INFLUENCE OF LEADERSHIP STYLES, MOTIVATION, ORGANIZATIONAL CULTURE ON EMPLOYEE PERFORMANCE OF COMMERCIAL BANKS OF PAKISTAN

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ABSTRACT

This study set out to investigate how employee performance in Pakistan's commercial banking industry was affected by organizational culture, motivation, and transformational leadership and transactional leadership. Data was gathered quantitatively through the use of a self-administered questionnaire, and the study's positivist research paradigm and survey research design were combined. A random sample of 102 responses was chosen for the study. The PLS, culminating structural and measurement model, was used to assess the data. It shows that Performance in Pakistan's commercial banking industry is not significantly impacted by either transformational or transactional leadership approaches. However, it has been demonstrated that organizational culture and motivation significantly and favorably affect performance. The study provides managers in this industry with insightful information, recommending a change in emphasis from strict leadership techniques to tactics that put an emphasis on staff motivation and a positive company culture. This is in line with the particular requirements of the industry and offers a framework for improving worker performance in unconventional ways.

Keywords: *Leadership style, Transformational leadership, Transactional leadership, Motivation, Organizational culture, Employee performance*

INTRODUCTION

High employee performance is necessary in the contemporary globalization period in order to thrive in the face of fierce competition. In this sense, research is required to identify the variables influencing employee performance. Motivation, organizational culture, and leadership style (transformational and transactional) in Pakistan's banking sector are factors that affect performance evaluation in this study.

Al Khajeh (2018) asserts that the leadership is crucial for giving employees with command and psychological fulfillment so they can give their best effort. Since an organization's leaders' decisions have the ability to effect whether it succeeds or fails, it is imperative that its leadership get unhindered attention. As a result, the widespread consensus is that successful employees are the result of an effective leader's activities that pique subordinates' ambitions and improve performance (Khan & Adhan, 2014; Kužnin & Walker, 2017).

Understanding motivation, which originates from both the environment and people, can improve performance, claim Chen et al. (2012). Performance drives us to advance and establish certain goals that we strictly adhere to. Being motivated to accomplish the suggested goals is

crucial. Therefore, motivation in regard to work is the first step towards achieving performance and excellence.

Another element of the business environment that is constantly changing is the organizational culture. Every organization has its own traditions and practices. Employees' fundamental presumptions and ideas form the foundation of an organization's culture, which is then designed and imparted to address issues with internal integration and external adaption (Limaj & Bernroider, 2019; Miller, 2006).

Moreover, employee performance within a business influences its overall performance. As we used to say, an individual's work affects the group work. Achieving maturity and liquidity status, as well as making a profit, are the objectives of any corporation. To accomplish its objectives, the organization allocates scarce resources among competing objectives. Because they create jobs, services, and goods that stimulate the economy overall, the organizations' successes support the progress of society overall and the economy specifically (Ali Orozi Sougui, Abdul Talib Bon, and Hussein Mohamed Hagi Hassan, 2015).

The aim of this study was to better understand the effects of two alternative leadership philosophies transformational leadership and transactional leadership, Motivation and Organizational Culture on performance in the banking industry of Pakistan. After this study is finished, employees will be able to utilize it to determine which leadership style best meets their needs in terms of job happiness and career success. Leaders may find it useful to understand the types of leadership that impact employee performance and how good leadership may motivate employees as well. Finding outstanding leaders who can boost an organization's performance and steer it toward tremendous success is beneficial for banks in Pakistan as well.

Problem Statement

These days, innovation and change have sparked serious questions about leadership style and results (Bass et al., 2003). The goal of the banking sector is to attain improved outcomes. It is quite difficult for any leader to raise the caliber of their

work or their performance. Furthermore, a wide range of factors, including motivation, Organizational culture, ethics, and many more, can have a direct or indirect impact on workers' or employees' performance. But the leader, who is in charge of the organization, has the ability to control all of these factors. The primary tool of an organization is its leadership; managers can attain their goals and increase worker productivity through effective leadership. The workforce and the organization's turnover are significantly impacted by positive leadership influences, motivation and supportive organizational culture. Therefore, investigating the connection between leadership philosophies, motivation, organizational culture and worker productivity is our primary goal. The issue is that not enough research has been done on how leadership style, motivation and organizational culture affects performance.

Research Questions

To accomplish the goals listed below, we will try to respond to the following research questions:

1. Does transformational leadership and performance have a meaningful relationship?
2. Does transactional leadership and performance have a meaningful connection?
3. Does Motivation and performance have a meaningful connection?
4. Does Organizational culture and performance have a meaningful relationship?

Objectives

The study's primary goal is to find out how leadership styles, motivation, organizational culture affect performance.
This study's precise goals are to:

1. To investigate how transformational leadership affects performance.
2. To investigate how transactional leadership affects performance.
3. To investigate closely how motivation influences performance.
4. To look at how organizational culture affect performance.

Literature Review

This section examines the body of research on the impacts of the transactional, transformational, motivation, organizational culture on performance.

Theoretical framework

Wang et al. (2005) attest that organizations that use transformational leadership styles see increases in organizational citizenship behavior among their workforce as well as improved performance. According to the Pygmalion impact theory, managers can effect employee performance by inspiring them and establishing high expectations. Therefore, having high expectations can result in even more success. By providing more support and encouragement, transformational leaders raise the bar for their employees and improve results. (Imran and Sajjad Baig at el, 2019).

According to a study conducted in the field of marketing by MacKenzie and Podsakoff (2001), employees are significantly impacted by transactional leadership styles because they are driven to perform better because they fear the consequences of performing poorly and are encouraged by the promises of rewards for higher performance. According to (Abdul Shakoor, Nouman Aslam, 2017), supervisors that solely use rewards and punishments to assess their subordinates are able to get the most out of them. This indicates that employees' performance can be improved by transactional leadership style.

According to Hidayati and Zulher (2022), motivation is a term used to describe a need, need, and drive. According to Rivai (2020), motivation is a set of beliefs and dispositions that help someone accomplish a more particular goal. Additionally, research by Indra Nara Persada1, Maizar, Septa Diana Nabella, 2023, demonstrates that the motivation variable significantly and favorably affects the performance of the staff of the Polda Kepri Operations Section.

Establishing an organizational culture will facilitate employees' assimilation into the workplace, help them understand what actions are appropriate in light of the organization's values, and uphold these values as standards for how employees should conduct themselves in order to fulfill their responsibilities (Riani, 2011).

Conceptual framework

Figure: 01 (Conceptual Model Framework)
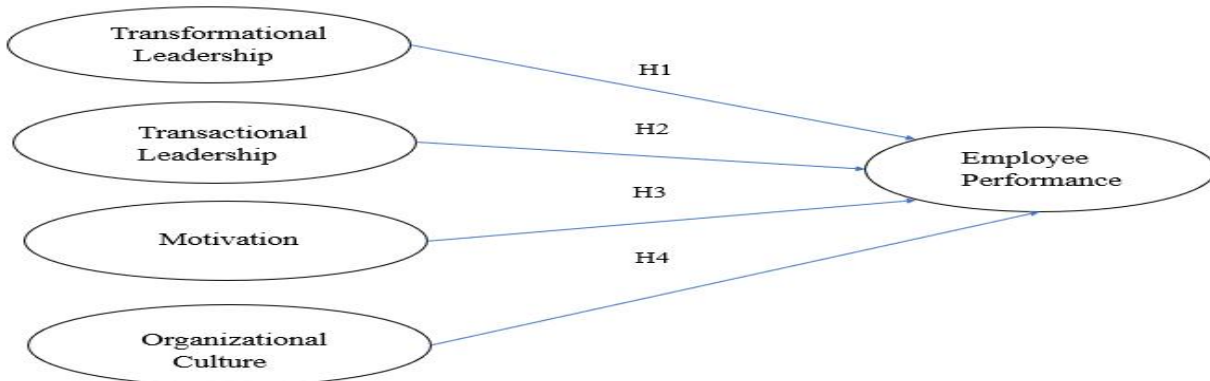
On the basis of theoretical & conceptual framework, the following hypotheses were developed:

H1: Transformational Leadership Style has a positive effect on employee Performance.
H2: Transactional Leadership Style has a positive effect on employee Performance.
H3: Motivation has a positive effect on employee performance.

H4: Organizational culture has a positive and significant effect on employee performance.

Literature Review

This section examines the body of research on the impact of the transactional and transformational leadership, motivation, organizational culture on performance.

Transactional leadership

The aims and objectives of the organization are consistently achieved by transactional leaders. The leader may decide on these objectives on their own or may receive them from upper management. The completion of tasks by any means using a reward and punishment system is the main priority of transactional leaders (Tremblay, Vandenberghe & Doucet, 2013). According to Longe (2014), banks may find success with the transactional leadership strategy. For instance, Longe (2014) found that in certain Nigerian banks, the transactional leadership style had a favorable impact on organizational performance. The author went on to show that because these workers regularly achieved both material and intangible incentives, the style also helped in developing, maximizing, and maintaining staff talents. The same author adds that transactional leadership also cultivates a compelling vision that raises the organization's performance as a whole.

Transformational leadership

A transformative leader inspires their team members by their actions. When a business has the resources to provide team members with both financial and non-financial benefits, a transformational leader makes use of these resources to improve the output of his or her staff (Ahmad, Abbas, Latif, Rasheed, 2014). The reason for this is because a leader who works closely with their subordinates and demonstrates consideration can inspire team members to produce their best work. It is also possible for staff members to idealize a transformational leader.

By using a leader's appeal to transcendent concepts and deeply ingrained moral principles, followers are inspired to act in a way that upholds corporate mission rather than personal gain. A transformational leader, according to Puni et al. (2018), recognizes the needs of their followers and works to fully engage them in meeting those needs.

In order for transactional and transformational leadership to complement one another, Jyoti and Bhau (2015) advise competent leaders to marry them.

Motivation

In order to do the allocated task in compliance with the business's operating standards, employee motivation is crucial. According to Indahingwati et al. (2019), motivation is the force that propels someone to take action toward a specific objective. Determining results like performance, productivity, and perseverance is similar to this drive. In his research, Arshadia (2010) demonstrated that motivation and performance are positively correlated.

The ability of a person to work hard and persistently to achieve organizational goals while hoping that their efforts will also result in the achievement of personal goals is the definition of motivation in the context of the workplace. These personal goals, which are ultimately driven by the requirements of the individual, are the real factors that influence how he behaves and works in organizations. Since employees' action motives are inferred from people's conduct rather than directly observed and quantified, motivation in universities is a particularly complicated concept whose content cannot be thoroughly examined and highlighted. In fact, this intricacy explains why there are so many theories that attempt to describe the nature and dynamics of motivation. (Stefania Zlatea , Gabriel Cucuib, 2014)

Organizational Culture

As explained by Wardiah (2016), organizational culture is basically the organization's core principles, which will provide the foundation for everyone's attitude, conduct, and actions. The way individuals act in organizations is known as organizational culture, and it is a collection of standards made up of common beliefs, attitudes, and values as well as behavioral patterns.

Organizational culture, according to Wardiah (2016), is basically the organization's core principles, which will provide the foundation for everyone's attitude, conduct, and actions. The way individuals act in organizations is known as organizational culture, and it is a collection of standards made up of common beliefs, attitudes, and values as well as behavioral patterns.

Organizational culture, or how members or a group of employees can handle both internal and external difficulties, must be created and taught to members in order for them to become guidelines

for how to behave when faced with challenges. Within the corporation, organizational culture serves a purpose. According to (Robbin and Coulter, 2012), culture has several functions within the organization. The five functions of organizational culture are as follows: Boundaries are established in part by culture, which makes distinctions between organizations obvious.

Employee Performance

To perform better, workers need the right working environment. Employees who are under good working conditions are more likely to approach their jobs with the appropriate attitudes and behaviors.

Performance is what a person accomplishes when he completes the responsibilities that have been given to him (Hasibuan, 2016). Work performed by employees in accordance with their jobs and responsibilities within a given timeframe, which is connected to specific standards or values from the company where they are employed According to Sedarmayanti (2018), employee performance is the outcome of the work that an individual or group of individuals may accomplish to meet organizational objectives in a specific amount of time. The aforementioned opinions lead to the conclusion that employee performance is the outcome of the quantity and quality of work that employees accomplish while carrying out their responsibilities in accordance with the organization's assigned responsibilities.

Research Methodology

The research methodology of this study is presented in this section. This section is further divided into eleven main components namely Research Paradigm, Research Design, Pilot Testing, Normality Testing, Questionnaire Design, Variable, Variable measurement, Sampling, Data Collection, Measurement Model Assessment and Structural Model Assessment.

Research Paradigm

A positivist paradigm was used for this investigation. According to Cohen et al. (2011), positivism focuses on a phenomenon that can be quantified by statistical analysis and extrapolates the results. A survey was chosen as the positivist-

friendly research strategy for this investigation. Numerical data for analysis was gathered using a quantitative research methodology.

Research Design

Because the goal of this study is to determine the cause and effect of dependent and independent variables, a causal research design was adopted. Employee performance is the dependent variable in this study, whereas transformational, transactional leadership, Motivation and Organizational Culture are the independent variables. Since the hypotheses were tested using inferential statistics, the researchers decided to employ a quantitative approach in their investigation.

Pilot Testing

To test the usability of the questionnaire, a pilot test consisting of twenty participants was conducted using demo graphics that were identical to the final sample. It was determined that all of the items were thoroughly comprehended and that the responders had successfully completed the surveys after a few little modifications.

Normality test

According to Ghizali (2013), In a regression model, a normality test establishes whether or not the independent and dependent variables have a normal distribution. Typical distribution of data, as seen on a histogram or normal probability plot, characterizes a good regression model. Basic decision-making involves, according to Gozhali (2013), determining whether the regression model satisfies the assumption of normality if the data spreads around the diagonal line and follows its direction or if the histogram graph displays the pattern of a normal distribution.

Questionnaire Design

For this study, a questionnaire survey was employed, which is a typical approach in empirical research to gather a variety of replies. The variables of employee performance, Motivation, Organizational culture, transformational leadership, and transactional leadership served as the foundation for the

questionnaire's construction. The items that are used to operationalize constructs have been tested in previous studies and are based on a review of the literature. English was used throughout the questionnaire's development. In this study, the self-report approach is employed, whereby participants are asked to report their past or present work experiences and organizational behaviors. Our four variables, which serve as the study's primary emphasis.

We utilize six items to measure transformational leadership, which are based on (Ushe Makambe, Gaone Joy Motlatsi Moeng, 2020). We used seven items from (Ushe Makambe, Gaone Joy Motlatsi Moeng, 2020) to assess transactional leadership. We used six items from (Maartje PAAIS1, Jozef R. PATTIRUHU, 2020) to measure motivation. Furthermore, we used 04 items from (erdinandus Sampe, Diding Kusnady, and Dede Supendi3, 2023) to measure organizational culture and for performance evaluation we use 7 Items from (Maartje PAAIS1, Jozef R. PATTIRUHU, 2020). Following table summarizes the constructs and their respective sources.

Table: 01 Sources of Questionnaire Items

Constructs	Code	No. Of Items	Scholars Citation
Transformational Leadership	TFL	6	(Ushe Makambe, Gaone Joy Motlatsi Moeng, 2020)
Transactional Leadership	TL	7	(Ushe Makambe, Gaone Joy Motlatsi Moeng, 2020)
Motivation	M	6	(Maartje PAAIS, Jozef R. PATTIRUHU, 2020)
Organizational Culture	OC	4	(Maartje PAAIS, Jozef R. PATTIRUHU, 2020)
Performance	P	7	(Maartje PAAIS, Jozef R. PATTIRUHU, 2020)

Variables

Both independent and dependent variables are used in the investigation. Employee performance is the dependent variable, and the leadership philosophies (transformational and transactional leadership, motivation and organizational culture are the independent variables.

Variable Measurement

This study used an ordinal scale approach with a Likert scale. An individual's or a group's attitudes, opinions, and perceptions regarding social issues are measured using a Likert scale. On a five-point Likert scale, where "Strongly Disagree" was rated as "1" and "Strongly Agree" as "5," respondents were asked to judge the leadership style.

Sampling

On the advice of various statistical experts, a sample size of 100 was chosen (Hair, et al, 2010). In addition to the 102 questionnaires that we successfully completed and sent, we also got 102 questionnaires from respondents. After eliminating all questionnaires with repeated responses and other problems, we were left with just 100. In this study, probability sampling techniques that is, a straightforward random sample technique were employed to choose the respondents. This eliminated sampling bias by giving every member of the population an equal chance to participate in the research (Alvi, 2016; Neuman, 2014).

In sampling Framework, we have selected employees and customers of banking sector in Pakistan.

Table: 02 Sampling Framework.

Sampling Frame work of Banking Sector	Selected/Not Selected
Employees	Selected
Customers	Selected
State Bank of Pakistan	Not Selected
Institute of Banker's Pakistan	Not Selected
Government	Not Selected

Data Collection

Data were gathered using social networking sites, namely LinkedIn, where friends and acquaintances are emailed a link to a web-based questionnaire, which they are asked to complete and forward to other people they know. Every responder who took part in the data collection did so willingly and was unknown to the researchers.

Descriptive
In research, descriptive analysis entails arranging and summarizing data to highlight its key characteristics and present a clear picture of the dataset. This kind of analysis presents data in an understandable manner by utilizing a variety of statistical tools and graphical techniques. Measures of central tendency (mean, median, mode) that show the typical value in a dataset, measures of variability (range, variance, standard deviation) that characterize the spread or dispersion of the data, and frequency distributions that display the frequency at which each value occurs are important elements of descriptive analysis.

Measurement Model Assessment
Since it is crucial to determine that the measures accurately reflect the constructs, measurement models are used to assess the validity and reliability of the indicators or items used in the measurements. This model offers an evaluation of the measurements' discriminant validity as well as accuracy.

Reliability & Validity
I.   Indicator Reliability:
Indicator reliability is examined first to make sure related indicators have a lot in common that is represented by the latent construct, since reliability is a prerequisite for validity. Items with weak factor loadings (less than 0.7) that require expert suggestions should be eliminated after assessing the outer loadings for all latent variables.

II.   Internal Consistency Reliability:
Use "Cronbach's alpha," "Rho," and "Composite Reliability" to assess the internal consistency and dependability. Since Cronbach's alpha offers a reliability assessment based on indicator intercorrelations, it was utilized to examine internal consistency (Henseler et al., 2009). According to Nunnally & Nunnaly (1978), a value of less than 0.6 denotes a lack of reliability, while the standard value of Cronbach's alpha is 0.70. The composite reliability is comparable to Cronbach's alpha in interpretation and accounts for the fact that indicators have varying loadings. A composite reliability score of 0.70 or above is considered acceptable (Fornell & Larcker, 1981; Henseler et al., 2009). This study also accesses RHO, which according to Dijkstra & Henseler (2015) should be more than 0.7.

III.   Discriminant Validity:
As a complementing idea, discriminant validity states that every indication should not possess a deeper affinity for structures other than the one it aims to represent.

Two metrics exist for assessing discriminant validity: The criteria of Fornell-Larcker and the (Henseler et al., 2009) cross loadings. According to the Fornell-Larcker criterion, each latent variable's AVE should be greater than its highest squared correlation with any other latent variable. This means that a latent variable shares more variance with its assigned indicators than it does with any other latent variable. Each indicator's loading is considered in the second measure of discriminant validity, where a higher loading than all of its cross-loadings is anticipated. Heseler and associates (2009). The cross loadings enable this evaluation on the indicator level, even if the Fornell-Larcker criterion evaluates discriminant validity on the construct level (Chin, 2010).

Structural Model Assessment
The next step is to focus on the structural model. PLS analysis places a strong focus on determining the relevance of each route estimate and the variation explained.

(a) Hypothesis Testing-Bootstrapping
To determine the path coefficients' significance, the bootstrap approach was employed.
According to Adams et al. (2007), bootstrapping offers an approximation of the form, dispersion, and bias of the sampling distribution of a certain statistic.

By randomly selecting cases with replacement from the original sample, the bootstrap technique generates a number of samples, each of which has the same number of cases as the original sample. PLS then estimates the path model for each bootstrap sample. Next, a bootstrap distribution is formed using the derived route model coefficients, and this data enables a student's t-test to determine the significance of the path model correlations (Henseler et al., 2009).

b) Path Coefficient

The numbers in these statistical columns must be examined when the bootstrapping process is finished in order to determine the "Path Coefficients (Mean, STDEV, T-Values)." Next, we determine whether or not the path coefficients of the inner model are significant by looking at the values in the "T-Statistics" column. If the T-statistics32 is greater than 1.96, the path coefficient will be significant according to a two-tailed t-test with a 5% significance level. Similarly, if the P-Value is less than 0.05, the path coefficient will also be significant.

Data Analysis and Result

This section presents data analysis and discusses the results. Demographic profile is presented first. Then model assessment i.e. evaluation of measurement model (construct reliability and validity, discriminant validity) and evaluation of structural model (Collinearity assessment, hypotheses testing, path coefficient) are provided. Finally, the results are discussed.

Demographic Profile

Using the fundamental demographic processes of migration (territorial movements), mortality (deaths), and fertility (births), demographic analysis measures facts about age, sex, and race throughout time (Lucas, 2002).

The research's demographic parameters were assessed using the following metrics: age, gender, qualification, experience, and designation.

There were four age groups: 21–30, 31–40, 41–50, and 51–60 Years. According to the percentages, they are 47.2%, 45.3%, 6.6%, and 0.9%. Males and females were the two categories for gender. 68.9 percent and 31.1 percent, respectively, are the percentages. There were three categories for the qualification: undergraduate, graduate, and postgraduate. The respective percentages are 3.8%, 63.2 %, and 33%. 0 to 10 years, 11 to 20 years, 21 to 30 years, and 31 to 40 years were the categories used to group the experience. The respective percentages are 45.3%, 41.5%, 10.4%, and 2.8%. The designation was divided into four groups: staff, administrative, junior level, middle level, and senior level. 00 percent, 26.4 percent, 51.9 percent, and 26.4 percent are the respective percentages.

Table: 03 Demographic Profile

Variables		Percentage
Age	21 to 30 years	47%
	31 to 40 years	45%
	41 to 50 years	6.60%
	51 to 60 years	0.90%
Gender	Male	68.90%
	Female	31.10%
Qualification	Undergraduate	3.80%
	Graduate	63.20%
	Post Graduate	33.00%
Experience	0 to 10 years	45.30%
	11 to 20 years	41.50%
	21 to 30 years	10.40%
	31 to 40 years	2.80%
Designation	Senior level	21.70%
	Middle level	52%
	Junior level	26.40%

		Administrative staff	0.00%

Descriptive Analysis:

The standard deviation, mean, and median values are used to rank the variable in a descriptive study.

The independent factors have the greatest influence on the dependent variables, as indicated by the biggest standard deviation from mean value.

Table: 04 Descriptive Analysis

	Mean	Median	Standard deviation
M	0.000	0.163	1.000
OC	0.000	0.290	1.000
P	0.000	0.267	1.000
TFL	0.000	0.262	1.000
TL	0.000	0.229	1.000

The table no 4 shows the overall perception of all the five variables that has been research in this study. Where we find that Organizational culture is considered as the most practiced or displayed behavior with a median value of 0.290 (SD=1.000), followed by performance with a median value of 0.0267 (SD=1.000), followed by transformational leadership with a median value of 0.262 (SD=1.000), followed by transactional leadership with a median value of 0.229 (SD=1.000) indicating the least displayed behavior among the employees. Motivation scored a median value of 0.163 (SD=1.000) suggesting that motivation was seen as low among the employees.

Result

PLS offers a powerful technique for assessing a structural model and may be applied to propose potential linkages as well as confirm theories (Hair et al., 2012). PLS places less requirements on sample size, residual distributions, and measurement scales than covariance-based SEM (Chin, 2010). Furthermore, PLS has gained a lot of notoriety in research due to its growing application (Ringle et al., 2012).

Measurement Model Analysis

As it is crucial to determine that the measures accurately represent the constructs, the first stage in displaying the PLS analysis results is to assess the validity and reliability of the measurement items, also known as indicators or items. This section offers an evaluation of the measures' discriminant and convergent validity in addition to their accuracy.

Figure: 02 Measurement Model Analysis.
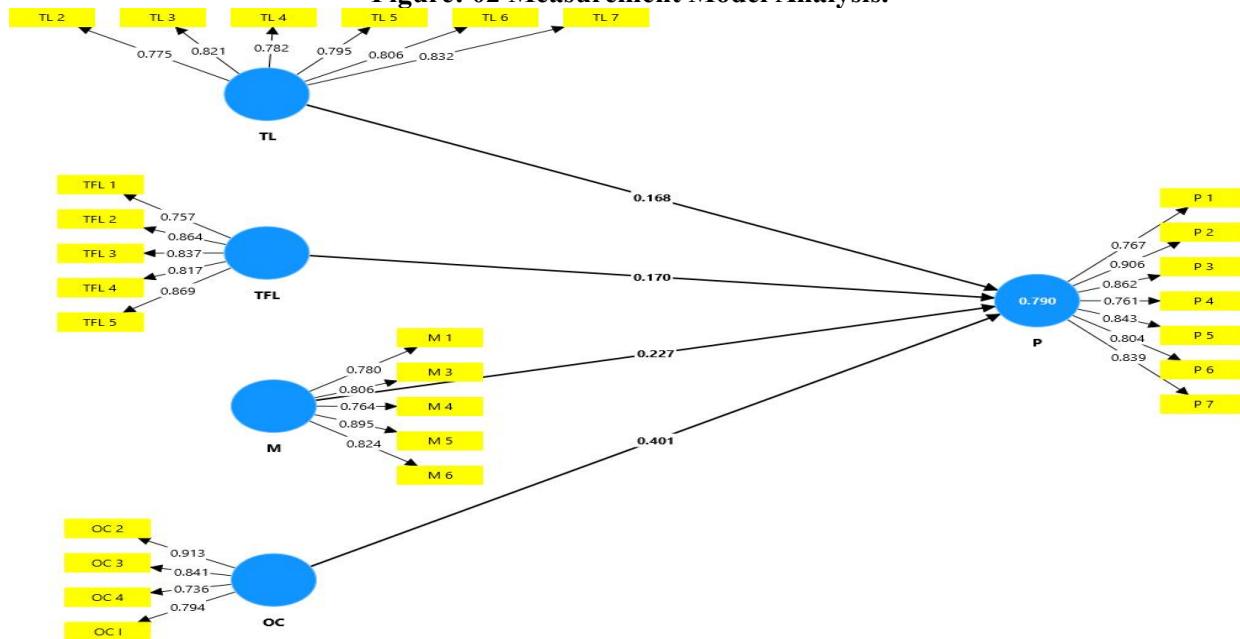
(a) Construct Reliability and Validity

To finish the structural model analysis, just as in any other research articles, it is crucial to establish the validity and reliability of the latent variables. Convergent and discriminant validities are used to assess validity.

Table: 05 Shows the Outer loadings.

	M	OC	P	TFL	TL
M 1	0.780				
M 3	0.806				
M 4	0.764				
M 5	0.895				
M 6	0.824				
OC 2		0.913			
OC 3		0.841			
OC 4		0.736			
OC I		0.794			
P 1			0.767		
P 2			0.906		
P 3			0.862		
P 4			0.761		
P 5			0.843		
P 6			0.804		
P 7			0.839		
TFL 1				0.757	
TFL 2				0.864	
TFL 3				0.837	
TFL 4				0.817	
TFL 5				0.869	

TL 2					0.775
TL 3					0.821
TL 4					0.782
TL 5					0.795
TL 6					0.806
TL 7					0.832

I. Indicator Reliability (Outer Loadings)

Since validity depends on reliability, indicator reliability is examined first to make sure linked indications share a lot of information that the latent construct may capture. Items following expert recommendations and having weak factor loadings (less than 0.7) were eliminated after analyzing the outer loadings for all latent variables. Following an assessment of the outer loadings for each latent variable, the following indicators were eliminated: 1 from M (Motivation), 1 from TFL (transformational leadership), 1 from TL (transactional leadership). This was done because the outer loadings of these indicators were below the 0.7 threshold level. Since the outside loadings of the remaining indicators are all 0.7 or higher, they are kept. Since the number squared (0.7082) equals 0.50, an indicator's outer loading should be 0.708 or higher, indicating that the latent variable should be able to account for at least 50% of each indicator's variance. (Page 198 of Holland, 1999) Table 3 shows that the minimum acceptable threshold of 0.7 is significantly exceeded by the individual indicator dependability values for each of the indicators. satisfied the convergent validity requirements as a result.

Table: 06 shows Cronbach α, rho-A, composite reliability (CR) and average variance extracted (AVE) of the constructs.

	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Average variance extracted (AVE)
M	0.873	0.877	0.908	0.664
OC	0.840	0.864	0.893	0.678
P	0.923	0.925	0.938	0.685
TFL	0.886	0.893	0.917	0.689
TL	0.889	0.895	0.915	0.643

a) All Cronbach's alpha >0.7 indicates indicators reliability (Numally et al, 1967).

b) All rho_a>0.7 indicates indicators reliability (Dijkstra & Henseler, 2015

c) All rho_c>0.7 indicates internal Consistency (Gefenet al, 2000)

d) All average varaince extracted AVE >0.5 indicates Convergent validity (Bagozzi & Yi, 1988;Fornell & Larcker, 1981)

I. Internal Consistency Reliability

In our study, "Cronbach's alpha," "Rho," and "Composite Reliability" are used to assess internal consistency and dependability. Since Cronbach's alpha offers a reliability assessment based on indicator intercorrelations, it was utilized to examine internal consistency (Henseler et al., 2009). According to Nunnally & Nunnaly (1978), a value of less than 0.6 denotes a lack of reliability, while the standard value of Cronbach's alpha is 0.70. The aforementioned table demonstrates that all constructions have alpha coefficients greater than 0.70. For every construct, the Cronbach α values were deemed acceptable. Since Cronbach's alpha tends to underestimate internal consistency (Henseler et al., 2009), applying the composite reliability metric is also appropriate.

The composite reliability (rho a) can be read similarly to Cronbach's alpha, but it accounts for the fact that indicators have varying loadings. Composite dependability is considered to be at least 0.70 (Fornell & Larcker, 1981; Henseler et al., 2009). The values for all constructs in the

composite reliability table above are over the cutoff point. It fell within the permitted range of 0.864 to 0.926 in this investigation. As a result, it may be concluded that the study's measurement tool is trustworthy.

This study also accesses RHO_c, which ought to be more than 0.7 (Dijkstra & Henseler, 2015). All construct values are over the cutoff level, as indicated by the Rho values displayed in the above table. Therefore, every construct is appropriate. Consequently, it can be concluded that every measurement tool used in this investigation is trustworthy.

II. Convergent Validity

When a group of indicators emphasizes a single, underlying concept that can be evaluated based solely on their one-dimensionality, this is known as convergent validity. As a convergent validity criterion, (Fornell & Larcker, 1981) recommend using the average variance extracted (AVE). The capacity of the model to account for the variation of the indicator is known as convergent validity. Convergent validity can be demonstrated using the AVE (Fornell & Larcker, 1981). An AVE threshold level of 0.5 is recommended by (Bagozzi & Yi, 1988) as proof of convergent validity. Every one of our constructions was better than this. The latent constructs of Motivation, Organizational commitment, Performance, Transformational leadership and transactional leadership, and ALE are 0.664, 0.678, 0.685, 0.689 and 0.643 respectively. These values are significantly higher than the minimal threshold of 0.50, as stipulated by Bagozzi & Yi (1988). Consequently, it may be concluded that all construct measures exhibit high levels of convergent validity. The AVE values are displayed in the table above; each number is more than 0.5, indicating convergent validity.

III. Discriminant Validity

As each indication should not have a greater relationship with a construct other than the one it aims to reflect, discriminant validity is a complimentary idea.

Heseler et al. (2009) identified three metrics for assessing discriminant validity: the heterotrait-monotrait ratio, cross loadings, and the Fornell-Larcker criterion.

The AVE of any latent variable should be higher than its maximum squared correlation with any other latent variable, according the Fornell-Larcker criterion. This indicates that compared to other latent variables, a latent variable shares a greater amount of variation with its assigned indicators.

The second measure of discriminant validity considers the loading of each indicator, which is expected to be bigger than all of its cross-loadings (Henseler et al., 2009). Even though the Fornell-Larcker criterion assesses discriminant validity at the construct level, the cross loadings allow for this examination at the indicator level (Chin, 2010).

The third metric is the heterotrait-monotrait ratio (HTMT), which is a tool used in structural equation modeling to evaluate the discriminant validity of components. Using the HTMT approach, average correlations between indicators of the same construct (monotrait) and indicators of other constructs (heterotrait) are compared. While values much below 1 show appropriate discriminant validity, values near 1 indicate a lack of discriminant validity.

A common threshold for HTMT is 0.85 or 0.90, depending on the context and the strictness required in the research. This method has become popular because it addresses some limitations of traditional techniques like the Fornell-Larcker criterion and cross-loadings, providing a more reliable assessment of discriminant validity.

Table: 07 Fornell-Larcker criterion results.

	M	OC	P	TFL	TL
M	0.815				
OC	0.785	0.823			
P	0.809	0.840	0.828		
TFL	0.807	0.771	0.802	0.830	
TL	0.769	0.767	0.792	0.829	0.802

Diagonals are the square root of AVE of latent variables.

Table: 08 Cross Loading Criterion results.

	M	OC	P	TFL	TL
M 1	0.78	0.629	0.59	0.553	0.531
M 3	0.806	0.612	0.642	0.68	0.649
M 4	0.764	0.643	0.694	0.74	0.626
M 5	0.895	0.686	0.724	0.709	0.673
M 6	0.824	0.624	0.631	0.586	0.64
OC 2	0.753	0.913	0.836	0.776	0.74
OC 3	0.605	0.841	0.694	0.616	0.663
OC 4	0.531	0.736	0.585	0.476	0.521
OC I	0.68	0.794	0.617	0.637	0.578
P 1	0.669	0.671	0.767	0.614	0.631
P 2	0.719	0.748	0.906	0.665	0.7
P 3	0.735	0.687	0.862	0.72	0.726
P 4	0.568	0.647	0.761	0.631	0.639
P 5	0.692	0.757	0.843	0.761	0.717
P 6	0.662	0.662	0.804	0.595	0.533
P 7	0.627	0.682	0.839	0.645	0.622
TFL 1	0.567	0.573	0.604	0.757	0.661
TFL 2	0.666	0.665	0.664	0.864	0.684
TFL 3	0.647	0.569	0.664	0.837	0.675
TFL 4	0.638	0.623	0.617	0.817	0.619
TFL 5	0.806	0.751	0.763	0.869	0.785
TL 2	0.532	0.545	0.501	0.659	0.775
TL 3	0.563	0.585	0.647	0.592	0.821
TL 4	0.624	0.621	0.583	0.677	0.782
TL 5	0.659	0.674	0.677	0.676	0.795
TL 6	0.64	0.63	0.63	0.607	0.806
TL 7	0.662	0.626	0.728	0.769	0.832

Table: 09 Heterotrait-monotrait ratio (HTMT) criterion result

	Heterotrait-monotrait ratio (HTMT)
OC <-> M	0.913
P <-> M	0.897
P <-> OC	0.944
TFL <-> M	0.907
TFL <-> OC	0.88
TFL <-> P	0.882
TL <-> M	0.866
TL <-> OC	0.877
TL <-> P	0.862
TL <-> TFL	0.928

The result of Fornell-Larcker, Cross Loading and Heterotrait-monotrait ratio (HTMT) in above three tables suggest that all construct measurement have adequate discriminate validities.

(B) Model Fit

Evaluating model fit is essential as it establishes how well the model captures the underlying data structure. The Standardized Root Mean Square Residual (SRMR), ULS (Unweighted Least Squares Discrepancy), G (Geodesic Discrepancy), and Chi-Square are among the indices and metrics used to assess model fit. A non-significant Chi-square value less than 0.06 and SRMR values less than 0.08 suggest a satisfactory model fit. Bentler and Hu (1999). NFI values above 0.90 are generally seen as indicative of a good fit (Bentler & Bonett, 1980).

Table: 10 Model Fit

	Saturated model	Estimated model
SRMR	0.07	0.07
d_ULS	1.856	1.856
d_G	1.396	1.396
Chi-square	591.348	591.348
NFI	0.737	0.737

As per the expert opinion, all the above data in the table suggested reasonable fit.

Structural Model Analysis
After evaluating the measures' validity and reliability, attention turns to the structural model. PLS analysis places a strong focus on determining the relevance of each route estimate and the variation explained.

(a) Collinearity Assessment
Before making any conclusions, the structural model must be thoroughly assessed in addition to the measurement model. According to Hair et al. (2012), there may be a problem with collinearity in the structural model if the variance inflation factor (VIF) value is five or above. Examining the structural model's degree of collinearity is crucial (Hair et al., 2014). We must consider Collinearity while examining the structural model since a high level of Collinearity among predictor constructs may cause the βs of independent variables to be biased.

Table: 11 Table of VIF (Collinearity assessment)

	VIF
M 1	1.823
M 3	1.936
M 4	1.759
M 5	3.783
M 6	2.997
OC 2	2.883
OC 3	2.078
OC 4	1.519
OC I	1.905
P 1	1.946
P 2	4.328
P 3	3.177
P 4	1.978
P 5	2.825
P 6	2.278
P 7	2.929
TFL 1	1.726
TFL 2	2.595

|	
TFL 3	2.308
TFL 4	2.241
TFL 5	2.641
TL 2	2.054
TL 3	2.376
TL 4	2.052
TL 5	2.288
TL 6	2.446
TL 7	2.181

Table above, indicates that there are no Collinearity problems, as all values of VIF are below the threshold of 5.

(b) Hypothesis Testing-Boot Strapping

The significance of path coefficients, or model hypotheses H1–H4, was estimated using the bootstrap approach. An estimate of the form, dispersion, and bias of the sampling distribution of a certain statistic is provided via bootstrapping (Adams et al., 2007).

Through a process known as bootstrapping, SmartPLS is able to produce T-statistics for significance testing of both the inner and outer model. During this process, a large number of subsamples (such as 5000) are taken from the original sample and replaced to provide bootstrap standard errors. These standard errors then provide estimated T-values for the structural path's significance testing.

Figure no. 03 Structural Model Analysis.
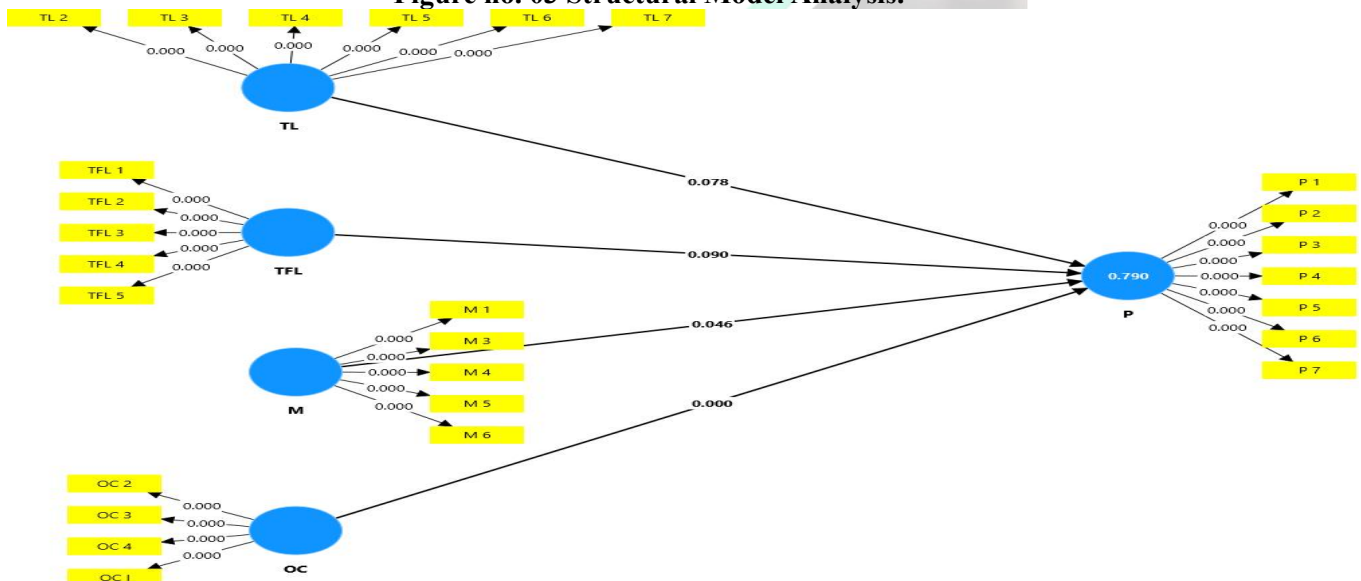
Table: 12 Explains about which hypotheses are accepted and which hypotheses are rejected by indicating the values of path coefficient, the sample means, standard deviation, T value, and P values

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P values
M -> P	0.227	0.222	0.114	1.995	0.046
OC -> P	0.401	0.401	0.108	3.71	0
TFL -> P	0.17	0.175	0.1	1.697	0.09
TL -> P	0.168	0.172	0.095	1.763	0.078

(c) Path Coefficient

The numbers in these statistical columns must be examined when the bootstrapping process is finished in order to determine the "Path Coefficients (Mean, STDEV, T-Values)." Next, we determine whether or not the inner model's path coefficients are significant by looking at the values in the "T-Statistics" column. If the T-statistics32 is greater than 1.96, the path coefficient will be considered significant using a two-tailed t-test with a significance level of 5%. Likewise, if the P-Value is less than 0.05, the path coefficient will be significant. The structural model's results are shown in the above table using PLS output.

First, we postulated (H1) that transformational leadership improves the performance of workers in Pakistan's banking industry. Table No. 12 Given

the significant p value of 0.09 level, which is higher than 0.05, and the t-value of 1.697, which indicates the poor impact of transformational leadership on the performance of banking sector personnel, (H1) is rejected. Hypothesis H2: Employee performance is positively impacted by transactional leadership. The t-value of 1.763 indicates that the effect of transactional leadership on worker performance is negligible. The rejection of hypothesis (H2) is shown by the p-value of 0.078, which is higher than the normal value of 0.05.

Hypothesized (H3) that Motivation has a positive impact on employees' performance of the Banking sector in Pakistan. In the Table no 12, The t-value 1.995 that reflects the significance influence of motivation on the employee performance of banking sector employees and has significant p value 0.046 level, which is less than 0.05, so (H3) is accepted.

Hypothesized (H4) that Organizational Culture has a positive impact on employees' performance of the Banking sector in Pakistan. In the Table no 12, The t-value 3.71 that reflects the significance influence of organizational culture on the employee performance of banking sector employees and has significant p value 0.000 level, which is less than 0.05, so (H4) is accepted.

Discussion

First of all, we examined relationship between leadership styles (i.e. Transformational leadership and Transactional leadership), Motivation, Organizational culture and performance.

The effect of Transformational leadership on performance (H1)

The study's empirical findings demonstrate the connection between transformative leadership and productivity at work (Almutairi, 2015). Employee performance and transformational leadership are significantly correlated (Yammarino, Spangler, & Bass, 1993). A survey of the literature also shown that transformative leadership has the power to independently challenge and alter employee performance standards. According to Wang et al. (2011), transformational leaders achieve this by balancing their personal and professional objectives and by leading by example.

According to a different study, team members find transformational leaders' activities appealing (Avolio & Bass, 1988). It is natural that the leader will push staff members to do better in order to improve performance.

This might be seen as a means for the staff to deliver, given their conviction that the company's services are beneficial to them as the main

stakeholders. Another characteristic of a transformational leader that is appropriately expressed in their actions is giving the team more confidence to adapt to change and take on challenges (Avolio et al., 2004).

This can happen because of many factors, In this case, from the results of testing the relationship and according to the results with the respondents, it can be stated that transformational leadership variable is enough to be able to give significant impacts on employees performance as *H1* is rejected in our study. Hence Our study does not support the suggestion of above researchers. This might be possible, as we took banking sector in our study and above researchers didn't take that industry specific to their research.

The effect of Transactional leadership on performance (H2)

According to Longe's (2014) research, certain Nigerian banks saw an improvement in organizational performance as a result of the transactional leadership style.

Given that employees are driven by the potential rewards for better performance and fear the consequences of performing poorly, a different study by MacKenzie and Podsakoff (2001) in the field of marketing indicates that the transactional leadership style has a significant impact on employee performance. According to Hater and Bass (1988), managers that solely use rewards and penalties to assess their staff members can get the most performance out of them. Consequently, it may be concluded that the transactional leadership style can improve worker performance.

Numerous factors can contribute to this, but in this instance, based on the findings of the relationship test and the responses from the respondents' interviews, it can be concluded that the transactional leadership variable is insufficient to have a meaningful impact on job employees' performance in Pakistan's banking industry because H2 is unacceptable.

Existing research has also failed to establish a conclusive between transactional leadership and higher levels of performance.

The effect of Motivation on performance (H3)

Employee performance is greatly impacted by motivation, which includes both internal and external factors that shape people's decisions and actions at work. Irwandy (2017) asserts that employees' decisions are influenced by a complex web of factors rather than a single force. Employee motivation increases the likelihood that they will act in a way that advances organizational objectives, which enhances output and performance.

The idea that motivation has a big influence on behavior is further supported by research by Lily et al. (2017), which highlights how it can forecast how much and how employees give to their jobs. Individual differences in motivation can be attributed to a variety of reasons, including aspirations, personal values, and outside rewards. As a result, for individuals' motivation levels to convert into effective performance, they frequently need to be in line with their skills and external elements like encouraging leadership and company culture. An employee with a high level of intrinsic drive, for example, can flourish in a position that provides autonomy and room for advancement, while extrinsic motivators, such as cash incentives and recognition, can inspire people who are more focused on measurable results.

Our results further corroborate the above researcher's theory that by improving motivation, companies may greatly increase employee commitment, engagement, and readiness to work harder. A sense of purpose and dedication are fostered and job performance is enhanced when motivation is in line with individual capabilities and a supportive work environment. In the end, motivated workers are more likely to be proactive, show initiative, and persevere through difficulties—all of which support the success of the company. Since H3 is accepted, it may be concluded that the motivation variable has a major impact on employees' performance in Pakistan's banking industry.

The effect of Organizational culture on performance (H4)

Organizations can proactively foster cultures that encourage high performance by reaffirming common values and goals, even if changing

company culture can be difficult. Robbins (quoted in Wardani et al., 2016) asserts that workers in cultures that are strong and cohesive demonstrate greater levels of dedication and commitment than those in cultures that are weaker. Recruitment and outreach strategies are frequently created in companies with strong cultures to not only draw in talent but also to establish and uphold the organization's basic values right away. Higher levels of engagement, work happiness, and loyalty are a result of employees' values and the organization's objectives aligning, and these factors eventually improve performance results.

Strong organizational culture and good performance are further supported by Dedi Iskamto (2023), who points out that workers who identify with their company's culture are more likely to actively contribute and go above and beyond the call of duty. Therefore, a strong corporate culture fosters long-term success for the company in addition to increasing employee devotion. Therefore, since H4 is accepted, it can be said that organizational culture has a substantial impact on employees' performance in Pakistan's banking sector.

Conclusion

As stated earlier, the goal of this study was to identify the common leadership philosophies used by commercial banks in Pakistan and the ways in which they impacted employee performance. The study's conclusions are based on the empirical investigation's findings about the extent to which the managers of the commercial bank adopted and used both transactional and transformational leadership styles, as well as the corpus of existing literature on how these styles affected worker performance. According to the study's findings, transformational leadership has no discernible positive impact on worker performance in the scenario under investigation.

The idea behind transformational leadership is to motivate and enable staff members to work better by creating a common goal, stimulating their minds, and providing tailored assistance. In actuality, though, this strategy might not work well in settings where workers require more organized and consistent direction in order to succeed. Overall performance may suffer if

transformational leadership's imaginative and dynamic style is not in line with workers' demands for stability and clarity.

Furthermore, the results imply that transactional leadership is ineffective at improving worker performance. Performance is motivated by compliance and reaching predetermined goals under transactional leadership, which is based on a system of incentives and penalties. This strategy may not promote long-term engagement or motivate staff to go above and beyond their fundamental responsibilities, even though it offers clear objectives and instant feedback. When staff are not encouraged to explore innovation or continuous improvement, the focus on external rewards can erode inner drive and result in performance stagnation.

On the other hand, it has been demonstrated that motivation improves worker performance. Theoretically, a key element in motivating staff to meet company objectives is motivation. Self-determination theory states that motivated workers typically demonstrate higher levels of dedication and productivity, regardless of whether they are motivated by extrinsic (like rewards and recognition) or intrinsic (like personal development and job pleasure) reasons. Employees are more likely to be involved, take initiative, and work more when they are motivated, all of which improve performance.

Lastly, the findings suggest that organizational culture contributes to improved worker performance. A positive work environment can be created by a strong corporate culture that supports employees' values and gives them a feeling of purpose and belonging. According to Schein's organizational culture model, employee behavior and performance are theoretically influenced by common norms, values, and practices. Employee engagement and productivity increase when an organization's culture fosters respect, cooperation, and creativity. A culture that is well-integrated guarantees that workers are inspired to make significant contributions to the success of the company.

Limitation and direction of future research

Despite being the first of its sort in Pakistan, the study had certain drawbacks.

The primary limitation of the study is that, due to time constraints, it did not cover the entire nation; as a result, the findings might not be totally representative of the population. Further studies in other cities will be necessary to validate the findings. In other words, a bigger sample size could yield more informative findings for future research.

Second, the transformational and transactional philosophies were selected for this study, even if other leadership philosophies, such as laissez-faire, should be included in future studies.

Third, as this study only examined a small number of variables, the number in our model may be expanded in future studies. Other elements like reward and recognition, among others, may be taken into account in future research.

may be taken into account in future research.

Managerial Implications

The study's conclusions suggest that managers in Pakistan's commercial banking industry should concentrate on using organizational culture and incentive to improve worker performance. The benefits of these elements offer precise instructions for doable actions to raise engagement and productivity.

1. Managers should create all-encompassing plans to increase employees' intrinsic and extrinsic motivation. This can be achieved by giving employees with meaningful work that supports their personal and professional objectives, identifying and rewarding excellent performance, and providing clear career growth prospects. Bonuses and promotions are examples of performance-based incentives that can be created to motivate staff to reach greater goals. At the same time, creating an atmosphere at work that values empowerment, respect, and gratitude will make workers feel more content and motivated to perform well.

2. Managers should concentrate on developing a culture that supports excellent performance by being in line with the organization's values and the demands of its people. This entails fostering candid communication, supporting teamwork, and establishing a feeling of community within groups. Establishing unambiguous corporate ideals that promote diversity, ongoing education, and

creativity should also be a priority for managers. Employee loyalty and a strong sense of ownership can be fostered by acknowledging their contributions and include them in decision-making processes. Regular team-building exercises and cultural projects can also strengthen a supportive and united workplace.

3. Organizational culture and motivation can be further improved by funding professional development and training for staff members. Supervisors ought to put in place training initiatives that give staff members the tools they need to progress in their positions and make valuable contributions to the company. Offering learning opportunities like leadership development programs, mentoring, and workshops can increase employee confidence and engagement while coordinating their development with company objectives.

4. It is essential to set up systems for ongoing staff engagement and feedback. To better understand their demands and difficulties, managers should routinely solicit employee feedback. Then, they may utilize this data to improve their cultural efforts and motivational tactics. To make sure that workers feel acknowledged and appreciated, open forums, one-on-one meetings, and engagement surveys can be utilized. In order to maintain high performance and job satisfaction, managers will be able to identify areas for development and modify their plans with the support of this continuous dialogue.

Social contribution

Our study's primary social impact is to raise employee welfare. When a business employs motivation and organizational culture that raises employee performance—and employee performance naturally raises organizational performance—the welfare of the workforce is made achievable in this way. Organizations that see high rates of profit also prioritize the welfare of their workforce. Employees work harder and are more devoted when their welfare is improved. This study also demonstrates which leadership style is best for achieving productive and successful worker performance.

Recommendation

Based on the results of the conclusions that have been described, the following suggestions can be recommended:

1. Managers should create methods that target both internal and extrinsic motivators since motivation improves performance. This entails praising workers for their accomplishments, providing chances for advancement, and putting incentive schemes in place that are in line with performance targets. Employee dedication and motivation can be increased by creating a work environment that fosters both professional and personal development.

2. It has been demonstrated that a strong, encouraging corporate culture enhances worker performance. Creating a culture that embodies the ideals of respect, cooperation, and creativity should be the main goal of managers. This entails encouraging diversity, involving staff in decision-making, and reiterating common standards. Creating a unified culture can boost engagement and productivity by fostering a feeling of community.

3. The focus placed by transactional leadership on incentives and penalties might not result in long-term performance gains. Managers ought to abandon excessively transactional strategies that only concentrate on compliance and short-term goals. Instead, they can incorporate coaching and development components to promote innovation, ongoing progress, and internal motivation in staff members.

4. Despite its emphasis on motivating staff, transformational leadership may not be sufficient in the banking industry when it comes to providing clear guidance. To make sure staff members are aware of their responsibilities and goals, managers should set up organized development programs and offer frequent direction. This framework can assist in bridging the gap between employees' desire for clear, predictable paths to success and the aspirations of visionary leadership.

Frequent feedback tools, including performance reviews and employee surveys, can assist managers in comprehending the changing needs of their staff. In order to ensure alignment with employee expectations, managers should utilize this input to modify motivational tactics and cultural initiatives. A healthy work environment and sustained performance are supported when people are heard and organizational procedures are modified in response to their input.

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