

AN EMERGING FOLLOWERSHIP THEORY

The Influence Bank

Why Leaders Borrow Power from Followers

Dr. Ashley Newcomb

Founder, Inspired Coaching and Leadership | Graduate Leadership Program Director, Evangel University

Professional Discussion • Global Followership Conference 2026

SET THE SCENE



Picture a bank. A teller behind the counter, a customer in front of it, a vault holding what's actually at stake.

What if leadership power isn't owned — it's borrowed?

THE OLD ASSUMPTION

- Power sits exclusively in the leadership position.
- Followers receive influence; they don't shape it.
- Once granted, authority is assumed to hold steady.

THE FOLLOWERSHIP REFRAME

- Influence is loaned by followers, not owned by leaders.
- Every follower holds an account they choose to extend or withhold.
- That loan can be renewed, renegotiated, or recalled.

Most leadership theory studies the lender and ignores the loan.



Followers as backdrop

Leadership research overwhelmingly centers around the leader's traits, decisions, and style.



Influence treated as static

Once authority is granted, it's assumed to persist — regardless of ongoing performance.



No account for withdrawal

Little language exists for how, when, or why followers pull their support back.



THE CORE METAPHOR

Leaders don't own influence. They hold it in an account.

Every follower funds that account — through trust extended, credibility assigned, and daily deposits of attention and cooperation. Leaders don't generate influence on their own; they draw on a balance followers choose to maintain.



DEPOSIT

Trust, cooperation, and voluntary effort extended to the leader.



BALANCE

The leader's usable influence at any given moment — never fixed.



WITHDRAWAL

Followers reduce cooperation, voice, or visibility when trust erodes.

Two variables shape every follower's account



Influence Loan Propensity

How readily a follower extends trust and cooperation to a leader
— before results are proven.

HIGH → extends credit early and often

LOW → waits for evidence before committing



Independent Contribution Capacity

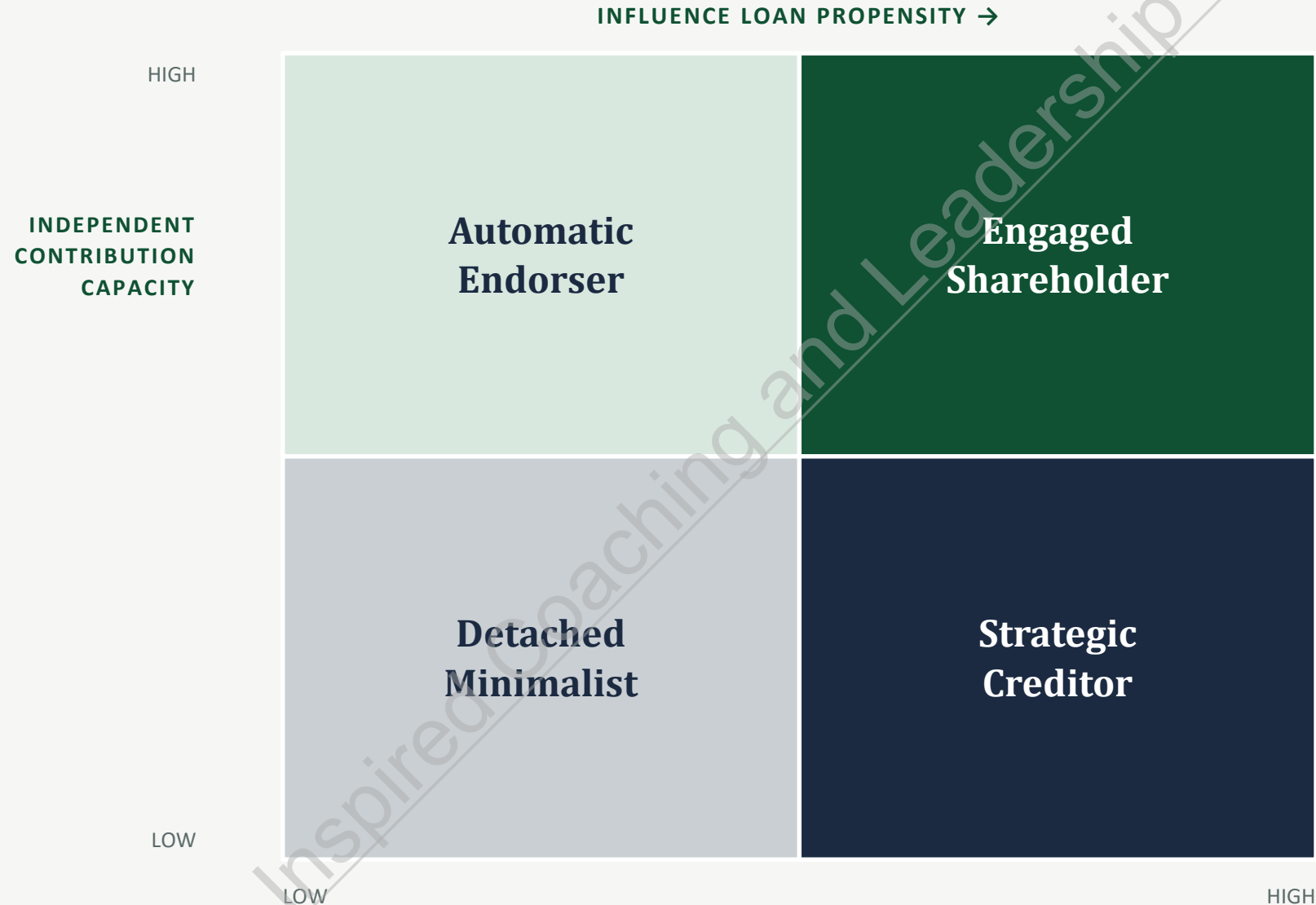
How much unique expertise, judgment, or value a follower can
contribute on their own initiative.

HIGH → brings independent insight and initiative

LOW → relies on direction to know how to add value

Together, these two axes generate four distinct follower archetypes.

Four follower archetypes



We'll walk through each archetype next — what fuels their trust, and what leaders risk getting wrong about them.



The Automatic Endorser

Extends trust quickly and consistently, but offers little independent perspective. Their support feels reassuring — and that is exactly the risk.

THE LEADERSHIP RISK

Leaders can mistake this follower's approval for validation of a decision's quality, rather than a reflection of their trust in the leader personally.

THE LEADER'S MOVE

Ask this follower what they'd do differently — not whether they agree.

ARCHETYPE 2 OF 4

HIGH LOAN PROPENSITY · HIGH CONTRIBUTION CAPACITY



The Engaged Shareholder

Extends trust readily and brings independent insight. Functions like an equity holder — invested in outcomes, not just instructions.

THE LEADERSHIP RISK

Leaders under-invest in these followers, assuming their loyalty is guaranteed and their voice needs no cultivation.

THE LEADER'S MOVE

Give this follower real influence over decisions, not just tasks.

ARCHETYPE 3 OF 4

LOW LOAN PROPENSITY · HIGH CONTRIBUTION CAPACITY



The Strategic Creditor

Withholds automatic trust and extends influence conditionally, based on demonstrated results — much like a lender underwriting a loan.

THE LEADERSHIP RISK

Leaders read healthy scrutiny as disloyalty or resistance, rather than as a credit line that must be earned through performance.

THE LEADER'S MOVE

Bring this follower evidence, not just conviction.

ARCHETYPE 4 OF 4

LOW LOAN PROPENSITY · LOW CONTRIBUTION CAPACITY



The Detached Minimalist

Neither extends trust readily nor contributes independent value. Often quietly disengaged rather than visibly resistant.

THE LEADERSHIP RISK

This archetype is frequently the earliest signal of organizational silence — easy to overlook until the withdrawal is complete.

THE LEADER'S MOVE

Watch for quiet withdrawal here before it spreads elsewhere.



WHY IT MATTERS FOR LEADERS

Influence is serviced, not stockpiled

- **Track the balance, not just the title.**

Formal authority tells you nothing about how much influence a leader can actually draw on today.

- **Every account needs interest payments.**

Ongoing trust-building — not past performance alone — keeps a follower's loan active.

- **Misreading an archetype is a leadership risk.**

Treating a Strategic Creditor like an Automatic Endorser (or the reverse) erodes trust faster than any single bad decision.



FOR YOUR OWN ORGANIZATION

Three questions to bring back with you

1

Who are my Engaged Shareholders — and are they being given real influence, or just more tasks?

2

Am I leaning on my Automatic Endorsers for validation instead of independent judgment?

3

What would it actually take to convert a Strategic Creditor's conditional trust into full investment?



“The most dangerous moment in an organization isn’t when people are loud. It’s when they stop speaking — and no one notices.”

Dr. Ashley Newcomb

Inspired Coaching and Leadership

Let's discuss — questions welcome.

