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Decoding the Leadership–Performance Chain: The Integrated Effects of Transformational Leadership, Affective Commitment, and Organizational Culture on Work Performance

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ABSTRACT

This study examines transformational leadership's direct influence on employee work performance, the mediating influence of affective commitment and the moderating impacts of organizational culture. A quantitative descriptive study was undertaken utilizing the survey method to gather primary data from the 439 employees working in commercial banks. Transformational leadership, affective commitment, organizational culture and work performance were assessed using validated and reliable instruments. The results provide evidence that transformational leadership significantly enhances employee work performance. Moreover, the data shows that affective commitment strengthens the connection between transformational leadership and work performance by providing the emotional attachment that employees feel toward the organization. This indicates that employee performance is enhanced when organizational leadership transforms.

Keywords: Transformational leadership, affective commitment, work performance, organizational culture, social exchange theory

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1. INTRODUCTION

Leadership has an impact on employee behavior and on the productivity of organizational settings as it involves understanding the employees and how they feel and think and socially construct the work performance more effectively (George, 2000; Dirks & Ferrin, 2002; Wang et al., 2011; Yukl, 2012).Effective leadership helps in understanding employees' psychological states, guiding their motivation, and shaping social interactions that collectively contribute to improved work performance (Bass, 1985; Yukl, 2013). Through vision, support, and role modeling, leaders influence employees' attitudes and behaviors, enabling them to socially construct meaning around their roles and responsibilities, which ultimately leads to higher levels of individual and organizational performance (Avolio, Walumbwa, & Weber, 2009; Northouse,

2021).In organizational settings, among the many theories of leadership, transformational leadership formulated by Burns (1978) and later expanded by Bass (1985) is perhaps the most extensively validated paradigm in the literature regarding the ability to mobilize followers to higher levels of efficiency and effectiveness. Transformational leaders idealize influence, provide inspirational motivation, stimulate intellectually and exercise individualized consideration.

The influence of leadership on employees' attitudes, emotions and behavioral outcomes has attracted widespread interest among scholars, perhaps most poignantly when organizations deal with complex and turbulent environments. Bass (1985) continuing to explain on Burns (1978) transformational leadership remains among the most cited and approaches within contemporary organizational research, the essence of which concerns the ability of leaders to articulate inspiring visions, engender trust, intellectually stimulate and provide mentorship to followers. Most recent empirical and meta-analytic research suggests transformational leadership continues to positively fuel motivation and commitment, innovation and effectiveness across various sectors and cultural environments (Banks et al., 2016; Hoch et al., 2018; Lee et al., 2022). With organizations more focused than ever on knowledge, relational and service work, it is becoming a pressing theoretical concern to examine closely what mechanisms account for the influence of transformational leadership on outcomes. As the impact of transformational leadership and its influence on work performance is neither direct nor straightforward. Rather, it is through the work-related attachments and feelings of belonging employees have with the organization. The most trustworthy route concerning how transformational leadership improves work outcomes is explained through the lens of affective commitment, the emotional attachment to one's work and organization (Meyer & Allen, 1991, Meyer et al, 2022). Empirical evidence sheds light to the fact that affective commitment mediates the relationship of leadership behaviours to employee key performance indicators, validating it the most pivotal psychological mechanism in the leadership–performance research (Alayis & Awwad, 2021, Kim & Beehr, 2022, Nguyen et al, 2023). Transformational leaders affect an organizational climate characterized by support, fairness, and empowerment (Blau , 1964). Such values support positive social exchanges and lead employees to reciprocate affective commitment through heightened performance on tasks.

Nonetheless, some researchers point out that the effects of transformational leadership are not consistent or beneficial in all contexts, as it is highly spatially and temporally situated. Over time, the culture within an organization has been recognized as one of the primary contextual factors that determines whether and how leadership behaviors translate into performance. (Lam, 2002). Defined as the collective pattern of values, norms and expectations that drive behaviors within that particular context, organizational culture can either enhance or diminish the impact of transformational leadership by supporting or undermining the consolidation of leaders' messages and behaviors (Schein, 2010; Hartnell et al., 2019). More recent research suggests that transformation leadership is enhanced by supportive, collaborative and developmental organizational culture that legitimizes empowerment, innovation and relational trust while rigid or control-oriented cultures detract from these positive effects (Zhang & Zhou, 2021; Al-Mamary et al.,

2022; Hartnell & Walumbwa, 2023). Consequently, the focus of researchers has been on studying organizational culture as a moderator that determines the boundaries within which the effects of leadership are realized on organizational commitment and performance. In today dynamic organizations leadership has always been recognized as a key factor influencing employee attitude, motivation and work performance. However the most recent leadership studies suggest that the impact of leadership has on employee behavior goes beyond sheer task assignment and includes managing the employees' cognition, emotions and the work social milieu (Hoch, Bommer, Dulebohn, & Wu, 2024; Northouse, 2025). Particularly in complex and service oriented organizations, leaders have a crucial responsibility in creating psychological conditions that promote motivation and sustained performance (Banks, McCauley, Gardner, & Guler, 2024).

Transformational leadership as a means to motivate and elevate employees has been the most widely studied. Recent studies show that transformational leadership directly increases the employee performance in all industries by creating trust, common goal and psychological safety (Wang, Oh, Courtright, & Colbert, 2025; Hoch et al. 2024). Unlike transactional leadership, transformational leadership encourages employees to do more than the required work because of the motivational and relational processes that are a part of the leadership style (Banks et al., 2024; Northouse, 2025). Because of high job strain, emotional work and high levels of accountability, effective leadership becomes even more important in performance sensitive and heavily regulated industries like banking. Studies in psychology show positive correlations between various leadership styles and employees commitment and performance to stay and sustain performance levels under high pressure situations (Hoch et al., 2024; Wang et al, 2025). Recent studies synthesize to show lack of theorization on the psychological processes and contextual boundary conditions to consider when evaluating the results of transformational leadership on performance (Banks et al., 2024; Hoch et al., 2024).

These theoretical problems take on particular importance in areas where employee job performance is related to emotional labor, the nature of the customer interaction and tasks related to compliance making the banking industry a prominent area of study. Employees in banks work under significant pressure in the form of shifting demands due to regulatory requirements, rapid digital transformations and heightened customer accountability. In these circumstances, the work requires leadership that helps sustain psychological security, commitment and adaptability. Recent studies confirm the strong influence of leadership on employees' performance in the banking sector due to the nature of the banking organizational culture and the employees' emotional commitment (Wu & Chen, 2021; Abbas et al., 2023; Park & Kim, 2024). The influence of leadership is even more pronounced as banks deploy new technologies, redesign service delivery systems and broaden the scope of digital banking. In these circumstances, the role of transformational leadership in fostering employees' motivation, creativity, and commitment is crucial for maintaining performance in a competitive context.

In light of these theories and context, this paper will contribute to the streams of leadership and organizational behavior scholarship by assessing the impact of transformational leadership on employee performance while also considering the mediating role of affective commitment and the moderating role of organizational culture. This study focuses on the development of more sophisticated models that include psychological mechanisms and contextual features (Hannah et al., 2021; McClean et al., 2023) and empirically through this framework with data from 439 employees in commercial banks. By positioning affective commitment as the mediating variable through which the four components of transformational leadership i.e. idealized influence, inspirational motivation, intellectual stimulation and individualized consideration are positively linked to work performance and determining the extent of organizational culture's influence on the strength of the relationships, the study seeks to clarify the mechanisms and contextual factors that enable and enhance employee performance through transformational leadership. Accordingly, the study contributes to current leadership theory by showing that transformational leadership affects performance not just by motivational rhetoric but by the development of affective commitment within particular positive contexts. It also provides helpful implications for banks that want to enhance service quality, employee retention and overall performance through leadership development and culture-building practices. So the purpose of this research is to advance theoretical and empirical understandings of the interrelationship of leadership, commitment and culture, particularly the psychological and contextual mechanisms that influence performance in service-oriented organizations.

2. Literature Review

2.1 Transformational Leadership and Work Performance

Transformational Leadership is widely accepted as the most important paradigm to explain how leaders influence their followers' attitudes and behaviors. Generally, it consists of a pattern of behaviors demonstrated by the leaders who express an optimistic vision, serve as morally exemplary role models, challenge the uncritical thinking of their followers and help them develop as individuals (Bass, 1985; Bass & Riggio, 2006). These behaviors have been classified into four components which are idealized influence, inspirational motivation, intellectual stimulation and individualized consideration (Bass & Riggio, 2006; Avolio & Bass, 2004).

There is a loss of focus as a considerable amount of research illustrates the positive influence of transformational leadership on employee outcomes such as job performance, on role behavior, as well as creativity. Meta-analytical research conducted by Banks, McCauley, Gardner, and Guler (2016) which surveyed over 25 000 individuals, concluded that transformational leadership, as opposed to other leadership styles, offered a positive linear correlation to a number of effectiveness outcomes. Ng (2017) further argued that transformational leadership fosters positive performance outcomes as a result of various pathways such as emotions, motivation, social identity, social exchanges and justice. Recent studies have shown that transformational leadership is also beneficial in today's world of high demand, particularly in relation to improving followers' work engagement and performance by enhancing their sense of agency.

(Bakker & van Woerkom, 2023; Deng, 2023). As idealized influence and inspirational motivation correlate strongly with employees meaning and identification with the organization, which fosters increased efforts and persistence at work (Ng, 2017; Yi, Li, Din, & Wu, 2019). Intellectual stimulation motivates subordinates to challenge the status quo and offer improvements, which is of great importance to knowledge and service work where performance is highly dependent on problem solving and innovation (Yi et al., 2019). Enhanced individualized consideration through coaching and socio-emotional support is also reflected in greater skill development, trust and willingness to contribute discretionary effort (Bass & Riggio, 2006; Ng, 2017).

Empirical research findings provide evidence demonstrating that transformational leadership positively correlates to improved performance including contextual performance, service quality and enhanced task performance regardless of the workplace setting (Wang et al., 2025; Banks et al., 2024). This evidence points to the reality that the effect of leadership pivots on the psychological engagement of the workers rather than on the control of the supervisor (Hoch et al., 2024). Current literature also supports that affective commitment is one of the main reasons why transformational leadership is able to positively impact workplace performance. Employees that have the perception that their leaders provide support and inspiration are more likely to become emotionally committed to the organization and are positively stimulated to exert sustained effort and achieve enhanced performance (Hoch et al., 2024; Wang et al., 2025). Recent researches shows that in the high pressure work environment, affective commitment remains one of the strongest predictors on attitudinally based outcomes of performance (Northouse, 2025; Banks et al., 2024).

Recent findings show that nurturing, learning and value congruent cultures increase the accessibility of transformational leadership while more inflexible and control oriented cultures decrease leadership accessibility(Hoch et al, 2024; Banks et al 2024). Recent studies suggested that the synergy created by the alignment of organizational culture and leadership behavior improves the social exchanges between the organization and its members as a result their performance is enhanced (Wang et al, 2025). As identified in the modern organizational context, recent streams of leadership literature seek integrated models that consider the relationships between leadership outcomes, employee outcomes and the context of possible moderating variables (Banks et al., 2024; Hoch et al., 2024). Although the theory of transformational leadership attempts to illustrate how leaders have an impact on the attitudes and behavioral outcomes of their employees, these outcomes need the explanation of Social Exchange Theory (SET) in order to understand why employees reciprocate leadership behaviors with favorable attitudes and performance outcomes. Social Exchange Theory maintains that relationships in the workplace and individuals respond to such relationships by engaging in shared behaviors and exhibiting positive attitudes and behaviors (Blau, 1964). Within organizational contexts, employees are likely to feel an obligation to reciprocate the higher performance and commitment on their part and they expected when leaders provide support, trust and consideration (Cropanzano & Mitchell, 2005).

Within the framework of social exchange theory, the relationship between transformational leadership and employees is seen to be a high-quality social exchange. Employees of leaders who show concern, support, and provide/communicate a significant vision diffuse (and thus, leaders receive back) positive social energy, diffuse obligation to work within the vision, high effort, and improve behavior within the workplace. Thus, transformational leadership contributes to performance beyond the inspiration of employees, by providing the social context of exchange and leadership behavior. Studies shows that the positive associative between transformational leadership and performance. For service and hospitality, transformational leadership has been shown to boost employee's performance and service quality through engagement and clarity of role (Wang et al., 2022). For telecommunication companies, transformational leadership has been associated to better work performance and reduced burnout which indicates that such leadership has motivational and relational benefits that help employees navigate more challenging work (Khan, 2020). Identical trends are noted in education and health care where transformational leadership predicts performance of teachers and nurses, often mediated by empowerment and perceptions of the work environment (Ystaas et al., 2023). Banking sector have fewer studies n this area. Banking employees are also subjected to extreme regulations, performance expectations and constant customer contact. Employees are more likely to put in extra effort to meet performance expectations in environments where leaders provide visions, ethical and moral beacons and challenges, as well as customized support. Transformational leadership has been shown to improve performance, innovation, and quality of service in highly demanding settings in other service and finance industries (Ng, 2017; Deng, 2023). Thus, the evidence converges on the proposition that the multidimensionality of transformational leadership will be positively and significantly correlated to employees' work performance.

2.2 Affective Commitment as Mediator between Transformational Leadership and Work Performance

Research studies have shown that affective commitment plays a pivotal role within the Organizations. It's proposed that one of the most robust indirect influence mechanisms is affective commitment, the emotional bonding, connection, and participation that a person has with the organization (Meyer and Allen, 1991). From a social exchange viewpoint (Blau, 1964), transformational leaders build positive relationships by showing care, equity and individualized attention. Followers respond with loyalty, increased effort and ongoing performance by viewing these actions as a signal of support and worth from the organization. This is the attitudinal level reciprocation that affective commitment captures attitudinally: employees increase their effort, stay with the organization and internalize the organization's goals. (Meyer, Stanley, Herscovitch and Topolnytsky, 2002; Meyer, Becker, and Vandenberghe, 2004).

Social Exchange Theory helps socialize the role of mediating variable as affective commitment. Employees' emotional attachment, identification and participation with the organization is the affective commitment (Meyer & Allen, 1991). Transformational leaders support the employees and employees perceive them as valuable support for their progression at the workplace. Employees bond to the organization emotionally as they perceive their organization socially value them (Blau, 1964; Cropanzano & Mitchell, 2005). Hoch et

al. (2024) works on the most recent leadership and claims that affective commitment is one of the most important leadership exchange performance outcomes. Employees who feel emotionally attached, will do discretionary effort, keep performance high for long time and match their personal goals with goals of the organization. Therefore, the affective commitment is the psychological exchange which transform leadership into performance outcomes.

Recent research indicates that there is a strong possibility that affective commitment explains the connection between transformational leadership and certain outcomes pertaining to performance. Ng (2017) acknowledges the affective processes and the identification with the organization as the primary channels by which performance is enhanced by transformational leadership. In a study on hotel employees in China, Wang et al. (2022) affirms that there is a positive relationship between transformational leadership and both affective organizational commitment and job performance. In this study, the relationship between employee engagement and job performance is mediated by affective commitment which serves as the attitudinal foundation of the engagement and performance model. Using employee data from the Middle Eastern service sector, Awwad and Alayis (2021) also asserts that there is an indirect influence of transformational leadership on employee performance through organizational commitment. Kim and Beehr (2022) fused leadership and commitment theories in a study to demonstrate that transformational leadership improves performance and citizenship behavior through enhanced affective commitment and a sense of meaningfulness at work. In her study on millennials, Manggiasih (2024) posits that affective commitment partially mediates the relationship between transformational leadership and employee performance and this underscores the need to prioritize the emotional framework that younger employees associate with work. In health-care settings, Ystaas et al. (2023) concludes that there is an indirect influence of transformational leadership on the work outcomes of nurses through organizational commitment and work environment perceptions as mediators.

In the banking industry, stress is quite common, hence the necessity of employee affective commitment. Banking employees deal with extreme workload, role ambiguity and are subject to constant monitoring. Under such circumstances, affective commitment functions as a psychological cushion that buffers stress, stabilizes retention, and drives individual motivation to continue performing. Banking employees strengthen their attachment to the organization when leaders display the four transformational dimensions which are idealized influence, inspirational motivation, intellectual stimulation and individualized consideration because they align their values, formulate meaningful goals, and demonstrate care (Ng, 2017; Wang et al., 2022). It is likely that transformational leadership impacts the affective commitment of employees and that is what drives other performance variables. By considering this, affective commitment is the proposed mediator between transformational leadership (the four components) and work performance.

2.3 Organizational Culture as Moderator between Transformational Leadership and Work Performance

Leadership combined with the progressive organizational culture shapes a better work performance. Organizational culture consists of the collective values and beliefs and the unvoiced rules that direct behaviors and delineate or define the 'how things get done around here' (Schein, 2010). Predictable behaviors define a culture's attitude concerning risk, cooperation which focuses on the customer and innovativeness. This in turn structures the attitude of the members of the organization and their reactions to the leadership exercised in the organization.

The most recent scholarly research papers focus on the dual influence of culture and leadership. Hartnell, Kinicki and Walumbwa (2019) illustrate that the culture types that are strongly associated with organizational effectiveness are the ones that focus on involvement, adaptability and a mission and that leadership is one of the most important and visible expressions of a culture. Tadesse Bogale et al. (2024) in their systematic review consider organizational culture to be the most important determinant of performance and adaptability and stability in a fast-moving complex environment. All these studies lead to the conclusion. A leadership culture can be enhanced or impeded by organizational culture. Social Exchange Theory also supports the organization's culture as a moderating role. They are in the wider interest of the organization that determines fairness within the Organization (Cropanzano et al., 2017). Value and support based cultures of the organization help in the trustful, respectable and sustained interpersonal relations between the leaders and employees. On the contrary, the strict and control oriented cultures tend to weaken the relationships by placing employees in a controlled environment thereby, diminishing the impact of transformational leadership (Banks et al., 2024). Where the organizational culture provides for the wellbeing of employees, the positive exchanges that result from transformational leadership have the positive effects on commitment and performance of the employees.

Some researchers have begun to explore the effects of transformational leadership on the culture and the performance of the organization. As evidenced by the work of Virgiawan, Riyanto, and Endri (2021), organization culture was found to have a mediation effect on the relationship between motivation and transformational leadership on the employee performance. This suggests that leadership may enhance and contribute to the performance of the employee by influencing and shaping the transformational culture of the organization. Other literature has found that there is a positive relationship between transformational leadership and the creation of an innovative and learning culture which in return promotes and enhances performance, engagement, and creativity (Yi et al., 2019). Currently, most researchers also suggest that culture can act as a moderator to the effects of leadership. The same transformational behaviors or actions may yield different results when there is an alignment or a lack of alignment to the culture, values and the prevailing norms of the organization. Participative, supportive and developmental cultures tend to reinforce the transformational leadership behaviors related to vision and empowerment and innovation. This makes the employees more energized and willing to transform the motivation into actionable performance. Whereas in a bounded, control or punitive cultures, the impact on performance would be more limited as

the transformational behaviors would be perceived as a misalignment to the expected actions or they may be locked by strict formal regulations (Hartnell et al., 2019; Tadesse Bogale et al., 2024).

The evidence supporting this view is emerging across different sectors. Educational and public organizational studies show that cultures centered around trust, collaboration and innovation magnify the positive impact transformational leadership has on engagement, citizenship behavior and discretionary behavior (Virgiawan et al., 2021). Across financial and service sectors, studies show that cultures with a focus on customers are ethical and are learning-oriented, enable transformational leadership to be a stronger predictor of various outcomes related to performance and organizational change (Ng, 2017; Deng, 2023). In the banking context, organizational culture is certainly an important boundary condition. Rather than the default approach of a strict hierarchy, risk avoidance and compliance only culture, banks vary on the degree to which they foster a culture of open communication, ethical behavior, learning from mistakes and innovation. In cultures that promote learning, development and customer focus, transformational leadership behaviors like intellectual stimulation and individualized consideration will likely be seen as more legitimate and desirable, reinforcing their impact on employee performance. In cultures that are more tight and rigid, these behaviors may be discouraged or seen as overly risky, weakening the relationship between transformational leadership and performance. This study views organizational culture as a moderator of the relationship between transformational leadership and work performance. Rather than predicting the same impact of transformational leadership across varying cultures, this study recognizes the presence of a positive impact across more supportive, growth-oriented cultures and a less positive impact across more unsupportive cultures.

The above literature suggests how leadership, attitude and culture intertwine to influence employee work outcomes. The relationship between transformational leadership and performance in organizations and other contexts has been established, although a more nuanced relationship should emerge when considering psychological and contextual factors. From a psychological perspective, affective commitment is a central mechanism. Transformational leaders generate emotional attachment by value congruence, goal setting, and individualized consideration. Workers who extend affective commitment to the organization expend more effort, persevere, and perform in a consistent manner (Meyer et al. 2002; Ng 2017; Wang et al. 2022). From a contextual perspective, organizational culture influences whether transformational leadership practices exhibit credibility, legitimacy, and alignment to the way it is. Supportive, participative and development oriented cultures are likely to enhance the positive influence of transformational leadership on performance while misaligned cultures are likely to dilute it (Hartnell et al. 2019; Tadesse Bogale et al. 2024). Change is incredibly impactful in the field this study is concerned with banking. Many employees face high tier performance expectations with regulatory changes and constant shifting in products and technology. Exploring how transformational leadership develops work performance through positive emotional bonds and in what cultural conditions this is most observed, is beneficial in more than one way. Hence, by studying all the research studies the following hypothesis are constructed:

Hypothesis 1: Transformational leadership (idealized influence, intellectual stimulation, inspirational motivation, individualized consideration) has a significant positive impact on work performance.

Hypothesis 2: Affective commitment mediates the relationship between transformational leadership (idealized influence, intellectual stimulation, inspirational motivation, individualized consideration) and work performance.

Hypothesis 3: Organizational culture moderates the relationship between transformational leadership (idealized influence, intellectual stimulation, inspirational motivation, individualized consideration) and work performance.

3. METHODOLOGY

The study employed a quantitative cross-sectional research design to explore the direct, mediating and moderating connections between transformational leadership, affective commitment, organizational culture and work performance. Considering the study's predictive nature and the need to map out relationships containing elements of mediation and moderation. The study primarily employed a research technique of Partial Least Squares Structural Equation Modeling (PLS-SEM). It is used to explained variance, managing non-normally distributed data and assessing interaction effects among latent variables (Hair, Hult, Ringle, & Sarstedt, 2022). Analysis in this study was conducted through SmartPLS 4, which improves the performance of estimating latent variable interactions, bootstrapping, blindfolding, and conducting reliability diagnostics (Ringle, Wende, & Becker, 2022).

3.1 Population, Sampling, and Sample Size Justification

The research focused on employees of commercial banks specifically frontline employees and administrative and middle-management supervisors. This employee category is appropriate for the study, as they have direct relationships with leads, undergo performance management, and organizational culture and structure. A total 439 valid responses were collected and used in the analysis. A purposive sampling strategy was implemented to both select individuals who demonstrated the leadership behavior critiqued and who were placed on the evaluative performance indices. Purposive sampling is the norm within organizational research, to the extent that the participant must have pertinent information on a subject matter associated with the constructs involved (Etikan, Musa, & Alkassim, 2016). Participants were self-selected, and data were collected after securing ethical approval, which included guarantees of anonymity and confidentiality. Sample size adequacy is a key criterion in PLS-SEM. PLS-SEM is more flexible in comparison to covariance-based SEM, but in any event, models with mediation and moderation require adequate statistical power. This study applied the inverse square root method, followed by the gamma-exponential technique, as proposed by Kock and Hadaya (2018), specifically to identify the minimum sample size for PLS-SEM. The minimum sample size for the study was estimated to fall within a range of 180 and 220. A sample size of 439 was therefore more than adequate to provide greater than expected

accuracy, as well as stable estimates for the parameters and the exercise of latent variable moderation with interaction terms.

3.2 Measurement Instruments

The study instruments were fully and correctly validated. All items had their responses patterned on a 5-point Likert scale (1 = strongly disagree; 5 = strongly agree). The MLQ Form 5X by Avolio and Bass (2004) was used to evaluate transformational leadership. Idealized influence, inspirational motivation, intellectual stimulation, and individual consideration are four components of this instrument which are listed as reflective constructs. The MLQ measures transformational leadership more than any other instrument and is ubiquitous across research fields. The six items that measure affective commitment were taken from Meyer and Allen's (1991) Three Component Model of Organizational Commitment. Affective commitment is the emotional relationship and identification of the employee with the organization, and it is the most validated measure of commitment that is used in the organizational commitment literature. Organizational culture was defined by the Organizational Culture Assessment Instrument (OCAI) by Cameron and Quinn (2011) based on the Competing Values Framework. The OCAI assesses culture across four dominant types—Clan, Adhocracy, Market and Hierarchy—representing the values and common beliefs that influence the behaviour of an organization. Work performance was assessed using the in-role performance scale developed by Williams and Anderson (1991). This measure is widely used in performance research as it measures the employee's task-related behaviours that directly affect the functioning of the organization.

3.3 Data Screening and Preparation

Extreme care was exercised in screening the dataset prior to the commencement of the PLS-SEM analysis. Missing values were less than 1 percent and were dealt with via mean substitution, which is permitted in PLS-SEM, which is tolerant to small amounts of missing data (Hair et al, 2022). Both univariate- and multivariate-level outliers were examined using standardized values. With regard to the model, no outliers were of the substantive variety that necessitated their deletion. To help reduce Common Method Bias (CMB), the study implemented certain procedural steps, including but not limited to the maintaining of anonymity, randomization of items, and minimizing of the evaluative apprehension. Post hoc analysis was performed using Variance Inflation Factor (VIF) statistics. Since all the VIF values were under 3.3, contributing to the conclusion that CMB was of low risk and there was no pathological collinearity (Kock, 2015).

3.4 Measurement Model Assessment

As a requirement to examining the inner (structural) model, PLS-SEM calls for the check of the measurement (outer) model. Reliability is determined through the reporting of Cronbach's alpha, composite reliability (CR), and rho_A, the values of all of which are greater than 0.70, the acceptable benchmark for such values (Hair et al., 2022). The factor loadings for each of the indicators were greater than 0.70 and so

all indicators are known to possess reliability. Convergent validity was assessed using Average Variance Extracted (AVE). All constructs met the 0.50 threshold suggested by Fornell and Larcker (1981). Henseler, Ringle and Sarstedt (2015) recommendations were followed for the evaluation of discriminant validity using the Heterotrait–Monotrait ratio (HTMT). Values of HTMT were below the more stringent 0.85 threshold, thereby confirming that each construct was unique. The measurement model was found to have excellent psychometric properties, which enabled the assessment of the structural model.

3.5 Structural Model Evaluation

As the measurement model had performed satisfactorily, collinearity was the first issue to be considered. VIF values were very low, and did not approach the threshold of 5.0, which meant that multicollinearity was not a risk to the structural estimates. Using a bootstrapping procedure CHIN (2010) recommended, we were able to obtain a high number of t values and confidence intervals which enabled us to perform robust hypothesis testing. The explanatory power of the model was assessed using the coefficient of determination R2. In the case of affective commitment and work performance, R2 were in the ranges suggested by CHIN (1998) which indicated that the model predictive accuracy was moderate to high. Effect sizes (f^2) were estimated to understand impact of each exogenous constructs to endogenous variables. Predictive relevance (Q^2) was examined through blindfolding; positive Q^2 values further indicated that the model possessed strong predictive ability.

3.6. Mediation and Moderation Analysis

Using the bootstrapping procedure recommended by Preacher and Hayes (2008) the hypothesized mediation of affective commitment was evaluated. The significance of the indirect effect and the possibility of complementary partial mediation were assessed. The hypothesized moderation of organizational culture was evaluated through the product indicator approach which is designed for reflective-reflective interactions in PLS-SEM (Henseler & Fassott, 2010). Interaction term was constructed in SmartPLS, and the significance of the corresponding path coefficient was evaluated using bootstrap procedure. The selected methodological alternatives in particular the choice of PLS-SEM, are considered best practice for addressing the complexities of modelling leadership frameworks integrating multiple dimensions and interaction effects.

4. RESULTS

This section summarizes the outcomes from the Smart PLS software run, which encompasses structural modeling and measurement-based analysis.

The table presented below highlights the essential demographic elements including gender, the highest level of education completed and the years of employment and associations to the sample data. These elements were critical in assessing the potential mix of the sample and its probable effects in relation to the

objectives of the study. These demographic measures enable the table to frame the relationship of transformational leadership to affective commitment and job satisfaction. In this way the possible effect of the employee profile on the outcome of the leadership style and the subsequent work remained easy to separate.

Table 1: Demographics

DEMOGRAPHICS	CATEGORY	FREQUENCY	PERCENTAGE
GENDER	MALE	323	73.58%
	FEMALE	116	26.42%
	Total	439	100%
EDUCATION	BACHELORS	215	48.97%
	MASTERS	221	50.34%
	OTHERS	3	0.68%
	Total	439	100%
EXPERIENCE	1-5	103	23.46%
	5-10	251	57.17%
	10 & ABOVE	85	19.36%
	Total	439	100%

Table 1 gives a brief overview of those participants involved in the banking industry of Pakistan research study. The demographic variables included the participants' gender, academic qualification, and respective years of work experience in the Banking Industry. The study revealed that the male participants were in the majority, with 73.58% male respondents, while female respondents were only 26.42% of the total 340 respondents. One more aspect that pertains to the educational qualifications of the respondents, most of them were Master's degree holders, comprising 50.34% of the respondents, while 48.97% were Bachelor's degree holders. The data further indicated that the majority of respondents had 5-10 years of work experience, which represented 23.46% , 57.17% had 1-5 years and 19.36% of the respondents had more than 10 years of experience.

All the latent variables transformational leadership (idealized influence, motivational integration, intellectual stimulation, individual consideration), affective commitment, organizational culture and work performance undergo testing for reliability and validity before assessing each hypothesis. Using Cronbach's alpha and composite reliability (CR), internal consistency was examined. For each construct, α and CR were above the required cut-off of 0.70, suggesting adequate reliability, and the indicators reliably measure the associated variables (Hair, Hult, Ringle, & Sarstedt, 2017). Convergent validity was evaluated using Average Variance Extracted (AVE) and item loadings. All constructs attained AVE values exceeding 0.50 and validating that the latent variables account for more than 50 percent of the variance in the indicators

(Fornell & Larcker, 1981). Standardized loadings for the items of transformational leadership, affective commitment, organizational culture, and work performance were considerable and in alignment with their original scales (Avolio & Bass, 2004; Meyer & Allen, 1991). To summarize, strong internal consistency and convergent validity of the constructs aptly support the relationships presented in H1 to H3 of transformational leadership, affective commitment, organizational culture, and work performance.

Discriminant validity was measured following the Fornell–Larcker method which involves comparing the square roots of the Average Variance Extracted (AVE) of each factor against the other factor correlations (Fornell & Larcker, 1981). In this particular study, the square root of the AVE of each of the latent variables, namely transformational leadership, affective commitment, organizational culture, and work performance—were of a higher value than their inter-construct correlations, signifying that each construct possesses a greater share of variance with their own indicators than with other constructs in the model (Fornell & Larcker, 1981). Such a distribution manifests that the constructs are understood separately and that the items developed to measure a specific construct do not intersect with others. In the context of the PLS-SEM, the presence of discriminant validity at this level of construct is crucial in measuring the structural interrelationships. In this case, the relationships in transformational leadership, affective commitment, organizational culture and work performance (Hypotheses H1–H3) are not simply the by-products of the overlapping measures (Hair, Hult, Ringle, & Sarstedt, 2017). Fornell–Larcker results validate the measurement model and thus allow for the testing of the other proposed hypotheses.

Using PLS-SEM and bootstrapping in estimating path models in structural equations for transformational leadership, affective commitment, culture and work performance, relationships significance were derived (Hair, Hult, Ringle, and Sarstedt, 2017). In order to determine the mediation effect of positive emotional attachment on the influence of transformational leadership on employees' performance, a mediation effect was determined using a bootstrapping procedure as this technique is the most powerful and has greater validity and reliability when it comes to predicting indirect effects (Hayes, 2018; Preacher & Hayes, 2008). In this case, as affective commitment was added in the construct as a mediator which works as a mediator in measuring the direct effect of transformational leadership on employees' performance and on the work performance. Such insights validate and support the theory on affective commitment as a mediator. These outcomes confirm Social Exchange Theory as they suggest that to some degree transformational leadership promotes the performance of workers by building an emotional attachment to the organization which as a result prompts the employees to pay back the organization by increasing their work efforts (Blau, 1964; Cropanzano & Mitchell, 2005).

Consequently, all predicted relationships were positively and statistically significant which validated Hypothesis 1, 2 and 3 (H1- H3). There was a direct significant path from transformational leadership to work performance and thus, leaders who possessed idealized influence, intellectual stimulation, and inspirational motivation and exhibit individual consideration were shown to improve employees work performance which aligned with existing meta-analytic literature (Judge and Piccolo, 2004; Lai, Tang, Lu,

Lee and Lin, 2020). Further, there were also significant paths from transformational leadership to affective commitment, and from affective commitment to work performance which validated affective commitment to play the role of a mediator in the leadership-performance relationship (Meyer and Allen, 1991). Moreover, there was also a direct significant relationship of organizational culture on work performance and there was also a direct significant interaction of organizational culture with transformational leadership, hence, culture was said to enhance the positive effects of transformational leadership on performance which was consistent with culture-effectiveness studies (Denison, 1990; Yilmaz and Ergun, 2008). In summary, in all, the pattern of coefficients gave solid support to H1, H2 and H3 hypotheses.

5. DISCUSSION

This research clearly supports the presence of transformational leadership, affective commitment, organizational culture on the work performance and open up several implications for practice. First, organizations should focus on the development of transformational leadership behaviors which are idealized influence, inspirational motivation, intellectual stimulation and individual consideration through systematized training, coaching and leader performance appraisal. There is strong support for the conclusion that these behaviors significantly increase followers' performance and other valued outcomes (Judge & Piccolo, 2004; Lai et al., 2020). Secondly, since these findings have shown that affective commitment mediates the impact of transformational leadership on performance, it follows that the organization's HR policies should aim at increasing affective commitment. There are several practices that may enhance employees' emotional attachment and identification with the organization (Meyer & Allen, 1991) such as fair and open reward systems, opportunities for career advancement, supportive supervision, and value congruence. Third, organizations will need to shape their internal culture so that it supports and strengthens transformational leadership. Research on culture effectiveness shows that embedding trade areas of culture, such as involvement, adaptability, consistency and mission orientation, into everyday practices like participative decision-making, cross-functional collaboration, and learning systems, can strengthen the leadership impact on performance (Denison, 1990; Yilmaz & Ergun, 2008). Lastly, managers need to treat leadership, commitment, and culture as one system rather than disjoint practices. Organizations will be able to track system alignment and adapt their interventions in a more agile manner if leadership behaviors, commitment, culture, and performance metrics are monitored on a continuous basis.

5.1 Theoretical Implications

This research has contributed towards literature on leadership and organizational behavior in multiple ways. One of these ways relates to the theory of transformational leadership. This research has provided the evidence to which transformational leadership influences work performance with affective commitment in a positive organizational culture. This is one of the positive sides to one's attachment to the organization is explored. While other studies documented a positive impact of transformational leadership and

performance and other attitudes, none of the studies explained the process of the psychology that intertwined the relationships and the other attitudes (Banks et al, 2016; Hoch et al, 2024). This research has provided literature with the affective commitment as a leader attitude and performance mediator of the relationships and addresses the most recent calls in the field of leadership studies to enhance the discipline by developing psychological theories and models that explain how leadership behavior is translated into performance. As a result, the research contribution to the application of Social Exchange Theory (SET) has been expanded specifically in the area of leadership research. This particular study emphasizes on most social exchange relationships exhibiting transformational leadership theory as the most influential variable whereby leaders who are supportive are viewed socially as resource and employees in turn exhibit affective commitment and high job performance (Blau, 1964; Cropanzano & Mitchell, 2005). Therefore, the study incorporates the explaining of Social Exchange Theory. The findings suggest the effectiveness of leadership is embedded within the organizations and value systems and further confirms that the outcomes of leadership are dependent on the methods of leadership employed and the organizational culture of the organization (Schein, 2010; Hartnell et al., 2011). This theory is further developed in differentiated leadership models, contextualizing the field, especially in highly controlled service industries like banking.

5.2 Practical Implications

The research suggests importance of leadership style for leaders and policymakers within the banking system. Firstly, the organizations focus on training managers on skills, techniques and behaviors related to transformational leadership. These leadership qualities positively influence the performance of employees as they are able to create and strengthen an emotional bond with the employee (Avolio et al., 2004). The other recommendation is to focus on affective commitment of employees. This can be done by adopting leadership practices that show concern for the employees and care for their personal and career development. From the perspective of Social Exchange, employees are more likely to be active and improve their performance, if they are treated fairly with respect and support (Cropanzano et al., 2017). This is specifically important within the banking system, as the working system is characterized by high stress level and high performance demands which can weaken the internal drives of the employees. In last, it is suggested to build a positive culture within the organization that is consistent and supportive with implementation of practices of transformational leadership. Open and positive cultures and policies that promote the practices of leadership provide recognition, communicative involvement of the employees and it improves the effectiveness of Organizations (Schein, 2010; Hartnell et al., 2011). Therefore, the overall focus on improving employee performance is not solely dependent on leadership style. It requires a more integrated approach which consists of leadership development, commitment enhancing practices and a supportive organizational culture.

5.3. Limitations

These limitations are fruitful avenues for future research. Considering these limitations when interpreting research results, this study should be conducted as a longitudinal study designed over time to test the sequence of an outcome set of variables to adequately determine the sequence of the causal relationships. First, strong relational or causal claims regarding the mediation effects of the variables of transformational leadership, affective commitment, organizational culture and work performance may not be verifiable. Gi, Shin, Barrel, and Jina (2020) emphasize longitudinal designs for the study of mediation effects to allow for the establishment of temporal and causal relationships and as such, longitudinal study designs are needed to adequately test the proposed sequence of relationships as articulated in hypotheses. Second, the research context is limited to a single industry and a single country. While other industries and other countries can be selected for this type of research. This may not be prudent and findings may not generalize, particularly to countries, industries, and cultures where the leadership prototypes, norms of commitment, and configurations of culture differ (House et al., 2004; Denison, 1990).

Longitudinal and multi-wave designs would make it possible to investigate with more rigor whether transformational leadership precedes changes in affective commitment and changes in performance over time and whether organizational culture influences these pathways (Maxwell & Cole, 2007). The utilization of multi-source data, which incorporates employee self-reports of leadership and commitment with performance data that is supervisor-rated would mitigate common method concerns (Podsakoff et al., 2003).

5.4. Future Directions

Future studies should also broaden the nomological network of the motivational theories of work behavior and performance (Wang & Liao, 2007) to include work engagement, psychological empowerment, and an assessment of their relative strength in explaining the variance in affective commitment (Lai et al., 2020). Furthermore, multi-level and cross-cultural designs would shed some light on the potential of organizational culture and national culture together in moderating the influence of transformational leadership on the organizational performance of culturally diverse teams (House et al., 2004; Yilmaz & Ergun, 2008). Finally, across sectors and styles of leadership (like authentic or ethical leadership) comparative studies would determine whether the observed patterns are unique to transformational leadership or whether they are indicative of more general leader–culture–performance correlations.

5.5. Limitations

This study has a number of drawbacks and paves the way for various more research avenues. First, cross-sectional data analysis forms the foundation of the research findings. This study used a deductive approach and just demonstrated the linear relationships among the components owing to the constraints of the technique. Furthermore, this study emphasizes that the relationships between the notions in real-world situations are far more nuanced than what was initially suggested. For instance, the mediators or independent variables (such as IC and SC) at later time points may be influenced by and interact with the consequential variables (such as OP and SO) at early time points. The data gathered for this study cannot

be used to analyses the reciprocal and non-linear interactions among variables due to the current research's scope and methodology design.

Future research may collect longitudinal data to substantiate the asserted causal relationships and using latent growth modeling to investigate any non-linear or reciprocal interactions among the variables. The study sample was confined to workers from service organizations. Future research should integrate the viewpoints of other stakeholders, like as managers, board members, and consumers, to examine and evaluate the proposed theoretical connections. Third, while the data for this study were only collected during the COVID-19 pandemic, further research might investigate and validate the role of organizational resilience in an organization's capacity to thrive under other external crises (such as economic downturns, political instability, etc.).

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