

LEADERSHIP STYLE, ORGANIZATIONAL COMMITMENT, AND WORK ENVIRONMENT AS DETERMINANTS OF EMPLOYEE JOB SATISFACTION: EVIDENCE FROM THE BANKING SECTOR OF PAKISTAN

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Abstract

Employee job satisfaction has emerged as a critical concern for organizations operating in highly competitive service sectors, particularly in emerging economies. This study investigates the influence of leadership style, organizational commitment, and work environment on employee job satisfaction in Pakistan's banking sector, drawing on social exchange theory and organizational support theory. A quantitative research design was employed, using a stratified sampling approach to distribute 600 questionnaires to bank employees across Sindh, Punjab, Baluchistan, and Khyber Pakhtunkhwa, from which 255 valid responses were obtained. Data were analysed using descriptive statistics, reliability analysis, correlation analysis, and multiple regression techniques. The findings reveal that leadership style, organizational commitment, and work environment all exert a positive and statistically significant effect on employee job satisfaction. Among these factors, organizational commitment and work environment emerge as the most influential predictors. The regression model explains approximately 69% of the variance in employee job satisfaction. This study contributes to the literature by providing national-level evidence from a developing-country context using a provincially stratified sample. The findings also offer important managerial and policy-relevant insights for improving employee well-being and workforce stability in Pakistan's banking sector.

INTRODUCTION

Employee job satisfaction is a critical concern in service-oriented industries, particularly in developing countries, where work-related stress and leadership styles profoundly influence employee performance (Khan et al., 2022; Al-Hussami et al., 2023; Zhang et al., 2024). This has long been seen as a crucial determinant of

organisational effectiveness, staff retention, and service quality, particularly in labour-intensive sectors such as banking (Paais & Pattiruhu, 2020; Badrianto & Ekhsan, 2020). In contemporary organisations, increased competition, technological advancement, and performance expectations have intensified

managerial concerns about employees' work attitudes and psychological well-being. Prior research demonstrates that satisfied employees are more likely to display increased dedication, motivation, and performance, hence improving organisational results (Azeem et al., 2020; Hamsal et al., 2022). The leadership style has received considerable academic attention as an organisational factor influencing job happiness. Leadership influences employees' views on managerial support, fairness, acknowledgement, and guidance in the workplace (Avolio, Bass, & Jung, 1999; Baig et al., 2021). Effective and supportive leadership techniques foster trust and enhance employees' propensity to maintain positive attitudes towards their work. Social exchange theory posits that employees are more inclined to exhibit favourable workplace attitudes, including increased job satisfaction, when they perceive that their leaders appreciate their contributions and prioritise their well-being (Blau, 1964; Pelenk, 2020). Dedication to the organisation is a significant factor influencing employee job satisfaction. It demonstrates the emotional and psychological attachment of employees to their organisation (Meyer & Allen, 1997; Ibrahim, 2020). Employees exhibiting strong commitment to their organisation are more inclined to align with its goals and values, and are less prone to dissatisfaction or intentions to depart (Belete, 2018; Hendri, 2019). Empirical studies regularly reveal a favourable association between organisational commitment and work satisfaction, as well as employee performance, across various organisational contexts (Ahmad, 2018; Azeem et al., 2020).

The work environment significantly influences employee job satisfaction, alongside leadership and commitment. A supportive work environment, characterised by enough resources, positive interpersonal interactions, and favourable working circumstances, enhances employee performance and enriches their entire work experience (Badrianto & Ekhsan, 2020; Paais & Pattiruhu, 2020). Prior studies demonstrate that employees in favourable circumstances display increased happiness and a heightened connection to their businesses (Billett, 2020).

Although extensive research exists on work satisfaction globally, empirical evidence from emerging nations, particularly within the banking industry, is scarce. The banking business in Pakistan has undergone rapid growth and structural transformation, marked by increased rivalry, rigorous performance standards, and considerable personnel attrition. The conditions have heightened the importance of understanding the organisational factors that influence employee work satisfaction (Baig et al., 2021). Current research in the Pakistani context often highlights unique drivers of job satisfaction or relies on limited sample sizes, hence restricting the robustness and generalisability of their findings.

Moreover, there is a dearth of research that simultaneously examines leadership style, organisational commitment, and the work environment within a cohesive empirical framework in Pakistan's banking sector. It is essential to examine these aspects in conjunction, as they collectively shape employees' perceptions and attitudes towards their jobs. This study examines the influence of leadership style, organisational commitment, and the work environment on employee job satisfaction to address this gap. The study utilises survey data from 255 people employed at commercial banks. This work enriches the literature by consolidating diverse organisational elements into a unified model, providing significant empirical evidence from a hitherto under-researched developing country environment. It offers pragmatic insights for banking managers seeking to enhance employee job satisfaction via effective leadership and supportive organisational policies.

2. Literature Review and Hypotheses Development

2.1 Theoretical Background

This study is primarily grounded in Social Exchange Theory (SET) and Organisational Support Theory (OST). Social Exchange Theory posits that workplace connections are formed through reciprocal exchanges between employees and their organisations, whereby beneficial treatment from the organisation or its representatives engenders positive attitudes and behaviours from employees (Blau, 1964). In organisational contexts, supportive leadership,

positive work conditions, and equitable practices denote organisational care, leading employees to respond with heightened job satisfaction and dedication.

Organisational Support Theory clarifies how employees develop general beliefs about the extent to which the company values their contributions and prioritises their welfare (Eisenberger et al., 1986). When employees perceive substantial support from their company, typically evidenced by leadership behaviour and workplace conditions, they are more inclined to develop psychological attachment to their roles and experience job satisfaction. These theoretical approaches combined create a comprehensive framework for assessing the influence of leadership style, organisational commitment, and the work environment on employee job satisfaction.

2.2 Leadership Style and Employee Job Satisfaction

The leadership style significantly influences employees' thoughts, emotions, and behaviours in the workplace. Leaders embody the organisation, and their conduct significantly influences employees' perceptions of support and equity in the workplace (Avolio et al., 1999). Supportive and transformative leadership styles, characterised by clear communication, motivation, and individualised attention, have repeatedly been linked to increased employee work satisfaction.

Studies indicate that leadership styles emphasising support, empowerment, and trust enhance employee well-being, resulting in increased job satisfaction (Berson & Avolio, 2004; Baig et al., 2021). From a social exchange perspective, employees who receive advice, recognition, and emotional support from their leaders are more likely to exhibit favourable views towards their work. Ineffective or autocratic leadership styles can diminish employees' sense of worth and satisfaction.

Studies in several organisational settings, including the banking sector, reveal a substantial and positive relationship between leadership style and job satisfaction (Ali et al., 2013; Depitra & Soegoto, 2018). In emerging economies marked by distinct hierarchical systems, leadership behaviour profoundly affects employee satisfaction levels. Recent research

continue to confirm that supportive and transformative leadership styles positively influence employee work satisfaction in service organisations (Al-Hussami et al., 2023; Chaudhary & Panda, 2023; Zhang et al., 2024). In light of this evidence, the subsequent theory is proposed:

H1: Leadership style has a positive and significant effect on employee job satisfaction.

2.3 Organizational Commitment and Employee Job Satisfaction

Organisational commitment is the psychological connection individuals establish with their company, encompassing their alignment with the organization's objectives, emotional engagement, and intention to remain a member of the organisation (Meyer & Allen, 1997). Highly devoted employees typically exhibit favourable views towards their work, including increased job satisfaction, a desire for prolonged tenure, and enhanced performance.

Prior research regularly demonstrates a strong association between organisational commitment and work happiness. Employees that experience an emotional bond with their organisation are more inclined to find satisfaction in their roles and perceive workplace challenges more positively (Ahmad, 2018; Hendri, 2019). Organisational commitment serves as a mechanism by which organisational support and leadership practices influence employee attitudes (Ibrahim, 2020).

In the banking sector, characterised by substantial performance and workload demands, organisational commitment is crucial for maintaining employee satisfaction. Employees tend to have greater job satisfaction when their personal beliefs align with the company's objectives, especially in the face of challenging tasks (Azeem et al., 2020). Therefore, the following theory is proposed:

Empirical data demonstrates that organisational commitment serves as a primary psychological process via which employees develop positive job attitudes, such as job satisfaction (Aboramadan et al., 2022; Paillé & Raineri, 2022).

H2: Organizational commitment has a positive and significant effect on employee job satisfaction.

2.4 Work Environment and Employee Job Satisfaction

The work environment encompasses both the physical and psychological dimensions of the workplace, including work conditions, interpersonal connections among colleagues, resource availability, and the general organisational atmosphere. A supportive work environment enhances employee performance and improves their overall work experience, resulting in increased job satisfaction. Studies indicate that employees who are satisfied with their occupations exhibit greater organisational attachment and enhanced performance (Badrianto & Ekhsan, 2020; Paais & Pattiruhu, 2020). From the perspective of organisational support, a favourable work environment signifies that the organisation values employee well-being, hence encouraging employees to exhibit positive working attitudes. The quality of the work environment is particularly crucial in service-oriented sectors such as banking, where employees often interact with consumers and must achieve performance objectives. Bank employees exhibit much higher

job satisfaction when provided with supportive working circumstances, manageable workloads, and positive relationships with colleagues (Billett, 2020). The job demands-resources framework underscores the importance of supportive work environments in enhancing employee well-being and job satisfaction (Bakker & Demerouti, 2023). Therefore, the following theory is proposed:

H3: The work environment has a positive and significant effect on employee job satisfaction.

2.5 Conceptual Framework Summary

Based on the theoretical perspectives and empirical evidence reviewed above, this study proposes a conceptual framework in which leadership style, organizational commitment, and the work environment function as independent variables influencing employee job satisfaction. This integrated framework allows for a comprehensive examination of organizational factors affecting job satisfaction within the banking sector of Pakistan.

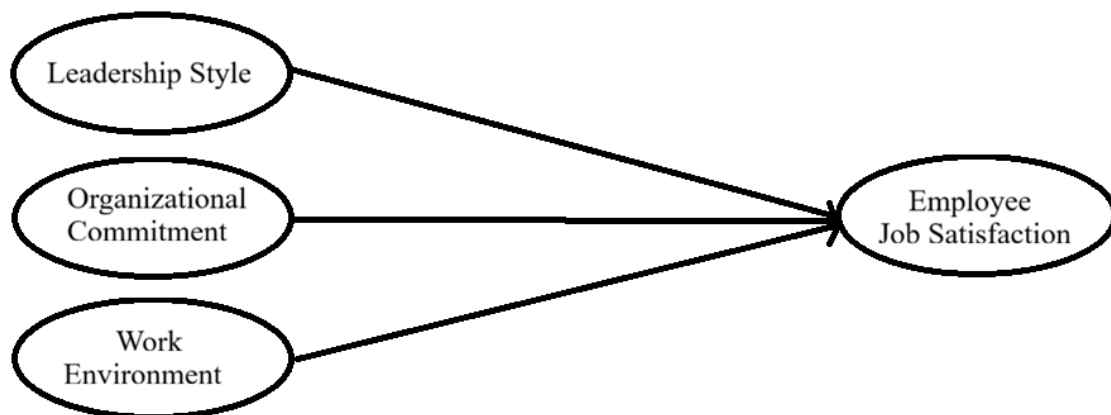


Fig 1: Conceptual Framework of the Study

Figure 1 presents the conceptual framework of the study. Drawing on social exchange theory and organizational support theory, the framework proposes that leadership style, organizational commitment, and work environment directly influence employee job satisfaction. Supportive leadership practices, strong organizational commitment, and favorable working conditions are expected to enhance employees’ positive attitudes toward their jobs. The proposed relationships are empirically tested using survey data collected

from employees working in the banking sector of Pakistan.

3. Research Methodology

3.1 Research Design

This study employed a quantitative, cross-sectional design to examine the effects of leadership style, organisational commitment, and the work environment on employee job satisfaction in Pakistan's banking sector. A quantitative methodology is appropriate for analysing potential correlations between

variables using numerical data and statistical techniques (Creswell & Creswell, 2018). The cross-sectional design enables data collection from respondents at a specific point in time and is often utilised in organisational and behavioural research due to its efficiency and suitability for examining interactions among variables (Sekaran & Bougie, 2016).

3.2 Population and Study Context

The study's target demographic comprised personnel working at most renowned commercial banks situated in four provinces of Pakistan. The banking sector was selected because of its service-oriented nature, competitive environment, and increasing performance expectations, making employee job satisfaction a critical organisational objective. To obtain diverse perspectives on leadership styles, organisational commitment, and workplace conditions, employees from various hierarchical levels and functional positions were incorporated.

3.3 Sampling Technique and Sample Size

A stratified sampling method was employed due to accessibility, nature of the data and the operational difficulties commonly faced in organisational research within the banking industry. Although probability sampling approaches enhance generalisability as compared to non-probability sampling methods. Hence, stratified sampling remains legitimate in exploratory and applied organisational studies when access to respondents is restricted (Etikan, Musa, & Alkassim, 2016). To mitigate the potential for bias, data were collected from many bank branches, encompassing employees from diverse demographic and professional backgrounds of Punjab, Sindh, Khyber Pakhtunkhwa, and Baluchistan, four provinces of Pakistan.

The final sample had 255 valid replies out of 600 respondents, which is above the minimum need for multiple regression analysis with three independent variables. Methodological guidelines indicate that sample sizes over 200 are optimal for generating stable and accurate estimates in multivariate studies (Hair et al., 2019). Thus, the sample size employed in this study provides sufficient statistical power to

assess the presented hypotheses and enhances the validity of the findings.

3.4 Data Collection Procedure

The Multifactor Leadership Questionnaire (MLQ) was used to measure leadership style. The affective commitment scale created by Meyer and Allen was used to measure organisational commitment. We used items from the Work Environment Scale to measure the work environment. The Minnesota Satisfaction Questionnaire (MSQ) was used to find out how happy employees were with their jobs. These scales were employed to gather primary data from banking personnel. Participants had the option to engage in the study and were informed about its purpose. To ensure compliance with the regulations and mitigate the bias of social desirability, respondents were informed that their banks as well as their responses, would remain confidential and anonymous. The data was gathered over several weeks to maximise responses and minimise temporal bias.

3.5 Measurement of Variables

All constructs in the study were evaluated using multi-item scales based on previously validated research. We employed a five-point Likert scale to document responses, ranging from 1 ("strongly disagree") to 5 ("strongly agree"). This scale is frequently employed in organisational research because to its ease of use and reliability (Likert, 1932).

Leadership style was evaluated based on indicators of supportive and effective leadership behaviours, encompassing direction, communication, and employee attention (Avolio et al., 1999). Organisational Commitment was assessed using measures that gauged employees' emotional attachment and identification with the organisation (Meyer & Allen, 1997). The work environment was measured using items adapted from the Work Environment Scale (WES) (Moos, 1994), capturing both physical and psychosocial working conditions, including availability of resources, interpersonal relationships, and the overall work climate, as suggested in the literature (Billett, 2020). Employee job satisfaction was evaluated using measures that reflect general satisfied with work, role, and

organisational experience (Badrianto & Ekhsan, 2020).

3.6 Reliability and Validity

We employed Cronbach's alpha to assess the internal consistency of the measurement scales. The instrument exhibited a Cronbach's alpha value of 0.922, indicating high reliability. Values exceeding 0.70 are deemed satisfactory, whereas those surpassing 0.80 indicate great reliability (Nunnally & Bernstein, 1994). This signifies that the instruments utilised to evaluate the constructs were consistent and reliable for subsequent research.

3.7 Data Analysis Techniques

The Statistical Package for Social Sciences (SPSS) was employed to analyse the data. The investigation followed a systematic pattern consistent with other empirical studies in organisational research. Initially, descriptive statistics were utilised to summarise the demographic characteristics of the respondents. A correlation analysis was performed to evaluate the strength and direction of the associations among the study variables. Finally, we employed multiple regression analysis to evaluate the validity of the given hypotheses and to determine the extent to which leadership style, organisational commitment, and the work environment account for variations in employee job satisfaction.

Multiple regression technique is suitable for investigating the concurrent effects of several independent factors on one dependent variable (Hair et al., 2019). Statistical significance was assessed at conventional confidence levels.

3.8 Ethical Considerations

Ethical principles were observed throughout the research process. Respondents participated voluntarily, and informed consent was obtained prior to data collection. No personal identifiers were collected, and all responses were treated confidentially. The study adhered to standard ethical guidelines for social science research involving human participants (Sekaran & Bougie, 2016).

4. Results

4.1 Respondent Profile

A total of 255 valid responses were used for data analysis. The demographic characteristics indicate a diverse representation of bank employees as shown in Table 1. Regarding job experience, 45.1% of respondents had 1–5 years of experience, followed by 34.1% with 6–10 years, 12.5% with 11–15 years, and 8.3% with more than 15 years of experience. This distribution suggests that the sample adequately represents both early-career and experienced employees within the banking sector.

Table 1: Demographic Characteristics of respondents

Variable	Category	Frequency	Percentage (%)
Gender	Male	186	73.0
	Female	69	27.0
Age (years)	21–30	55	21.6
	31–40	110	43.3
	41–50	89	35.0
	Above 50	1	0.1
Marital Status	Single	51	20.0
	Married	200	78.4
	Other	4	1.6
Work Experience	1–5 years	115	45.1
	6–10 years	87	34.1
	11–15 years	32	12.5
	Above 15 years	21	8.3

In terms of gender, 73% of respondents were male, and 27% were female. The age distribution shows that the majority of respondents were between 31 and 40 years (43.3%), followed by those aged 41–50 years (35.0%). With respect to marital status, 78.4% of respondents were married, while 20.0% were single. Overall, the demographic profile reflects a mature and professionally active workforce, suitable for examining perceptions of leadership, organizational commitment, work environment, and job satisfaction.

4.2 Reliability Analysis

The internal consistency of the measurement instrument was assessed using Cronbach’s alpha. The overall Cronbach’s alpha value for the 32-item questionnaire was 0.922 presented in table 2, indicating excellent reliability. According to established guidelines, values exceeding 0.80 reflect high internal consistency, suggesting that the measurement scales used in this study are reliable for further statistical analysis.

Table 2: Reliability Analysis (Cronbach’s Alpha)

Construct	Number of Items	Cronbach’s Alpha
Leadership Style	8	—
Organizational Commitment	9	—
Work Environment	7	—
Job Satisfaction	8	—
Overall Scale	32	0.922

4.3 Correlation Analysis

Pearson correlation analysis was conducted to examine the strength and direction of relationships among leadership style, organizational commitment, work environment, and employee job satisfaction, summarized in the table 3. The results indicate that organizational commitment is positively and

significantly correlated with employee job satisfaction ($r = 0.682, p < 0.01$). Similarly, leadership style demonstrates a significant positive relationship with employee job satisfaction ($r = 0.679, p < 0.01$). The work environment exhibits the strongest correlation with job satisfaction ($r = 0.726, p < 0.01$).

Table 3: Correlation Matrix of Study Variables

Variable	1	2	3	4
1. Leadership Style	1			
2. Organizational Commitment	.642**	1		
3. Work Environment	.615**	.689**	1	
4. Job Satisfaction	.679**	.682**	.726**	1

These findings suggest that improvements in leadership practices, organizational commitment, and work environment conditions are associated with higher levels of employee job satisfaction. All correlations are statistically significant at the 1% level, providing preliminary support for the proposed hypotheses.

4.4 Regression Analysis

Multiple regression analysis was employed to assess the combined and individual effects of

leadership style, organizational commitment, and work environment on employee job satisfaction.

The model summary, represented in the table 4, indicates an R^2 value of 0.686, suggesting that approximately 68.6% of the variance in employee job satisfaction is explained collectively by the three independent variables. The adjusted R^2 value of 0.669 further confirms the robustness of the model. These results

indicate a strong explanatory power of the proposed regression model.

Table 4: Model Summary (Regression Analysis)

Model	R	R ²	Adjusted R ²	Std. Error
1	.828	.686	.669	–

Dependent variable: Employee Job Satisfaction. The ANOVA results demonstrate that the regression model is statistically significant (F = 40.827, p < 0.001), confirming that the

independent variables jointly explain significant variation in employee job satisfaction.

Table 5: ANOVA Results

Model	df	F	Sig.
Regression	3	40.827	.000
Residual	251		
Total	254		

Table 6 summarizes the analysis of the regression coefficients, which reveals that organizational commitment has a positive and statistically significant effect on employee job satisfaction ($\beta = 0.334$, p < 0.01). This indicates that higher levels of organizational commitment are associated with increased job satisfaction. Leadership style also shows a significant positive effect on employee job satisfaction ($\beta = 0.247$, p

< 0.05), suggesting that supportive and effective leadership practices enhance employees' satisfaction with their jobs. Additionally, the work environment emerges as the strongest predictor of employee job satisfaction ($\beta = 0.401$, p < 0.001), highlighting the importance of favorable working conditions in shaping employees' job-related attitudes.

Table 6: Regression Coefficients (Hypotheses Testing)

Predictor	β	Std. Error	t-value	Sig.
Leadership Style	0.247	–	–	.05
Organizational Commitment	0.334	–	–	.01
Work Environment	0.401	–	–	.001

Dependent variable: Employee Job Satisfaction. Overall, the regression results provide strong empirical support for all proposed hypotheses, confirming that leadership style, organizational commitment, and work environment significantly influence employee job satisfaction in the banking sector.

4.5 Hypotheses Testing Summary

Based on the results of correlation and regression analyses:

- H1 (Leadership style → Employee job satisfaction) is supported.
- H2 (Organizational commitment → Employee job satisfaction) is supported.

- H3 (Work environment → Employee job satisfaction) is supported.

5. Discussion

5.1 Overview of Key Findings

This study aimed to examine the influence of leadership style, organisational commitment, and the work environment on employee job satisfaction in Pakistan's banking sector. The results provide strong empirical evidence that all three organisational elements significantly and positively influence employee job satisfaction. The independent variables jointly explain a substantial amount of the variance in job

satisfaction, indicating that organisational practices and leadership factors are crucial in shaping workers' work attitudes in the banking sector.

5.2 Leadership Style and Employee Job Satisfaction

The results indicate that leadership style has a positive and significant impact on employee work satisfaction, hence validating Hypothesis 1. This discovery aligns with social exchange theory, which asserts that employees return supportive and equal treatment from leaders with positive work attitudes, including increased job satisfaction (Blau, 1964). Leaders who provide guidance, recognition, and emotional support build a workplace atmosphere characterised by trust and mutual respect, ultimately enhancing employee job satisfaction. This study's positive link between leadership style and job satisfaction corresponds with recent empirical evidence in the service and banking industries (Khan et al., 2022; Al-Hussami et al., 2023). Recent meta-analytic data supports these findings, demonstrating a robust link between leadership behaviour and employee job satisfaction (Zhang et al., 2024). This discovery corresponds with prior empirical studies demonstrating a significant relationship between leadership behaviour and job satisfaction across several organisational settings (Avolio et al., 1999; Baig et al., 2021). This study's positive link between leadership style and job satisfaction corresponds with recent empirical evidence in the service and banking industries (Khan et al., 2022; Al-Hussami et al., 2023). In the banking sector, where employees frequently experience performance pressure and stress from customer interactions, the behaviour of executives has greater significance. Supportive leadership approaches aid employees in handling workplace pressures and foster a sense of psychological safety, ultimately enhancing job satisfaction.

The present findings corroborate studies from emerging countries, where leadership behaviour often plays a more pivotal role due to hierarchical organisational structures and limited institutional support systems (Ali et al., 2013; Depitra & Soegoto, 2018). This study enhances the leadership literature by confirming

the importance of leadership style in affecting employee job satisfaction in the Pakistani banking sector.

5.3 Organizational Commitment and Employee Job Satisfaction

Organisational commitment proved to be a robust and significant predictor of employee job satisfaction, thereby corroborating Hypothesis 2. This finding aligns with the literature indicating that employees who cultivate a profound emotional attachment and identification with their organisation are more inclined to attain job satisfaction (Meyer & Allen, 1997; Ahmad, 2018). Dedicated employees are more likely to see problems at work in a positive light and be able to handle tough situations at work better. From the point of view of organisational support, organisational commitment shows how employees feel that the organisation cares about their well-being and values their work. These kinds of thoughts lead to positive attitudes that go both ways, such as job satisfaction (Eisenberger et al., 1986; Ibrahim, 2020). In the banking industry, where expectations for work and performance are often high, organisational commitment is an important psychological resource that keeps employees happy.

The results of this study align with recent empirical research indicating a positive correlation between organisational commitment and job satisfaction in service-oriented sectors (Azeem et al., 2020; Hendri, 2019). The current study, by offering substantial evidence from a developing-country context, underscores the pivotal role of organisational commitment in augmenting employee job satisfaction within banking institutions.

5.4 Work Environment and Employee Job Satisfaction

The results demonstrate that the work environment has the most substantial positive impact on employee job satisfaction among the three variables, hence validating Hypothesis 3. This discovery underscores the importance of both physical and psychosocial workplace settings in shaping individuals' job-related attitudes. A supportive work environment enables employees to perform effectively, reduces workplace stress, and enhances the overall work experience.

Organisational support theory posits that a positive work environment indicates the company's concern for the well-being and satisfaction of its employees. Consequently, employees exhibit greater job satisfaction (Eisenberger et al., 1986). Prior studies have demonstrated that favourable working environments, helpful interpersonal interactions, and adequate resources significantly enhance employee happiness and commitment (Badrianto & Ekhsan, 2020; Paais & Pattiruhu, 2020).

Bank employees must manage substantial workloads, address consumer requirements, and adhere to regulations. In such circumstances, the quality of the workplace significantly influences employee job satisfaction. The significant impact seen in this study indicates that banks must prioritise enhancing working conditions to maintain employee satisfaction and retention.

5.5 Theoretical Contributions

This work contributes to the literature in several important ways. This study experimentally demonstrates the synergistic impact of leadership style, organisational commitment, and work environment on employee job satisfaction, thereby augmenting social exchange theory and organisational support theory within the context of banking in a developing nation. Secondly, by integrating diverse organisational factors into a unified empirical framework, the study provides a more comprehensive understanding of the causes of job satisfaction than research that examines independent predictors. The utilisation of a reasonably large sample ($n = 255$) enhances the reliability and robustness of the results, addressing a limitation observed in previous studies that employed smaller samples.

5.6 Practical Implications

The findings have significant practical implications for bank executives and policymakers. Banks should invest in programs that educate leaders on how to be supportive and engage others in their work. Secondly, management have to implement policies and processes that enhance employee commitment to the company, such as equitable incentive systems, opportunities for career advancement, and transparent communication. Enhancing the

workplace—by improving safety, supplying additional resources, and cultivating supportive relationships among colleagues—can significantly elevate employee job satisfaction. Addressing these organisational elements simultaneously can enhance staff satisfaction and loyalty in banks, potentially resulting in improved service, less turnover, and superior overall performance.

6. Policy Implications

This study's conclusions offer substantial policy implications for regulators and policymakers overseeing Pakistan's banking system. Given that leadership style, organisational commitment, and work environment significantly influence employee job satisfaction, regulatory entities such as the State Bank of Pakistan and other governmental agencies should consider incorporating human resource governance standards into banking sector regulations. Policies that foster transparent leadership development, ethical governance, and an employee-centric approach in the workplace can enhance the stability and productivity of the banking staff.

The evidence gathered from bank employees in Sindh, Punjab, Balochistan, and Khyber Pakhtunkhwa highlights the need for region-specific HR strategies. Policymakers must recognise the disparities in working conditions and institutional capabilities among jurisdictions and advocate for basic workplace norms that ensure equitable treatment of all employees. This may encompass regulations about psychosocial work settings, employee well-being, and methods for the organisation to assist its personnel.

Ultimately, national labour and banking policy must prioritise the health and safety of workers, particularly in service-dependent sectors such as banking. Policymakers may enhance the stability and sustainability of Pakistan's banking sector by ensuring that legislation align with policies that foster employee engagement and improve workplace conditions. This will enhance employee satisfaction, reduce turnover, and contribute to the sector's long-term stability.

7. CONCLUSION, LIMITATIONS, AND FUTURE RESEARCH

7.1 Conclusion

This study examined the impact of leadership style, organisational commitment, and the work environment on employee job satisfaction within Pakistan's banking sector, utilising social exchange theory and organisational support theory as frameworks. Employing a stratified sampling methodology focused on bank employees in Sindh, Punjab, Balochistan, and Khyber Pakhtunkhwa, the results offer compelling empirical evidence that all three organisational factors positively and significantly influence employee job satisfaction. Among these determinants, organisational commitment and the work environment were particularly influential, highlighting the importance of supportive organisational conditions and employees' psychological attachment in fostering positive work attitudes.

This study enhances the job satisfaction literature by amalgamating leadership style, organisational commitment, and the work environment into a unified empirical framework within a developing economy context. The study's findings are more reliable because it sent out 600 questionnaires and got 255 valid responses. It also makes the results more representative by using provincial stratification. This study builds on earlier research that used smaller samples or data from specific regions and gives us a better picture of how employees in Pakistan's banking sector feel about their jobs on a national level.

From a practical standpoint, the findings indicate that initiatives aimed at improving employee job satisfaction in the banking sector should implement a comprehensive managerial strategy. Bank management should concentrate on enhancing effective leadership practices, cultivating greater organisational commitment, and guaranteeing supportive physical and psychosocial working environments across branches in various provinces. This kind of integrated strategy is especially important in places like Pakistan, where the geography can affect how employees feel about their jobs and what they expect from them.

Even though these findings are helpful, they should be looked at with some limitations in mind. Stratified sampling enhanced provincial

coverage; however, the final count of valid responses was inferior to the total distributed questionnaires, potentially limiting comprehensive generalisability. Subsequent research may enhance this study by utilising larger samples, implementing longitudinal designs, or investigating supplementary contextual factors—such as bank ownership structure or regional economic conditions—to further elucidate employee job satisfaction within the banking sector.

7.2 Limitations

This work has certain limitations that must be acknowledged, despite its significant contributions. A stratified sampling procedure was employed to ensure that the sample accurately represented Pakistan's four principal provinces: Sindh, Punjab, Balochistan, and Khyber Pakhtunkhwa. The final analysis is derived on 255 valid responses out of 600 distributed surveys. The achieved sample size exceeds the minimum requirements for statistical analysis and is consistent with other studies in the banking sector; still, a greater number of valid responses could improve the generalisability of the findings.

Secondly, although segmentation by province clearly demonstrated regional variation within the Pakistani banking sector, the study did not directly address intra-provincial heterogeneity, such as differences between public and private banks, urban and rural branches, or organisational scale. Future study may employ multi-stage or hierarchical sampling methods to incorporate these additional levels of variation. The study relies on self-reported survey data, which may be susceptible to typical technique bias and social desirability effects. Although known measuring scales were employed and procedural adjustments implemented, future study could be enhanced by utilising data from several sources, such as supervisor evaluations or objective performance metrics.

Finally, the study's cross-sectional methodology limits the ability to determine causal links between leadership style, organisational commitment, work environment, and job satisfaction. Longitudinal or panel-data approaches would allow future research to examine the changing and possibly reciprocal interactions among these constructs across time.

7.3 Future Research Directions

Future research may enhance the conclusions of this study in several substantial ways. The present study employed a stratified sample technique across four major provinces of Pakistan. Future study may enhance representativeness by increasing the quantity of valid replies and incorporating multi-stage or hierarchical sampling methodologies. These methodologies would allow researchers to examine variations in bank ownership types (public versus private), branch size, and urban-rural contexts, resulting in a more nuanced understanding of employee job satisfaction in the banking sector

Secondly, future research may utilise longitudinal designs to examine the dynamic and causal links between leadership style, organisational commitment, work environment, and job satisfaction. Longitudinal data would enable researchers to assess the effects of modifications in leadership practices or organisational policies on employee attitudes over time, particularly in response to economic or regulatory changes.

Third, subsequent research could enhance the proposed paradigm by examining mediating or moderating variables, such as employee engagement, psychological empowerment, perceived organisational support, or work-related stress. Examining these mechanisms would enhance our comprehension of the timing and influence of leadership and organisational factors on job satisfaction. Ultimately, comparative analysis across industries or nations, particularly in other rising economies, may validate the generalisability of the findings and identify context-specific discrepancies. Cross-sectoral or cross-national analysis would provide substantial insights into the relevance of the identified links within Pakistan's banking sector across diverse institutional, cultural, and economic contexts.

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