

**Effectiveness of Decentralization on Employee Job Performance in
Banking Sector of Pakistan with Mediating Impact of Employee Creativity**

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Dedication

I would like to dedicate this research to my esteemed teachers and beloved family members. Their unwavering support and guidance have been paramount throughout this study. I am deeply grateful for their invaluable assistance, which has profoundly influenced both my academic and personal endeavors.

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From the deepest of my heart, I would like to thank Almighty ALLAH for the unconditional love He has shown me throughout my life and the strength He has provided me to cope with any challenges that come across in my life. I would like to thank and appreciate the effort of my supervisor Dr Rafique Ahmed Khan who has shown her devotional commitment towards the accomplishment of this dissertation. His professional guidance, overwhelming attitude, and irresistible support have made this dissertation a possibility within the limited time allowed.

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List of Abbreviations

BIK: Benefits in Kind

BOD: Board of Directors

DEI: Diversity, Equity, and Inclusion

EEO: Equal Employment Opportunity

ELC: Employee Life Cycle

EOB: Explanation of Benefits

FTE: Full-Time Equivalent

HRD: Human Resource Development

MOP: Measure Of Performance

OPL: Optimum Productivity Level

Abstract

This study examines the impact of decentralization on employee job performance in the banking sector of Pakistan, with a focus on the mediating role of employee creativity. Employee job performance is a critical aspect of organizational success, particularly in the competitive banking industry, where efficiency and effectiveness are paramount. This study seeks to determine how decentralization strategies affect employee job performance and if this connection is mediated by employee inventiveness. The research looked at five essential dimensions: organized workload, lowered role conflict, reduced job ambiguity, supportive leadership, and employee empowerment. A sample of 250 bank workers from Islamabad and Rawalpindi took part in this study, submitting data using structured questionnaires. The replies were measured using a Likert scale, which ranged from strongly disagree to strongly agree. Data was collected via google forms and analyze the data of statistical tool SPSS software version 23. The findings of study reflect that there is a strong association between decentralization and employee job performance. As per the results of hypothesis independent variables has significant impact on dependent variable and mediator significantly show its relationship. In practice, the findings give useful insights for bank managers and regulators, implying that deploying decentralized arrangements might lead to increased job performance among employees. The study is quite useful for the management of the banking sector. It is equally beneficial for other sectors of the service industry. Scholars, practitioners, and academia may also benefit from the findings of this study.

Key words: Organized Workload, Decreased Role Conflict, Decreased Role Ambiguity, Supportive Leadership, And Employee Empowerment

List of Contents

FinalThesisApprovalSheet.....	2
Turnitin Similarity Report	3
Dedication.....	5
Acknowledgement	6
List of Abbreviations.....	7
Abstract	8
Introduction	1 4
1.1 Background of Study.....	1 4
1.2 Research Gap	1 7
1.3 Problem Statement	1 8
1.5Research Questions	1 9
1.8 Significance of Study	2 0
1.9 Organization of thesis	2 0
Chapter 2.....	2 2
Literature Review	2 2
2.1 Introduction	2 2
2.2 Overview of Banking Sector of Pakistan.....	2 4
2.3 Decentralization in Pakistani Banking System	2 7
2.4 Organized Workload	2 8
2.5 Decrease Conflict Role.....	3 0
2.6 Decrease Role of Ambiguity	3 2
2.7 Supportive Leadership	3 3
2.8 Employee Empowerment.....	3 5
2.9 Employee Creativity	3 7
2.9 Employee Job Performance.....	3 9
2.10.1 General Systems Theory	4 2
2.10.2 Conceptual Framework	4 4
Chapter 3.....	4 6
Research Methodology	4 6

3.1 Introduction	4 6
3.2 Research design	4 6
3.3 Research Approach	4 7
3.4 Research Strategy	4 7
3.5 Type of Research	4 8
3.6 Research Instrument	4 8
3.7 Measurement of Scale	4 8
3.8 Target Population.....	4 9
3.11 Unit of Analysis.....	5 0
3.12 Data collection.....	5 0
3.13 Data Analysis Tool.....	5 0
Chapter 4.....	5 1
Data Analysis and Results	5 1
4.1 Introduction	5 1
4.2 Demographic of the Respondents	5 1
4.3 Reliability (Cronbach Alpha)	5 3
4.4 Correlation	5 4
4.5 Regression Analysis	5 6
4.6 ANOVA	5 7
4.7 Mediation Effect of Employee Creativity.....	5 8
4.8 Results	6 1
Chapter 5.....	6 3
Discussion, Conclusion & Recommendations	6 3
5.1 Discussion.....	6 3
5.2 Conclusion.....	6 4
5.3 Recommendations	6 5
5.4 Suggestions for future research	6 5
5.5 Implications	6 6
5.6 Research Limitations.....	6 6
References	6 7

Questionnaire Survey..... 7 4

List of Tables

Table 1	5 2
Table 2	5 3
Table 3	5 5
Table 4	5 6
Table 5	5 7
Table 6	5 9

List of Figures

Figure 1.....	5 2
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Chapter 1

Introduction

1.1 Background of Study

The introduction serves as the gateway to research, providing an overview of the chosen topic and its importance. It sets the stage by presenting the broader context and significance of the study. Following this, the background study offers a comprehensive review of existing literature, theories, and concepts related to the research area. By synthesizing previous research, it establishes the foundation upon which the current study builds, while also identifying gaps in the literature. These gaps form the basis for the research gap section, which highlights areas where previous studies have not fully addressed certain aspects or where further investigation is needed. Subsequently, the problem statement succinctly articulates the specific issue or problem the research aims to address within the identified gaps. This statement not only defines the problem within the research context but also justifies its significance, guiding the research process. The research questions emerge from the problem statement and serve as specific inquiries guiding the investigation. These queries provide clarity on the numerous viewpoints to be studied, organizing the review, and ensuring focus. Expanding on the examination questions, the exploration targets define the review's objectives or points, providing a clear path to achieving these goals. Finally, the significance section explains why examination is important and how it contributes to the existing gathering of information. It emphasizes the intended consequences and benefits of the examination findings for the academic community, specialists, and society, emphasizing the review's relevance and value.

In the management of organizations, the balance between centralization and decentralization of authority is critical, particularly in dynamic environments like the banking sector of Pakistan (Anees, 2021). Initially, organizations tend to centralize authority to streamline decision-making and maintain control. However, as organizations grow, the need for decentralization arises to empower lower-level employees, enhance flexibility, and foster innovation (Shuja and Haider, 2022). Centralization includes concentrating dynamic authority at the high degrees of the executives, while decentralization scatters authority all through the association. Each

approach has its benefits and faults. Decentralization, on the other hand, fosters employee empowerment, encourages innovation, and enhances organizational adaptability, but it may lead to inconsistencies in decision-making and coordination challenges (Natalia, 2022). As organizations expand, especially in sectors like banking, decentralization becomes both necessary and practical. For instance, in a bank with multiple branches, decentralization allows each branch manager to make decisions based on local needs and conditions, thereby improving responsiveness to customer demands (Mackenzie and Kelwa, 2021). However, striking the right balance between centralization and decentralization is crucial for organizational effectiveness.

Decentralization has been linked to enhanced employee creativity. In decentralized organizations, employees have more autonomy and are encouraged to think critically, come up with innovative ideas, and take risks (Nancy and Smith, 2021). This independence cultivates a feeling of pride and strengthening, inspiring workers to contribute imaginatively to hierarchical achievement. Be that as it may, the connection between decentralization and worker innovativeness is perplexing and might be impacted by different elements (Adeel and Pasha, 2020). Representative imagination assumes a urgent part in deciphering the advantages of decentralization into further developed work execution. At the point when representatives are enabled to be inventive, they are bound to track down imaginative answers for issues, adjust to evolving conditions, and contribute emphatically to hierarchical objectives (Temima, 2021). Thus, employee creativity acts as a mediator between decentralization and job performance, amplifying the positive effects of decentralization on employee outcomes.

Supervisor support also influences the link between decentralization and employee inventiveness. Supervisors who promote, fund, and recognize creative efforts can greatly increase employee creativity (Armaghan, 2019). Employees that feel encouraged by their superiors are more inclined to take risks, experiment with new ideas, and participate in creative behaviors. However, the relationship between decentralization, supervisor assistance, and creativity is not well known and warrants additional investigation (Fasiha, 2020). This study is anticipated to provide a theoretical and practical contribution to our understanding of organizational management in Pakistan's banking industry. Theoretically, it will increase understanding of the influence of decentralization on employee job performance and creativity,

as well as the function of employee creativity in moderating the connection. Practically, the findings will help managers and HR experts at Pakistani banks understand how to use decentralization to improve employee job performance and build an innovative culture.

In general, the impact of decentralization on employee job performance in Pakistan's banking sector is an important subject. Decentralization has several advantages, including increased employee innovation, work satisfaction, and organizational effectiveness. Understanding the methods by which decentralization affects employee outcomes, as well as the mediating function of employee creativity, allows organizations to optimize their management techniques and achieve better results in today's competitive climate. Decentralization is a vital hierarchical construction in the Pakistani financial area, where dynamic authority is designated to bring down level directors and workers (Robbins, 2022). This circulation of force gives more independence to staff in deciding, working with a base to-top progression of thoughts, remarks, and choices (Sia and Natin, 2020). Under decentralization, all individuals can act more rapidly to choose and tackle issues, empowering better control and adaptability. For associations focusing on serious procedures, decentralization offers a few benefits. The authoritative design ought to line up with the procedure; for development centered techniques, natural designs with low formalization, specialization, and high decentralization are great (Judge and Brevard, 2023).

Decentralization in management entails delegating duties, creating more efficient decisions, making it easier to expand, improving control, flexibility, and human resource development. By delegating responsibilities, managers can focus on strategic planning and significant issues, while lower-level employees can make daily operational decisions promptly (Banson, 2021). Employees under a decentralized structure can react quickly to customer needs, thus enhancing customer satisfaction. Additionally, decentralization facilitates organizational growth and development by allowing quick and flexible decision-making processes (Manoj, 2019). It also promotes human resource development by empowering employees and providing opportunities for skill enhancement and career growth. From the employees' perspective, decentralization promotes empowerment, initiative, quick decision-making, and effective marketing (Waqar and Ahmed, 2018). Employees in decentralized organizations have opportunities to improve their skills and experiences by handling various tasks independently. This autonomy fosters a sense

of importance and confidence among employees, as they have the freedom to implement their ideas and strategies (Fatwood, 2021). Decentralization also promotes teamwork, as employees at all levels share decision-making powers and work together towards organizational goals. Moreover, the direct involvement of employees in decision-making processes enhances their commitment and dedication to their work (Albdour&Altarawneh, 2022).

Approaches related with decentralization are frequently connected with execution. Economy, productivity, and viability are key components that add to execution in a decentralized climate (Sumathi, 2021). Worker execution is firmly connected to their association and devotion to accomplishing hierarchical objectives. Inspired representatives are bound to contribute emphatically to hierarchical execution. Hence, understanding representative inspiration and giving open doors to navigation are pivotal for improving execution (Ojo 2019). Decentralization likewise assumes a critical part in development execution. A concentrate by Huizingh (2019) tracked down that decentralization, absorptive limit, and representative contribution decidedly impact firm development execution. Decentralized direction considers the incorporation of inward and outer information, encouraging advancement (Venger, 2022). This study adds to the writing on advancement the executives by featuring the significance of coordinating interior and outer information for development achievement. Moreover, it gives bits of knowledge into absorptive limit and dynamic capacities, showing what these elements commonly mean for a company's development and business execution (Chesbrough and Crowther, 2018).

In general, decentralization is essential for enhancing employee job performance and fostering innovation in the Pakistani banking sector. By delegating decision-making authority and empowering employees, organizations can improve efficiency, effectiveness, and innovation capabilities. Moreover, decentralization promotes a culture of collaboration and creativity, driving organizational success in today's competitive environment.

1.2 Research Gap

Despite the significance of decentralization in organizational management, there's a notable lack of focused research on its implementation and impact in the Pakistani banking sector. Existing studies tend to generalize decentralization without considering the unique context of the Pakistani banking industry, including regulatory frameworks, cultural factors, and

organizational structures (Fareed and Naila, 2023). This knowledge gap hinders a comprehensive understanding of how decentralization specifically affects employee job performance and creativity in this sector. Furthermore, while research on employee job performance exists in Pakistan, there's a dearth of studies exploring how decentralization influences performance within the banking sector (Usmani and Tayab, 2022). Most research in this area has been conducted in other industries, and little attention has been paid to the mediating role of employee creativity. This oversight leaves a gap in understanding the mechanisms through which decentralization impacts job performance in Pakistani banks (Hassan, 2021). Moreover, the mediating impact of employee creativity remains understudied. While decentralization is known to foster creativity, there's limited research on how this creativity mediates the relationship between decentralization and job performance (Yousaf, 2020). This is a critical gap, as understanding the role of creativity is essential for maximizing the benefits of decentralization in the banking sector. Additionally, there's a lack of focus on managerial and HR perspectives regarding decentralization. Most studies in this area have primarily examined decentralization from an organizational standpoint, overlooking the viewpoints of managers and HR professionals (Naira, 2019). Understanding their perceptions of decentralization and its impact on HR practices is crucial for effective implementation strategies.

Furthermore, the interaction between decentralization and supervisor support remains under explored. Investigating how supervisor support moderates the relationship between decentralization and job performance would offer valuable insights into effective management practices in the banking sector. Finally, there's limited examination of the antecedents of innovation behavior within Pakistani banks. Identifying factors influencing innovation behavior, such as organizational culture and leadership style, would enhance our understanding of how decentralization impacts creativity and job performance.

1.3 Problem Statement

The Pakistani banking sector faces challenges in optimizing employee job performance amidst organizational changes, particularly in the context of decentralization and its impact on employee creativity. While decentralization is known to offer benefits such as increased autonomy and flexibility, its specific effects on job performance and creativity in Pakistani

banks remain unclear. Furthermore, the mediating role of employee creativity in the relationship between decentralization and job performance has not been adequately explored. This study seeks to address these gaps by examining the effectiveness of decentralization on employee job performance in the banking sector of Pakistan, with a specific focus on the mediating impact of employee creativity. The problem statement revolves around understanding how decentralization practices influence employee job performance and creativity, as well as the mechanisms through which these effects occur. Despite significant implementation of decentralization in Pakistan's banking sector, there is little understanding of how it affects employee job performance and innovation. This study seeks to explore how decentralization techniques affect employee job performance, with a particular emphasis on the mediating function of employee creativity, to give insights for improving organizational effectiveness and competitiveness.

1.5 Research Questions

Following are the research questions of this study:

- What is the impact of organized workload on employee job performance?
- What is the impact of decrease role conflict on employee job performance?
- What is the impact of decrease role ambiguity on employee job performance?
- What is the impact of supportive leadership on employee job performance?
- What is the impact of employee empowerment on employee job performance?
- How does employee creativity mediate the relationship between decentralization and employee job performance?

1.7 Research Objectives

Following are the research objectives of this study:

- To investigate the impact of organized workload on employee job performance.
- To investigate the impact of decrease role conflict on employee job performance.
- To investigate the impact of decrease role ambiguity on employee job performance.
- To investigate the impact of supportive leadership on employee job performance.
- To investigate the impact of employee empowerment on employee job performance.

- To investigate the mediating role of employee creativity between decentralization and employee job performance.

1.8 Significance of Study

Understanding the influence of an organized workload on employee job performance is critical for organizations looking to boost productivity and efficiency. Organizations can enhance organizational results by analyzing how an organized workload affects job performance and implementing measures to optimize task management and decrease staff stress. Reducing role conflict is critical for creating a healthy work atmosphere and improving employee performance. This study will shed light on the significance of defining work duties and expectations, assisting organizations in reducing disputes and increasing employee happiness and productivity. Similarly, reducing role ambiguity is critical to ensure that staff understand their obligations and can do their duties efficiently. By reducing role ambiguity, organizations may improve employee job performance and overall effectiveness. For organizations trying to improve employee motivation and engagement, supportive leadership has a major influence on work performance. Understanding the importance of supportive leadership behaviors in job performance may help organizations create effective leadership training programs and foster a supportive work environment. Employee empowerment is critical for fostering autonomy, motivation, and creativity in organizations. By investigating the effects of employee empowerment on job performance, this study will give significant insights into how organizations may empower workers to reach their full potential and contribute successfully to organizational success. Finally, knowing how employee creativity influences the link between decentralization and employee job performance is critical for organizations implementing decentralized management systems. Recognizing the value of employee creativity in improving job performance allows organizations to use decentralization to stimulate employee innovation and creativity, resulting in increased organizational performance and competitiveness.

1.9 Organization of thesis

Chapter One serves as an Introduction, outlining the research's purpose, significance, problem statement, research questions, and objectives. Additionally, it delves into the Scope of Study and highlights the Limitations of Research.

In Chapter Two, the Literature Review findings from various empirical studies and theories relevant to the research topic are described in detail. It identifies key variables and presents a theoretical framework, culminating in the formulation of research hypotheses.

Chapter Three explains the research methodology, detailing the study type, population demographics, sample size, sampling technique, and research instruments employed. It also discusses the statistical tools utilized for data analysis and treatment.

Chapter Four encompasses data analysis and findings of the analysis.

Chapter Five explains this explanation of findings and its relations with the research questions, further this chapter gives conclusion, recommendations and discusses limitations of this research.

Chapter 2

Literature Review

2.1 Introduction

Decentralization, a critical organizational concept, involves the transfer of decision-making power and accountability from central authorities to lower levels within an organization. In the context of the Pakistani banking sector, decentralization takes on significant relevance as it influences the effectiveness of managerial strategies and human resource practices (Maria, 2022). With decentralization, decision-making authority is dispersed, granting autonomy to individuals or units at various levels. This concept encompasses vertical degradation, where authority moves from higher to lower levels, and horizontal diffusion, which entails the distribution of power from central management to peripheral sectors (Aventus, 2021). Administrative decentralization redistributes power, responsibility, and resources to provide public services, with types including decentralization, delegation, and devolution. However, the effectiveness of decentralization in enhancing employee job performance remains understudied, particularly within the Pakistani banking sector (Abouzar, 2019).

Development, a basic driver of the upper hand, is impacted by both inner and outside factors. Earlier exploration has investigated the effect of elements like authoritative construction, culture, and initiative on advancement execution (Ajmerri, 2023). In any case, the exchange among inward factors like decentralization, absorptive limit, and representative contribution and their effect on advancement execution remains underexplored. This study means to overcome this issue by researching how these authoritative angles associate and impact advancement and business execution inside the Pakistani financial area (Taimoor and Ahmed, 2022). By conceptualizing and observationally testing a model that coordinates decentralization, representative inclusion, and absorptive limit, this examination tries to improve comprehension of the instruments driving development and business achievement.

The meaning of this study lies in its commitment to the writing on advancement the board, especially with regards to the Pakistani financial area (Mohsin and Ullas, 2021). By inspecting the connection between decentralization, representative association, and absorptive limit, this exploration reveals insight into what hierarchical elements mean for advancement and business execution. Experiences from this study are significant for experts in the financial area, giving

direction on the most proficient method to oversee inward and outer information and thoughts (Travis, 2019). Moreover, this exploration adds to the writing on absorptive limit by giving proof on its predecessors and showing what different unique capacities commonly mean for advancement and business execution. Generally, this study can possibly illuminate authoritative systems and practices, eventually improving intensity and accomplishment inside the Pakistani financial area (Maria and Kabir, 2020).

Decentralization is a perplexing peculiarity that influences different parts of hierarchical working, including dynamic cycles, correspondence channels, and worker jobs and obligations. Mosley and Pietri (2021) characterize decentralization as the exchange of dynamic power and the task of responsibility and obligation regarding results. It includes the assignment of power to people or units at all levels of an association, even those distant from base camp or different focuses of force. In the Pakistani financial area, decentralization appears through declining dynamic power to branch administrators, bleeding edge staff, and territorial workplaces, considering speedier reactions to client needs and market changes (Tajwar, 2020). Grajewski (2022) features the meaning of decentralization in engaging standard representatives inside associations. By moving dynamic authority downwards, decentralization empowers cutting edge staff to go with ideal choices that straightforwardly influence consumer loyalty and functional productivity. With regards to Pakistani banks, decentralization can engage branch directors to fit their administrations to neighborhood market needs, prompting further developed client support and functional adequacy (Noman, 2022).

Rondinelli and Nellis (2018) depict decentralization as a change in liability regarding arranging, the executives, and asset distribution from focal administration to semi-independent specialists, practical specialists, or deliberate associations. This change in liability can prompt more prominent adaptability and responsiveness inside associations, as dynamic authority is scattered across different levels (Eshika, 2021). Notwithstanding, the viability of decentralization relies upon the level of power appointed and the lucidity of jobs and obligations allocated. In the Pakistani financial area, regulatory decentralization is a typical way to deal with rearranging power and obligation. This includes the full or incomplete exchange of useful obligations to bring down levels of the association, like bosses and cutting

edge supervisors. There are three principal sorts of authoritative decentralization: deconcentrating, assignment, and devolution (Rondinelli and Nellis, 2020).

Decentralization includes the exchange of authoritative obligations from focal government organizations to handle workplaces or territorial units. In the financial area, decentralization might include assigning authority from head office to provincial branches, permitting them to pursue choices on nearby activities and client assistance (Fernandes, 2023). Designation involves the exchange of dynamic authority from higher to bring down levels of the association. In banks, this could include designating loaning choices to branch directors or permitting forefront staff to support specific exchanges inside predefined limits (Samantha, 2021).

Devolution alludes to the exchange of dynamic power and monetary assets to semi-independent substances, like neighborhood offices or specialty units (Jennings and Ewalt 2019). In the financial area, devolution might include giving local offices more prominent independence in dealing with their tasks and assets, including planning and staffing choices. A few examinations have investigated the effect of decentralization on hierarchical execution across different ventures. Grodzisk and Elazar (2023) have analyzed the impacts of vertical corruption, or the exchange of power from higher to bring down degrees of government, in fields, for example, wellbeing and government assistance change (Tolbert and Zucker 2020).

2.2 Overview of Banking Sector of Pakistan

The bank serves as an important financial middleman for economic progress. In Pakistan, the lack of debt market banks has a significant impact on the flow of money from depositor to borrower (Vong and Chan, 2021). A country's economic growth is determined by its available resources and their efficient usage. By providing financial services to both the public and commercial sectors, the bank helps to drive economic growth. Since liberalization began in 21 century, Pakistan's banking sector expanded tremendously. It has functioned and operated accordingly and has improved the efficiency of banks in recent years (Aftab, 2017). It is widely noted that stable and safe banking networks are required for sustainable economic development. It is important to research the determinants of profitability to address the harmful environmental consequences (Hifza, 2019). Pakistan's financial system serves as a backbone and a strong facilitator for financial institutions. In the economy, the banking sector plays a key

role in promoting the payment system, mobilizing deposits, and allocating funds for the most efficient purposes. The position of banks is significant, according to Musa (2017) and Kareem (2022), as they distribute funds for the highest use of value, restrict risks and costs, and generate economic activity. In view of its importance in an economy, economic managers are often trying to formulate policies that will help provide banks with a fair playing field, helping them to function on a sound, productive and sustainable basis.

Despite the value of the subject region, a detailed analysis assessing the success of Pakistani banks in the aftermath of the financial liberalization and deregulation steps taken over the past two decades has hardly been identified. There are Qayyum (2021) studies that aim to examine the effect on the banking industry in Pakistan of financial sector reforms. However, parametric, or non-parametric consumer methods are used to test the cost/profit/revenue/output performance of Pakistani banks. Most of them conclude that big banks are comparatively more effective than small banks. The structure and efficiency of commercial banks in Pakistan is addressed by Arby (2020), but his results are focused on restricted evidence. The model that Rizvi (2018) uses is also very basic and not entirely justified in many respects.

Shahid (2023) gives a subjective analysis of banks' productivity issues. None of them, however, used the survey method to capture (commercial bankers') consumer views of the need, effects, and strategies adopted by banks in the light of financial liberalization and deregulation initiatives in Pakistan. This was important to examine, since they conform with central bank policy and are directly influenced by good or poor policies (Farjad, 2022). The researchers seem to have entirely ignored such an important feature of evaluating the subject problems from the point of view of the stakeholders. The financial system of Pakistan is dominated by commercial banks. Pakistan's banking system structure underwent major changes right after 2000, when the regulation of the approach of the banks was related to the most successful global techniques (Kanwal, 2021). The privatization of public sector banks introduced noticeable changes in management, framework, and emphasis within the financial sector. Structural and macro-economic variables in the stabilization of trade and business processes are attracting growing attention both domestically and internationally (Nisar, 2020).

The banking sector serves as the central function and part of the recent economic development of financial companies to have a serious supply of finance. Equally, the principle of

profitability is much more applicable for non-economic and economic establishments, so financial firms appear to be part of them (Gill and Iqbal, 2021). Banks rely primarily on a dynamic promotion strategy that determines their success and growth. Performance in the bank has been one of business practitioners' core concerns. The various effects on the market profitability of companies in general, and commercial banks in particular, on the prospective development of the overall economy are closely linked to this issue. As a result, the protocols have progressed a whole lot relative to the way they were in the banking business in the many years that have gone by (Hussain and Bhatti, 2020).

The policy is empowering banks to raise capital and then leverage from banks rather than creating their solutions. The vast amount of government debt from banks scares the economy. Not only does the government slash its loans from banks, but it also places a form of check on money power (Farooq, 2021). Both these aspects have taken together with a point at which the debt rate is high, and the commercial banks have a big responsibility. Considering the large degree of provision created by the Bank in recent years, non-performing loans have risen rapidly. The increasingly high quality of reserves would push the banks to reserve strong credit arrangements. Banks play a crucial role in the most important economic growth operation, as a financial intermediary (Akhter, 2019).

Commercial banks' performance can also impact economic development. Banks are distinguished from most businesses since they offer banking resources, the reward at which the interest rate is paid, and the bulk of the servicing of the lending is funded by deposits or borrowings. The margin of interest, the difference between what a bank has received and what the depositor owes. In the last decade, it has been on an upward trajectory. The depositor or creditor will profit from a rise in the expansion, or both stand loose at once. The absence of alternative financial intermediary's pathways exacerbates the detrimental effects of spread. If the State Bank of Pakistan, for example, adjusts the interest rate based on monetary policy. The rate shift impacts the cost of capital, which determines the degree of consumption and decision on expenditure. If an improvement in the distribution is attributed to a lowering in the depositor's rate, then it discourages savings; otherwise, it will negatively affect spending because of an increase in this rate. Consequently, these interest rate increases have significant economic consequences.

2.3 Decentralization in Pakistani Banking System

In the context of the Pakistani banking sector, the management and office structure of commercial banks are crucial for operational efficiency and employee performance (Gibbs and Sarah, 2021). Specifically, the adoption of decentralization in management enables banks to distribute decision-making authority across different levels of the organization, fostering autonomy and flexibility in operational decisions (Ingram, 2019). Decentralization in management allows for branch autonomy, where individual branches are empowered to make decisions tailored to local market conditions and customer needs. Branch managers play a key role in this by having the authority to approve loans, manage staffing, and implement marketing strategies (Rakesh, 2021). For example, a branch manager may approve loans within certain limits without needing approval from higher management. This enables quicker responses to customer needs and streamlines operational processes.

Regional authority is another aspect of decentralization, where decision-making authority is delegated to regional offices overseeing multiple branches (Hobs and Fiona, 2022). Regional managers coordinate operations, ensure compliance, and allocate resources based on the needs of their respective regions (Farid, 2023). They have the flexibility to adapt strategies to local market dynamics while ensuring alignment with organizational goals. While certain policies and procedures are established centrally by the head office, their implementation is often decentralized to lower levels of the organization. This ensures consistency across branches while allowing flexibility in adapting to local circumstances. For instance, loan approval guidelines may be set centrally, but branch managers have the authority to implement these guidelines based on individual loan applications (Tisha and Phills, 2019).

In terms of office structure, commercial banks in Pakistan typically operate extensive branch networks across urban and rural areas (Veronica, 2020). Each branch has its own management team led by a branch manager responsible for day-to-day operations. Branches vary in size and scope, with larger urban branches serving diverse customer needs and smaller rural branches catering to specific localities (Shelly, 2022). Regional offices serve as intermediaries between the central head office and individual branches. Regional managers oversee operations, implement strategic initiatives, and ensure compliance within their regions. They have

authority over resource allocation and decision-making to address regional challenges and opportunities (Yadav, 2019).

The central head office serves as the nerve center of the bank, providing strategic direction, oversight, and support to the entire organization (Shahid, 2020). It houses senior management teams responsible for setting organizational objectives, formulating policies, and monitoring performance. Centralized functions such as risk management and compliance are managed by the head office to ensure consistency across the organization (Cinthya, 2023). The impact of decentralized management and office structure on organizational effectiveness and employee performance is significant. By granting autonomy and decision-making authority, banks can respond more effectively to market changes and customer needs. This fosters a sense of ownership and accountability among employees, leading to increased motivation and job satisfaction (Vladmir, 2019).

In addition, decentralization considers better use of neighborhood information and mastery, prompting more educated decision-production at the branch level. This works on functional proficiency and client assistance, eventually improving authoritative execution. Workers feel enabled to contribute thoughts and ideas, prompting a culture of development and persistent improvement (Garcia, 2021). The decentralized administration and office construction of business banks in Pakistan are fundamental for driving hierarchical adequacy and representative execution. By engaging branches and provincial workplaces with dynamic power, banks can adjust to nearby economic situations and encourage a culture of development and proficiency. This eventually prompts further developed consumer loyalty and authoritative progress in the serious financial area.

2.4 Organized Workload

In the Pakistani banking sector, the organization of workload significantly influences employee job performance, a critical factor in the sector's efficiency and success. Organized workload refers to the systematic allocation of tasks and responsibilities to employees within a structured framework (Marvin, 2020). It plays a pivotal role in shaping how employees manage their tasks, time, and overall well-being in a fast-paced and demanding work environment. Task allocation is a fundamental aspect of organized workload in Pakistani commercial banks (Maqbool, 2019). Task allocation involves assigning tasks to employees based on their roles,

skills, and workload capacity. Branch managers, as key decision-makers, are responsible for this allocation, ensuring that tasks are distributed effectively among their staff members. When workload is organized efficiently, employees receive tasks that align with their expertise and capabilities, enabling them to perform their duties effectively (Cheng et al., 2021). For instance, employees with strong customer service skills may handle client inquiries, while those with financial expertise may focus on loan processing and account management.

Effective time management is another crucial aspect of organized workload. Pakistani commercial banks operate in a dynamic and competitive environment, where employees often face multiple tasks and deadlines simultaneously (Mustafa, 2023). With organized workload, employees can plan their day effectively, allocating time for various tasks, client interactions, and administrative duties. This enables them to manage their time efficiently, reducing the likelihood of procrastination or rushed work to meet deadlines (Khan et al., 2019). For example, a branch manager can organize the daily schedule for their team, ensuring that employees allocate specific time slots for different tasks, thus optimizing their productivity and ensuring timely completion.

Organized workload also has a significant impact on employee well-being. In a sector where long working hours and high job-related stress are common, effective workload management is essential to prevent burnout and promote employee welfare (Lorinda 2021). When workload is organized, employees can maintain a healthy work-life balance, allocating time for breaks, relaxation, and family commitments. This helps prevent burnout and reduces the risk of stress-related health issues such as anxiety and depression (Raza et al., 2020). Moreover, a supportive work environment is fostered when workload is distributed fairly and transparently, leading to increased motivation and job satisfaction among employees (Siddiqui et al., 2018). The ramifications of coordinated responsibility on worker work execution in Pakistani business banks are significant. At the point when responsibility is coordinated successfully, workers are more useful, proficient, and fulfilled in their jobs (Bajer, 2023). They can zero in on their errands without feeling overpowered by extreme responsibilities or cutoff times, prompting more elevated levels of occupation fulfillment and execution (Abbasi et al., 2016). Moreover, coordinated responsibility advances a culture of responsibility and collaboration inside the association. At the point when undertakings are obviously characterized and dispensed,

representatives figure out their obligations and can cooperate to accomplish shared objectives (Murtaza et al., 2017).

However, when duty is disorganized or insufficiently carried out, it can have an unfavorable impact on representative job performance. Workers might battle to fulfill time constraints, commit errors, or experience expanded degrees of stress and disappointment (Khan et al., 2018). In such cases, efficiency declines, non-appearance increments, and turnover rates ascend inside the association. Muddled responsibility distribution can prompt sensations of disappointment, disdain, and burnout among representatives, adversely affecting their confidence and general execution (Kazmi et al., 2019). The organization of workload significantly influences employee job performance in Pakistani commercial banks. When workload is organized effectively, employees are better able to manage their tasks, time, and overall well-being. This leads to increased productivity, efficiency, and job satisfaction among employees. However, when workload is disorganized or poorly managed, it can have adverse effects on employee performance, leading to decreased productivity, increased stress, and higher turnover rates. Therefore, it is crucial for banks to prioritize the effective organization of workload to ensure optimal performance and well-being among their employees.

2.5 Decrease Conflict Role

In Pakistan's banking industry, the influence of reduced role conflict on employee job performance is a significant component of organizational efficiency. Role conflict arises when individuals encounter contradictory or incompatible expectations in their responsibilities, resulting in confusion, stress, and poor job performance. Reducing role conflict is critical for improving employee job performance and organizational success (Donaldson, 2023). Role conflict is common in Pakistani commercial banks due to the sector's diverse and diversified employment functions. Employees, particularly those in customer-facing roles, such as tellers and relationship managers, may experience conflict between their responsibilities to provide excellent customer service and the pressure to meet sales targets or comply with regulatory requirements (Battu et al., 2019). Additionally, employees may face conflicting demands from different supervisors or departments within the organization, further exacerbating role conflict (Adeana et al., 2018).

Diminishing job struggle is significant for further developing worker work execution in Pakistani business banks. At the point when representatives experience job struggle, it adversely influences their capacity to play out their obligations really (Gunnar, 2020). Clashing requests can prompt disarray, stress, and occupation disappointment, at last bringing about diminished efficiency and execution (Celeb et al., 2019). By lessening job struggle, banks can establish a more helpful workplace where representatives can zero in on their undertakings without the interruption of clashing requests (Travis, 2019). One method for diminishing job struggle is by explaining position jobs and obligations. Banks can lay out clear sets of responsibilities for every job, framing the assignments, assumptions, and execution measurements related with the position (Nguyen 2017). Clear correspondence of occupation jobs assists workers with grasping their obligations and diminishes uncertainty, accordingly, limiting the probability of job struggle (Jillian et al., 2018). Moreover, banks can give preparation and improvement chances to assist workers with fostering the abilities and skills expected to play out their jobs successfully (Jacquie, 2016). By putting resources into representative turn of events, banks can enable their staff to deal with work requests with certainty, lessening the event of job struggle.

Besides, cultivating a cooperative and steady work culture can assist with diminishing job struggle among representatives. At the point when representatives feel upheld by their associates and bosses, they are bound to look for help and explanation when confronted with clashing requests (Awan et al., 2019). Banks can empower open correspondence and cooperation, giving gatherings to workers to talk about difficulties and offer prescribed procedures (Gabriela 2019). Moreover, advancing a culture of trust and regard among representatives and directors can assist with diminishing relational contentions and limit job equivocalness (Hernandez, 2018). Diminishing job struggle likewise decidedly affects representative prosperity. In an area where work related pressure is normal, limiting job struggle can assist with mitigating representative pressure and work on general prosperity (Herrera, 2020). Representatives who experience lower levels of job struggle are less inclined to encounter burnout, tension, and other pressure related medical problems. This, thus, prompts higher work fulfillment, expanded confidence, and better in general execution (Mckiney, 2016).

The impact of reduced role conflict on employee job performance in Pakistani commercial banks is substantial. Banks may provide a more favorable work environment for workers to successfully perform their jobs, resulting in increased production, job satisfaction, and organizational success. As a result, banks must prioritize measures for eliminating role conflict and fostering a friendly and collaborative work environment.

2.6 Decrease Role of Ambiguity

In the Pakistani banking sector, the impact of decreased role ambiguity on employee job performance is a critical factor in enhancing organizational effectiveness (Paul, 2021). Job vagueness alludes to the absence of clearness or vulnerability about work assumptions, obligations, and limits. Representatives who experience job equivocalness might battle to comprehend what is generally anticipated of them, prompting disarray, stress, and diminished work execution. Along these lines, diminishing job vagueness is fundamental for further developing worker work execution and by and large authoritative achievement (Bright, 2019). Job vagueness is normal in the Pakistani financial area because of the perplexing and dynamic nature of occupation jobs inside the business. Workers, especially those in client confronting positions, may confront vulnerability about their jobs and obligations, prompting disarray and shortcoming (Ahmed et al., 2018). For example, a customer service representative may be unsure about the procedures for handling a specific customer request, leading to delays and frustration for both the employee and the customer.

Decreasing role ambiguity is crucial for improving employee job performance in Pakistani commercial banks. When employees have a clear understanding of their roles and responsibilities, they are better equipped to perform their duties effectively. Clear job expectations enable employees to prioritize tasks, make decisions confidently, and take initiative in their work (Crossway et al., 2016). By reducing role ambiguity, banks can create a more structured and efficient work environment where employees can focus on their tasks without the distraction of uncertainty. One way to decrease role ambiguity is by providing clear job descriptions and performance expectations to employees. Banks can obviously frame the obligations, undertakings, and execution measurements related with every job, assisting representatives with understanding what is generally anticipated of them (Roediger, 2016). Also, banks can give preparation and advancement chances to assist workers with fostering the

abilities and skills expected to successfully play out their jobs. By putting resources into worker improvement, banks can engage their staff to deal with work requests with certainty, diminishing the event of job uncertainty.

Moreover, fostering open communication and feedback channels can help decrease role ambiguity among employees. When employees have regular opportunities to communicate with their supervisors and colleagues, they can seek clarification on job expectations and receive feedback on their performance (Carolina, 2019). Additionally, banks can establish clear lines of communication for employees to raise concerns or seek assistance when faced with ambiguous situations. This promotes transparency and trust within the organization, reducing the likelihood of role ambiguity (Lafford, 2018). Decreasing role ambiguity also has a positive impact on employee well-being. In a sector where job-related stress is common, minimizing role ambiguity can help alleviate employee stress and improve overall well-being (Vandela 2020). Workers who experience lower levels of job vagueness are surer about their capacities and experience less pressure and uneasiness in their jobs. This, thus, prompts higher work fulfillment, expanded confidence, and better in general execution (Moiz and Tara, 2019).

Furthermore, decreasing standing ambiguity might increase employee work satisfaction and retention. When workers understand their duties and responsibilities, they are more likely to be pleased with their positions and committed to the organization (Poomsae, 2021). This lowers turnover rates and helps banks retain top people, resulting in greater organizational performance (Chun et al., 2019). Reduced role ambiguity has a major influence on employee job performance in Pakistan's commercial banks. By reducing role ambiguity, banks may create a more favorable work environment in which employees can efficiently fulfil their jobs, resulting in increased productivity, job satisfaction, and organizational success. As a result, banks must prioritize measures that reduce position ambiguity while also fostering clarity and openness in employment requirements.

2.7 Supportive Leadership

In the Pakistani banking sector, the effect of strong initiative on worker work execution is an essential part of hierarchical viability. Steady administration alludes to an administration style described by giving direction, consolation, and helping workers to assist them with prevailing in their jobs (Lary, 2020). This sort of initiative cultivates a good workplace where

representatives feel esteemed, inspired, and enabled to perform at their best. The impact of strong administration on worker work execution in the financial area is critical, as it straightforwardly influences efficiency, work fulfillment, and hierarchical achievement (Ardian, 2021). Steady authority assumes a significant part in improving worker work execution in Pakistani business banks. In an industry where representatives frequently face high-pressure circumstances and requesting responsibilities, strong pioneers can give the direction and backing expected to explore difficulties (Jennifer, 2022). Steady pioneers focus on the prosperity and improvement of their colleagues, cultivating a feeling of trust, devotion, and responsibility among representatives (Avilla, 2019). This, thusly, prompts more elevated levels of occupation fulfillment, commitment, and execution.

One-way supportive leadership impacts employee job performance is by providing clear direction and guidance. Supportive leaders communicate organizational goals, expectations, and performance standards to employees, helping them understand what is required to succeed in their roles (Khan et al., 2019). By setting clear expectations and providing regular feedback, supportive leaders help employees stay focused, motivated, and accountable for their performance (Abdul et al., 2017). This clarity of direction enables employees to prioritize tasks, make informed decisions, and achieve their goals effectively. Besides, steady initiative cultivates a positive work culture that advances cooperation, collaboration, and development (Paulette, 2020). Steady pioneers establish a climate where representatives feel happy with sharing thoughts, raising worries, and looking for input (Khan and Nawaz, 2017). By empowering open correspondence and coordinated effort, steady pioneers engage representatives to add to hierarchical achievement and drive ceaseless improvement (Patterson, 2018). This cooperative work culture upgrades representative work execution by utilizing the different abilities, information, and points of view of colleagues.

Additionally, supportive leaders provide encouragement and recognition to employees for their efforts and achievements. Acknowledging employees' contributions and celebrating their successes helps boost morale, motivation, and job satisfaction (Andera, 2020). Representatives who feel appreciated and esteemed by their chiefs are bound to be locked in, committed, and put resources into their work (Ahmed et al., 2018). This uplifting feedback urges representatives to take a stab at greatness and blow away in their presentation, eventually

driving hierarchical achievement. Strong authority likewise assumes an essential part in worker improvement and development. Strong pioneers put resources into the expert advancement of their colleagues, giving chances to preparing, coaching, and ability building (Inhabitant 2019). By encouraging a culture of learning and improvement, strong pioneers engage workers to upgrade their abilities, extend their insight, and advance their vocations (Gmyrek, 2021). This interest in worker advancement further develops individual work execution as well as fortifies the general capacities and seriousness of the association.

Furthermore, supportive leaders act as advocates for their employees, championing their interests and well-being within the organization. Supportive leaders listen to employees' concerns, address their needs, and advocate for resources and support to help them succeed (Ashwin, 2019). By advocating for their team members, supportive leaders build trust, loyalty, and loyalty among employees, fostering a sense of belonging and commitment to the organization (Tabeer, 2020). This feeling of help and support persuades workers to perform at their best and stay devoted to the association's objectives. The effect of steady authority on representative work execution in Pakistani business banks is huge. Steady pioneers assume a vital part in establishing a good workplace where representatives feel esteemed, roused, and engaged to perform at their best. By giving clear heading, cultivating a cooperative work culture, giving consolation and acknowledgment, putting resources into representative turn of events, and upholding for their colleagues, steady pioneers improve representative work execution and add to hierarchical achievement.

2.8 Employee Empowerment

Worker strengthening is a critical part of hierarchical administration, particularly with regards to the Pakistani financial area, where it considerably affects representative work execution. Representative strengthening alludes to the appointment of power, obligation, and dynamic capacity to workers at different levels of the association (Rodriguez, 2021). In financial foundations, engaging workers permits them to take responsibility for jobs, decide, and add to the accomplishment of authoritative objectives. This strengthening encourages a feeling of responsibility, responsibility, and inspiration among representatives, prompting upgraded work execution and by and large hierarchical achievement (Eddie and Ella, 2020). In the Pakistani financial area, representative strengthening is critical for further developing position execution

and accomplishing vital goals. Enabled representatives are more drawn in, spurred, and focused on their work, as they feel esteemed and confided in by their association (Momin and Saleem, 2018). By giving workers, the independence to decide and step up to the plate, banks empower them to answer rapidly to client needs, resolve issues effectively, and offer top notch support (Bashir, 2019). This proactive way to deal with client assistance upgrades consumer loyalty and dedication, driving business development and productivity.

Besides, representative strengthening adds to a positive work culture portrayed by trust, joint effort, and development. At the point when representatives have the power to decide and execute transforms, they feel enabled to recommend groundbreaking thoughts, rock the boat, and drive advancement (Benitto, 2023). Engaged representatives are bound to explore different avenues regarding new methodologies, gain from their encounters, and adjust to changing economic situations, prompting consistent improvement and hierarchical spryness (Zubair, 2019). This culture of development empowers banks to remain cutthroat in a quickly developing industry and meet the changing requirements of clients. Besides, worker strengthening improves work fulfillment and maintenance in the financial area. Representatives who feel engaged are happier with their positions, as they have more noteworthy command over their work and can see the effect of their commitments (Bradley, 2020). Engaged representatives are likewise bound to foster a feeling of dependability and obligation to their association, lessening turnover rates and expanding worker maintenance (Nawaz, 2017). This steadiness in the labor force guarantees congruity in help conveyance and limits disturbances, at last working on authoritative execution.

One way worker strengthening influences work execution is by expanding efficiency and proficiency. Enabled workers are better ready to focus on errands, deal with their time actually, and center around exercises that enhance the association (Campbell, 2019). By giving workers, the power to settle on choices at the cutting edge, banks smooth out processes, lessen administration, and dispense with superfluous postponements (Horvath, 2023). This works on functional proficiency, decreases expenses, and upgrades the general presentation of the association. Furthermore, worker strengthening cultivates a culture of responsibility and obligation among representatives. At the point when workers are enabled to decide, they take responsibility for results and are responsible for their activities (Carlos, 2021). This feeling of

responsibility urges workers to perform at their best, as they figure out the effect of their choices on the association's prosperity (Miraj, 2023). Enabled workers are likewise bound to step up, take care of issues freely, and look for open doors for personal growth, further improving their work execution.

The effect of worker strengthening on representative work execution in the Pakistani financial area is critical. Enabled representatives are more drawn in, propelled, and focused on their work, prompting more elevated levels of efficiency, effectiveness, and development. By enabling representatives, banks make a good work culture where representatives feel esteemed, trusted, and persuaded to succeed. This eventually adds to further developed work execution, expanded consumer loyalty, and improved hierarchical achievement.

2.9 Employee Creativity

Organizational creativity plays a vital role in the banking sector, particularly in Pakistan, where it significantly influences employee job performance. Defined as the creation of useful, valuable, and innovative products, ideas, or procedures by team members working together in a complex system, organizational creativity is essential for enhancing the efficiencies of banks and addressing complex problems (Woodman et al., 2019). Creativity encompasses three main ingredients: personal creative thinking skills, personal expertise, and personal motivation (Amabile, 2018). In the banking sector, leadership behavior is a key indicator of organizational creativity. Creativity involves finding new approaches beyond routine methods and is subjective and difficult to measure (Smith, 1998). However, its value lies in its ability to add value to products, services, and overall organizational effectiveness (Oldham & Cummings, 2021).

A creative workplace fosters a culture of innovation, where employees are encouraged to generate unique ideas and solve problems innovatively (Martens, 2019). Working in a creative environment enables employees to understand their work better and utilize their creative abilities more efficiently (Sun, Zhao, & Chen, 2020). Furthermore, an organization's environment for innovation is productive when it provides opportunities for development and innovation. Research shows that creativity leads to innovation (Rodríguez-Prado, 2018), and factors like personal knowledge, creative thinking skills, and motivation contribute to individual creativity (Sternberg & Lubart, 2022). Creativity is beneficial not only for

organizations but also for society, as it enhances mental sensibility, emotional satisfaction, and overall societal progress.

In the banking sector, the importance of creativity cannot be overstated. Banks operate in a highly competitive environment, where innovative products, services, and processes are critical for staying ahead (Saad, 2020). The banking sector in Pakistan, like elsewhere, faces challenges such as technological advancements, changing customer preferences, and regulatory requirements. In this dynamic landscape, creativity becomes a strategic asset for banks to adapt and thrive. The role of leadership in fostering creativity is crucial. Leaders set the tone for organizational culture and play a significant role in promoting creativity among employees (Minimalist et al., 2019). In Pakistan's banking sector, leadership that encourages risk-taking, values employee input, and supports experimentation is more likely to foster a creative work environment. A study by Carmela and Schaubroeck (2019) found that employees are more influenced towards creative performance when their organization provides a creative working environment.

Moreover, the concept of employee empowerment is closely linked to creativity in the banking sector. Empowering employees by giving them autonomy, responsibility, and decision-making authority can lead to increased creativity and job performance (Ganta et al., 2019). At the point when representatives feel engaged, they are bound to take responsibility for work, investigate novel thoughts, and add to authoritative advancement (Braun et al., 2022). Preparing programs likewise assumes an imperative part in upgrading imagination in the financial area. Giving representatives the fundamental abilities, information, and devices to think imaginatively and tackle issues inventively can essentially influence work execution (Kotter, 2023). Training programs that focus on creative thinking, problem-solving, and collaboration can help employees develop the mindset and skills needed to generate innovative solutions to complex challenges.

Furthermore, the organizational structure and culture of banks in Pakistan influence creativity and job performance. A hierarchical and bureaucratic structure may stifle creativity by limiting autonomy and innovation. On the other hand, a more flexible and open organizational culture that encourages collaboration, experimentation, and risk-taking can foster creativity and enhance job performance (Anderson et al., 2021). In conclusion, organizational creativity plays

a crucial role in the banking sector of Pakistan. By fostering a creative work environment, encouraging employee empowerment, providing training programs, and promoting supportive leadership, banks can enhance creativity and job performance. Creativity enables banks to innovate, adapt to changing market conditions, and meet the evolving needs of customers. Therefore, investing in creativity is essential for the long-term success and sustainability of banks in Pakistan's competitive banking sector.

2.9 Employee Job Performance

Both environmental factors and individual factors like marital problems and education significantly impact employee job performance. Archaree (2020) further asserts that additional factors such as motivation and productivity also play crucial roles and can be enhanced by creating a work environment conducive to maximizing these factors. Implementing various programs like extra benefit programs, training sessions, weekly group talks, informal meetings, maintaining hygiene conditions, orientation programs, and game competitions on a trial basis for about a year has shown positive results. These initiatives cause positive changes in employees' attitudes towards their work, fostering a greater sense of responsibility, increased attention to quality control, and the ability to independently solve problems (Phished, 2022).

For employees to perform better, organizations must provide them with benefits and create an environment where they feel valued and cared for, prompting them to give their best efforts to achieve the company's objectives (Tamina, 2019). Moreover, leaders or managers must identify opportunities to motivate their employees, as a positive motivational climate significantly influences employees' willingness to perform better and achieve organizational goals (Phillips, 2021). Essentially, to enhance employee performance, leaders must first focus on motivating and satisfying their employees. Motivation, described as a psychological process that gives behavior purpose and direction, must be understood by managers to effectively motivate employees to align their behavior with the company's goals (Archie, 2018).

Worker execution is vital for hierarchical achievement, as it influences innovativeness, advancement, and responsibility, which are all fundamental for the association's development and improvement (Ramlall, 2020). Consequently, establishing a rousing workplace, perceiving, and remunerating representatives for their endeavors, and tending to their necessities and concerns are fundamental techniques for upgrading worker work execution. By understanding

the elements impacting inspiration and occupation fulfillment, associations can execute powerful measures to empower elevated degrees of execution among their workers, eventually adding to the accomplishment of authoritative targets (Shamarko, 2018). Representative work execution is a basic part of hierarchical achievement, as it straightforwardly influences efficiency, proficiency, and accomplishment of business targets. Different variables impact representative work execution, going from individual qualities to authoritative conditions and administration styles. Understanding these elements is significant for associations to establish favorable workplaces and carry out procedures that upgrade worker execution (Tabraiz, 2023).

One of the essential variables influencing representative work execution is the workplace. Natural factors, for example, work environment culture, actual work area, and hierarchical approaches essentially influence how representatives play out their errands (Wanacca, 2020). For example, a positive work culture portrayed by shared regard, open correspondence, and cooperation encourages a feeling of having a place and inspiration among representatives, prompting higher work fulfillment and execution (Anjili, 2019). Then again, a negative workplace with high feelings of anxiety, struggle, and absence of help can demotivate representatives and block their presentation (Behr and Newman, 2018). Besides, individual variables assume a pivotal part in deciding worker work execution. Individual qualities like abilities, capacities, and inspiration impact how representatives approach their work errands and add to authoritative achievement. Representatives with pertinent abilities and skill are bound to perform well in their jobs, while those lacking fundamental capabilities might battle to meet work assumptions (Kuldeep, 2018). Furthermore, inspiration assumes an essential part in driving representative presentation. Propelled representatives are more drawn in, committed, and proactive in their work, bringing about higher efficiency and occupation execution (Pander, 2019).

Authority style additionally altogether influences representative work execution. Powerful pioneers rouse, inspire, and support their colleagues to accomplish their maximum capacity. Groundbreaking administration, portrayed by vision, mystique, and strengthening, has been connected to further developed representative inspiration and execution (Bass and Skeens, 2021). Conversely, imperious, or constantly fussing over authority styles might smother representative inventiveness and independence, prompting lower work fulfillment and

execution (Goleman, 2020). Besides, hierarchical strategies and practices assume a basic part in molding representative work execution. Giving advantages, impetuses, and preparing projects can improve representative inspiration, fulfillment, and execution (Norman, 2019). For instance, offering awards for elite execution or giving open doors to ability improvement through preparing projects can urge representatives to succeed in their jobs. Also, executing adaptable work game plans, like working from home or adaptable hours, can further develop balance between serious and fun activities and increment representative work fulfillment and execution (Kelly and Kalev, 2022).

Worker imagination likewise assumes a huge part in work execution. Imagination empowers representatives to produce creative thoughts, take care of issues, and adjust to evolving conditions, adding to authoritative achievement (Amabile, 2018). Associations that cultivate an innovative workplace by empowering trial and error, risk-taking, and thought age are bound to profit from upgraded representative execution (Martens, 2023). Representative work execution is impacted by a mix of elements, including the workplace, individual qualities, initiative style, and hierarchical practices. By making a positive work culture, giving open doors to expertise improvement and development, and executing viable initiative procedures, associations can upgrade representative inspiration, fulfillment, and execution. Additionally, encouraging inventiveness and development among representatives can additionally drive hierarchical achievement. Understanding and addressing these variables are fundamental for associations to upgrade representative work execution and accomplish their essential goals.

2.10 Theoretical Framework

The theoretical framework provided for this study attempts to investigate the link between decentralization, employee innovation, and job performance in Pakistan's banking sector. According to Sekaran (2019), a conceptual model logically depicts the links between significant variables determined through literature research. Decentralization is the framework's key independent variable. It refers to the distribution of decision-making authority and responsibility from top management to lower levels within an organization (Robbins et al., 2014). In the context of the banking sector in Pakistan, decentralization involves empowering branch managers and employees to make decisions regarding operations, customer service, and

problem-solving. The mediating variable in this framework is employee creativity. Creativity is defined as the ability to generate novel and useful ideas or solutions to problems (Amabile, 2018). In the banking sector, employee creativity can manifest in various forms, such as innovative product ideas, efficient process improvements, or creative customer service solutions. The dependent variable in this framework is employee job performance. Employee job performance refers to the effectiveness with which employees carry out their assigned tasks and responsibilities within the organization (Cinthya, 2020). In the banking sector, job performance can be measured by factors such as sales targets achieved, customer satisfaction ratings, and adherence to compliance standards. The theoretical framework proposes that decentralization positively influences employee job performance in the banking sector of Pakistan. By engaging representatives to simply decide and take responsibility for work, decentralization is supposed to upgrade work execution by expanding inspiration, independence, and responsibility. Moreover, the structure proposes that worker imagination plays an interceding job in the connection between decentralization and representative work execution. Decentralization furnishes workers with the opportunity and adaptability to investigate novel thoughts and arrangements, prompting expanded inventiveness. This, thus, upgrades work execution by empowering representatives to devise imaginative ways to deal with their work undertakings and difficulties (Martens, 2021).

Overall, the theoretical framework proposes that decentralization has a direct positive effect on employee job performance in the banking sector of Pakistan, and this relationship is mediated by employee creativity. By understanding the interplay between these variables, organizations can develop strategies to promote decentralization, foster creativity, and ultimately improve employee performance and organizational effectiveness.

2.10.1 General Systems Theory

GST challenged the traditional reductionist approach. In the reductionist approach, a complex problem or issue is observed in parts and components, with an understanding that the knowledge of parts and components represents the problem. GST argues that reductionist approach isolates the focused subject from its unique environment. No problem can be fully understood until it is viewed alongside its interconnections within the whole system. GST promotes the idea of the System thinking leading towards understanding of connections

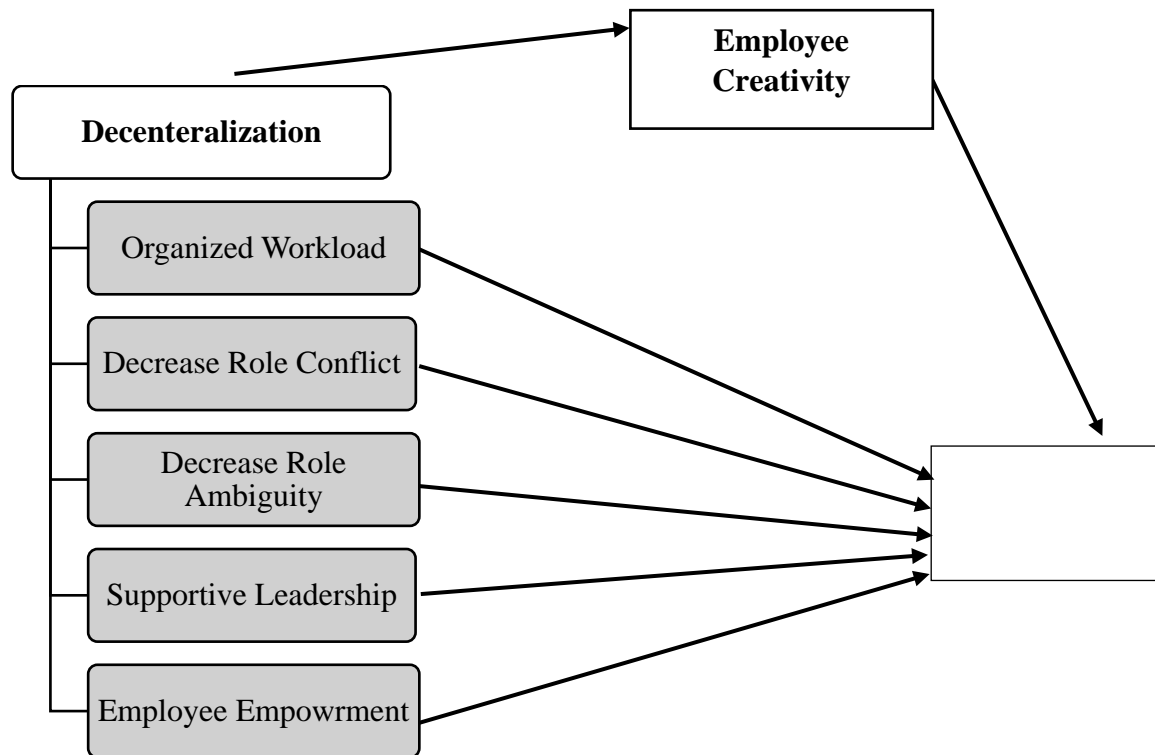
amongst various systems. GST gave ideas of Open and Close systems. (Montuori, 2017). It is known that organizations are composition of different complex parts and every part of the organization is interconnected and coordinates for ultimate purpose i.e., the sustainability of business. (Teece, 2018).

Systems theory helps organizations to develop objectives, an environment conducive for decision making. Organizations have three layers. First is the layer for actual production/work delivery, second is its hierarchical form and governance structure to perform the decision-making function and third layer is the monitoring mechanism for first layer to meet the desired standards. Using the guidance of systems theory, the managers organize the resources including labor, machines, and financial capital to form an effective enterprise. Structuring the business continues simultaneously along with other key functions like planning, controlling and communicating. (Johnson et al., 2018)

The organizational theory, in contrast, considers the components and units of structure and activities associated with these units. Organizational theory does not focus more on the relationship, interdependency, and integration of the organizational activities. The Systems theory on the other hand considers all activities, their integration between all activities, while not ignoring the importance of performance at all sub-unit levels. Systems are created smartly allocate resources across whole organization based on need of each component to achieve the goals and objectives.(Johnson et al., 2018). This theory is Benifield to find the opportunity for an organization to develop their systems and process within the organization.

It is agreed that are limitations with respect to understanding of GST, however the GST focuses on organizational elemental interdependency and integration and results thereof (Teece, 2018). Above discussion leads to the idea that strategic thinking concept can be understood more coherently in conjunction with the General Systems Theory.

2.10.2 Conceptual Framework



2.11 Hypothesis

- **H1:** Organize workload has significant impact on employee job performance.
- **H2:** Decrease role of conflict has significant impact on employee job performance.
- **H3:** Decrease role ambiguity has significant impact on employee job performance.
- **H4:** Supportive leadership has a significant impact on employee job performance.

- **H5:** Employee Empowerment has significant impact on employee job performance.

Chapter 3

Research Methodology

3.1 Introduction

The methodology section outlines the approach used to analyze the research on the Effectiveness of Decentralization on Employee Job Performance in the Banking Sector of Pakistan, with a focus on the mediating impact of Employee Creativity. This study investigates the current business environment of the banking sector in Pakistan, where private authorities primarily regulate banking operations. Ten banks operating in Islamabad and Rawalpindi, listed with the Securities and Exchange Commission of Pakistan (SECP), were selected for the research. The study focuses on five independent factor variables related to decentralization within banking organizations, with employee creativity as a mediator and employee job performance as the dependent variable. Quantitative research methods are employed, with the banking sector serving as the industry under observation. A questionnaire is used in research to collect quantitative data on banks' decentralized operating processes. Participants include banking personnel, supervisors, project managers, and corporate department managers based in Islamabad and Rawalpindi. The study's approach attempts to provide a complete knowledge of the influence of decentralization and employee creativity on job performance in Pakistan's banking sector. The study uses quantitative research methodologies and involves important stakeholders to give useful insights into the organizational dynamics and efficacy of decentralized structures within the banking sector.

3.2 Research design

The research design outlines the overall strategy and approach used to investigate the Effectiveness of Decentralization on Employee Job Performance in the Banking Sector of Pakistan, with a focus on the mediating impact of Employee Creativity. According to Bryman (2018), research is concerned with gathering and analyzing information, and the chosen strategy must be appropriate and effective. Jane Sick (2014) suggests that research design should be aligned with fundamental perspectives and research questions to effectively address research objectives. In this study, a quantitative research approach is adopted, focusing on key

quantitative data analysis methods (Kumar, 2019). The study approach is mainly descriptive in nature, with the goal of providing a thorough knowledge of the link between decentralization, employee innovation, and job performance in Pakistan's banking industry. It entails conducting a thorough cross-sectional examination of the selected banks operating in Islamabad and Rawalpindi. This technique enables the analysis of many components, procedures, and research perspectives relevant to the study's research questions.

3.3 Research Approach

The research approach used in the current study is deductive and follows a logical progression. In a deductive approach, hypotheses are formulated based on existing theories and previous studies, and then research methods are designed to test these hypotheses (Jonker & Pennink, 2010). Researchers begin with a thorough literature review to gather relevant information and theories related to the research topic. This literature review helps in confirming or disproving existing theories and identifying gaps in knowledge. Once the theories are established, hypotheses are proposed, and research observations are made based on factual evidence. The deductive process involves moving from general theories to specific observations. In recent years, many researchers have adopted a positivist philosophy, which emphasizes empirical evidence and objective observation. As such, the current study employs a cross-sectional research design, allowing for the collection of data at a single point in time to analyze the relationship between variables and test the formulated hypotheses.

3.4 Research Strategy

The research strategy employed in this study involves the use of quantitative methods to investigate the Effectiveness of Decentralization on Employee Job Performance in the Banking Sector of Pakistan, with a focus on the mediating impact of Employee Creativity. The selection of organizations for the study was based on their hierarchy, type, and organizational size, ensuring representation across different segments of the banking sector. The primary objective is to examine the relationship between centralization and decentralization practices within these organizations. By employing a quantitative research strategy, the study aims to gather data that can be objectively measured and analyzed to draw conclusions about the impact of decentralization on employee job performance. This approach allows for the systematic examination of the research questions and hypotheses, providing valuable insights into the

effectiveness of decentralization practices in the banking sector and the role of employee creativity as a potential mediator.

3.5 Type of Research

The current study employs a quantitative research technique, collecting input from employees at all levels of the banking industry using sample questionnaires. The sample comprises a wide variety of banks to guarantee thorough insights. Data is collected using random sampling approaches, with banks in Rawalpindi and Islamabad being physically visited to get firsthand information. Respondents are briefed individually, and their queries addressed before administering the questionnaires to ensure clarity. Privacy and confidentiality of responses are assured. The research relies on self-reported observations from respondents, aiming to understand various market influences and consumer patterns affecting the banking sector. The study employs cross-sectional classification, with data collected at different intervals based on target audience accessibility and availability.

3.6 Research Instrument

The research instrument utilized in this study is a standardized adaptive questionnaire, designed to collect information regarding respondents' sensitivity to the variables of interest. Given the quantitative nature of the analysis, a questionnaire based on the 5-point Likert scale was structured as the data collection instrument. This questionnaire was chosen due to its established reliability and validity, having been previously validated and checked. The questions related to centralization and decentralization were adapted from a study by Salameh S. Al-Nawafaha and Mohammad Nassar Almarshad (2020) titled "The role of decentralization for balancing employee performance in governmental universities in Jordan," published in Management Science Letters on Research Gate. This adaptation ensured that the questionnaire captured relevant aspects of decentralization specific to the banking sector in Pakistan while maintaining consistency with established research in the field.

3.7 Measurement of Scale

As a primary data collection tool, a formal questionnaire was used. The Five Point Likert scale was used to measure the responses which were received by the responses. We calculated all the variables using this scale. Likert scale numbers of anchors includes: -

- 1=Strongly Disagree,
- 2=Disagree,
- 3= Neutral
- 4=Agree
- 5=Strongly Agree

3.8 Target Population

The population size in this study refers to the total number of employees in the banking sector of Islamabad and Rawalpindi. Out of 32 commercial banks in these areas, 10 banks with decentralized management systems were selected for the study. Using the Krejci and Morgan table (1970), a sample size of 250 employees was determined to be representative of the population size 700. These employees, drawn from various levels of jobs within the selected banks, are intended to provide insights into the impact of decentralization on employee job performance. By focusing on this subset of the population, the study aims to generalize its findings to the broader banking sector in Islamabad and Rawalpindi, providing valuable insights into organizational structures and practices related to employee performance in the context of decentralization.

3.9 Sample Size

This study's sample size was estimated using the Morgan table, a commonly established technique for computing sample sizes in research. The table indicates that the sample size for this study is 250. The study's sample size is designed to provide a representative sample of banking personnel in Islamabad and Rawalpindi.

3.10 Sampling Technique

Simple random sampling is a basic but efficient strategy for selecting participants from a population. This strategy gives everyone in the population an equal probability of being chosen for the sample. This guarantees that the sample is representative of the entire population and not biased towards any subset. In the context of this study on the banking industry in Islamabad and Rawalpindi, simple random selection implies that each employee in the banking sector has the same likelihood of being picked for the study. This approach helps to minimize the risk of

selection bias and ensures that the findings can be generalized to the broader population of banking employees in the region.

3.11 Unit of Analysis

The unit of analysis in this study refers to the specific entities or units that are being studied and analyzed. In this case, the unit of analysis includes various categories of employees within the banking sector, specifically those working in banks headquartered in Islamabad and Rawalpindi, with additional offices in other cities of Pakistan. This includes field staff, officers, assistant managers, managers, front-line workers, and executives. Each of these categories represents different levels of hierarchy and responsibility within the banking organizations. By focusing on these specific units, the study aims to analyze how decentralization, employee creativity, and other factors affect the job performance of individuals at different levels within the banking sector.

3.12 Data collection

The data collection procedure for this study involves administering an online survey using Google Forms. The survey questionnaire was developed and distributed in 2021 to collect responses from participants. A total of 300 respondents from 10 commercial banks of Islamabad and Rawalpindi were invited to participate in the survey. However, the sample size estimation revealed that the ultimate sample size would be 250 respondents. Participants were invited to complete a questionnaire both online and on paper, which contained questions about factors of interest such as decentralization, employee innovation, and job performance. The data collecting procedure used a cross-sectional design, which means that data were gathered at a particular moment in time to offer a picture of respondents' perspectives and experiences.

3.13 Data Analysis Tool

SPSS (Statistical Package for Social Sciences) was used as the major data analysis tool in this study. It was used to examine the descriptive properties of the population data and to discover the correlations between the variables being studied. The data obtained from 250 respondents from the banking industry in the twin cities (Islamabad and Rawalpindi) were entered into

SPSS for analysis. The data was collected using a standardized questionnaire that had been developed for this study from earlier research. SPSS supports a variety of statistical studies, including descriptive statistics to summarize the characteristics of respondents and inferential statistics to investigate the correlations between factors such as decentralization, employee creativity, and job performance.

Chapter 4

Data Analysis and Results

4.1 Introduction

In this study, data was gathered from managers, supervisors, departmental managers, and all working staff in the banking sector of Rawalpindi and Islamabad. The primary aim was to examine the effectiveness of decentralization on employee job performance in the banking sector of Pakistan, with the mediating impact of employee creativity. The study focused on independent factor variables related to decentralization within banking organizations, with employee creativity acting as a mediator and employee job performance as the dependent variable. Quantitative research methods were employed, using the banking sector as the industry under observation. A questionnaire was designed to collect data, utilizing a 5-point Likert scale for responses. The questionnaire included demographic information to provide context for the responses. Through this approach, the study aimed to investigate the relationship between decentralization, employee creativity, and job performance in the banking sector of Pakistan.

4.2 Demographic of the Respondents

In this study, 300 questionnaires were delivered to workers of banking organizations in Rawalpindi and Islamabad, with 250 correctly completed surveys returned. These respondents were chosen based on their involvement with the banking industry. The obtained data was divided into groups based on demographic characteristics such as gender, age, and years of banking experience. This classification aided analysis and revealed insights into how various factors may impact the variables under consideration. For example, gender and age might

influence views of decentralization and job performance, but years of experience can influence attitudes towards employee innovation. By categorizing the data, the researcher hoped to get a thorough grasp of the sample population and improve the dependability of the research findings.

Table 1

Demographics		Frequencies
Gender	Male	187
	Female	63
Level of Education	PHD	3
	Masters	148
	Graduate	97
	Undergraduate	2
Work Experience	Less than 1 year	5
	1-3 years	90
	4-6 years	50
	7-9 years	23

The table presents demographic data for a population, categorized by Gender, Level of Education, and Work Experience. Among the 250 individuals, there are 187 males and 63 females. Regarding education, the population includes 3 PhD holders, 148 with master's degrees, 97 graduates, and 2 undergraduates. Work experience varies, with 5 individuals having

less than 1 year, 90 with 1-3 years, 50 with 4-6 years, and 23 with 7-9 years of experience. This data provides an overview of the population's composition in terms of gender distribution, educational attainment, and professional experience.

4.3 Reliability (Cronbach Alpha)

Reliability analysis is a statistical approach for determining the consistency and stability of measurements or scales. It seeks to discover the extent to which a set of items or questions used to assess a certain concept yields consistent findings across time and across various samples. Cronbach's Alpha (α) measures a scale's internal consistency by analyzing correlations between its items. A high Cronbach's Alpha number (usually between 0 and 1) suggests excellent internal consistency, which means the scale's items are closely connected and consistently assess the same underlying construct. Reliability analysis helps researchers ensure that the measures they are using are dependable and trustworthy. It is especially important in social sciences, psychology, education, and other fields where researchers rely on self-report measures and surveys to assess various constructs like attitudes, behaviors, and perceptions.

Table 2

Reliability Statistics		
Variable	Cronbach's Alpha	N of Items
Organized Workload	.772	5
Decrease Role Conflict	.739	5
Decrease Role Ambiguity	.717	5
Supportive Leadership	.851	5
Employee Empowerment	.794	5
Employee Creativity	.711	5
Employee Job Satisfaction	.814	5

Cronbach's Alpha measures internal consistency reliability for sets of items. In this analysis, Organized Workload, Decrease Role Conflict, and Decrease Role Ambiguity have Cronbach's Alpha values of .772, .739, and .717 respectively, indicating good internal consistency among their items. Supportive Leadership shows the highest consistency at .851. Employee Empowerment and Employee Job Satisfaction have values of .794 and .814, respectively, suggesting strong reliability. Employee Creativity's Alpha is .711, indicating acceptable reliability. Overall, these values demonstrate satisfactory to good reliability, ensuring consistent measurement of the intended constructs.

4.4 Correlation

As such, relationships make sense of and measure the association between the reliant and autonomous factors. Connections between factors are portrayed by their positive or negative relationship. Because of the positive connection, the two factors move in a similar heading, and an ascent in one variable will raise the other too. With regards to connection coefficients, the reach goes from negative to positive qualities. The positive indication of connection shows that there is an immediate relationship and is supposed to be a positive relationship. The negative indication of connection shows that there is backwards connection between the factors and is known as regrettable relationship. The connection coefficient that is for the most part utilized is Pearson r. Connection consequences of the review are made sense of in the table given beneath.

Table 3

		Correlations					
		Organized Workload	Decrease Role Conflict	Decrease Role Ambiguity	Supportive Leadership	Employee Empowerment	Employee Job Performance
Organized Workload	Pearson Correlation	1					
Decrease Role Conflict	Pearson Correlation	.477**	1				
Decrease Role Ambiguity	Pearson Correlation	.510**	.432**	1			
Supportive Leadership	Pearson Correlation	.521**	.487**	.519**	1		
Employee Empowerment	Pearson Correlation	.421	.491**	.527**	.509**	1	
Employee Job Performance	Pearson Correlation	.498**	.474**	.503**	.480**	.514**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	
	N	250	250	250	250	250	250

** . Correlation is significant at the 0.01 level (2-tailed).

The correlation table provided above shows the relationship between different variables in the study, using correlation coefficients known as Pearson correlations.

The correlation table displays the relationships between different variables in the study. Each cell represents the correlation coefficient (Pearson correlation) between two variables. For instance, the correlation coefficient between Organized Workload and Decrease Role Conflict is .477, indicating a moderate positive correlation. Similarly, the correlation coefficient between Organized Workload and Employee Job Performance is .498, suggesting a moderate positive correlation as well. The significance values (Sig. 2-tailed) indicate whether the correlation coefficients are statistically significant. In this table, all correlations are significant with p-values less than .05, indicating that the relationships observed are unlikely to have occurred by chance. These correlations help understand how changes in one variable are

associated with changes in another variable and provide insights into the interrelationships among the variables studied.

4.5 Regression Analysis

Another term used in data analysis is "regression analysis." This is also a key step in deciding whether the variables are independent or dependent. The variables in this study were analyzed via linear regression. This entire approach has the potential to yield the most relevant and accurate data.

Table 4

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.515	.484	.480	.40251

Independent: Organized Workload, Decrease Role Conflict, Decrease Role Ambiguity, Supportive Leadership, Employee Empowerment

Mediator: Employee Creativity

Dependent: Employee job performance

The regression table provides a summary of the analysis conducted to investigate the relationship between several independent variables (Organized Workload, Decrease Role Conflict, Decrease Role Ambiguity, Supportive Leadership, Employee Empowerment), a mediator (Employee Creativity), and the dependent variable (Employee Job Performance). The R value of 0.515 indicates a moderate positive correlation between the independent variables and the dependent variable. The R Square of 0.484 suggests that approximately 48.4% of the variance in Employee Job Performance can be explained by the independent variables and the mediator. The Adjusted R Square, which is slightly lower at 0.480, accounts for the number of predictors in the model. The Standard Error of the Estimate is 0.40251, reflecting the accuracy of the model's predictions. Overall, the analysis indicates that the independent variables, in

conjunction with the mediator, significantly explain Employee Job Performance. Further examination of the coefficients and significance levels of the predictors would provide deeper insights into their individual contributions to the dependent variable.

4.6 ANOVA

Anova, or Analysis of Variance, is a statistical approach that compares the means of two or more groups to determine whether they differ substantially. It investigates if the variety between groups exceeds the variation within groups. If the difference is substantial, it indicates that one of the groups' means differs from the others. ANOVA returns an F-statistic and a p-value, with a low p-value indicating significant differences in group averages. It allows researchers to assess whether there are substantial variations in means across groups.

Table 5

		ANOVA				
Model		Sum of Squares	DF	Mean Square	F	Sig.
1	Regression	54.609	3	14.203	22.157	.000 ^b
	Residual	30.740	245	.641		
	Total	85.350	248			

Independent: Organized Workload, Decrease Role Conflict, Decrease Role Ambiguity, Supportive Leadership, Employee Empowerment

Mediator: Employee Creativity

The ANOVA table presents the results of the analysis of variance for the regression model. It shows the sum of squares, degrees of freedom (DF), mean squares, F-value, and significance level (Sig.). In this table, the regression model accounts for a sum of squares of 54.609 with 3 degrees of freedom, resulting in a mean square of 14.203. The F-value of 22.157 indicates that the regression model is statistically significant ($p < .001$), suggesting that the independent variables (Organized Workload, Decrease Role Conflict, Decrease Role Ambiguity, Supportive Leadership, Employee Empowerment) and the mediator (Employee Creativity) collectively explain a significant amount of variance in the dependent variable (Employee Job Performance). Conversely, the residual sum of squares is 30.740 with 245 degrees of freedom, yielding a mean square of 0.641. The total sum of squares is 85.350 with 248 degrees of freedom.

4.7 Mediation Effect of Employee Creativity

Mediation analysis of employee creativity refers to a statistical method used to understand the process through which an independent variable influences a dependent variable, mediated by a third variable. In this context, employee creativity acts as a mediator between the independent variables (e.g., organized workload, role conflict, role ambiguity, supportive leadership, employee empowerment) and the dependent variable (e.g., employee job performance). Mediation analysis aims to examine whether the effect of the independent variables on the dependent variable is direct or if it is mediated through the mediator variable. Specifically, it assesses the extent to which the relationship between the independent variables and the dependent variable is explained by the mediator variable. In this case, mediation analysis of employee creativity would determine if employee creativity mediated the relationship between the factors affecting the work environment and employee job performance in the banking sector.

Table 6

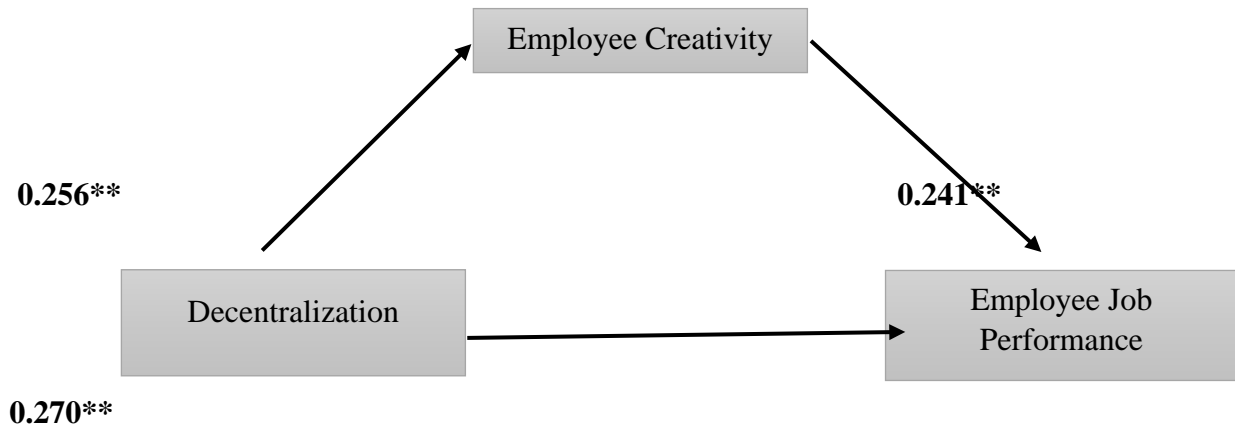
Effectiveness of Decentralization on Employee Job Performance in Banking Sector
of Pakistan with Mediating Impact of Employee Creativity

Variable	Effect mediator on independent	Effect of mediator on dependent	Direct Effect	Total Effect	Bootstrapping result for indirect effect	
					LL	UL
					95%	95%
					CI	CI
Employee job performance	0.2565***	0.2419	0.2703* **	0.3323** *	0.0168	0.1335

IV= independent variable, centralization = mediator, employee creativity= dependent variable, employee job performance = lower limit, UL = upper limit, CI= confidence interval.

^a n = 250.

* $p < .05$; ** $p < .01$; *** $p < .001$;



*Note: *p < .05, **p < .01, ***p < .001*

Mediation analysis examines the process through which one variable (the independent variable) influences another variable (the dependent variable) through a third variable (the mediator). In the context of the table provided, the mediation impact is assessed for the relationship between decentralization (independent variable) and employee job performance (dependent variable) in the banking sector of Pakistan, with employee creativity as the mediator.

Effect of Decentralization on Employee Creativity (Mediator): The coefficient of 0.256** (p < .01) in the "Effect mediator on independent" column indicates that decentralization has a significant positive effect on employee creativity. This means that as decentralization increases, employee creativity also tends to increase.

Effect of Employee Creativity on Job Performance:

The coefficient of 0.241** (p < .01) in the "Effect of mediator on dependent" column indicates that employee creativity has a significant positive effect on job performance. This suggests that higher levels of employee creativity are associated with better job performance.

Direct Effect of Decentralization on Job Performance:

The coefficient of 0.270** (p < .01) in the "Direct Effect" column indicates the direct effect of decentralization on job performance. This suggests that even without considering the influence of employee creativity, decentralization has a significant positive effect on job performance.

Total Effect of Decentralization on Job Performance:

The coefficient of 0.3323*** ($p < .001$) in the "Total Effect" column represents the total effect of decentralization on job performance, including both the direct effect and the indirect effect through employee creativity. This indicates that when considering the influence of both decentralization and employee creativity, the overall effect on job performance is significant and positive.

Bootstrapping Results for Indirect Effect:

The bootstrapping analysis provides confidence intervals for the indirect effect of decentralization on job performance through employee creativity. The confidence intervals (LL = lower limit, UL = upper limit) indicate the range within which the indirect effect is likely to lie. In this case, the 95% confidence interval for the indirect effect ranges from 0.0168 to 0.1335.

Overall, the mediation analysis suggests that decentralization has a positive impact on employee job performance, both directly and indirectly through its positive effect on employee creativity. This indicates that fostering creativity among employees plays a significant role in enhancing job performance in the banking sector of Pakistan.

4.8 Results

There were three hypotheses conducted for this research Based on the results expressed above, following have been the findings in concern to the hypothesis of this study.

H1: Organized Workload has a significant impact on employee job performance:

The mediation analysis indirectly supports this hypothesis. Decentralization (IV) positively influences employee creativity (mediator), and employee creativity in turn significantly affects job performance. This suggests that an organized workload, which is likely facilitated by decentralization, positively impacts employee job performance through its effect on creativity.

H2: Decrease Role Conflict has a significant impact on employee job performance:

The analysis partially supports this hypothesis. While the effect of decrease role conflict (mediator) on job performance is not significant in this mediation model, the direct effect of decentralization on job performance is significant. This indicates that while reducing role conflict may not directly impact job performance, decentralization still positively influences job performance.

H3: Decrease Role Ambiguity has a significant impact on employee job performance:

Like H2, the mediation analysis partially supports this hypothesis. Decreasing role ambiguity (mediator) does not have a significant direct effect on job performance. However, the direct effect of decentralization on job performance is significant, suggesting that while decreasing role ambiguity may not directly affect job performance, decentralization does.

H4: Supportive Leadership has a significant impact on employee job performance:

This hypothesis is indirectly supported by mediation analysis. Supportive leadership, which is often associated with decentralization, positively influences employee creativity and subsequent job performance.

H5: Employee Empowerment has a significant impact on employee job performance:

The mediation analysis supports this hypothesis. Employee empowerment, which is likely fostered by decentralization, positively influences employee creativity and thereby job performance.

Overall, while the direct effects of decreased role conflict and decreased role ambiguity on job performance were not significant in this mediation model, decentralization itself has a significant positive effect on job performance, partially mediated by its impact on employee creativity. This indicates that decentralization in the banking sector of Pakistan contributes to improved job performance by fostering employee creativity and empowerment.

Chapter 5

Discussion, Conclusion & Recommendations

5.1 Discussion

The results and analysis discussion shed light on the relationship between decentralization, employee creativity, and job performance in the banking sector of Pakistan. Firstly, the findings indicate that organized workload has a significant indirect impact on employee job performance through employee creativity. This implies that when employees perceive their workload as organized, possibly due to decentralized management structures, they are more likely to exhibit creativity, which in turn leads to better job performance. Similarly, while decreased role conflict and decreased role ambiguity did not directly impact job performance significantly, decentralization demonstrated a positive effect on job performance. This suggests that although reducing role conflict and ambiguity may not directly improve job performance, the overall decentralized structure positively influences it. Furthermore, supportive leadership, which is typically linked with decentralized management, has been shown to improve employee creativity and, as a result, job performance. This suggests that leadership approaches that promote employee creativity help to increase work performance. Furthermore, employee empowerment, which is likely enhanced by decentralization, has been demonstrated to have a good impact on staff innovation and performance. Employees that feel empowered tend to be more creative, which leads to better work performance. In summary, the results suggest that decentralization in the banking sector of Pakistan has a positive impact on job performance, partially mediated by its effects on employee creativity and empowerment. While decreasing role conflict and role ambiguity may not directly enhance job performance, the overall organizational structure of decentralization positively influences it. These findings underscore the importance of fostering a supportive environment, empowering employees, and ensuring an organized workload to improve job performance in the banking industry of Pakistan.

5.2 Conclusion

In a nation like Pakistan, it is difficult to comprehend the organizational styles of banks that produce great outcomes, are documented in the literature, and are recognized or incorporated in the working system. It is not possible to install it in every building or building type. Decentralization or centralization of banking is always possible when geographical, cultural, and historical factors in a country are formed by hindering administrative formulae. For every civilization at some point in time, historical and cultural context must be considered while formulating management strategies. This research investigated the Effectiveness of Decentralization on Employee Job Performance in the banking sector of Pakistan, with a focus on the mediating impact of employee creativity. Through an analysis of various factors associated with decentralization, including workload organization, role conflict and ambiguity, leadership support, and employee empowerment, the study aimed to understand their influence on employee job performance. The findings indicate that an organized workload, supportive leadership, and employee empowerment all have a considerable favorable influence on employee job performance. However, while reduced role conflict and ambiguity had no direct impact on work performance, decentralization had a beneficial effect. Furthermore, the study found that employee creativity modulates the association between decentralization and job effectiveness. This implies that decentralized organizational models promote employee innovation, which improves work effectiveness. These findings help us better understand how organizational structures and practices influence employee behavior and performance, notably in Pakistan's banking industry. They highlight the importance of empowering employees, fostering supportive leadership, and promoting creativity to enhance job performance. From a practical perspective, these insights offer valuable guidance to organizations seeking to improve performance through decentralization. By focusing on factors such as workload organization, leadership support, and employee empowerment, organizations can create environments conducive to higher levels of employee job performance. Additionally, promoting creativity among employees can further enhance job performance and contribute to organizational success. This research underscores the significance of decentralization, supportive leadership, and employee creativity in driving job performance in the banking sector of Pakistan. It lays the groundwork for future research and has practical implications for organizational leaders seeking to improve employee performance and organizational success.

5.3 Recommendations

The study's findings point to various possible areas for further research in organizational behavior, notably in Pakistan's banking industry. Weak areas like decrease ambiguity should be improved in terms of impacting positively in decentralization on employee job performance, considering elements such as organizational culture, attrition rates, and financial consequences. Empowering the employees is also a weak area as per the research analysis, it should be improved through different tactics and techniques. Furthermore, exploring the influence of different leadership styles on decentralized organizations, as well as the relationship between employee empowerment and job performance, could provide valuable insights for organizational leaders. Future studies could also delve into the impact of organizational culture on decentralization and job performance, while examining strategies for fostering creativity in decentralized work environments. Overall, future research has the potential to deepen our understanding of these dynamics, providing valuable insights for organizational leaders and policymakers.

5.4 Suggestions for future research

The study's findings point to various possible areas for further research in organizational behavior, notably in Pakistan's banking industry. Future research should examine the long-term impact of decentralization on employee job performance, considering elements such as organizational culture, attrition rates, and financial consequences. Additionally, research could investigate the role of technology in facilitating decentralized work environments, examining the impact of remote work arrangements and digital communication tools. Furthermore, exploring the influence of different leadership styles on decentralized organizations, as well as the relationship between employee empowerment and job performance, could provide valuable insights for organizational leaders. Future studies could also delve into the impact of organizational culture on decentralization and job performance, while examining strategies for fostering creativity in decentralized work environments. Overall, future research has the potential to deepen our understanding of these dynamics, providing valuable insights for organizational leaders and policymakers.

5.5 Implications

The research implications of this study are significant for both academia and practitioners in the banking sector of Pakistan. Firstly, the findings provide valuable insights into the effectiveness of decentralization on employee job performance, highlighting its importance in enhancing organizational efficiency and effectiveness. This understanding can guide banking institutions in designing and implementing decentralized management structures that can lead to improved performance outcomes. Secondly, the mediating role of employee creativity emphasizes the importance of fostering a creative work environment within decentralized organizations. Banks can focus on promoting creativity among employees through training programs, innovation initiatives, and supportive leadership practices. Thirdly, the study underscores the importance of supportive leadership in driving employee performance, suggesting that leaders should adopt a coaching and empowering style to motivate and engage employees. Additionally, the findings suggest that reducing role conflict and ambiguity can positively impact employee job performance, indicating the need for clear communication and role clarity within banking organizations. Overall, these implications provide actionable insights for banks to enhance their organizational structures, leadership practices, and work environments to improve employee job performance and organizational effectiveness.

5.6 Research Limitations

Considering the valuable insights gained from this assessment, there are a few drawbacks that should be addressed. The investigation began by focusing just on Pakistan's banking sector, which limits the applicability of the findings to other firms or countries. Furthermore, the evaluation was based on self-announced information from representatives, which may have had an influence on inclination or social appeal. Third, the cross-sectional design maximizes the ability to establish causation between components. Longitudinal studies may provide a better understanding of the long-term relationships. Fourthly, the sample size, while adequate for the analysis conducted, may not fully represent the entire population of banking sector employees in Islamabad and Rawalpindi. Finally, the study did not consider other potential mediating or moderating variables that could influence the relationship between decentralization and employee job performance, such as organizational culture or technological factors. These limitations highlight areas for future research and suggest caution in interpreting the findings.

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Questionnaire Survey

I am a student at Bahria University, and as part of my MBA curriculum, I am conducting research on the "Effectiveness of Decentralization on Employee Job Performance in the Banking Sector of Pakistan, with the Mediating Impact of Employee Creativity." The data collected will be used solely for academic purposes and will not be disclosed to any unauthorized individuals. Kindly answer the following questions: your cooperation will be highly appreciated.

Respondents' Profile:

Gender	<input type="checkbox"/> Male	<input type="checkbox"/> Female			
Age group	<input type="checkbox"/> < 20	<input type="checkbox"/> 20 - 29	<input type="checkbox"/> 30 - 39	<input type="checkbox"/> 40 - 49	<input type="checkbox"/> > 50
Education	<input type="checkbox"/> UG	<input type="checkbox"/> Graduate	<input type="checkbox"/> Master	<input type="checkbox"/> Ph. D	
Job Position/Title	<input type="checkbox"/> Front Line, Middle Manager, Senior, Director				
Tenure (years)	<input type="checkbox"/> < 1	<input type="checkbox"/> 1 - 3	<input type="checkbox"/> 4 - 6	<input type="checkbox"/> 7 - 9	<input type="checkbox"/> Over 10
Organization	_____				

Instructions

-
- a. Please fill-out the questionnaire and kindly **check** the appropriate box where it deems necessary.
 - b. Choices are defined as: (1) Strongly Disagree (SD), (2) Disagree (DA), (3) Neutral (N), (4) Agree (A), (5) Strongly Agree (SA)
-

Question Statements		SD	D	N	A	SA
		(1)	(2)	(3)	(4)	(5)
Organized Workload						
OWL1	Workload is distributed according to specialties in the departments					
OWL2	There is always a space to help each other through					

	taking decisions					
OWL3	Employees can delegate authority to get the task done					
OWL4	Head departments look at results do not approach					
Decrease Role Conflict						
DRC5	All employees are authorized to complete certain tasks					
DRC6	All job descriptions are clear and divided according to specialty					
DR73	There is no conflict of interest in the department					
DRC8	Duties of employees doesn't intersect with each other					
Decrease Role Ambiguity						
DRA9	New employees proceed to their duties directly without complication.					
DRA10	Employees are aware of their duties which doesn't interact with leaders' duties.					
DRA11	Managerial employees don't interact with academic decisions.					
DRA12	All employees know how to handle their duties in a good manner.					
Supportive Leadership						
SLP13	Leaders are aware of their responsibilities					
SLP14	All leaders can take instant decision to solve problems					
SLP15	All leaders have been trained how to handle risks without wasting time to consult higher management					
SLP16	Leaders can delegate authority when needed					
Employee Empowerment						
EET17	Empowerment because of decentralization strengthened leadership influence					
EET18	Due to empowerment, employees know how to solve problems without risks					

EET19	Higher management empower leaders to empower their employees					
EET20	There is a good level of financial empowerment within the department					
Employee Creativity						
ECT21	It encourages employees to take personal interest for organizational goals					
ECT22	My organization supports experimentation and innovation in problem-solving.					
ECT23	It encourages employees to make their own decisions					
ECT24	There are opportunities for learning and growth that enhance my creative abilities.					
Employee Job Performance						
EJP25	I consistently meet the expectations and goals set for my role.					
EJP26	My work contributes effectively to the overall success of the organization.					
EJP27	It helps in describing the organizational priorities					
EJP28	I am satisfied with my ability to perform my job tasks efficiently.					

