and assess the degree and direction of these attributes on the model. One limitation of the study was the collection of all data at one-time point, which limited the ability to examine potential reverse causal relationships between CL and TL and EE. Also, the validity test can be performed.

Secondly, the data were collected through questionnaire which is insufficient to determine the actual attitudes of employees. To acquire more precise and dependable data regarding leadership style (namely charismatic and transactional) and employee engagement, researchers in the future might carry out interviews with both managers and employees.

Furthermore, the study did not include a bigger sample size due to limitations in both time and expense. Therefore, the findings of this study may not be representative of the entire population. Future Researchers can include larger sample size and study the diverse population. In addition, the further study of corporate organizations, service providing

companies and other sectors can be studied on the same topic.

Lastly, study may not be able to demonstrate causation or record changes over time as it has used a correlational research design. Prospective investigations may employ longitudinal or experimental methodologies to examine the causative connections between CL and TL and EE, as well as to evaluate the temporal dynamics of these associations.

9. Conclusion

Empirical investigation in this study reveals the impact of charismatic and transactional leadership on employee engagement, offering valuable insights into leadership dynamics within organizational setting. According to earlier studies, research indicates that these elements positively influence the level of employee work engagement, which is essential for the efficient functioning of businesses. Substantiating the negative side of charismatic and transactional leaderships, this paper found that these leaderships can encourage influence to be engaged in their job. The study further suggests that decision makers should not excessively concern themselves with the educational background of employees when engaging them in their job, as long as they demonstrate charismatic and transactional leadership styles.

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