

ABSTRACT

This study aims to identify the core capacities required by female leaders in the banking sector and to analyze how transformational leadership styles adopted by women contribute to the achievement of Key Performance Indicators (KPIs). A qualitative phenomenological approach was used, involving in-depth interviews with six respondents working in banking units led by female leaders.

The findings reveal that effective female leaders possess a combination of technical competence, professionalism, emotional intelligence, team-building and direction skills, as well as principled leadership and self-confidence. The transformational leadership style demonstrated by female leaders fosters an inclusive, collaborative, and inspiring work culture. Values such as empathy, open communication, and participatory decision-making encourage higher employee motivation and team productivity, which directly influence the achievement of organizational KPIs.

This research contributes theoretically to the development of gender-based transformational leadership concepts and offers practical recommendations for banking institutions to strengthen female leadership capacity through diversity policies and human capital development programs.

Keywords: *Women leadership, transformational leadership, Key Performance Indicators (KPI), banking, inclusive work culture*

