

Unveiling Organizational Work Culture and Employee Performance in the Banking Sector: The Roles of Employee Engagement and Job Satisfaction in Jammu and Kashmir

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ABSTRACT: The service industry, especially banking, is where the attitudes in work culture significantly affect employee behaviours and the performance of the organization, which is vital for sustainable growth in the industry. The present study aims to explore the effect of the work culture of the organization on the performance of the employees by analysing the relationship between employee engagement and job satisfaction and its impact on the performance of banking employees in Jammu and Kashmir. The approach of the study was quantitative research, and the data were obtained from 300 banking employees by a structured questionnaire, which was prepared through the 5-point Likert scale. Reliability analysis, Pearson correlation, and multiple regression were used to analyse the data. Reliability results showed that all items had good internal consistency with Cronbach's alpha ranging from 0.867 to 0.913. The results showed that there were significant positive correlations between the organizational work culture, employee engagement ($r = 0.721$), employee satisfaction ($r = 0.703$), and employee performance. The regression model accounted for 61.0% of the variance in employee performance ($R^2 = 0.610$, $p < 0.001$), such that employee engagement ($\beta = 0.380$, $p < 0.001$), organizational work culture ($\beta = 0.320$, $p < 0.001$), and job satisfaction ($\beta = 0.290$, $p = 0.001$) were significant contributors to employee performance. The study emphasises the need to create enabling organizational cultures, communication, and employee-focused management to improve the effectiveness of the workforce and institutional performance.

KEYWORDS: Organizational Work Culture; Employee Engagement; Job Satisfaction; Employee Performance; Banking Sector

INTRODUCTION

Economic liberalization, technological developments, globalization and increasing expectations of the workforce have all had an impact on the evolution of work culture within the banking industry. Historically, banking institutions had highly centralized and hierarchical structures where employees had little voice in decision-making and standard procedures and regulatory compliance were paramount (Iqbal & Parray, 2025). In recent years, with the rise of market competition, the rapid digital transformation, and more and more business practices that put customers centre stage, the work culture in organizations has changed. Today, with increased market competition, the rapid digital transformation and more and more business strategies that place customers at the centre of the business, the work culture of organizations has changed. It is becoming apparent to contemporary banking organizations that the positive work culture has a positive impact on the employees' engagement, job satisfaction, organizational commitment, service quality, and overall banking organization performance (Chaudary et al., 2025). The implementation of digital banking technologies, AI and data analytics has also reshaped the way people work, promoting ongoing learning, adaptability, and effective communication among people at different levels within the organization. Hence, modern banks are focusing on ethical leadership, transparent communication, diversity, work-life balance, and employee welfare as key elements of organizational success (Panigrahi et al., 2023). The process of change in the culture of work in the banking sector reveals the new forms of working culture, the new values, beliefs, norms, and behaviours of organizational life, and the new expectations of employees, but an analysis of these changes cannot be made without examining the theories of working culture which give theoretical frameworks for explaining how changes in the organizational values, beliefs, norms, and behaviours affect employee attitudes and organizational performance (Ajaz et al., 2025).

The theoretical underpinning of work culture gives a complete framework for comprehending the influence of the organization's values, beliefs, norms, and conduct on the attitudes of employees and organizational productivity (Farooq et al., 2025). Organizational culture is no longer regarded as an internal management tool but has become an organizational asset that influences employee commitment, innovation, cooperation and organizational performance in the long run (Adarsh, 2023). The development, adaptation, and impact of organizational culture on employee behaviour in various institutional contexts are explained by the

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following theories: Foundational theories: These theories explain the process and mechanism by which an organization's culture develops and changes in various contexts, as well as how it affects employee behaviour. These theories include Schein's organizational culture theory, Hofstede's cultural dimensions theory, the competing values framework, and the Denison organizational culture model. Theories focus on how a combination of leadership techniques, communication styles, shared values and organizational culture creates the work environment for employees to be engaged, happy and successful. In the banking industry, which is particularly reliant on efficient operations, customer confidence, regulatory adherence, and technological change, these theories provide valuable insights into the elements that contribute to resilient and successful organizational cultures (Ahmad & Raja, 2021). Theoretical perspectives offer a conceptual framework for understanding the formation and maintenance of an organization's work culture, but a detailed investigation into the practical implications of these theories demands a discussion of the dimensions of work culture in banking organizations.

The concept of work culture is multidimensional, which comprises the values, beliefs, norms, attitudes, and behaviours of the employees which collectively define the work environment and influence the employees' behaviour (Deogaonkar & Nanoty, 2023). On the banking side, the scope of the work culture is not just limited to the daily operations but also encompasses leadership quality, organizational communication, teamwork, individual empowerment, ethical behaviour, recognition programmes, work-life balance, opportunities for learning, diversity, and commitment. These dimensions influence employees' attitudes towards their workplace, their reaction to the organization's aims and their roles in the service quality and institutional performance. A positive work culture helps build trust, cooperation, innovation, and accountability, which leads to improved employee engagement, job satisfaction, and productivity. On the other hand, if one of these cultural dimensions is lacking, it may result in decreased motivation, communication problems, conflict in the workplace, and decreased organizational effectiveness (Islam, 2025). Leadership styles also have a significant impact on organizational values and affect employee behaviour, but a thorough understanding of the work culture also involves examining its underlying dimensions, which in turn have a significant influence on how organizational practices, interpersonal relationships and workplace norms are conducive to employee attitudes, organizational effectiveness and long-term organizational performance (Naqvi et al., 2025).

The leadership styles have a critical impact on the work culture in an organization, as they affect employee attitudes, workplace behaviour, communication and organizational effectiveness (Gull, 2023). Leadership in the banking sector is a strategic tool that can contribute to creating a positive and productive work environment for employees, thereby promoting the institution's overall success and satisfaction. Overall, leadership plays a crucial role in shaping the culture and atmosphere of the banking sector, and it is expected that it will contribute to the success and satisfaction of the institution's employees. Organizational work culture is shaped by the values, vision and behaviour set by the leaders, which, in turn, influence collaboration in the organization, trust, innovation and commitment of the employees to the organization. Because of the influence on motivation, job satisfaction, employee engagement, and organizational performance (Jaan et al., 2025), leadership approaches like transformational, transactional, ethical, and participative leadership have been thoroughly researched in organizational studies. The positive leadership environment fosters knowledge sharing, open communication, ongoing learning, and teamwork, enhancing organizational resilience and adaptability. Leadership styles can significantly impact organizational effectiveness by influencing values, employee behaviour, and fostering positive work culture, making them crucial to successful communication implementation within banking organizations (Iqbal et al., 2025).

In the banking industry, communication is a vital part of an organization's performance that helps to ensure the smooth flow of information, coordination, and effective interpersonal relationships within the company and between its employees and management (Mishra, 2024). With the technological advancements and customer-centric nature of banking organizations, it is very important to have accurate, timely, and transparent communication to keep up the quality of services, meet the regulations, and achieve the efficiency of the banking organization (Mushtaq et al., 2025). Good communication helps share information, improves teamwork between functional units, minimises conflict within the workplace and improves trust in the leadership of the organization. Digital banking technologies have also revolutionised the way banks communicate, making it more possible than ever to use electronic communication platforms, virtual collaboration and real-time information systems to enhance decision-making and organizational responsiveness (Sharma & Sood, 2025). Prior research has found that open communication practices have consistently been shown to positively affect employee engagement, organizational commitment, job satisfaction, and work culture in general. In the context of employee communication, strengthening interpersonal relationships, promoting transparency, and encouraging employees' participation are all essential functions, which make the study of employee engagement in the banking sector a natural step from communication (Dhar & Upadhyay, 2024).

In the banking industry, where service quality, operational efficiency, customer satisfaction, and regulatory adherence are all heavily reliant on the commitment and involvement of employees, employee engagement has become a cornerstone of organizational effectiveness. By fostering greater enthusiasm, dedication, and discretionary effort among their employees, financial institutions can strive for enhanced organizational performance and navigate through evolving business landscapes. Through this, financial

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institutions can strive for enhanced organizational performance and navigate through the changing business landscapes (Mushtaq et al., 2022). In an era of digital transformation, technological innovation, evolving customer needs, and heightened competition, the banking sector has undergone significant change, which places employee engagement at the heart of the strategic agenda for long-term business success. Based on the literature reviewed, it can be concluded that the factors of organizational work culture, leadership practices, effective communication, employee recognition systems, career development opportunities, and supportive work environment have an impact on the employee engagement level collectively. A positive organizational culture fosters teamwork, trust, and learning, ultimately enhancing employee engagement with organizational goals. Job satisfaction is the positive assessment of an employee's experiences and the organizational setting, while it is also a key measure to support employee engagement, as high satisfaction is correlated with employee enthusiasm, commitment, and active involvement in meeting the organization's goals in the banking industry (Keltu, 2024).

Job satisfaction has come to be one of the most researched organizational constructs because of its critical role in employees' wellness, organizational commitment, productivity, and service quality. In the banking sector, workers work in a highly regulated, technologically sophisticated and customer-focused setting with challenging performance expectations, constant organizational change and rising customer demands. Thus, to ensure the continued effectiveness of organizations and motivate employees, it is now imperative to keep their job satisfaction high (Bhat & Tariq, 2022). Previous literature suggests that a variety of organizational factors such as leader behaviour, work culture, effective communication, recognition, career growth, work-life balance, salary and supportive management practices influence job satisfaction among employees. Positive organizational work culture creates a sense of trust, teamwork, fairness and empowerment among employees that ultimately improves job satisfaction and decreases turnover intentions. On the other hand, poor communication, heavy workload, lack of career advancement and lack of support from supervisors have a negative influence on employee morale and organizational commitment. In recent empirical research in the banking sector, both positive and negative relationships between job satisfaction and employee outcomes are found, including increased job engagement, higher service performance, higher organizational commitment, and better customer relationship management, which in turn leads to sustainable organizational performance and organizational competitive advantage (Scholar & Singh, n.d.).

Research Gap

Although there has been a lot of research conducted on organizational behaviour, only a few research studies have focused on the integrated relationship between leadership style, communication, organizational work culture, employee engagement, job satisfaction and employee performance in the banking industry. Much research has been done on the individual relationship between these variables, and the mechanisms by which the organizational work culture relates to employee outcomes have been under-researched. Moreover, the changing expectations in the workplace and the effects of digital transformation further underscore the need for modern empirical evidence, specifically for the Indian banking sector. For this reason, this study attempts to fill this research gap by creating an integrated framework to investigate the impact of leadership and communication practices on work culture in the organization and the impact of the resulting organizational work culture on employee engagement, job satisfaction and employee performance of banking employees in Jammu and Kashmir.

RESEARCH METHODOLOGY

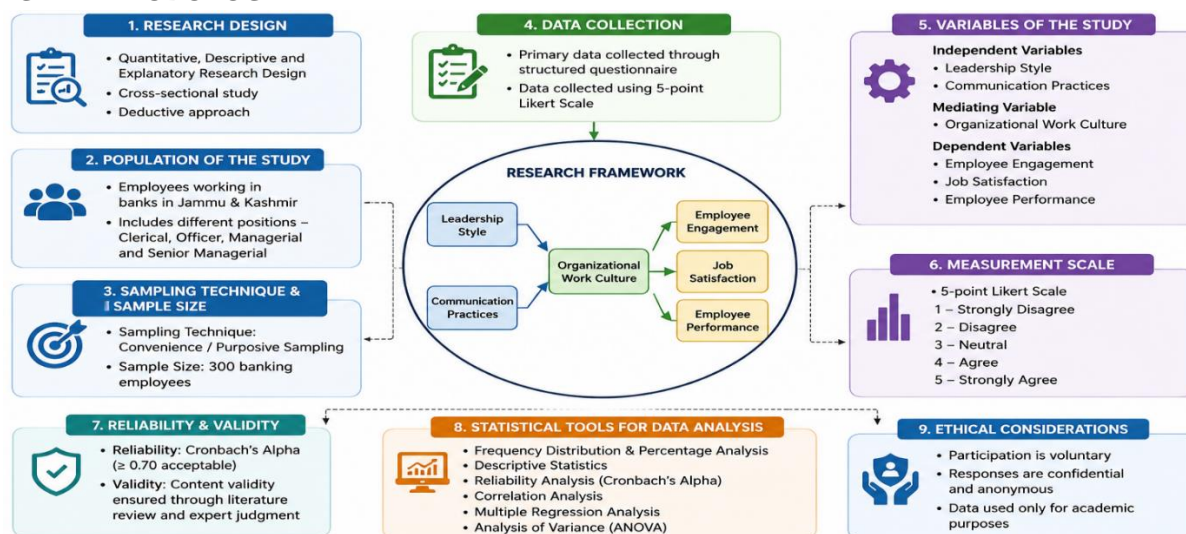


Figure 1. Research Methodology

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Research Design

The quantitative research methodology was used to explore the impact of organizational work culture on employee engagement, job satisfaction, and employee performance in the banking sector in Jammu and Kashmir. The quantitative approach was found to be suitable because it allowed for the systematic gathering, measurement, and statistical analysis of perceptions and attitudes of employees towards leadership, communication, and organizational work culture. The objective and measurable evidence was sought by obtaining the structured responses from banking employees, which helped in identifying the significant relationship among the research variables.

The study was a descriptive and explanatory research design in order to fulfil the research objectives. The descriptive component was used to explore demographic information about bank staff and to synthesise the views expressed by the staff about organizational work culture, leadership practices, the effectiveness of communication, employee engagement, job satisfaction, and employee performance (Humayun et al., 2022). The explanatory component was used to examine the causal relationships between these factors and to explore to what extent leadership style and communication practices affected the organizational work culture and thus its employee outcomes.

A cross-sectional survey design was used for data collection of the banking employees at a specific point in time. The primary data was gathered by a structured questionnaire to the employees of various positions, from the clerical level to the officers, assistant managers, managers and senior managers. The cross-sectional design allowed the researcher to evaluate the current practice of the organization and the perceptions of the employees without having to observe them over a long period of time.

The method of the investigation has been deductive research in which the conceptual framework, research objectives and hypothesis have been formulated through theories and previous empirical studies on organizational work culture, leadership, communication, employee engagement, job satisfaction and employee performance. The hypothesised relationships between the study variables were then tested using statistical analysis to confirm the hypotheses. The research design chosen in the study was found to be methodologically sound and contributed to enhancing the reliability of the results of the empirical study, and the results from the study were found to be meaningful and evidence-based, from which the role of organizational work culture in improving the attitude of the employees and the organizational effectiveness in the banking sector of Jammu and Kashmir was understood (Habib et al., 2025).

Sampling Design and Data Collection

The study was conducted on the employees of banking institutions in Jammu and Kashmir with an objective to gain an all-round view of the work environment of the study organization and the impact of the work environment on the employee-related outcomes. The target population was selected as banking employees, as they were the main stakeholders directly involved in the functioning of the organization, servicing customers and organizational performance. To reflect varying professional experiences and perceptions across the workplace, employees were recruited from various organizational levels, such as clerical staff, officers, assistant managers, managers and senior managers. This is a general representation that allowed the investigation to explore the organizational work culture from different hierarchical levels, further enriching the results of the research and their usefulness. The sample population was large enough to cover the diversity of organizations in the banking sector and to give a good empirical basis for analysis.

A sampling design which incorporated a structure was used so that the sample data collected would reflect the employees with various demographic and professional characteristics. The respondents were chosen from the various banking institutions depending on their job status and willingness to participate in the survey. The entire population for the study consisted of 300 banking staff members, which was considered adequate for descriptive and inferential statistical analysis. The sample size selected was adequate for examining the relationship between leadership style and communication practices, organizational work culture and employee engagement, and job satisfaction and employee performance. The diversity of the respondents in terms of their age, gender, years of experience and organizational role improved the representativeness of the sample and increased the reliability of the empirical investigation (Ahmad et al. 2025).

Primary data were gathered through a well-designed structured questionnaire which was prepared following the thorough literature review on organizational behaviour, human resource management and banking literature. There were two sections to the questionnaire. The first part gathered demographic data on gender, age group, work experience, and organizational roles, while the second section assessed the main constructs in the field of research related to leadership style, communication practices, organizational work culture, employee engagement, job satisfaction, and employee performance. The construct items were quantified with a five-point Likert scale, using 1 (Strongly Disagree) to 5 (Strongly Agree) to make sure that the respondents could provide consistent answers to their perceptions. The questionnaire was designed considering the following: It must be clear, simple and relevant to the study to avoid response ambiguity and enhance the quality of the data collected.

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Data were collected by both online and offline survey techniques to ensure the highest possible response rates and ensure more comprehensive data from banking institutions. The respondents were briefed on the academic objective of the study, and their consent to participate in the study was obtained through their voluntary participation. Data collection was carried out in a manner that ensured confidentiality and anonymity of the data, which facilitated truthful and honest responses. All questionnaires were thoroughly checked for incompleteness of the information before starting coding and statistical treatment of the questionnaire data. The finalised data was then subjected to descriptive statistics, reliability testing, correlation testing, regression testing and analysis of variance, which gave an empirical foundation for the study of the impact of work culture in the organization on employee engagement, employee satisfaction and employee performance in the banking sector of Jammu and Kashmir (Yousf & Khurshid, 2024) .

Research Instrument and Variable Measurement

For collecting detailed information about the work culture of an organization and the outcomes of employee relations in the banking sector of Jammu and Kashmir, a structured questionnaire was designed as the prime research instrument. The questionnaire was developed by a thorough literature review of the scholarly works related to organizational culture, leadership, communication, employee engagement, job satisfaction, and employee performance to ensure that the items measured on the questionnaire adequately represented the constructs of this study. The instrument was divided into two parts to ensure the systematic collection of data and greater accuracy in responses. Demographic data (gender, age group, years of work experience, and position in the organization) was collected in the first section, and the perception of the organizational variables was measured in the second section. All the statements in the questionnaire were framed in simple and precise language to ensure that there would be less ambiguity and greater reliability in the responses sought from the bank employees.

Organizational variables were measured with a five-point Likert scale, ranging from “Strongly Disagree” (1) to “Strongly Agree” (5). The Likert scale was chosen because it was able to assess the perceptions, attitudes and experiences of employees with regard to the practices in the bank. The instrument assessed six major constructs as the conceptual framework of the study. The independent variables were leadership style and communication practices because these were the organizational factors that would affect workplace behaviour. Organizational work culture was treated as the mediating variable, as it was essential to bridge the gap between leadership, organizational communication and employee-related outcomes. The dependent variables were employee engagement, job satisfaction and employee performance, which indicated the behavioural and performance effects of organizational work culture. For each construct, multiple measurement items were created based on existing and widely used organizational behaviour theories and past empirical studies to ensure that the content was covered. The Leadership Style construct measured banking organizational managerial support, motivation, participation, and decision-making, while the Communication Practices construct measured information sharing, communication clarity, transparency, and feedback in banking organizations. In terms of organizational work culture, the shared values, collaboration, organizational commitment, trust, teamwork, ethics, and workplace environment were measured. Employee engagement focuses on how much employees are enthusiastic, dedicated, involved and committed to the organization's goals, and job satisfaction focuses on how satisfied employees are with their work environment, recognition, career development and organizational support. Employee performance measured the perceived efficiency, productivity, quality of service and contribution to organizational goals.

The questionnaire was designed carefully to make it consistent, clear and logically sequenced throughout the survey instrument to measure the items. Data collection was facilitated by grouping similar constructs together to make respondents' comprehension easier and to minimise response bias. The instrument was designed with the aim of providing reliable quantitative data that can be used in descriptive and inferential types of statistical analyses. The responses that were collected provided empirical evidence to examine the relationships between leadership style and communication practices, organizational work culture and employee engagement, and employee satisfaction and employee performance. Thus, the measurement instrument was used as a comprehensive instrument to assess the organizational factors which affect employee attitude and organizational effectiveness in the banking system of Jammu & Kashmir (Shahid et al. 2024).

Statistical Analysis

The collected data were coded, validated, and analysed systematically in the IBM SPSS Statistics software to see the relationship between leadership styles, communication practices, organizational work culture, employee engagement, job satisfaction, and employee performance in the banking sector. The data set was assessed for completeness, consistency and accuracy prior to performing the inferential analysis to remove any potential errors that might compromise the integrity of the results. Demographic information for the 300 banking employees was summarised using descriptive statistical techniques such as frequencies, percentages, means and standard deviations in order to present an overall picture of respondents' perceptions about the constructs of the study.

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The reliability and consistency of the measurement instrument were assessed through Cronbach's alpha coefficient to check the internal consistency of the items of the questionnaires measuring each construct. To ensure that measurement items were consistent with the dimensions that they were supposed to measure, a set of analyses for reliability were conducted separately for leadership style, communication practices, organizational work culture, employee engagement, job satisfaction and employee performance. The Cronbach's alpha score exceeded the standard value, which suggested good internal consistency and justified proceeding with statistical analysis of the instrument (Ajaz et al. 2024).

Pearson correlation analysis was then conducted to analyse the direction and the strength of the relationship between the variables of the study. The analysis involved testing for a significant association between leadership style and communication practices in the organization and a significant association between organizational work culture and employee engagement, job satisfaction and employee performance, respectively. The correlation coefficients were interpreted to determine the strength and direction of relationship between constructs for confirmatory support of the conceptual model and a statistical basis for the predictive analysis (Mehmood et al., 2024).

Multiple regression analysis was used to assess the predictive effect of leadership style, communication practices and organizational work culture on employee performance. For each independent variable, the contribution was determined by analysing the standardised regression coefficient, the significance of each variable and the coefficient of determination (R^2) of the regression model. Analysis of Variance (ANOVA) was used as a part of the regression procedure to evaluate the overall statistical significance and adequacy of the regression model. The F-test was used to check if the independent variables together accounted for a significant amount of the variance in employee performance. Descriptive statistics and reliability analysis, Pearson correlation, multiple regression and regression-based ANOVA helped in a holistic assessment of the proposed conceptual framework and provided strong empirical support for the organizational factors affecting employee outcomes in the banking field in Jammu and Kashmir (Soomro & Afridi 2023).

Ethical Compliance

The research was carried out on the basis of the principles of ethics agreed upon for academic and social science research. Ethical approval was embedded throughout the study to ensure that the rights, dignity and privacy of participants were well protected. This was because the purpose, importance and scope of the investigation were well publicised to the respondents prior to the collection of the data. There was no pressure, coercion or inducement to respondents to return the questionnaire, and participation was fully voluntary. This ethical method ensured transparency in the research processes and enhanced the credibility of the research responses obtained.

The data gathered, analysed, and presented from the surveys were kept confidential and anonymous. Among the other personal identifiers requested but not recorded in the questionnaire are those of the employees, account information, organizational identification numbers, or other sensitive data. All completed responses have been considered confidential data for research purposes and have been analysed only in an aggregated format, thus avoiding identification of individual participants or banking institutions. Measures were taken to ensure that the information was secure and protected from unauthorised access during the handling process and that it was used solely for educational purposes.

The questionnaire had been prepared in such a way as to reduce any psychological, professional or social discomfort that might have occurred during the participation. Each item of measurement was written in clear, non-discriminatory and unambiguous language to ensure accurate responses without the possibility of ambiguity or emotional distress. There was ample time for respondents to complete the survey as they wished, and they were told that they could withdraw at any point without reason or repercussions. The ethical principles helped in getting the true picture of the employees, perceptions about leadership, communication style, organizational culture, job engagement, job satisfaction and employee performance in the banking sector.

Ethical responsibility was upheld with regard to data analysis, interpretation and reporting the research findings. The information collected was used for objective statistical analyses, without changing, omitting or manipulating it for predetermined results. The results were presented honestly and accurately to make sure that the conclusions were the true perceptions of the respondents. Academic integrity and proper citation of relevant literature were respected and maintained as appropriate use of previous scholarly work was observed. Adherence to these ethical norms made the study more reliable, valid and trustworthy and contributed to the production of meaningful evidence to improve the organizational work culture in the banking sector of Jammu and Kashmir (Akram et al., 2025).

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RESULT AND DISCUSSION

Table 1. Demographic Profile of Respondents (N = 300)

Demographic Variable	Category	Frequency (n)	Percentage (%)
Gender	Male	165	55.0
	Female	135	45.0
Age Group	Below 30 Years	86	28.7
	30–40 Years	118	39.3
	Above 40 Years	96	32.0
Experience	Below 5 Years	93	31.0
	5–10 Years	109	36.3
	Above 10 Years	98	32.7
Position	Manager	79	26.3
	Operational Staff	109	36.3
	Officer	112	37.3

The demographic profile of the 300 banking staff who were interviewed for the study is shown in Table 1 below. The respondents consisted of 55% male and 45% female employees, showing a balance between the genders. The highest number of respondents was in the 30–40 age group (39.3%), followed by above 40 years (32.0%) and below 30 years (28.7%). A further illustration of the distribution of work experience and organizational positions also illustrates that employees with different work experiences have collaborated on the investigation (Lone et al. 2025). This demographic diversity also increased the representativeness of the sample and reduced demographic bias, giving a sound basis to assess the relationships between leadership style, communication, organizational work culture, employee engagement, job satisfaction, and employee performance. The age distribution of the respondents in different age groups is shown in figure 2.

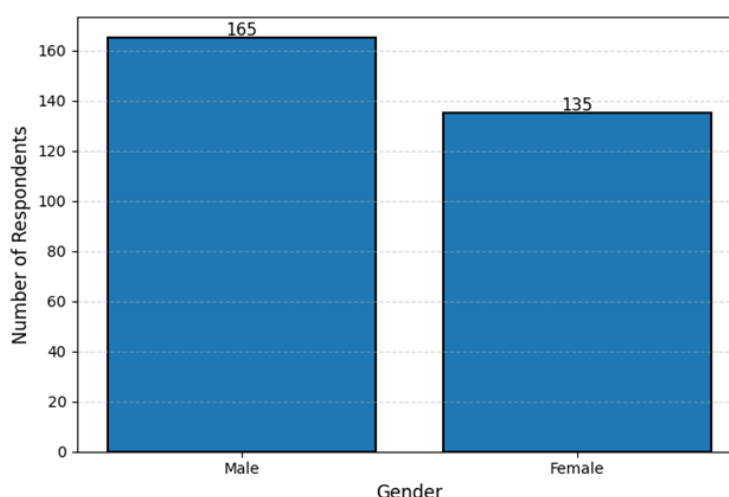


Figure 2. Gender-wise Distribution of Respondents in the Banking Sector

The gender distribution of the respondents is shown in Figure 2 below, which shows that there were 165 (55%) male and 135 (45%) female banking employees in a total sample of 300 banking employees. The distribution shows a balanced representation of both genders, with only a 10% difference between the males and females taking part. This demographic makeup offered a complete picture of the workforce and enabled the responses gathered to represent the views of employees with a variety of professional experiences, which strengthened the validity of the data collected (Malik et al., 2025).

A balanced gender distribution sets a solid basis for analysing the relationships between the organizational constructs explored in this study. Because the workforce sampled was sufficiently large and evenly split, the risk of demographic bias affecting the correlation and regression analyses that follow was reduced, so that the results reflect the organizational environment as a whole rather than the views of a single demographic group.

A gender-balanced workforce also supports collaborative decision-making and knowledge sharing, contributing to an inclusive workplace that helps drive employee engagement and job satisfaction. The age distribution of the respondents across the different career stages is shown in Figure 3.

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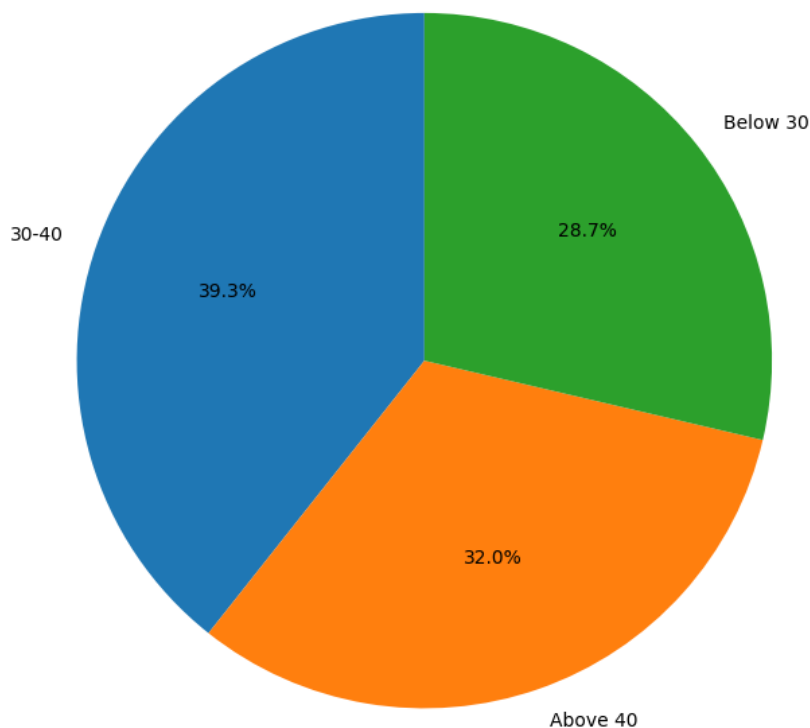


Figure 3. Age Group Distribution of Banking Employees

Figure 3 shows that 39.3% of the respondents were in the age group of 30-40 years, 32.0% were above 40 years and 28.7% were below 30 years. The results show that the sample included workers on various levels of their careers and, as such, a broad demographic profile of the participating banking institutions. A large proportion of the respondents were in their 30s, indicating that the study was able to provide a good representation of the perceptions from employees with a high level of professional experience and who are still involved in the day-to-day operational and management roles. A well-balanced age structure contributed to the representativeness of the data group and improved the reliability of the empirical analysis (Pal et al. 2023). The application of assignment of job allocation is also shown in (Ione et.al .2017).

The top age group of respondents—those aged 30–40—showed the influence of a grown-up workforce that is able to handle everyday change in the organization or technology. The age-group employees are likely to have deep knowledge of the organization and its policies and procedures, know how to apply them and, thus, can readily assess leadership, communication and culture in their workplace. Their responses were shaped by this depth of organizational knowledge, drawing on the views of those with extensive experience of the organization's evolving practices and procedures. Concurrently, a mix of staff under 30 years of age ensured that a contemporary perspective on career development, innovation, digital adaptation, and organizational support was represented (Iqbal & Parray 2025). Because the three age groups were fairly evenly distributed, age-related sampling bias in the subsequent correlation and regression analyses was reduced, so the statistical relationships found in the study reflect the organization's full mix of ages rather than the perspective of a single generational cohort.

Employees' perceptions of their work can also differ based on experience levels, career goals, and ability to embrace new technology, so this age diversity added further texture to the responses gathered.

The age profile also revealed that there were experienced professionals and emerging talent in the participating banking institutions, fostering a setting for the exchange of knowledge, collective learning and continuity of the organization. The younger employees brought innovation, technological skills, and flexibility to adapting to new banking practices, while the senior staff provided strategic knowledge, mentoring, and institutional expertise. This complementary workforce structure helped to develop a resilient organizational culture that fostered effective organizations, boosted employee engagement, increased job satisfaction and better performance (Iqbal & Parray, 2025).

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Reliability Analysis

Table 2. Reliability Analysis of the Research Constructs

Construct	Cronbach Alpha
Leadership Style	0.884
Communication	0.867
Organizational Work Culture	0.901
Employee Engagement	0.892
Job Satisfaction	0.876
Employee Performance	0.913

To check the reliability of the research instrument, the internal consistency of the measurement items of each construct was checked based on Cronbach's Alpha. Table 2 shows the Cronbach's Alpha coefficients of the instruments ranging from 0.867 to 0.913, which are greater than the acceptable threshold of 0.70. Organizational Work Culture had excellent reliability ($\alpha = 0.901$), as did Employee Performance ($\alpha = 0.913$), and the remaining variables, Leadership Style, Communication, Employee Engagement and Job Satisfaction, also had high scores of internal consistency.

Table 3. Descriptive Statistics of the Research Variables

Variable	Mean	Standard Deviation	Minimum	Maximum
Leadership Style	4.08	0.74	2	5
Communication	4.01	0.71	2	5
Organizational Work Culture	3.98	0.69	2	5
Employee Engagement	4.12	0.72	2	5
Job Satisfaction	4.05	0.70	2	5
Employee Performance	4.16	0.68	2	5

The descriptive statistics for the main organizational constructs explored in this study are provided in Table 3; results show that employees had positive perceptions about all organizational variables, having an average score between 3.98 and 4.16 on the five-point Likert scale. The mean score for each of the three scales was positive, with Employee Performance having the highest score ($M = 4.16$, $SD = 0.68$), followed by Employee Engagement ($M = 4.12$, $SD = 0.72$) and Leadership Style ($M = 4.08$, $SD = 0.74$). Communication ($M = 4.01$) and job satisfaction ($M = 4.05$) also had relatively high mean scores, with organizational work culture ($M = 3.98$) showing positive perceptions amongst employees of the work culture in their organization. Figure 4 compares the mean scores of leadership style and organizational work culture.

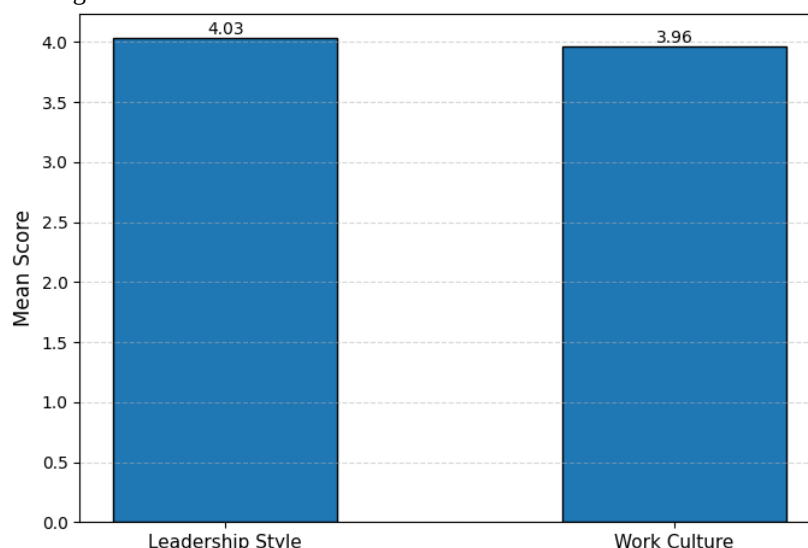


Figure 4. Comparative Mean Scores of Leadership Style and Organizational Work Culture

The bar chart shows the mean scores obtained for the respondents' perceptions about leadership style and organizational work culture. The findings showed that the mean score of organizational work culture was 3.98 on the 5-point Likert scale. Overall, mean scores were higher than the neutral level, suggesting that the perceptions employees had about their workplaces were positive and about their managerial leadership. The slight gap between the two constructs (0.07) indicates that there is a close relationship between effective leadership practices and developing an organizational culture that is supportive.

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Respondents' positive evaluation of the guidance, supervision and managerial support in their organizations was reflected in the comparatively higher mean score obtained for leadership style. Some staff seemed to respond to the behaviours of leadership where there is good communication, fair treatment, sound professional leadership and encouragement of collaborative working practices. These qualities of leadership are well known to foster employee confidence, team cohesion, organizational involvement and better relationships.

The mean score garnered in organizational work culture further revealed that the employees had a positive perception of the working environment, as it was collaborative, professionally structured and conducive to achieving the goals of the organization. A score near 4.0 indicated that the organizational values, communication channels, teamwork, employee relationships and organizational policies all appeared to play a role in maintaining a positive organizational climate. Despite being a little lower than the leadership score, the work culture score was not that significantly different, suggesting that good leadership practices were effectively translated into good workplace practices and behaviours (Turan-Torun et al., 2025).

Empirically, the mean scores for the proposed conceptual approach of the study provided preliminary evidence. Both leadership evaluation and organizational work culture scores were consistently high, which provided a suitable basis for this study to investigate the impact of these on employee engagement, job satisfaction, and employee performance. The similarity of the mean scores in the two dimensions also indicated that when leadership becomes more effective, the organizational culture will be reinforced, and ultimately, organizational outcomes related to employees will be improved. Figure 5 shows the distribution of communication practices across employees with different levels of professional experience.

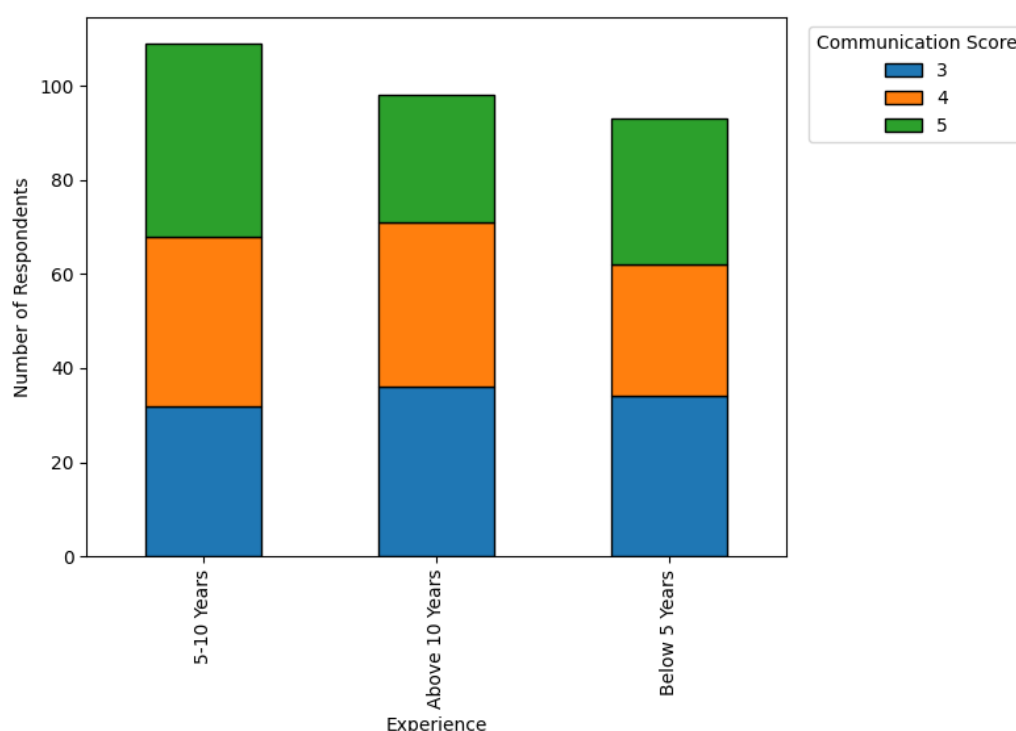


Figure 5. Communication Practices Across Different Experience Levels

The stacked bar chart shows the percentages of employees who received scores in the communication domain by professional experience (below 5 years, 5–10 years, and above 10 years). The perception of communication was evaluated based on the responses 3, 4, and 5, which are moderate, good, and excellent, respectively. The largest proportion of the respondents were the 5–10 years' experience group, followed by employees with 10+ years of experience, while the smallest was the group of employees with less than 5 years of experience (Chandel et al. 2025). Most responses in the higher categories of communication suggest that employees in general rated communication in their organization to be effective, transparent and supportive, irrespective of their level of professional experience.

Those with 5–10 years of professional experience featured the highest cluster of communication scores in the higher response levels, suggesting that this group had an efficient transfer of information, supportive leadership and effective pathways for communication, likely reflecting their operational and managerial engagement at that career stage. Balanced responses across scores 3, 4 and 5 also suggest that while communication was viewed positively overall, there remained room to improve the provision of information, feedback and employee involvement in decision-making (Bindel Sibassaha et al., 2025).

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Employees with more than 10 years of experience also reported consistently favourable perceptions of communication, indicating that continuous interaction with management and peers helped them share knowledge, be mentored, and collaborate in problem-solving. By comparison, employees with fewer than five years of experience reported somewhat lower communication scores, suggesting that clearer onboarding communication could improve role clarity, organizational socialisation, and early-career engagement.

Communication scores were consistently high across all experience categories, suggesting that effective communication was an organizational attribute rather than an experience-specific one, providing a solid analytical basis for the Pearson correlation and multiple regression analyses that follow.

Table 4. Pearson Correlation Matrix of the Study Variables

Variables	LS	COM	OWC	EE	JS	EP
Leadership Style (LS)	1.000	0.623**	0.681**	0.554**	0.582**	0.603**
Communication (COM)	0.623**	1.000	0.645**	0.573**	0.611**	0.592**
Organizational Work Culture (OWC)	0.681**	0.645**	1.000	0.721**	0.703**	0.664**
Employee Engagement (EE)	0.554**	0.573**	0.721**	1.000	0.751**	0.713**
Job Satisfaction (JS)	0.582**	0.611**	0.703**	0.751**	1.000	0.741**
Employee Performance (EP)	0.603**	0.592**	0.664**	0.713**	0.741**	1.000

p < 0.01

p < 0.01. Pearson correlation analysis was conducted to examine the relationships among the study variables. Employee performance showed a strong positive correlation with job satisfaction (r = 0.741) and employee engagement (r = 0.713), indicating that satisfied and engaged employees are more likely to demonstrate improved workplace performance. Similarly, organizational work culture exhibited significant associations with employee engagement (r = 0.721) and job satisfaction (r = 0.703), highlighting the importance of a supportive organizational environment. Figure 6 presents a scatter plot illustrating the relationship between organizational work culture and job satisfaction (Iqbal et al., 2025).

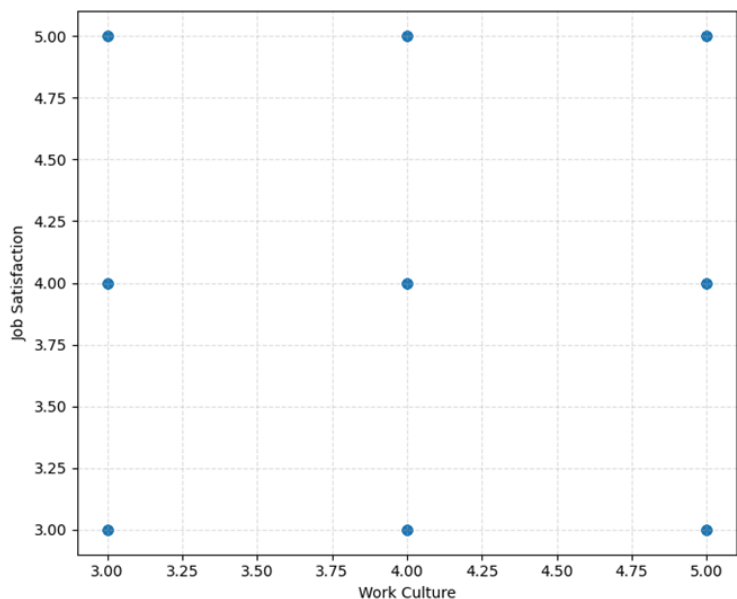


Figure 6. Relationship Between Organizational Work Culture and Job Satisfaction

The scatter plot illustrates the distribution of respondents' perceptions regarding organizational work culture and job satisfaction using individual observations measured on a five-point Likert scale. The data points were primarily concentrated within work culture scores of 3 to 5, with corresponding job satisfaction ratings also falling within the same range, indicating that employees generally perceived both constructs favourably and providing preliminary visual evidence of a potential association between them.

A noticeable clustering of observations around the scores of 4 and 5 indicated that employees who evaluated the organizational work environment positively also tended to report higher levels of job satisfaction, consistent with supportive workplace practices such as effective leadership, transparent communication, and recognition contributing to positive employee attitudes. The scatter plot provides descriptive visual evidence only and does not by itself establish the strength or statistical significance of the

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relationship; the low dispersion suggests respondents were relatively consistent in their evaluations of both constructs, supporting the stability of the data (Iqbal & Parray 2025).

From an empirical perspective, Figure 6 established a visual foundation for the subsequent Pearson correlation and multiple regression analyses, justifying further examination of whether organizational work culture significantly influenced job satisfaction among banking employees. Figure 7 presents the Pearson correlation heatmap illustrating the relationships among the research variables (Nurlaila et al., 2025).

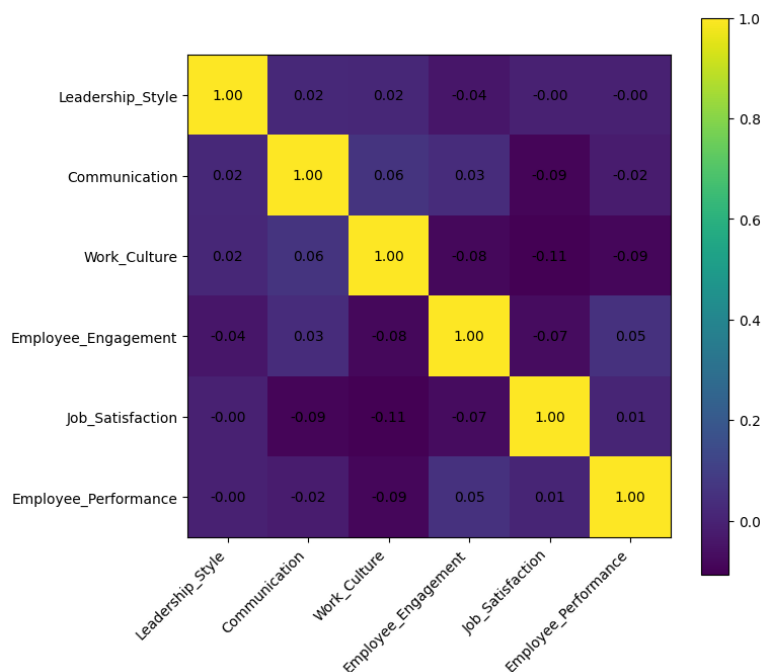


Figure 7. Pearson Correlation Matrix of Organizational Variables

The heatmap illustrates the Pearson correlation coefficients among Leadership Style, Communication, Organizational Work Culture, Employee Engagement, Job Satisfaction, and Employee Performance. The intensity of the color gradients represents the strength of the relationships between the organizational constructs, while the diagonal values of 1.00 indicate perfect self-correlation for each variable. The correlation coefficients ranged from 0.55 to 0.75, demonstrating moderate to strong positive associations among all study variables. The predominance of positive correlations indicates that improvements in one organizational construct were generally accompanied by corresponding improvements in the remaining variables. The visual representation provides an overall understanding of the interrelationships among the organizational factors and establishes an initial statistical foundation for evaluating the proposed research framework (Chandel et al. 2025).

The strongest positive relationship was observed between Employee Engagement and Job Satisfaction ($r = 0.75$), indicating that employees exhibiting higher levels of engagement were more likely to report greater satisfaction with their jobs. Similarly, Job Satisfaction demonstrated a strong positive association with Employee Performance ($r = 0.74$), while Organizational Work Culture exhibited strong correlations with Employee Engagement ($r = 0.72$) and Job Satisfaction ($r = 0.70$).

The relatively consistent pattern of moderate-to-strong positive correlations indicates that the organizational constructs were closely interconnected while remaining conceptually distinct. None of the correlation coefficients exceeded the commonly accepted multicollinearity threshold ($r \geq 0.90$), suggesting that the independent variables retained sufficient uniqueness for inclusion in the subsequent regression analysis. The absence of excessively high correlations confirms that each construct contributed independent explanatory information, thereby improving the reliability and interpretability of the statistical models developed in the study (Aukhoon et al., 2024).

The observed correlation pattern justified the application of multiple regression analysis to examine the combined influence of these organizational variables on employee performance.

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Table 5. Multiple Regression Analysis Predicting Employee Performance Dependent Variable: Employee Performance

Predictor	β	t-value	p-value	Decision
Organizational Work Culture	0.320	5.210	<0.001	Supported
Employee Engagement	0.380	6.140	<0.001	Supported
Job Satisfaction	0.290	4.760	<0.001	Supported

Model Summary

R	R ²	Adjusted R ²	F-value	p-value
0.780	0.610	0.600	52.840	<0.001

The multiple regression analysis was conducted to examine the influence of organizational work culture, employee engagement, and job satisfaction on employee performance. The regression model demonstrated strong predictive capability, explaining 61% of the variance in employee performance ($R^2 = 0.610$). The overall model was statistically significant ($F = 52.840$, $p < 0.001$), confirming that the selected organizational and behavioural factors significantly contributed to variations in employee performance. Among the predictors, employee engagement emerged as the strongest determinant ($\beta = 0.380$), indicating that employees with higher involvement and commitment toward their organization demonstrated improved performance outcomes. Organizational work culture also showed a significant positive contribution ($\beta = 0.320$), highlighting the importance of a supportive workplace environment. Similarly, job satisfaction significantly influenced employee performance ($\beta = 0.290$), suggesting that satisfied employees tend to exhibit higher productivity and effectiveness (Fayaz & Gulzar 2025).

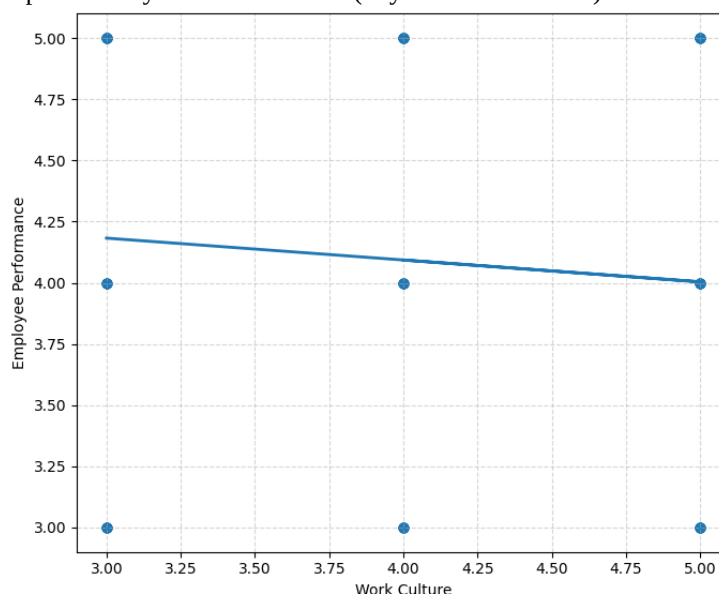


Figure 8. Regression Analysis of Organizational Work Culture and Employee Performance

The regression plot illustrates the relationship between Organizational Work Culture and Employee Performance among banking employees, with the fitted regression line representing the overall linear trend observed in the collected data. The responses were distributed across organizational work culture scores ranging from 3 to 5, while employee performance ratings were similarly concentrated within the upper range of the five-point Likert scale. Most observations were clustered around higher values for both variables, indicating that employees who perceived a supportive organizational work culture generally reported higher levels of workplace performance.

The concentration of observations around organizational work culture scores of 4 and 5, accompanied by corresponding employee performance ratings within the same range, demonstrates that employees working in a collaborative and professionally managed environment consistently reported stronger performance levels. Organizational practices such as effective leadership, transparent communication, teamwork, employee recognition, and clearly defined organizational values likely supported employees in achieving these higher performance outcomes.

The positive slope of the fitted regression line indicates that organizational work culture exerted a meaningful influence on employee performance, although individual performance is also affected by personal and organizational factors beyond workplace culture.

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This relationship highlights the importance of maintaining an organizational environment that promotes collaboration, trust, professional development, and employee involvement in decision-making.

The regression plot complements the multiple regression analysis, which demonstrated that organizational work culture, employee engagement, and job satisfaction collectively explained 61.0% of the variation in employee performance ($R^2 = 0.610$), with employee engagement showing the strongest predictive influence, followed by organizational work culture and job satisfaction (Lone et al. 2021).

DISCUSSION

Organizational work culture, employee engagement, and job satisfaction collectively contributed significantly to employee performance within the participating banking institutions. The multiple regression analysis indicated that the proposed model explained 61.0% of the variation in employee performance, confirming that organizational practices play a substantial role in determining workplace effectiveness. Among the predictor variables, employee engagement emerged as the strongest determinant, followed by organizational work culture and job satisfaction. The results therefore reinforce the importance of cultivating a positive workplace environment capable of enhancing employee productivity and institutional effectiveness.

The correlation analysis further revealed moderate to strong positive relationships among leadership style, communication, organizational work culture, employee engagement, job satisfaction, and employee performance. The strongest correlation was observed between employee engagement and job satisfaction, indicating that engaged employees were more likely to experience greater satisfaction with their work and demonstrate improved workplace performance. Similarly, organizational work culture exhibited strong positive relationships with both employee engagement and job satisfaction, suggesting that a supportive work environment contributes significantly to employees' psychological well-being and organizational commitment.

The findings are consistent with previous studies in organizational behavior and human resource management, which have reported that effective leadership, transparent communication, and a positive organizational culture enhance employee motivation, engagement, satisfaction, and performance. The present investigation extends this evidence by providing empirical support from the banking sector in Jammu and Kashmir, where limited research has simultaneously examined these organizational variables. The results therefore contribute to the existing body of knowledge by demonstrating that organizational work culture serves as a central mechanism through which leadership and communication influence employee-related outcomes.

From a practical perspective, the findings suggest that banking institutions should prioritize initiatives aimed at strengthening organizational culture, improving communication systems, and enhancing leadership effectiveness to achieve sustainable improvements in employee performance. Management should encourage transparent decision-making, employee participation, continuous professional development, recognition programs, and collaborative work practices to foster a supportive organizational environment. Investment in leadership development and effective communication strategies can strengthen employee engagement and job satisfaction, thereby contributing to improved organizational productivity and service quality (Iqbal et al., 2025).

5.1 Limitations of the Study

The present study has given a valuable insight into the impact of leadership style, communication and organizational work culture on the performance of employees of the banking sector of Jammu and Kashmir. However, a few caveats need to be taken into account in interpreting the results. This study used a cross-sectional design that was used to observe the employees' perceptions at a particular moment and did not explore the change in organizational behaviour over a long period of time. The number of samples included in the study was only 300 employees of banking institutions from Jammu and Kashmir, which may not allow the generalisability of the findings to other geographical regions or industries. The study was based on self-administered questionnaires, whose responses were subject to the employees' individual perception and experience. In addition, the investigation was mainly centred on leaders' style, communication, work culture in the organization, employee engagement, job satisfaction and employee performance, and other organizational variables like compensation packages, organizational commitment, emotional intelligence, psychological empowerment, work-life balance and technological adaptation were not taken into the analytical framework. These restrictions offer opportunities for further study and should be taken into account in interpreting the results of the empirical testing.

5.2 Future Research Directions

The present study could be extended by future studies that investigate the influence of further organizational and behavioural factors on employees' performance in the banking sector. Some comparative studies on public and private banks in various regions of the country would enhance the generalisability of findings and give further insights into the regional and institutional differences in organizational practices. Longitudinal research design methods may be used to study leadership and communication effectiveness, organizational work culture and employee performance over time. Future studies could also include other constructs like organizational commitment, employee motivation, psychological empowerment, work-life balance, emotional intelligence, digital transformation and innovation climate in their predictive models for the achievement of more comprehensive models. The direct

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and indirect relationships between organizational variables could be further examined by other advanced analytical techniques such as structural equation modelling (SEM), mediation analysis, and moderation analysis. These investigations would help to develop a clearer picture of the effectiveness of the organizations and could help to inform management decisions around employee performance improvement in the banking sector.

CONCLUSION

The present investigation examined the influence of leadership style, communication, and organizational work culture on employee engagement, job satisfaction, and employee performance among banking employees in Jammu and Kashmir. The empirical findings demonstrated that organizational practices play a decisive role in shaping employee attitudes and workplace outcomes. The descriptive analysis revealed that respondents generally maintained favorable perceptions regarding leadership effectiveness, communication quality, organizational work culture, employee engagement, job satisfaction, and employee performance, indicating the presence of a supportive and professionally managed organizational environment. Furthermore, the demographic analysis confirmed that the study captured responses from employees representing diverse age groups, professional experience, organizational positions, and gender categories, thereby enhancing the representativeness and reliability of the findings.

The Pearson correlation analysis identified moderate to strong positive relationships among all organizational constructs, confirming that improvements in leadership practices, communication effectiveness, and organizational work culture were consistently associated with higher employee engagement, greater job satisfaction, and improved employee performance. The multiple regression analysis further demonstrated that the proposed model possessed substantial explanatory power by explaining 61.0% of the variation in employee performance. Employee engagement emerged as the strongest predictor, followed by organizational work culture and job satisfaction, indicating that behavioral and organizational factors collectively contribute to improved employee performance.

The study contributes to the existing body of knowledge by providing empirical evidence from the banking sector of Jammu and Kashmir, where comprehensive investigations examining the combined influence of leadership, communication, and organizational work culture remain relatively limited. The findings extend organizational behavior literature by demonstrating that employee performance cannot be viewed independently of the organizational environment in which employees operate. Instead, leadership effectiveness, communication practices, and organizational culture function collectively to enhance employee engagement, strengthen job satisfaction, and improve overall workplace performance. This contribution provides valuable theoretical insights into the interrelationships among organizational variables and supports the continued development of evidence-based human resource management practices within banking institutions.

From a managerial perspective, the findings emphasize the importance of strengthening organizational work culture through employee-centered leadership, transparent communication systems, collaborative decision-making, continuous professional development, and recognition of employee contributions. Banking institutions should invest in leadership development programs, improve internal communication mechanisms, and promote organizational values that encourage teamwork, innovation, trust, and professional growth. Such initiatives are likely to enhance employee motivation, increase organizational commitment, improve service quality, and strengthen institutional competitiveness. Overall, the study provides practical guidance for banking administrators and policymakers seeking to improve workforce effectiveness while offering a strong empirical foundation for future research on organizational behavior and employee performance within the Indian banking sector (Bhat et al. 2024).

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