

Examining the Impact of Transactional Leadership Dimensions on Job Dissatisfaction: Evidence from Pakistan's Commercial Banks

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Abstract

Background:

In Pakistan's banking sector, the performance of employees, their motivational work, and satisfaction totally depend upon the role of leadership and its style. Transactional leadership, although widely practiced, often leads to dissatisfaction due to its focus on compliance, reward-punishment mechanisms, and rigid performance expectations. This provides an exertion atmosphere marked through job stress then extended working hours, potentially affecting worker prosperity.

Objective: This research tries to investigate the impact of transactional leaders and its dimensions like Stress, long working hours, punishment, and reward on employee job dissatisfaction at the commercial banking sector of Hyderabad, Pakistan.

Methods: A cross-sectional, quantitative design was used in this study. Information was gathered from 600 commercial bank employees via a structured, closed-ended scale on a five-point Likert scale. SPSS 26.0 was used to analyze different tests, like (Cronbach's alpha), reliability, Descriptive statistics, and multiple regression.

Results: Regression analysis revealed that transactional leadership significantly predicts job dissatisfaction ($\beta = 0.350$, $t = 13.42$, $p < 0.001$). Among its dimensions, reward and punishment ($\beta = 0.810$, $t = 36.93$, $p < 0.001$), job stress ($\beta = 0.120$, $t = 5.96$, $p < 0.001$), in addition to long working hours ($\beta = -0.086$, $t = -5.35$, $p < 0.001$) all showed statistically significant relationships. The overall model explained 87.6% change in job dissatisfaction (Adjusted $R^2 = 0.876$, $F = 1414.764$, $p < 0.001$).

Implications: findings indicate that overreliance on transactional leadership in commercial banks may lead to employee dissatisfaction through mechanisms of excessive control, stress, and poor work-life balance. HR practitioners are encouraged to integrate more transformational and employee-centered leadership approaches, along with flexible work policies and recognition strategies, to improve morale and retention in the banking sector.

INTRODUCTION

The leader spends time with the followers to identify and clearly discuss what needs to be done and agree upon the targeted goal that the follower has to achieve. Once a goal is met, followers are rewarded; if targets are overlooked, then follower has to face undesirable impacts (Milhen et al., 2019). The leadership of a transactional style rewards those who excel in their work or who contribute as they are directed by their leaders. There is a social exchange between the subordinates and the leader, and purely based on mutual benefits and understandings (Khosro et al., 2021). Various styles of stress may be caused by leadership at the workplace, and the main disagreeable actions should be the reason that leads to employees who are due to be led by their management. Stress from both conditions, Human psychological and physical, leaves a negative impact on the subordinates when special employees do not meet their targets in their job (Maseda et al., 2019). As the different types of practices of leadership, like transactional or implementation, both leave employees stressed and burnout (Chowdhury, 2014). The role of achieving organizational goals. Different types of leadership styles encourage their employees to grow, to achieve, and to accomplish, and foster taking the organization in the right direction. Mostly in organizations, employees experience stress and Burnout and stress. (Zopiatis & Constanti, 2010). The main objective of transactional leadership type emphasizes on two-sided benefits of the leader and worker. When all goals and targets are achieved through social exchange and align the all goals as per with the institution's benefits, so as the employees' benefits per conditions as performed by the employees is called transactional leadership, i.e., the transactional leadership and its social exchange role depends upon the level of increase in relations between employees. its can also be said the association of a bundle of short-range relations of social argument is called Transactional leadership.. when it discussed one size fits all that means the

transactional leadership and followers role is placed (McCleskey, 2014). Studies have shown the transactional' partial dimension reflects immense stress over the employee once superior assigned deadlines are not achieved. Bosses have to intervene in the issue that causes chronic stress to subordinates (Rowold & Schlotz, 2009). As explained by Hanaysha, (2012), the employments in developed nations are totally controlled due to this they have easy to increased job satisfaction and empowerment at working areas. While employees are stirred by transactional leadership and keep them under stress. Employee's-oriented leadership style is privileged, satisfied, and committed to their job and minimizes job turnover in this research the main objectives are to understand and study the impact of transactional leadership way of working in commercial banks employees in Pakistan and the reasons of conflict in employees. Employee's turnover, insufficient training & development are key challenges the banking segment of Pakistan is facing (Haq & Kuchinke, 2016). The proposed research work focused Hyderabad banking sector for data collection. The research also emphasizes on objectives of the association among transactional leadership, employee job dissatisfaction, and dimensions of dissatisfaction, like, long working hours, stress at the work, punishment, rewards, and job stress. Although the banking sector in Pakistan continues to expand, it struggles with persistent leadership challenges that directly affect employee morale and organizational performance. Many banks rely heavily on transactional leadership, characterized by a rigid command-and-control approach centered on compliance, rewards, and punishments. This often leads to increased job stress, low autonomy, and long working hours, all contributing to job dissatisfaction. due to these problems, very limited studies have been led in the Pakistani context, particularly focusing on the negative consequences on employee prosperity of transactional leadership. Most existing studies emphasize transformational leadership or broader

organizational behavior, creating a critical gap in leadership-specific dissatisfaction studies within commercial banks. This research addresses that gap by examining how transactional leadership and its core dimensions, such as Job stress, long working hours, punishment, and reward, relate to disappointment at the job in commercial banks in Hyderabad. This research will try to find valuable results for HR policymakers to redesign training programs for leadership, recover employee retention approaches, also will create healthier work environments in Pakistan’s financial sector.

1.2 Theoretical Framework"

This study is grounded in the Social Exchange Theory (SET), which offers valuable insights into understanding the relationship among employees and transactional relationships. the Social Exchange Theory, developed by Blau (1964), suggests that relations are always developed by subjective cost-benefit examines and the evaluation of replacements. In organizational contexts, this theory helps explain how employees perceive fairness and reciprocity in their interactions with leadership.

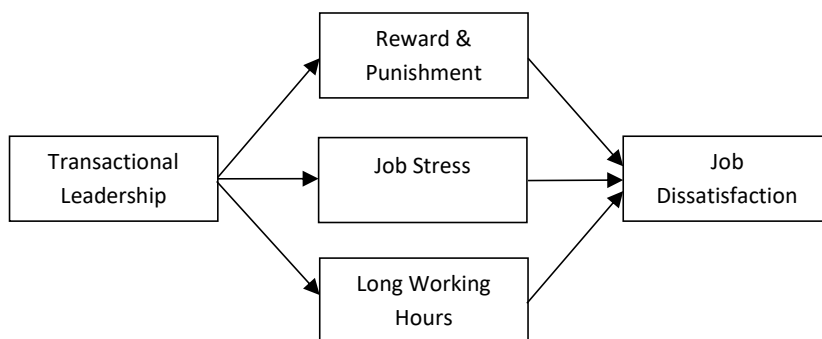
In a transactional leadership model, leaders offer tangible rewards such as salary increments, bonuses, or recognition in exchange for employee compliance and goal achievement. Conversely,

failure to meet set targets often results in punishment or demotion. While this exchange may appear balanced, it lacks emotional investment and intrinsic motivation, leading employees to feel undervalued, especially when the rewards are inconsistent or the punishments feel excessive.

This rigid exchange, as conceptualized in SET, becomes problematic once workers observe that their hard work is not sufficiently reciprocated. Prolonged exposure to such inequities, particularly in stressful situations like commercial banks, can lead to job dissatisfaction, emotional exhaustion, and eventual disengagement. The absence of transformational elements such as inspiration, empathy, and individualized support further exacerbates the negative impacts of transactional leadership.

By putting on Social Exchange Theory, this research seeks to examine in what way transactional leadership styles, stress at the job, long working hours, rewards, and punishment affect workers' psychological perceptions of fairness and satisfaction within their roles. Understanding this dynamic is essential for organizational leaders and HR managers striving to create healthier, more productive work environments.

Figure-1 Conceptual Framework



2. Literature Review and Hypothesis Development

2.1 Transactional Leadership

Pakistan's banking sector has been growing for decades, but it faces some considerable issues that could be resolved through a favorable style of leadership (Haq and Kuchinke, 2016). The growing sector has had a positive impact on the lives of employees, but some issues have been identified, including a lack of commitment, high turnover, and a weak work environment. Favorable leadership models have an influential role in overcoming the challenges. The primary objective and responsibility of the human resource department is to recruit and manage employees carefully, ensuring that they meet the objectives of the bank. Belias & Kou Stelios (20214). Mostly transactional leaders have a quality to motivate their employees with some benefits and reward policies, and can easily achieve set goals. Transactional leaders always remain engaged with employees in dialogues. one definition of transactional is that the give and take policies leaders always delegate specific tasks as well as functions that are performed, and the subordinate, afforded autonomy, accomplishes the goals. In order, the subordinate is.

The phrase "contingent reward" of leadership corresponds to recognition of the efforts made and the goals achieved. In this case, exemption of the management active leader actively manages at the time of performance deviates from acceptable standards, and goes to the other extreme of enabling followers to be careful and avoid committing any errors during the execution of their jobs. Finally, exceptional management inactive happens at what time leaders disengage from the processes, only attending to issues when they are brought to his/her attention, often as a result of followers disengaging from their work. Observations from several studies have shown that there are general issues (common to both leader and follower) under a leadership with a

should be their priorities, with mutual benefits of employees and the organization. (Khoso et al., (2021) . Followers are not taken along on the journey with their leaders in this approach. Bounded and uninspiring, this leadership style lacks charisma and does not draw in followers. O.S. and colleagues in 2013 described this leadership transactional style to be a two-way process where one party gives something in return as benefits for meeting the organization's goals. In return, the other party agrees to perform certain challenges and tasks for specified benefits, for example, a salary increment or other rewards. In addition, there is an element of coercion whereby if tasks are not met, there are consequences. Baah and Ampofo (2015), explain leadership who adopt a transactional style of leadership focus more on the exchange of motives and ideas with their followers instead of collaboration. With this style of leadership, most tasks are completed out of self-interest instead common good. This leadership style relies on the concepts of reliant recompense, managing exemption: vigorous, administration by exclusion: inactive.

transactional style. Under this management elegance, followers are burdened with mental, physical, and emotional issues, which create a chaotic state that lacks clear direction. Stress, by definition, is a mental, physical, and emotional state that is often exacerbated by the individual's behavioral response to the circumstances they face, which differs across situations. Without realizing it, many of these followers have to work in a highly stressful environment. In some situations, transactional leadership styles create these stressful conditions and then follow with heavy-handed enforcement of task compliance. The relationship is typically a dominating one, characterized by the leader setting and enforcing targets that must be achieved, with minimal recognition of the efforts made by followers. (Dartey-Baah & Yaw Ampofo, 2015).

2.2 Transactional Leadership and Its Implications

The transactional style of leadership is centered on give-and-take interaction between the leader and followers. The leader gives incentives to followers as the followers commit to their roles. Followers are also punished, according to their leader, if the tasks are not performed. The incentives that motivate followers include monetary compensation, promotions, and pay rises. It is partially attractive because the reduction, also termed as the stick, incentive, demotion, or even termination, could occur without regard to the employee's past value and contributions to the organization. Many researchers have expanded their thoughts and described that the transactional leadership style falls short of meeting the definition of a true leadership style. The moment followers' favorable perceptions of the organization are ignored, the followers feel unmotivated and disengaged, resulting in diminished commitment (Awamleh et al., 2005). The research performed by Zagoršek et al. (2009) elaborated that the transactional style of leadership is fundamentally based on an exchange model. Both leader and follower agree upon objectives at the outset, tasks and roles are delineated, and upon achievement of these objectives, followers are compensated and punished should these goals not be met. Compliance with the orders given is the primary concern in this style of leadership. These followers exhibit limited enthusiasm toward goal attainment because this type of leadership emphasizes social and economic exchange rather than inspiring and motivating followers toward tasks. The transactional style of leadership achieves targets through the bare minimum effort, the transformational style of leadership possesses charismatic attributes and inspires and stimulates followers to willingly adopt change, without the need to be pushed or coerced by the leaders. There is no ambiguity between the actions and the words. Simultaneously, both transformational and transactional styles of leadership are essential to enact and innovate, to strategize and designate tasks and responsibilities, to propel organizational change (Appelbaum et al., 2015)

2.3 Transactional Leadership and Reward & Punishment As explained by Podsakoff et al. (1996), the transactional style of a leader draws upon a single relationship with a subordinate as a

reward and punishment mechanism. A transactional leader rewards and punishes based on the mutual understandings and benefits of the organization and the leader. Followers are rewarded and penalized based on the completion of tasks as per the leader's expectations. The transactional style of a leader either explains to followers how to meet the targets or offers rewards to achieve those. Rewards may include due-promotions, fringe benefits, or flexible working hours. Transitions to punishments involve no promotions being awarded and followers being coerced (Erkutlu&Chafra, 2006).

2.4 Transactional Leadership and Job Stress

Various studies classify transactional leadership into three categories: contingent reward, management by exception-active, and management by exception-passive. In management by exception (passive), leaders are particularly stressed as they have to wait to act while followers make mistakes (Abdalla, 2010). The study about leadership power and bases, and job stress was conducted by Erkutlu & Chafra (2006). The term stress is defined as an individual's incapacity to perform tasks optimally which resulting in becoming disengaged from work.

2.5 Long Working Hours & Transactional Leadership

Abdalla (2010), by observing the dual elegances of leadership is to premeditated the effect of transformational and transactional styles of Leadership. Based on the investigation results, the organization in Dubai was practicing outdated leadership styles and was intending to switch to more contemporary styles in hopes of mitigating issues. Under the experience of any organization, the leadership type could be classified as autocratic because the overwhelming majority of decisions were made in an extremely centralized, top-to-bottom manner. Employees, in that case, showed lower levels of job motivation. In line with the results, the change to be innovative in the ongoing system will always by this type of leadership as the

response of the followers was not given adequate consideration, which created a gap among supporters, the privileged and the effect was tremendous loss for the organization. Further, the workers in private sector organizations faced problems of high employee attrition rate, and they were demotivated because of long hours of work.

2.6 Job dissatisfaction

During a certain period of performance review and evaluation, if employees are ranked at a lower level compared to their expectations, that can result in a high amount of emotional distress and job dissatisfaction (Sousa, 2019). Robbins & Coulter (2012) Describing job dissatisfaction, “stress”, in his organizational behavior book, elaborated on the psychological conditions of anxiety, tension, irritability, and mental dullness. An employee can suffer from job dissatisfaction with a low sense of autonomy and, lack of freedom associated with excessive responsibilities. The distinct phases and consensus reached with supervisors that go unacknowledged by the upper management add to the employee's job dissatisfaction. (Azeem et al., 2020).

2.7 Transformational vs Transactional Leadership

The attention of transactional leadership is always on structured tasks, contingent recompences, and corrective feedback, transformational leadership is centered around inspiring, motivating, and intellectually stimulating employees. The transformational leaders as change agents who align employee values with organizational goals by fostering autonomy and personal development. (Bass and Avolio 1994).

Current research strengthens this difference. As Javed et al. (2022) found that transformational leadership had a significantly constructive effect on work fulfilment and organizational citizenship behavior of Pakistan's telecom segment, compared to transactional leadership, which was linked to compliance but also stress and disengagement.

Similarly, Khattak and Batool (2023) concluded that transformational leaders create trust and innovation, while transactional leaders may enforce compliance at the expense of employee well-being. While both styles have merits depending on context, overreliance on transactional approaches—particularly in service industries like banking—can limit employee creativity, heighten job stress, and cause emotional detachment. In Pakistan's commercial banking sector, where workloads are heavy and the organizational hierarchy rigid, transactional leadership often exacerbates burnout, as noted by Rahman et al. (2021).

Therefore, comparing these styles is not just theoretical—it has practical implications for employee satisfaction, retention, and organizational resilience in dynamic environments.

2.8 Research Hypotheses

H1: Transactional leadership has a positive and significant impact on employee job dissatisfaction.

H2: Transactional leadership has a significant and positive impact on reward and punishment.

H3: Transactional leadership has a significant and positive impact on job stress.

H4: Transactional leadership has a significant and positive impact on long working hours.

H5: Job dissatisfaction significantly impacts Reward and punishment is associated with employee

H6: Job stress positively and significantly impacts employee job dissatisfaction.

H7: Long working hours are positive and significantly impact employee job dissatisfaction.

2.9 Research Gap and Contribution

Although global literature has explored the connection between leaders' style and employee outcomes, limited evidence of empirical studies in

Pakistan, especially in the commercial banking segment, exists about how transactional leadership affects job dissatisfaction. Most prior studies in South Asia focus on transformational leadership and its positive outcomes, neglecting the critical effects of rigid, reward-punishment-based leadership systems on employee morale (Asrar-ul-Haq & Kuchinke, 2016; Khoso et al., 2021).

Additionally, much of the existing literature treats transactional leadership as a neutral or moderately effective style, without deeply investigating its negative psychological effects when paired with high workloads and limited autonomy. This study bridges that gap by focusing on three key dimensions Job stress, long working hours, punishment and reward and examining their direct relationship with job dissatisfaction among bank employees in Hyderabad.

By illustrating the preceding Social Exchange Theory, this research study contributes in to literature by highlighting how transactional leadership practices can erode trust, fairness perceptions, and employee commitment in the Pakistani context. The results aim to guide HR policy reforms, leadership training, and employee well-being programs in the financial sector.

3. Research Methodology

The research collected primary data from respondents and reviewed some secondary data related to the topic. The independent variables, which include Job Stress, Long Working Hours, Punishment, and reward, were assessed using a closed-ended questionnaire. For reward and punishment, three items were taken from (Asghari

4.1 Cronbach Alpha

The Cronbach's alpha of reward & punishment, job stress, long working hours, job dissatisfaction, and transactional leadership are .909, .704, .746, .868 and .780, respectively, and the range of alpha values is .704 to .909. All these values are acceptable for further analysis.

& Navimipour, N. J., 2016), and three items of job dissatisfaction were taken from (Wu & Lin, 2013) and (Rynetta R., 2007). To evaluate these 39 items, a five-point Likert scale was employed, covering 9 items on punishment and reward, 13 on job stress, 5 on long working hours, and 5 on job dissatisfaction. The total number of items for transactional leadership is 7. set sample was collected from Employees from various branches of commercial banks in Hyderabad city. The reliability of the pilot study was assessed with Cronbach's alpha. The internal consistency of all 39 items was checked with Cronbach's alpha. Data was collected through a simple random sampling technique; 600 questionnaires were distributed, and complete responses were received from all respondents.

The degree of reoccurrence of respondents remained 85%. The composed data were examined using SPSS through regression and descriptive statistics to assess the effect of the independent variable on the dependent variable.

4. Results and Discussions

To test the internal reliability, Cronbach’s alpha is more commonly used for research items. Allan Bryman (2012) explained that 0.80 is characteristically an acceptable level of internal reliability as a rule of thumb to denote a sufficient level of internal reliability. The satisfactory level of alpha is 0.70, and 0.60 is a minimum considered good.

Table 4.1. Analyses of Cronbach's Alpha

	Dimensions	No. of Items	Cronbach's Alpha
1	Reward & Punishment	09	.909
2	Job Stress	13	.704
3	Long Working Hours	05	.746
4	Job Dissatisfaction	05	.868
5	Transactional leadership	07	.780

4.2 Descriptive Statistics

To measure the central tendency and show the average value of the results mean is a common tool Zikmund et al. (2010)

Furthermore, Kumar (2011) clarified that to measure a dispersion measure the standard deviation is a tool that shows the standard deviation by the extent to which data deviates.

Table 4.2 Descriptive Statistics

	Mini	Maxi	Mean	Std. Deviation
Transactional l	3.07	4.01	4.00	.31534
Reward & Pun	3.78	4.89	4.29	.35314
Job Stress	3.54	4.62	4.18	.22017
Long Working	4.00	5.00	4.35	.33368
Job Dissatisfaction	3.80	5.00	4.28	.37065

Different respondents have expressed worry based on the statistic that punishment and reward are aspects that frustrate employees from working in the banking sector in Hyderabad. This is evident from the comments banking sector employees made about how they are compelled to work as subordinate employees and are restricted from following instructions without any input. Supervisors do not promote innovative approaches to complete tasks. 0.353 is a standard deviation of punishment and reward, which is an acceptable value as other researchers have suggested. As defined by allan Bryman (2012) There has been further conversation on the matter of standard deviation as that if the value of standard deviation is below 1 it means that observed data is chows closed relations to the mean value that means the standard observed value is falls below the mean value of reward and punishment results may be significant.

Mean while the job stress has a mean value of 4.18, and the standard deviation of job stress is 0.220, which shows a lower response rate than the mean value. The statistics of the mean and the standard deviation have significance concerning the results of job stress of employees working in the banking sector of Hyderabad. The mean and standard deviation values of transactional style of leadership.

The mean value of 4.35 indicates that long working hours are experienced by employees in the banking sector. The standard deviation value, .333, indicates that the responses of long working hours were much less deviated from the mean value. The values of mean and standard deviation are important for the results of employees in the banking sector of the city who work long hours. The mean value of 4.28 represents Job dissatisfaction. The analysis indicates that a considerable number of respondents agreed that employees in the banking sector are prone to dissatisfaction. Moreover, the outcome of the standard deviation value, .370, indicates respondents were less deviated from the mean value. The outcomes of the mean and standard deviation are significant in the case of employees with job dissatisfaction.

4.3 Regression Analysis

The study undertaken by Darshan in 2011 explained how the author's use of regression analysis was intended to assess the impact of various aspects of a transactional style of leadership on subordinate job dissatisfaction. To predict the variable of interest is called independent variable or explanatory variable and the variable trying to predict is called dependent variable. The average relationship between

variables is shown through a regression line that

indicates the magnitude of impact of independent variables on the dependent variable.

Table 4.3 Model Summary and ANOVA

R	Adjusted	R Square	F Statistics	PValue
1	.936	.876	1414.764	.000

Table 4.3 The model summary outlines the relationship between transactional leadership and its three components: rewards and punishment, job stress, and lengthy working hours leading to job dissatisfaction. The findings indicate that in the banking sector in Hyderabad, employees face dissatisfaction due to the lack of adequate rewards, extensive working hours, and job stress. In the summary model, the adjusted R-squared value of .876 indicates that 87% of the variance in the

dependent variable is explained by the predictors. The explanation given by the 87% adjusted R square value indicates that the regression model fits extremely well. Additionally, it provides the variance analysis of transactional leadership with its three components and job dissatisfaction.

The result of ANOVA on F-statistic 1414.764 and p-value is .000. The rule of thumb for a significant p-value is <0.05.

Table 4.4 Coefficients

Predictor Variable	Standardized Beta (β)	t-value	p-value	Result
Transactional Leadership	0.350	13.42	<0.001	Accepted
Reward & Punishment	0.810	36.93	<0.001	Accepted
Job Stress	0.120	5.96	<0.001	Accepted
Long Working Hours	-0.086	-5.35	<0.001	Accepted

4.4. Dependent Variable: Job Dissatisfaction

The regression analysis demonstrates that transactional leadership and its key components significantly influence employee job dissatisfaction in the banking sector. Notably, the positive beta values for transactional leadership ($\beta = 0.350$), reward and punishment ($\beta = 0.810$), and job stress ($\beta = 0.120$) indicate a direct relationship—as these factors increase, so does job dissatisfaction. This suggests that employees operating under rigid, conditional leadership structures with high stress levels and limited autonomy are more likely to feel disengaged and dissatisfied. However, the dimension of long working hours presents a

negative standardized beta coefficient ($\beta = -0.086$), though still statistically significant ($p < 0.001$). This negative beta value signifies an inverse relationship, meaning that as working hours increase, employee satisfaction decreases. This result aligns with well-established organizational behavior literature, where prolonged working hours are known to contribute to fatigue, poor work-life balance, and burnout, ultimately leading to lower satisfaction levels—even when employees may appear to be productive or compliant on the surface. In essence, the results reinforce that transactional leadership practices, especially when emphasizing extrinsic motivators like rewards and

punishments while overlooking employee wellbeing and intrinsic motivation, are counterproductive in achieving sustainable

employee engagement in Pakistan's banking industry.

5. Conclusion & Policy Implications

This study concludes that transactional leadership, although common in the banking sector, contributes significantly to employee job dissatisfaction. The findings confirm that rigid reward-and-punishment structures, excessive job stress, and extended working hours are all strongly associated with negative employee experiences in commercial banks of Hyderabad. Transactional leadership emphasizes compliance and short-term outcomes but often neglects employee well-being, engagement, and growth.

These findings have critical implications for human resource (HR) practitioners and policymakers in the banking sector:

5.1. Policy Implications and Recommended Actions:

The findings of this study carry important implications for HR managers and policy-makers in the banking sector of Pakistan. To address rising employee dissatisfaction, banks should move beyond transactional leadership approaches and invest in leadership development programs that foster more supportive and motivational behaviors. Training leaders in transformational and emotionally intelligent practices can enhance engagement and reduce stress. Moreover, establishing fair and transparent performance evaluation systems that recognize employee efforts and contextual challenges—rather than focusing solely on outcomes—can help reduce anxiety and disengagement. In addition, adopting flexible scheduling policies and promoting work-life balance are critical to reducing dissatisfaction caused by long working hours. Encouraging

regular employee feedback and recognizing individual contributions can further promote a culture of trust, motivation, and commitment. These policy adjustments are vital for sustaining a satisfied, healthy, and high-performing workforce in Pakistan's banking industry.

6. Limitations of Research

6.1 Geographical Limitations:

The study was conducted only in Hyderabad city, limiting the generalizability of the findings to other regions of Pakistan.

6.2 Cross-sectional Design:

The research employed a cross-sectional design, capturing data at a single point in time. This restricts the ability to establish causal relationships between transactional leadership and job dissatisfaction.

6.3 Social Desirability Bias:

Since data were collected through self-reported questionnaires, there is a possibility of social desirability bias, where respondents may have provided favorable answers rather than candid opinions.

6.4 Limited Scope of Variables:

The study focused on three key dimensions of transactional leadership—reward and punishment, job stress, and long working hours. Other potentially relevant factors (e.g., organizational culture, job autonomy, or supervisor support) were not included.

6.5 Social Scope:

Only commercial banks were included in the sample. Other financial institutions, such as Islamic banks, development banks, and microfinance institutions, were excluded.

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