From Faith to Function: Exploring the Psychosocial Pathways Linking Spirituality and Religiosity to Employee Performance via Work Engagement in the Pakistani Banking Sector

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ARTICLE INFO	ABSTRACT
Keywords: *Spirituality, Religiosity, Employee Engagement, Employee Performance.* **Corresponding Author:** Syed Akbar Shah **Email:** akbar.zk2016@gmail.com OPEN ACCESS	*This study explores the relationship between spirituality, religiosity, and employee performance in Pakistan's banking sector. Given the mixed findings in existing literature, particularly concerning religiosity and the impact of spirituality on employee performance, this research provides new empirical insights from Pakistan's Banking industry. It examined the mediating role of Employee Engagement and its impacts on the performance of the employees of the conventional bank. A quantitative approach was adopted, focusing on employees in conventional banks. By using a non-probability convenience sampling method, the required data were collected from 200 respondents from the top five banks in Karachi City. The study tested a set of hypotheses with the help of SEM modeling using the SmartPLS PLS4.0 version. Therefore, the results revealed that certain dimensions of spirituality and religiosity affect employee performance. These findings provide valuable insights for banking employees, The study suggested some strategies to enhance employee motivation and employee performance through spiritual and religious practices by mediating the effect of Employee Engagement.*

Introduction

Banking Industry in Pakistan

Among many other industrial sectors, the banking industry is one of the most crucial, hence contributing significantly to economic development and financial stability in Pakistan. However, it is also characterized by a high-pressure work environment, long working hours, and intense job demands, which can negatively affect employee well-being and employee performance (Shah et

al., 2020). Employees in the banking sector often face excessive workloads, strict deadlines, and are strictly required to meet their performance targets, leading to high levels of job-related stress and burnout (Malik et al., 2016; Ng & Feldman, 2013). This stressful work environment makes it essential to explore factors that can enhance employees' psychological resilience and overall employee performance. One of the major concerns in Pakistan's banking industry is employee disengagement, which affects productivity and service quality. Research suggests that high job stress negatively impacts performance and increases turnover rates (Shah et al., 2020; Yaseen & Abbas, 2024). Employees who experience excessive work pressure without sufficient emotional and psychological support are more likely to disengage from their work, leading to poor employee performance (Ahmad et al., 2024). Spirituality and religiosity have been recognized as important psychological resources that help employees cope with workplace stress and improve job engagement. Employees who find meaning and purpose in their work through spirituality are more likely to demonstrate higher levels of motivation and engagement. Furthermore, emotional and spiritual intelligence are crucial in managing workplace challenges, as they enable employees to regulate their emotions, maintain positive workplace relationships, and handle stress effectively (Hassan et al., 2024). Employee performance within banks is particularly crucial as it directly impacts the institution's service quality, customer satisfaction, and overall financial performance. Given the highly competitive nature of the banking sector, especially in emerging markets like Pakistan, banks must foster a work environment that promotes high levels of job engagement and motivation (Radha & Aithal, 2023). In recent years, there has been a growing interest in understanding the role of workplace spirituality and religiosity in enhancing employee performance in the banking sector. This is particularly relevant in regions like Pakistan, where spiritual and religious values are deeply embedded in the societal fabric. However, there remains a significant gap in the literature concerning how these constructs specifically impact employee performance through mediating factors such as employee engagement. The existing literature suggests that both spirituality and religiosity are critical in enhancing employee engagement and employee performance. For instance, some past research has shown that workplace spirituality impacts employee engagement positively (Mathew et al., 2019; Raza et al., 2024). Hence, this study provides a very deep and comprehensive understanding of how spiritual and religious practices influence employee behavior and performance in the banking sector. This understanding can help organizations develop strategies to enhance employee well-being, simultaneously foster a positive work environment, and ultimately improve organizational performance. The findings of this study could have significant implications for the development of policies and practices that support a more spiritually and emotionally intelligent workforce, capable of navigating the complexities of the modern banking environment, specifically in the Pakistani Banking industry.

Significance of Study

The objective of the study is to profoundly explore the association of spirituality and religiosity dimensions with employee performance. The study also intends to examine how employee engagement mediates the relationship among variables. The study, thus, to achieve the objective, formulates a set of hypotheses that need to be tested to add fresh empirical evidence from the perspective of Pakistan. The shreds of evidence would be of greater significance due to various reasons. First, religiosity is still conflicting when it comes to employee performance due to mixed results. Thus, adding pieces of evidence collected from the Pakistani banking sector enhances the study's novelty. Secondly, it is warranted to propose a robust model to validate the mediating effect, keeping in view that it may signify the value of regulated emotions on work performance. Thus, the present study comes up with unique findings, which present effective managerial policies that are a reflection of processed data. However, from the employee perspective, religiosity is viewed as a determinant of job performance, especially in Islamic banking (Wahyuni & Fitriani,

2017; Suhartanto et al., 2018). However, this is still a big question of how religiosity affects the performance of conventional banking sector employees due to the differences in religious obligations. In Islamic banking, religiosity appears to be a basic principle as Sharia values are compliant with it; however, in conventional banking, the scenario is different. This way, the empirical evidences of the present study help banking managers to identify the influence of religious principles so that performance can be gauged accordingly. Moreover, the research will contribute to the existing body of knowledge from a theoretical aspect, too. First and foremost, the framework will be explained through the lens of social exchange theory (Ahmad et al., 2024), which elaborates that individuals try to return favors when they feel that the other party shows great interest. Implying this assumption, the employees who are emotionally and spiritually intelligent and practice spirituality and religiosity may generate a supportive and favorable climate that makes them connected to their work and leaders, hence, deliver a better performance. Social exchange theory also supports the proposed framework in a way that spirituality and religiosity are already known to build a positive attitude based on trust and fairness, which indicates that even in stressful situations, employees try to remain calm and channel their calling. Hence, employees show full engagement and greater interest in making better performances. The theory also benefits employees as they are expected to display the model behavior that is suitable for the workplace. This way, they can act as a role model for other employees to show sincerity with the work and also motivate them to find meaning in their work, which eventually helps in achieving job satisfaction that may lead to better work performance. Besides, the theory of spirituality is also used in the study to address the framework as it will enlighten the scope of spirituality and religiosity, and it produces a wide range of beneficial outcomes for employees that empower them internally and socially, thus reducing their deviant behavior. Resultantly, employee performance experiences stability in the long run.

Literature Review

Employee performance (Dependent Variable)

Employee performance is a widely explored concept in organizational research, with varying definitions proposed by different scholars. It generally refers to the behaviors and actions exhibited by employees in pursuit of organizational goals. Performance is measured by comparing an employee's accomplishments to predefined standards, targets, and objectives, indicating their ability to effectively fulfill job duties and contribute to organizational success (Karoso et al., 2022). In a systematic review, employee performance is described as a critical factor for achieving organizational goals and maintaining a competitive edge, influenced by various elements such as motivation, management practices, and work environment (Triansyah et al., 2023). Furthermore, performance encompasses not only the quality and quantity of output but also the behaviors that employees exhibit in their roles, which are shaped by their work environment and organizational culture (Etalong & Chikeleze, 2023). Employee performance is influenced by factors such as an employee's abilities, skills, and motivation. Employees who possess the necessary competencies and exhibit high levels of motivation are more likely to perform their jobs effectively (Javed & Usmani, 2019). Researchers have emphasized the importance of establishing connections between employee behavior and performance outcomes, as traditional measures of performance were often limited to the work completed without considering the behavioral aspects (Cleveland et al., 1989). Analyzing employee performance requires considering both the behavioral and outcome perspectives. From a behavioral standpoint, employee performance involves observable actions and behaviors such as customer service, required training, or programming, which contribute to accomplishing work objectives (Harari et al., 2018; Viswesvaran & Ones, 2000). In this context, employee performance is characterized by goal-oriented behaviors exhibited by employees (Campbell, 2013). It includes in-role behaviors that are directly related to the job tasks, as well as

contextual behaviors that go beyond the formal job requirements, such as cooperating with colleagues, assisting superiors, and aligning with organizational goals (Organ, 2014). Understanding employee performance involves considering its associations with various variables within the organizational context. Human capital, which represents the collective skills and abilities of employees, has been found to positively influence employee performance. Organizations with competent and skilled employees are more likely to achieve higher levels of performance (Ng & Feldman, 2013). Employee work motivation is another significant factor affecting performance, as motivated employees exhibit greater dedication and effort in their work, leading to improved performance outcomes (Kiruja & Kabare, 2013; Muda et al., 2014). The definition of employee performance varies across studies, reflecting the dynamic nature of job roles. Some researchers define employee performance as the overall output generated by an individual in the workplace, while others focus on in-role behaviors that fulfill specific job responsibilities (Sehitoglu & Zehir, 2010). Understanding human nature is crucial for comprehending motivation, although it can be challenging due to the inherent diversity among individuals. Organizations employ various human resource strategies and approaches to foster employee motivation (Manzoor et al., 2019). In their study, Heslin et al., (2021) discussed some recent theoretical advancements and outlined future research directions in the domain of employee performance. They highlighted the need for further exploration of factors influencing performance and offered valuable insights for future studies. Judge et al. (2020) explore the evolving nature of critical work behaviors in their study on employee performance. They examine how employee performance has undergone changes and provide insights into the key work behaviors that drive performance. The construct of employee performance has evolved, moving beyond its initial focus on task performance and contextual performance. Researchers have recognized the multidimensional nature of employee performance, which now includes additional dimensions such as counterproductive work behavior. Counterproductive work behavior is considered a significant component of employee performance, alongside task performance and contextual performance (Borman & Motowidlo, 1997; Campbell et al., 1990). The study highlights the importance of considering the social dynamics and influence of peers in the workplace. In a meta-analysis, Kang et al., (2015) focus on person-job, person-organization, person-group, and person-supervisor fit. They find that individuals fit in these various domains have meaningful consequences for employee attitudes, behaviors, and performance outcomes. The study emphasizes the importance of achieving alignment between individuals and their work context to enhance employee engagement, organizational commitment, and performance.

Spirituality

Spirituality encompasses various definitions and interpretations in the literature. It can be understood as a religious system of beliefs and values, a search for meaning and connection, or even as a non-religious system with its own set of beliefs and values (Sessanna, et al., 2007). Unlike religion, which often has cultural and societal associations, hence, spirituality is seen as a universal and personal aspect of an individual's being (McEwen, 2005). The definition and understanding of spirituality have evolved, leading to epistemological and ontological variations (Fleming, 2003). Some scholars propose that spirituality is an inner consciousness that goes beyond programmed beliefs and values (Graber, 2001). However, the diversity of definitions in the field can cause confusion and frustration, as it is unclear which definition is more specific (Elhag, et al., 2022). Psychological elements and value systems are closely linked with spirituality. This connection spans psychology, management development, and spirituality, indicating a psychological aspect that shapes individual goals, values, and intentions (Bartlett, et al., 2003; Young & Taylor, 2015). Abraham Maslow highlighted how spirituality is tied to fulfilling higher needs such as belonging and achieving a sense of accomplishment (Burack, 1999). Defining

spirituality is complex as it covers a broad spectrum of experiences and attributes. Some definitions highlight its informal, non-denominational character that embraces inclusivity, along with its ties to meaning, transcendence, and interconnectedness (Mitroff & Denton, 1999). Scholars from diverse spiritual backgrounds weave various life aspects into their definitions, acknowledging how spirituality interacts with personal and work life, leisure time, prayer, and religion (Cavanagh, 1999; Piedmont, 2001).

Dimensions of Spirituality - Meaningful Work

Spirituality literature proclaims that when work content brings a positive spiritual experience, spiritual development grows quickly. From an individual's perspective, meaningful work is well-accepted by individuals as it becomes a magical tool for growth. In this entire scenario, individuals feel filled with positivity, which would bring joy and peace to their work. To put it in another way, work content enables an individual's spirituality (Javanmard, 2012). Scholars also debated that spirituality should be a part of work; however, inner life recognition alone cannot represent spirituality fully, which means meaningful work is also a necessary element that can't be ignored. Thus, it can be said that meaningful work is all about the cognitive task that also creates a sense of happiness (Giacalone & Jurkiewicz, 2010).

Dimensions of Spirituality - Inner Life

It is an inclusive phenomenon that is deeply embedded in human nature. Spirituality is also connected with the intrinsic nature of human beings; hence, it can be found in every single individual. This inborn concept either gets highlighted in some individuals, while some prefer to hide it. However, the intensity varies from person to person. This also indicates that every individual has a spiritual background that reflects on their internal nature (Javanmard, 2012). It is also argued that the notion of inner life is linked to an individual's identity, which is well explained by Shamir (1991). Greenhaus & Powell, (2006) model suggests that employees have an intrinsic need for spirituality at work, referring to it as an inner life that encompasses emotional, physical, and cognitive needs (Duchon & Plowman, 2005). Additionally, Shamir (1991) connected this concept of inner life with self-concept theory by stating that alignment between one's inner life and work can enhance motivation. Vaill (1998) further explored inner life as a profound experience that awakens personal consciousness, helping individuals understand their identity, life's purpose, and potential contributions. Scholars also believe that inner life allows individuals to recognize and utilize divine power in their lives. In an organizational setting, it's acknowledged that beyond emotional, physical, and cognitive needs, there is also a spiritual need. The inner life is described as the essence of a person and recognizing a spiritual force that goes beyond mere intellect.

Dimensions of Spirituality - Sense of Community

Eschbach et al., (1998) defined a sense of community as a social relationship that happens to be established between individuals. This relationship is built on consent, where shared norms, values, and goals are nurtured. Similarly, Ashmos & Duchon (2000) explained that the workplace itself is a community, thus, it can be said that a sense of community bridges each individual within the society, therefore they feel connected all the time for every cause. Besides, a sense of community also creates a unique relationship that advocates sincerity, care, social support, and freedom of expression (Milliman et al., 2003). In addition to this, literature also establishes the understanding that social support in the context of a community setting garners help transactions, which further explains how an individual's spiritual well-being builds a connection with another individual. Within a community setting, the interpersonal experiences of individuals are also based on this need, where everyone thinks that organizational goals can be achieved simultaneously. Thus, the

success of the goals relies on respect, love, trust, and care. However, a sense of community makes the workforce dependent on each other, hence, each of the individuals needs each other to achieve a shared goal. On the other hand, the brighter side highlights the significance of unity that brings a spirit of solidarity (Gatling et al., 2016).

Religiosity

The concept of religion is a foundational element of any social infrastructure and is considered the basis of human society. According to Horton (1960), the term 'religion' is a derivative of the Latin term "religion", which means connection or reliance. Most religions are associated with an unseen or supernatural power. Allport & Ross (1967) have defined religiosity as being intrinsically or extrinsically oriented. Intrinsic religiosity involves a mature, committed, and internally motivated religion, where needs and motives are in harmony with religious purposes and prescriptions, which are integrated into a person's life. The idea of religiosity is complex, covering various aspects that measure a person's engagement with and dedication to their religious beliefs and practices. It includes the degree to which an individual follows the core teachings of their religion, understands spiritual concepts, gains self-esteem and well-being through faith, and uses religious beliefs for personal reasons. Additionally, religiosity involves how actively people practice their religious convictions and incorporate them into everyday life. Different scholars provide a broad view of religiosity, enhancing understanding with many layers. Moreover, religiosity encompasses the dynamic interplay between an individual and their religious community. This involves the degree of engagement with religious institutions and active participation in communal activities, rituals, and gatherings. The study found that individuals who were more religious or spiritual tended to have a higher degree of job engagement and employee performance.

Dimensions of Religiosity - Extrinsic Personal Religiosity

Religiosity in literature was introduced through the study conducted by Allport & Ross (1967), initially divided into two dimensions: intrinsic and extrinsic religious orientation. Further, extrinsic religiosity was subdivided into extrinsic personal and extrinsic social dimensions. However, this model faced criticism from its early stages, as Allport & Ross ' (1967) study was considered a preliminary conceptualization and later became associated with positive and negative connotations (Donahue, 1985). Researchers often fail to explicitly define or describe the concepts of intrinsic and extrinsic religious constructs when referring to or measuring them (Kirkpatrick & Hood, 1990). Originally conceived as a means to delineate various motivations underlying an individual's commitment to their faith, the intrinsic and extrinsic concepts have transcended their initial scope and now encompass a broader spectrum of factors. These factors extend to domains such as religious orientation, identity formation, personal experiences, distinctive personality traits, cognitive tendencies, and engagement in specific religious practices. The comprehensive application of the I/E framework has led to its utilization in diverse contexts that extend beyond the confines of pure motivation (Hunt & King, 1971; Kirkpatrick & Hood, 1990). Moreover, many tools designed to measure intrinsic and extrinsic religiosity amalgamate a blend of behaviors, convictions, emotional responses, and underlying motives, underscoring the multidimensional nature of these constructs (e.g., Feagin, 1972).

Dimensions of Religiosity - Intrinsic Personal Religiosity

In a pioneering departure from the traditional intrinsic-extrinsic dichotomy, Batson, (1976) and his collaborators (Batson & Schoenrade, 1991; Batson, et al., 1995) introduced an innovative dimension termed the "quest." This dimension sought to capture the extent to which an individual's religious devotion embraces an ongoing, open-ended, and responsive dialogue with the profound existential inquiries that arise from life's paradoxes and adversities (Batson, et al., 1995). Unlike

the well-trodden path of intrinsic and extrinsic orientations, the exploration of all three dimensions, the intrinsic, the extrinsic, and the quest, remains relatively uncharted, yielding a realm where research is still burgeoning. Consequently, while intrinsic and extrinsic orientations have been extensively examined, the unique nature and precise contours of the quest dimension remain an enigma, necessitating further investigation and refinement (Abu Bakar et al., 2018; Messay et al., 2012). Religiosity is commonly divided into two main types: intrinsic and extrinsic. Allport & Ross (1967) described this distinction clearly, noting that "the extrinsically motivated person uses his religion whereas the intrinsically motivated lives his religion."

Dimensions of Religiosity -Extrinsic Social Religiosity

Extrinsic social religiosity focuses on social and communal areas of religion. Individuals who have a high level of extrinsic social religiosity may be likely to be involved in religious activities and engage in religious rituals due to driven social benefits (Doane et al., 2014). This particular dimension covers social connection and community support. It should be noted that intrinsic religiosity is not entirely a positive or negative concept. For some individuals, it is viewed as a significant aspect of religious experience. However, the literature uses this canvas to establish an understanding of religious orientation in social settings. Thus, we can argue that individuals tend to adopt this orientation to meet social expectations and norms. Moreover, they also intend to gain social connections and improve their reputation within the community (Milevsky & Levitt, 2004).

Employee Engagement as a Mediator

To begin with, a brief historical review, Kahn (1990) was the first who explain engagement phenomena in the organizational setting. Thus, this explanation becomes a theoretical lens for several employee engagement definitions. Later, Saks (2006) tracked down the origin of employee engagement as a growing concept and professed that "engagement is a distinctive construct involving intellectual, behavioral, and emotional factors related to employee performance." However, it is to be noted that the definition of employee engagement remains conflicting in the literature due to different conceptualizations. Various studies have addressed this concern and ascribed it to various factors (Witemeyer, 2013; Albrecht, 2015; Al Maktoum, 2015). Moreover, the cultural aspect can also be counted as a culprit, as it creates complexities in proposing the precise and unified definition of engagement (Elewa 2013). Macey & Schneider (2008) identified a variety of definitions of employee engagement along with a concrete framework where employee engagement is broken down into three engagement components. The study gathered plenty of definitions and concluded that due to the variety of definitions, confusion occurs, which creates an obstacle to introducing a precise definition that defines what engagement means and what should be included under the banner. However, Frese (2008) proposed a counterargument that employee engagement literature does not create confusion in defining employee engagement. It is the existing models that should be understood thoroughly to introduce a uniform definition. The study of Bhuvanaiah & Raya (2015) is worth noting as it made an effort to address the issue and claimed that "individual engagement with the work role may vary due to multiple unfavorable conditions". It means employees may not show engagement due to the same factors. Because the engagement level is influenced by various situational factors. The study of Mohapatra & Sharma, (2010) is an interesting piece of shreds of evidence that should be mentioned as it builds an argument that despite what is quoted in the literature, employee engagement should not be labeled as a novel concept as it is a fusion of relatively known yet existing concepts such as "job involvement, organizational commitment, loyalty, work motivation, and productivity". This interesting aspect is well-accepted by other scholars as well because they also assume that "employee engagement overlaps with the existing concepts" (Gibbons et al., 2008; Popli & Rizvi, 2016; Radda et al., 2015). Despite the argument, controversial debates regarding the conceptualization of employee

engagement happened to be continued, hence, to this day, there is no specific definition of this concept that has been widely recognized. Thus, researchers are left with an ambiguous meaning of employee engagement, which has a wide scope (Witemeyer, 2013).

Spirituality and Employee Performance

The relationship between spirituality and employee performance has been widely recognized in the literature. Researchers have found that spirituality has a profound and positive impact on both the personal and professional well-being of individuals. It creates a shared vision and belief system within organizations, fostering a culture that promotes physical health and overall employee welfare (Fry & Nisiewicz, 2013). Moreover, spiritual leaders play a crucial role in enhancing cooperation, trust, and commitment among the employees, therefore, they ensure the effectiveness and efficiency of the systems operational within the organization Mohammadi et al., 2012; Salajegheh et al., 2016). Their leadership style promotes a sense of purpose and meaning, which contributes to higher levels of employee engagement and performance. Studies have shown that spirituality is closely related to commitment and productivity within organizations (Kaplan & Norton, 2004; Fry & Matherly, 2003; Hajevar & Kharazian, 2016). When employees feel a sense of spirituality in the workplace, they are more likely to exhibit higher levels of dedication to their work and demonstrate increased productivity. Additionally, spirituality has a positive impact on all unit-level outcomes, i.e., employee performance, turnout of the skilled employees, and organizational commitment (Fry et al., 2013; Ghasemi & Naruyi, 2016). It fosters a sense of belonging and connection among employees, leading to improved performance and a stronger commitment to the organization's goals. Several studies have specifically examined the relationship between spirituality and employee performance, consistently finding a significant positive impact. For instance, researchers such as Kaplan & Norton, (2004) have shown that spirituality plays a vital role in enhancing employee performance. Employees who embrace spirituality in their work environment exhibit higher levels of engagement, motivation, and overall job satisfaction, leading to improved performance outcomes.

Religiosity and Employee Performance

Religiosity, defined as the extent of an individual's religious beliefs, practices, and commitment, has been increasingly studied for its impact on various organizational outcomes, including employee performance. Religiosity can influence employee behavior and attitudes, thereby affecting overall employee performance. Research has shown that religiosity fosters a work environment where ethical behavior, commitment, and integrity are emphasized, contributing positively to employee performance (Yudiatmaja et al., 2020). Several studies highlight the significant role of religiosity in enhancing employee performance. For instance, Yudiatmaja et al., (2021) scrutinized a valid linkage between religiosity and employees' performance and organizational commitment; hence resulted, that a higher level of religiosity is associated with increased employee motivation and performance. This suggests that employees with strong religious beliefs are more likely to be motivated to perform well, driven by a sense of ethical duty and commitment to their roles. Similarly, Tawiah et al., (2021) investigated the influence of religiosity and spirituality on employee performance in Ghana. The study revealed that religiosity positively impacts employee performance by enhancing commitment, honesty, and creativity in the workplace. However, the study also noted that excessive religiosity might reduce productivity if employees spend too much time on religious practices during work hours (Tawiah et al., 2021). Moreover, research by Wang et al., (2021) demonstrated that intrinsic religiosity enhances mental toughness and mindfulness, which in turn contribute to the development of political skills. These skills are essential for navigating organizational politics and achieving high performance in complex work environments. This relationship underscores the importance of religious beliefs in

helping employees balance work and family demands, thereby improving their overall performance. Multiple studies have investigated the relationship between religiosity and employee performance in specific contexts. For example, Alan et al., (2020) conducted a study in Sharia Banking in Pekanbaru, Indonesia, and their outcome showed that religiosity has a positive effect on employee performance. Similarly, Tawiah et al., (2021) concluded that religiosity had a positive and significant effect on the performance of Sub-district Office Employees in Makassar City, Indonesia, as measured by dimensions such as worship, experience, religious knowledge, and passion.

Underpinning Theories

Spiritual Theory

Spiritual Theory emphasizes the role of spirituality in shaping human behavior, decision-making, and overall well-being in personal and professional settings. It suggests that individuals who possess a strong sense of spirituality derive meaning and purpose from their work, which influences their attitudes, emotions, and behaviors in the workplace (Ashmos & Duchon, 2000). In the context of this study, Spiritual Theory provides a framework to understand how spirituality and religiosity impact employee performance through the mediating role of job satisfaction in the banking sector of Pakistan. Spiritual Theory posits that spirituality and religiosity are fundamental aspects of an individual's identity that influence their ethical conduct, motivation, and workplace behaviors (Petchsawang & Duchon, 2009). Employees with strong spiritual and religious beliefs often demonstrate higher levels of integrity, commitment, and ethical responsibility, leading to improved employee performance. Spirituality fosters a sense of purpose and connection to work, enabling employees to stay motivated even in stressful environments (Neal & Bennett, 2019). Religiosity, on the other hand, provides a moral compass that guides decision-making, reduces unethical behaviors, and enhances job satisfaction (Khan et al., 2021). Spirituality is receiving increasing attention in the contexts of employee, management, leadership, work environment, and organizational research (Badrinarayanan & Madhavaram, 2008). Spirituality interest can be seen in the corporate environment: from the boardroom to the lunchroom, from business conferences to business schools (Marques, 2005). Recent studies have emphasized the importance of spiritual leadership in creating a vision and promoting values at the individual, team, and organizational levels (Fry, 2003; Wong & Marques, 2017). The Spiritual well-being theory is a theoretical framework that focuses on the holistic nature of spiritual well-being and its impact on individuals' overall well-being and quality of life. It encompasses various dimensions of spirituality, including personal beliefs, values, experiences, and the search for meaning and purpose in life. This theory emphasizes that spiritual well-being goes beyond religious affiliation and can be experienced by individuals from diverse backgrounds.

Methodology

Sampling Technique & Instrument

This study utilized a non-probability convenience sampling technique, allowing for the collection of data from readily accessible respondents. Convenience sampling is particularly appropriate when the goal is to gather a large number of responses quickly, which is essential for testing hypotheses on time (Sekaran & Bougie, 2016). In this study, the target employees are from the top five conventional banks of Karachi City. This method also allows for rapid data collection, which is critical for timely analysis and decision-making processes, especially when exploring the influence of personal values such as religiosity and spirituality on employee performance. 9 items taken of Employee performance (Bommer et al., 1995; Churchill et al., 1989; Rodwell et al., 1998), 6 items of Religiosity Intrinsic Personal (Gorsuch & MacPherson, 1983), 4 items of

Religiosity Extrinsic Social (Gorsuch & MacPherson 1983), 4 items of Religiosity Extrinsic Personal (Gorsuch & MacPherson 1983), 9 items of Sense of Community (Chawla & Guda, 2010), 7 items of Meaningful Work (Chawla & Guda, 2010), 5 items of Inner Life (Chawla & Guda, 2010), 8 items of Employee Engagement (Thomas, 2011; Dajani, 2015) included in the paper.

Data Collection Methodology

Data was collected with the help of a self-administered survey questionnaire, which was distributed among employees of the selected conventional banks in Karachi, Pakistan. The survey instrument included scales adapted from previously validated studies to measure employee performance, religiosity dimensions, spirituality dimensions, and spiritual intelligence (Sekaran & Bougie, 2016). The Geographic focus of the study was hence concentrated on Karachi City only, selected as the primary site for data collection due to its diverse population and status as a major economic hub in Pakistan. The city's demographic diversity and concentration of financial institutions made it an ideal location for capturing a wide range of employee perspectives within the banking sector. To reach out to the participants, a soft copy of the questionnaire was dispatched to participants through social platforms and requested them to take full participation in the study. A free consultation was also offered to respondents to complete the questionnaire quickly. Efforts such as phone calls, personal visits, and text messages were made to make sure that the respondents filled out the form (Sekaran & Bougie, 2016). The authors maximized the number of participants and distributed 220 questionnaires. A total of 200 survey responses were received. The response rate for the survey was approximately 90%. A response rate of this level is considered high, which further strengthens the confidence in the study's conclusions and supports the generalizability of the results to the broader population.

Table 3.1: Demographic Profile

Classification	Characteristics	Frequency	Sample (%)
Gender	Male	115	57%
	Female	85	42%
Age	22-32	85	42%
	33-43	50	25%
	44 years and above	65	32%
Job Experience	Less than 1 year	25	13%
	Between 1 to 2 years	40	20%
	Between 2 to 5 years	75	38%
	Between 5 to 10 years	60	30%
Income	10000-30000	75	38%
	30001-50000	85	43%
	50001 and above	40	20%

Table 3.2: (Outer Loadings) Loadings, Reliability, and Convergent Validity Values.

Variable	Indicator	Loading	Cronbach's Alpha	CR	AVE
Employee Engagement	EE1	0.870	0.774	0.855	0.602
	EE2	0.795			
	EE3	0.844			
	EE8	0.556			
Employee Performance	EP1	0.774	0.849	0.884	0.491
	EP2	0.684			
	EP3	0.736			

	EP4	0.746			
	EP5	0.538			
	EP7	0.642			
	EP8	0.699			
	EP9	0.759			
	REP1	0.852			
Religiosity Extrinsic Personal	REP2	0.769	0.736	0.833	0.558
	REP3	0.676			
	REP4	0.676			
	RES2	0.708			
Religiosity Extrinsic Social	RES3	0.768	0.549	0.768	0.525
	RES4	0.696			
	RIP1	0.761			
	RIP2	0.767			
Religiosity Intrinsic Personal	RIP3	0.790	0.780	0.851	0.534
	RIP4	0.646			
	RIP5	0.680			
	SIL1	0.702			
	SIL2	0.654			
Spirituality- Meaningful Life	SIL3	0.814	0.818	0.873	0.582
	SIL4	0.853			
	SIL5	0.773			
	SMW1	0.587			
	SMW2	0.640			
	SMW3	0.627			
Spirituality - Meaningful Life	SMW4	0.757	0.807	0.857	0.464
	SMW5	0.713			
	SMW6	0.780			
	SMW7	0.644			
	SOC1	0.685			
	SOC2	0.665			
	SOC3	0.751			
	SOC4	0.727			
Spirituality - Sense of Community	SOC5	0.521	0.862	0.891	0.478
	SOC6	0.709			
	SOC7	0.706			
	SOC8	0.687			
	SOC9	0.742			

Therefore, it is imperative to assess the reliability and validity. The outer model, also called the Measurement Model in PLS, highlights the unidimensionality of the variables with the help of factor analysis. By doing so, the reliability and validity of the construct need to be assessed. Once the *Measurement Model* is assessed thoroughly, the *Structural Model* is validated to test the proposed hypotheses. Since the demographics and descriptive statistics are performed via SPSS and explained explicitly. Thereby, SmartPLS4.0 is the next step to analyze the data to evaluate the inner and outer model of the study (Esposito et al., 2008; Hair Jr. et al., 2014).

Descriptive Statistics

Descriptive Statistics of the study offer a preparatory understanding of the data's statistical properties. Normally, there are various values through which data normality and property are evaluated, but the most common are *Mean Values*, *Standard Deviation*, *T-values,* and *P-values*. The study, thereby, assessed these four values to check data properties. Mean provides average values of data, whereas standard deviation is responsible for observing data from its mean value. *T-values* are tested for the fit of the generated hypotheses; on the other hand, it is measured to determine whether the data distribution is symmetric or not. It is to be noted that if the *P-values* lie within the -0.5 to 0.5 range, it shows that the data is nearly symmetrical, whereas if it lies within a range of -1 to -0.5, then data is slightly negatively skewed, whereas, in case of positive ranges, the data is slightly positively skewed. However, if values are less than -1 or greater than 1, then the data is negatively and positively skewed, but at the extreme level. Table 3.3 expresses that each value falls in the range of -0.5 to 0.5, hence indicating that the distribution is nearly symmetrical.

Table 3.3: Descriptive Statistics (Mean, STDEV, T-Values, P-Values)

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values	Status
EE -> EP	0.021	0.022	0.075	0.283	0.777	Not Supported
REP -> EE	-0.180	-0.180	0.063	2.868	0.004	Supported
REP -> EP	0.240	0.237	0.062	3.881	0.000	Supported
RES -> EE	0.082	0.082	0.047	1.745	0.082	Not Supported
RES -> EP	0.141	0.142	0.057	2.492	0.013	Supported
RIP -> EE	0.004	0.006	0.052	0.084	0.933	Not Supported
RIP -> EP	0.450	0.449	0.047	9.469	0.000	Supported
SIL -> EE	0.610	0.604	0.067	9.069	0.000	Supported
SIL -> EP	0.038	0.033	0.089	0.428	0.669	Not Supported
SMW -> EE	0.292	0.288	0.077	3.810	0.000	Supported
SMW -> EP	-0.096	-0.092	0.103	0.928	0.354	Not Supported
SOC -> EE	0.041	0.047	0.070	0.591	0.555	Not Supported
SOC -> EP	0.200	0.200	0.104	1.928	0.054	Not Supported

Measurement Model

In SEM modeling, there are two criteria normally considered to assess the data (Ramayah et al., 2011). The conclusion regarding the nature of the relationship among constructs relies on reliability and validity measures. Hence, the suitability of the *Measurement Model* can be evaluated by scrutinizing the individual item reliabilities, *Convergent Validity*, and *Discriminant Validity*. Convergent validity is assessed by *Average Variance Extracted* (AVE) and *Discriminant Validity* through outer loadings and the Fornell-Larcker criterion. To start with, internal consistency normally assesses the consistency of outcomes between items of the same test. It evaluates whether the adopted items are intended to measure constructs that offer similar scores. Therefore, in the present study, internal consistency & reliability are being measured through CR. However, Hair et al., (2014) suggested that *Cronbach Alpha* and *Composite Reliability* values should lie between 0 to 1. In addition, the threshold set by scholars indicates that CR values should not be less than 0.6. However, a value of 0.7 or above would be considered more desirable (Henseler et al., 2009 & Nunnally & Bernstein, 1978. Similarly, a value between 0.6-0.7 is considered decent for *Cronbach Alpha.* If the values lie between 0.7 and 0.9, then it may be regarded as more adequate.

Direct Relationship Results

The present study conducted an organized analysis; therefore, it preferred the SEM structural modeling for testing all the hypotheses. Initially, the assessment evaluated all direct relationships of IVs with the DV. The path coefficient was evaluated via PLS-SEM, and its significance was calculated through the bootstrapping method. In the first stage, the direct association of variables was evaluated, which generated all the hypotheses, therefore, their tests are tabulated in Table 3.3. In connection with the study, the impact of Employee Engagement as a mediator was checked through SEM modeling. Where P-Value should be less than 5% (0.05) with the beta coefficient < 0.168 and > 0.10. However, Employee Engagement and Employee Performance (EE -> EP) variables were tested, where Standard Deviation 0.075, T-Statistics 0.283, and P-Values resulted in 0.777; therefore, as per the results, the hypothesis is not supported. Religiosity Extrinsic Personal and Employee Engagement (REP -> EE), variables were tested where Standard Deviation is 0.063, T Statistics 2.868, and P-Values were 0.004, so as the results, the hypothesis is supported. Religiosity Extrinsic Personal and Employee Performance (REP -> EP) was tested, where values of Standard Deviation were 0.062, T-Statistics 3.881, and P-Values 0.000, so as per the results, the hypothesis is supported. Religiosity Extrinsic Social and Employee Engagement (RES -> EE) were tested, where Standard Deviation is 0.047, T-Statistics 1.745, and P-Values 0.082, so as the results, the hypothesis is not supported. Religious Extrinsic Social and Employee Performance (RES -> EP) were tested, where Standard Deviation is 0.057, T-Statistics 2.492, and P-Values 0.013; therefore, as the results, the hypothesis is supported. Religious Intrinsic Personal and Employee Engagement (RIP -> EE) were tested, so as per the results, the Standard Deviation was 0.052, T-Statistics 0.084, and P-Values 0.933, so as per the results, the hypothesis is not supported. Religious Intrinsic Personal and Employee Performance (RIP -> EP) were run, so as per the results, the Standard Deviation was 0.047, T-Statistics was 9.469, and P-Values were 0.000, so as per the results, the hypothesis is supported. Spirituality-Inner Life and Employee Engagement (SIL -> EE) were tested, so as per the results, the Standard Deviation is 0.067, T-Statistics is 9.069, and P-Values 0.000, which is supported. Spirituality Inner Life and Employee Performance (SIL -> EP) was tested, so as per the results, the Standard Deviation was 0.089, T-Statistics 0.428, and P-Values were 0.669, so as per the results, the hypothesis is not supported. Spiritual-Meaningful life and Employee Engagement (SMW -> EE) were tested, so as per the results, the Standard Deviation was 0.077, T-Statistics were 3.810, and P-Values were 0.000, so as per the results, the hypothesis is supported. Spiritual Meaningful life and Employee Performance (SMW -> EP) were tested, so as per the results, the Standard Deviation was 0.103, T-Statistics were 0.928, P-Values were 0.354; therefore, as per the results, the hypothesis is not supported. Spirituality-Sense of Community and Employee Engagement (SOC -> EE) were run, so as per the results, the Standard Deviation is 0.070, T-Statistics 0.591, P-Values 0.555, the hypothesis is not supported. Spirituality-Sense of Community and Employee Performance (SOC -> EP) were run, so as per the results, the Standard Deviation was 0.104, T-Statistics 1.928, P-Values were 0.054, which is not supported. Therefore, in light of the generated hypotheses, the results are reliable.

Discriminant Validity

As it was discussed, discriminant validity was also measured in the present research, as it sheds light on the constructs that build differently from others. Thereby, it assumes that construct items that do not belong to the said variable, in theory, it is not associated with each other in practice (Churchill, 1979). Scholars argued that the Fornell-Larcker (1981) criterion is the most convenient and appropriate method to evaluate discriminant validity. However, there are other methods, such as the cross-loading method, which is viewed as a liberal method and discloses accurate validity. It is argued that discriminant validity is established when the *Average Variance Extracted* (AVE). As per the suggestion of Henseler et al., (2009), the values of the square root of each construct are higher than the correlation of the construct. Thus, the study measures *Discriminant Validity* by

comparing the AVE square root value of each construct with other correlations. As the data given in Table 3.2 depicts, square root values are greater than the variable correlation with others. Hence, the discriminant validity of variables has been established. As discussed, the Fornell & Larcker Criterion establishes discriminant validity when the AVE sq. root of variables is matched and compared with the correlation value of other variables. (Fornell & Larcker, 1981). Square root values, placed in bold format, are higher than the correlation estimates; in this way, discriminant validity is confirmed as validated by Hair et al., (2006). It is also confirmed that all square roots of AVE values are higher than correlation values of the latent variables, thus, it confirms the validity of the model. Henseler et al., (2015) suggest that the variables should not overlap with each other, however, the correlation between the variables was compared with the square root of AVE. By correlating the latent variable, discriminant validity is obtained with the help of the square root of *Average Variance Extracted*. To ensure the *Discriminant Validity*, AVE should not be greater than the *Discriminant Variance*. On the other hand, external consistency is ensured by the reliability of the discriminant validity. (as shown in the table below, which are ***EE = 0.776, EP =0.701, REP =0.747, RES 0.725, RIP =0.731, SIL 0.763, SMW = 0.682, SOC = 0.691).***

Table 3.4:

Fornell-Larcker Criterion

	EE	EP	REP	RES	RIP	SIL	SMW	SOC
EE	0.776							
EP	0.498	0.701						
REP	0.438	0.694	0.747					
RES	0.479	0.645	0.685	0.725				
RIP	0.457	0.770	0.571	0.564	0.731			
SIL	0.809	0.590	0.581	0.527	0.532	0.763		
SMW	0.739	0.592	0.613	0.596	0.547	0.776	0.682	
SOC	0.688	0.679	0.634	0.557	0.627	0.775	0.823	0.691

Since shreds of evidence that measurement models produce satisfactory outcomes. Thereby, the second step has to be followed, which is to assess the Structural Model. The following section provides the shred of evidence gauged from the Structural Model, which finally helps to achieve the study objective.
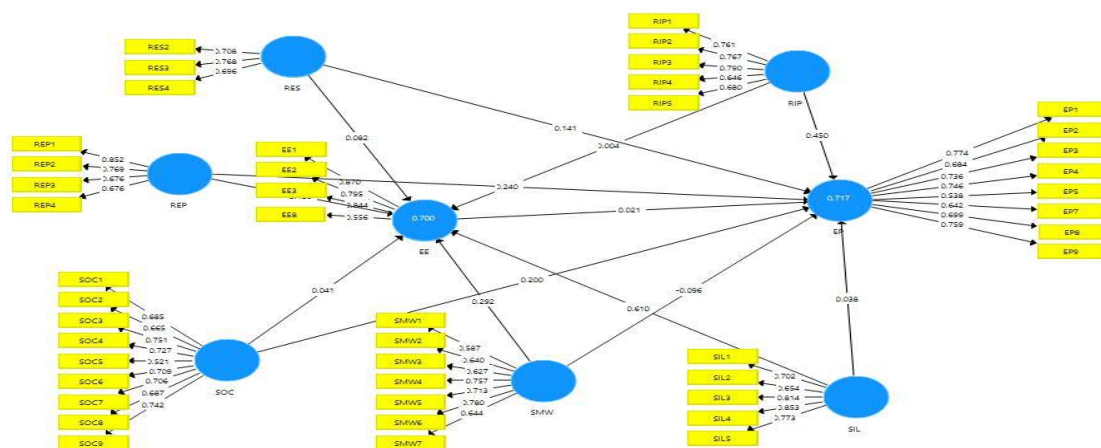
Figure 3.1: Measurement Model
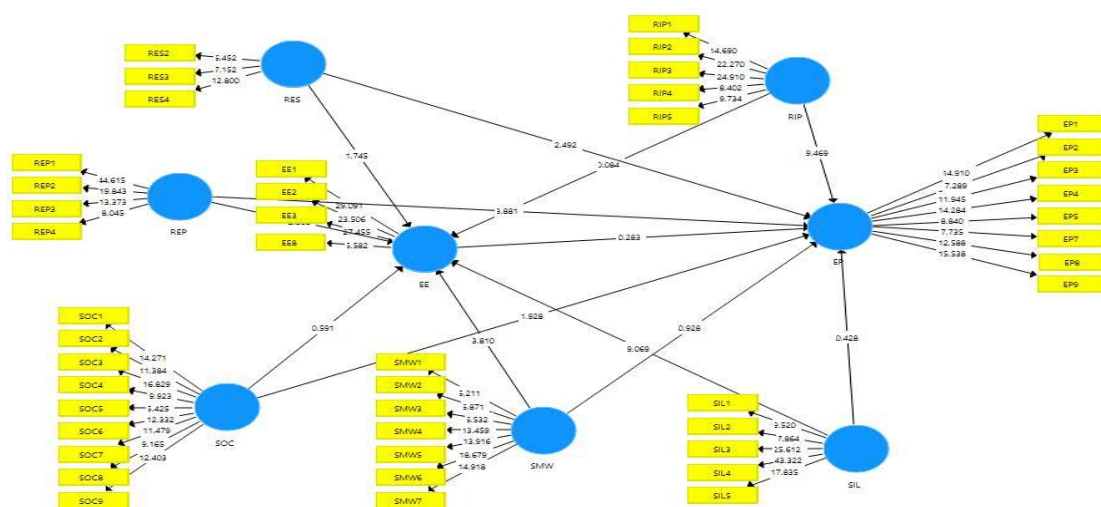
Mediation Test

A mediation analysis was performed in this study. It is normally performed to assess the direct and indirect association of the independent variables with the dependent variable, which provides another path link between the variables. However, Preacher & Hayes (2008) argued that various mediation techniques and tools are present, including the famous serial approach known as Baron & Kenny (1986). Moreover, Sobel's (1982) mediation test and bootstrapping techniques are also famous techniques in this regard. In addition, the bootstrapping method is a familiar test that represents a sample distribution of the indirect effect, as proved by Baron & Kenny (1986), Hoyle & Robinson (2004), and MacKinnon et al. (2007). The bootstrapping method starts with the estimation of the path modelling of the direct association of IVs with DV when the mediator is not present. In the second stage of mediation test analysis, the path estimation model is assessed in the presence of a mediator. At this stage, the entire focus is on IV-MED relationships and MED-DV relationships, whether these test results are significant or not.

Table 3.5: Specific Indirect Effects

REP -> EE -> EP	**-0.004**
RES -> EE -> EP	0.002
RIP -> EE -> EP	0.000
SIL -> EE -> EP	0.013
SMW -> EE -> EP	0.006
SOC -> EE -> EP	0.001

Figure 3.2: Structural Model

Structural Model

As mentioned earlier, once the measurement model (outer model) is examined and the reliability and validity of the model are established, the next step is to evaluate the outer model (*Structural Model*) results. This involved assessing the outer model's predictive abilities and the relationships between the constructs. As suggested by Hair Jr. et al. (2014), before assessing the structural model, collinearity should be examined.

Discussion

The findings of the study support all the hypotheses. This implies that intrinsic personal religiosity possesses a positive and significant relationship with employee performance, but extrinsic social and personal religiosity do not share a significant impact on performance. This indicates that the findings are consistent with prior literature; however, like prior studies, findings also produced mixed results due to various reasons (Juliana et al., 2022; Ramadhan & Eryandra, 2022). Previous

studies claim that individuals who have high intrinsic religiosity start valuing their lives and prefer to engage in ethical behaviours. The indulgence in ethical behavior makes them more committed to their work, and they tend to deliver greater work performance to achieve organizational objectives (Williams et al., 2017; Chan et al., 2022). Unlike intrinsic religiosity, extrinsic religiosity does not produce such outcomes, hence increasing the probability of no effect on employee performance (Imran, 2017; Nwachukwu et al., 2022). Results also support this argument that intrinsic religiosity affects ethical judgments, however, extrinsic religiosity in most cases does not affect it at all. This also explains that intrinsic and extrinsic both work in opposite ways as intrinsic religiosity increases individuals' morality, which educates them to avoid such situations where ethical decision-making is questionable (Bal & Kökalan, 2021). This strong religious belief develops a sense of responsibility, due to which they perform well at their workplaces. The insignificant relationship of extrinsic religiosity with employee performance also confirms the claim that extrinsically motivated people use religion for their own benefits and personal interest, however, intrinsically motivated people respect religion and live their lives accordingly due to which they highly engage in moral and ethical values which also reflect on their work ethics and performance-related outcomes. The hypothesis that employee engagement mediates the relationship between meaningful work and employee performance is well-supported by multiple studies. Meaningful work, defined as work that offers personal significance and fulfilment, is strongly linked to employee engagement, which, in turn, boosts employee performance. Research by Van Wingerden & Van der Stoep (2018) showed that when employees find meaning in their work, they are more engaged, motivated, and capable of delivering high-quality work. The hypothesis that employee engagement mediates the relationship between a sense of community and employee performance is strongly supported by the literature. A sense of community in the workplace contributes significantly to fostering employee engagement, which is directly linked to enhanced performance. Employees who feel a strong sense of belonging and camaraderie within their teams are more likely to be engaged in their work, leading to higher productivity. Khusanova et al., (2021) proved that employees who demonstrate a strong sense of community at workplaces have a significantly higher level of job engagement within the organization. The hypothesis that employee engagement mediates the relationship between inner life and employee performance is well-supported by research. Inner life, which encompasses personal reflection, spiritual well-being, and the alignment of work with personal values, plays a critical role in influencing employee engagement. Employees who are connected to their inner lives are often more engaged in their work, as they find a deeper sense of meaning and purpose in what they do. Pio (2021) found that employees with strong inner lives who experience spiritual well-being and personal fulfilment report higher levels of job engagement, which in turn leads to better performance. The hypothesis is that employee engagement mediates the relationship between intrinsic personal religiosity and employee performance. While intrinsic religiosity, defined as deep internal religious beliefs, is often associated with personal fulfilment and psychological well-being, its influence on employee engagement and performance appears to be weaker or inconsistent in certain work environments. Studies like those by Fahmi and Santoso (2023) suggest that while intrinsic religiosity fosters personal satisfaction, it may not always translate into higher engagement or performance that directly aligns with the purpose and organizational values (Fahmi & Santoso, 2023). The hypothesis that employee engagement mediates the relationship between extrinsic personal religiosity and employee performance was accepted. Extrinsic personal religiosity, which involves outward religious practices and behaviors (e.g., attending religious services for social purposes), has been found to foster social cohesion in the workplace. This, in turn, enhances employee engagement, leading to improved performance. Abualigah and Koburtay (2022) demonstrated that extrinsic personal religiosity positively influences work engagement by providing employees with a structured social network that supports their work. The hypothesis that employee engagement mediates the relationship between extrinsic social religiosity and employee performance was

supported. Extrinsic social religiosity, which involves participation in religious activities for social purposes, has been shown to have a significant impact on employee engagement and performance. Iddagoda et al., (2022) found that extrinsic religiosity fosters a sense of belonging and community in the workplace, which enhances employee engagement and ultimately improves employee performance. In the context of the Pakistani banking sector, where religious practices and social connections are deeply embedded in the culture, extrinsic social religiosity can play a pivotal role in fostering engagement. Employees who participate in religious activities with their colleagues are more likely to form strong social bonds that improve their sense of belonging and engagement at work (Pio, 2021). This sense of social cohesion can improve employee motivation and commitment, leading to better performance outcomes. Studies like those by Mathew et al. (2019) emphasize the importance of religious and social interactions in fostering workplace engagement, which translates to higher performance. In conclusion, extrinsic social religiosity significantly enhances employee engagement and performance by fostering a supportive and cohesive work environment. This is particularly relevant in industries like banking, where teamwork and collaboration are critical for success.

Practical Implications

Workplace spirituality and religiosity have caught the attention of scholars within organizational psychology. It allows organizations to learn and generate an engaging workforce. In light of the findings, it is revealed that spiritual orientation at the organizational and individual level affects employee well-being and boosts employee performance. It means that firms need to make sure that their employees' spiritual and religious aspirations are well respected and stimulated with care. This helps them to build wholesome growth, which eventually leads to exceptional work performance. It is to be noted that a spiritual environment makes the relationship with employees more honest and empathetic. The same is the case with religiosity. Pakistan, being an Islamic country, nurtures Islamic values, and employees, when satisfied with principles due to being synced with religion, give remarkable performance. Interposition of job design should also be encouraged by firms, especially focusing on autonomy in work profile, as it may create a safe and spiritual room for employees. Firms must also adopt employee-friendly practices to promote extra-role behavior that would eventually benefit organizations in the long run. When fair and supportive treatment is given to employees by nurturing their spiritual side, they may cultivate a positive attitude, which boosts work performance. In such a situation, higher management of banks must be involved in programs that enhance employee spirituality, which would ultimately increase employee performance.

Conclusion

The present study aimed to investigate the influence of spirituality and religiosity on employee performance in the presence of employee engagement as a mediator. The study conducted a quantitative analysis and used primary data. For spirituality, the study considered three dimensions of spirituality: spirituality self-discovery, spirituality eco-awareness, and spirituality relationships. In the case of religiosity, intrinsic personal, extrinsic social, and extrinsic personal were considered. The study started with identifying the gap in the literature by synthesizing the literature. The study follows an appropriate methodology to gauge findings and achieve the overall objective. Objectives were set by reviewing the literature critically. In addition, the study provides practical and theoretical contributions to create awareness among organizations and leaders. The modality of the present study offers a structural outline for the banking sector to identify challenges along with operational progress in their policies. From the analysis, the banking sector is encouraged to use spiritual practices by using the concepts of spiritual intelligence and emotional intelligence. After scrutinizing religiosity, spirituality, employee engagement, and their

linkage with employee performance, the supported hypotheses offer implications for personnel and emphasize particular practices for improving employee performance and the future outlook of the firm. The proven association between employee performance and spirituality implies that spiritual practices not only enhance employee performance but also make the organizational environment pleasant, which eventually makes the workforce more productive. Also, such motives indicate that organizations are focusing on such employees and empowering them to showcase their full participation, which either directly or indirectly increases the chances of achieving goals. The paper also looks into the aspects to maximize the benefits of the outlined constructs that simultaneously control firms to analyze the impact of such practices on employee performance.

Limitations of the Study & Future Directions

Since the study is one of the few works to investigate the outlined constructs of the conventional banking sector in the Pakistani context. In addition, the data was collected through a closed-ended questionnaire, hence, the said methodology was limiting the perception of respondents. A cross-sectional methodology was applied to collect the data from the targeted employees of the conventional bank hence, data from the Islamic banking sector could not be collected. Secondly, the adapted instrument employed in this study was based on a closed-ended questionnaire, furthermore, a five-point Likert scale was employed to assess the responses of the targeted populations. Non-probability sampling was employed as an easier access to the targeted respondents further this method further ensures the data collection easily. Moreover, the sampled data were collected from the employees of the conventional banking sector within the Karachi region only. The study investigated the impact of spirituality and religiosity with their certain dimensions, however, several other relevant variables with this construct have not been employed and explored due to certain limitations. Future researchers can use more variables with this construct. The other methods, such as observations and interviews, were not tried in this study due to the limited scope of this study. The study was confined to collecting data from Karachi City only; however, future researchers may expand the areas and geographical limitations. Lastly, due to the nature of the population and sample, the study was limited to a cross-sectional design; however, other methodologies can be employed for deeper results and wider implications.

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