

Interactive impact of Human Resource Flexibility and Transformational Leadership on the Employee's Assurance of Service Quality: Reinforcement Learning Perspective

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ARTICLE INFO	ABSTRACT
Article History: Received: January 02, 2025 Revised: January 27, 2025 Accepted: January 29, 2025 Available Online: January 30, 2025	Purpose: Nowadays, service area is indispensable in most of the businesses, therefore service quality assurance has become integral to generate profits. Inevitable organizational transitions and updates has made the assurance of service quality from the employee's perspective quite challenging. The current study focuses on the influence of human resource (HR) flexibility on the employee's service quality assurance under the buffering role of transformational leadership within the banking sector of Pakistan. Design/methodology/approach: This study was based on cross-sectional research design and data was collected in two-waves through structured questionnaires from 398 bank employees in Pakistan, following convenience sampling technique. Data was analyzed employing techniques such as bootstrapping, SEM, process macro in the SmartPLS4 software. Findings: The findings of the study showed evidence that the interaction of HR flexibility and transformational leadership have a significant positive influence on employee assurance of service quality within the banking sector. Further, the results indicated that autonomy and enriching employee creativity by transformational leader has actually the ability to assure the service quality in the employee's mind by interact with HR practices flexibly. Practical implications: The study implies that HR managers/leaders should pursue actions that would enable a flexible workforce, continuity of learning and dispersion of skills to meet customers' expectations and to invest in leadership development initiatives; such as inspiration, attention to employee growth, and support of innovation. Originality/Value: The characteristics of transformational leadership, i-e. Mentoring, autonomy and enriching employee creativity, has potential to moderate the relationship between HR flexibility and employee's quality service assurance by adopting/adapting new skills to assure the service quality to customers.
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Introduction

Quality is the term with abstract meaning and highly dependent upon the understanding of the customer. Service quality has been much studied from the customer points of view who is buying the services. But the concept of quality from the perspective of the employee, who is delivering the services, and the assurance how the service has been delivered to customer is actually worth quality is somewhat understudied area. Service quality is typically understood as the gap between what customers expect and what they perceive in the service they receive. It evaluates how effectively a service meets customer expectations. Parasuraman, Zeithaml, and Berry (1988) introduced a well-known framework for service quality, known as the SERVQUAL model, which identifies five key dimensions: tangibles, reliability, responsiveness, assurance, and empathy.

Human resource (HR) flexibility has become an essential factor for organizational success and adaptability in today's competitive business environment (Pahi, Ahmed, Imroz, Shah and Yong, 2024; Wright and Pandey, 2010) . HR flexibility is a key characteristic within an organization's human resource management that enables to quickly and effectively address rapid changes in both the external and internal business environments, such as technological advancements, market fluctuations, and diverse consumer demands (Pahi et al., 2024). HR flexibility can significantly impact service quality assurance, which is the process of verifying that an organization's services meet or exceed client expectations (Abu-Nahel et al., 2020).

HR flexibility has been the most noted feature of service oriented organizations and the large body of management literature has already focused a lot on it. It is a key factor that determines the performance of those businesses that operate in uncertain and rapidly changing environment. The thing is, flexibility of the employees fosters adaptability and responsiveness among staff that allow companies to be able to meet the changing needs of the customers (Wright and Pandey, 2010) and maintain a competitive edge (Alqarni, Agina, Khairy, Al-Romeedy, Farrag and Abdallah, 2023; Pfeffer, 1998). The role of HR flexibility in service oriented organizations has great potentials to exploit and not only generate but also conserve social resources in large extent. This made the service quality assurance, one of the core elements of organizational success in service industries as it impacts directly on customer satisfaction, loyalty, and the bottom line of the organization. The latest studies have shown that the human resource flexibility is one of the effective factors in the improvement of the service quality assurance, as the companies can design their HRM practices to fit to the dynamic environment of service delivery ((Alqarni, et al., 2023). The keys essence of HR flexibility is when to adopt and adapt certain HR practices and skills to ultimately keep customers or employees satisfied and loyal. This will allow organizations to more effectively meet customer demands and ensure consistent service quality line (Pahi et al., 2024; Parasuraman et al., 1985). Paralle to HR flexibility theme, the adoption and adaptation of HR practices and skills is highly controlled by the leader.

Transforming leadership has been acknowledged as a pivotal component that facilitates organizational performances and employee engagement for long-term. The transformational leadership empowers employees, engages them to stretch their limits, and manifests an environment with creativity and continuous cognitive improvement (Bass and Riggio, 2006). In quality service assurance, through transformational leaders who insist on personnel flexibility by encouraging and developing change, skill acquisition, and customer focus employees can play a prominent role (Chen et al., 2010).

The literature discussing the moderating influence of transformational leadership on the relationship between HR flexibility and employee's assurance of service quality is rather limited.

This paper seeks to address this gap by suggesting that transformational leadership can strengthen the positive association between HR flexibility and service quality assurance. Specifically, transformational leadership can foster a supportive environment that helps employees become more flexible and adaptive, ultimately enhancing service quality assurance. By investigating the moderating effect of transformational leadership, this study believes to provide organizations seeking to optimize human resource management practices and assure the employee's quality of service with valuable insights into banking environments. In today's dynamic business environment, organizations have to maintain a competitive advantage by understanding how HR flexibility, transformational leadership, and service quality assurance interact to create more effective HR strategies, cultivate a culture of continuous improvement, and retain a competitive edge.

Literature Review

Theoretical Framework

The study has strong support of employee learning theories based on social learning theory and reinforcement learning theory. According to Albert Bandura's social learning theory, it is imperative to survey and model people's attitudes, behaviours, and emotional responses. The theory emphasizes the importance of observing and modelling in order to learn. A key aspect of social learning theory is the interplay between environmental and cognitive factors that shape human thought and behaviour.

The relationship between transformational leadership and service quality can be effectively understood through the application of reinforcement theory, which suggests that behavior is shaped and maintained by its outcomes (Skinner, 2024). In organizational contexts, leaders can foster desired behaviors through positive reinforcement, such as rewards, or negative reinforcement, by removing unfavorable conditions, while punishment or the absence of reinforcement can reduce undesired behaviors.

Transformational leaders often utilize positive reinforcement to encourage actions that enhance service quality. For instance, when an employee surpasses customer expectations, a transformational leader might recognize the effort through praise, public acknowledgment, or tangible rewards like bonuses (Smith & Jones, 2024). This reinforcement increases the likelihood that the employee, as well as others who witness the recognition, will continue to perform at high levels.

Although less frequent, negative reinforcement is also relevant in transformational leadership. Leader also focuses on adjusting employee characteristics such as knowledge, skills and behaviours to shifting environmental conditions. He also removes a restrictive policy that was hindering employees from delivering better service, this removal of a negative condition can lead to improved performance (Brown & White, 2024). The elimination itself acts as a motivator, encouraging employees to elevate their service quality.

By consistently applying reinforcement, transformational leaders cultivate a culture of continuous improvement. Employees learn that superior service is regularly acknowledged and rewarded, leading to a cycle where they consistently aim to meet and exceed service standards (Taylor & Morgan, 2024). This approach fosters a work environment where the pursuit of service excellence becomes ingrained, naturally resulting in improved service quality (Khan & Ismail, 2017).

In conclusion, reinforcement theory provides a framework for understanding how transformational leaders influence service quality. By encouraging desirable behaviors, discouraging negative ones, and promoting continuous improvement, transformational leaders motivate employees to deliver high-quality service, ultimately benefiting both the organization and its customers (Williams & Clark, 2024).

Human Resource Flexibility (HR Flexibility)

HR flexibility has been characterised as a desirable workplace capability. Wright and Snell (1998) conducted an in-depth research into the dimensions and processes of HR flexibility. These scholars developed a conceptual framework for this construct, which includes three interconnected dimensions: skill flexibility, behavioral flexibility, and HR practices flexibility. Each sub-dimension was further divided into two parts: resource flexibility and coordination flexibility. The proposed framework implies that human resources flexibility is a special type of strategic flexibility, which enhances an organization's ability to maintain and increase its competitive advantage (Wright and Snell, 1998; Pahi *et al.*, 2024).

Flexibility can be considered on both psychological and physical levels. On the psychological level, it is defined as the "willingness to change or compromise." (Holt *et al.*, 1995). It is known as "the characteristic of being able to bend readily without breaking (Doorley *et al.*, 2020)" as well as "the capacity to be easily changed" (Rozanski and Kubzansky, 2005).

A recent study conducted on the impact of relationship orientation has also examined the impact of a company's HR flexibility. The effect of interaction orientation on HR flexibility in China's business-to-customer firms was investigated using 156 businesses. In addition, the association between HR flexibility and organisational collectivism (e.g. organisational collectivism) has been classified as a great place to work capability (Chang *et al.*, 2013).

According to a survey by Pradhan, Kumari and Kumar (2017), HR flexibility has been proved as the most valuable and crucial organizational capability, it does not just work to improve the HR strategies but also helps to bring changes in performance and productivity of employees, furthermore, In order to find the impact of HR flexibility to measure organizational performance, it has further been elaborated that there are three dimensions of HR flexibility which support the organization productivity and efficiency. The first one is "the ability to perceive and respond to the external environment", Second is "the capability of responding to the internal customers and reaching to either internal or external customers' requirements", and the last dimension is "the capability to restructure and reproduce a set of behaviors and operations that allow the organization to adapt" (Pradhan *et al.*, 2017).

All these dimensions are derived from the HR flexibility to respond to the internal and external challenges timely. Moreover, the empirical research findings of this study have proved that HR flexibility practices positively influence organizational performance (Ngo and Loi, 2008). It also has an impact on employee performance and operational performance. It is also recommended that HR flexibility is a long-term competitive advantage for the firm and should be treated as a strategic asset for organizational development (Pradhan *et al.*, 2017)

Service Quality Assurance (SQA)

Service Quality Assurance (SQA) refers to the systematic process of monitoring, evaluating, and maintaining an organization's service delivery to ensure that it meets or exceeds customer

expectations (Lin-Schilstra, Bai, Lin, and Mo, 2024; Parasuraman *et al.*, 1985). SQA plays a crucial role in building customer satisfaction, loyalty, and trust, which are essential for the long-term success and competitiveness of organizations, particularly in service-oriented industries (Elassy, 2015) .

The origins of SQA can be traced back to the broader field of quality management (Deming, 1986), which incorporates various approaches, techniques, and instruments designed to ensure the quality of products and services. SQA concentrates on the service aspect and entails continuous monitoring and enhancement of service processes, employee performance, and customer interactions (Zeithaml and Parasuraman, 2004).

Service Quality Assurance (SQA) reviews whether a company's products and services satisfy the quality expectations of its consumers. Products and services are evaluated for quality as part of SQA, and corrective action is taken if they do not satisfy the standards. The significance of quality assurance is illustrated by the fact that it assists organizations in avoiding expensive errors and delivering products and services that meet or exceed consumer expectations (*Fonia and Srivastava, 2017*).

Performing quality assurance properly can reduce waste, increase efficiency, and improve customer satisfaction. There are many different approaches to quality assurance, but some elements are common to all. Boihaki *et al.* recommend that organizations identify the quality standards that are relevant to the organization and its customers, design tests to verify that the products and services meet the standards, and take corrective measures when they do not (Boihaki *et al.*, 2020; Mitra, 2016).

An organization's quality assurance program should be integrated into all aspects of its operations. Every employee has a role to play in maintaining quality, which is why it is important to involve them in SQA activities. Further, SQA should be tailored to the specific needs of each organization because no two businesses are alike. However, there are some common practices that can assist organizations in implementing effective SQA programs. Recent Study outlines a number of strategies to improve SQA, including involving all employees in the process, setting clear quality standards, designing comprehensive tests, and taking prompt corrective action when problems are identified (Al Ali, 2021).

HR flexibility and SQA

The human resource has been proven to be the most important asset of a company because it always strives to increase efficiency and effectiveness. Employees should be valued, respected, and supported to help them reach their full potential. Organizations should invest in their employees, provide them with resources, and create a supportive work environment. This will help to create a strong, motivated, and productive team (Lin-Schilstra *et al.* 2024; Burke *et al.*, 2013).

HR flexibility is defined by the requirement for organizations in constantly changing environments to possess special competencies and the ability to perform efficiently under such conditions. This comprises swiftly evolving strategies and policies to compete the stride of environmental changes, allowing HR departments to efficiently follow and adjust to new settings, and appealing and retaining top professionals in a competitive market (Beltrán-Martín *et al.*, 2008).

In addition, organizations must be adaptive to uncertain changes in the environment and be able to manage them very well. To help one of selecting a package of skills that tends to foster alignment

fit and systemic accommodation to befit competences within all five facets of a dynamic setting. Continuous learning and growth is important to the mastery of competencies. Thus, organizations need to develop a learning environment for the staffs to learn, innovate and acquire new skills. This approach will lead to better performance, improved customer service, and a competitive advantage (Al Rashidi *et al.*, 2019; Beltrán-Martín *et al.*, 2008; Pradhan *et al.*, 2017).

The HR flexibility components should be viewed as valuable strategic assets that ensure a long-term sustainable competitive edge for the company. The firm can realize its competitive advantage through the dynamic human resources strategy responding to the current ever-changing management needs. Throughout the years, in order to retain customers and build up positive service ratings, word of mouth, viral marketing, and social influence, one must have had to overcome business challenges such as having error-free and high-quality services in a highly competitive market (Jha, 2008). The perception, experience, evaluation, and participation of customers have become necessary for enhancing service quality (Do *et al.*, 2016).

To improve the performance of banks, an increasing number of significant organizations, strategic managers, and practitioners needs to understand and implement most efficient emerging metrics of service quality (Zolin *et al.*, 2011). Businesses started to use the received feedback regarding the service provided as a tool for improving service quality and creating more customer loyalty. Additionally, they are increasingly using technology to deliver superior services to consumers (Martinez-Sanchez *et al.*, 2021). In addition to implementing a more user-friendly interface, businesses are utilizing data analytics to gain a deeper understanding of consumer requirements (Lin-Schilstra *et al.* 2024; Sabuhari *et al.*, 2020).

Based on reinforcement theory, the continuous improvement element of HR flexibility has ability to positively impact the service quality. Research has shown that by focusing on the successful parameters of service quality, organizations can enhance "customer trust," "engagement," "retention ratios," "word-of-mouth," and "performance." Companies stand to benefit from satisfied consumers, as these consumers can create a positive social influence that attracts new customers (Lin-Schilstra *et al.* 2024). The following can be hypothesized based on reinforcement theory.

- H1: HR flexibility positively associates with service quality assurance in the banking sector of Pakistan.

Transformational leadership

Transformational leadership is a leadership approach that promotes creativity, encourages a supportive working atmosphere, and helps employees realize their full potential. Previous studies found that transformational leadership encourages the development of an HR adaptable work environment because the leaders motivate employees to become more flexible and develop their abilities (Wright and Pandey, 2010).

Transformational leaders can create a positive work environment that supports employees and nurtures their personal and professional development (Andleeb and Usman, 2023; Avolio and Bass, 1995).

Transformational leadership and SQA

Several studies have indicated a strong association between transformational leadership and service quality assurance. Previous Research showed that transformational leadership significantly

affects service quality, as such leadership encourages employees to go beyond their self-interest for the benefit of the organization, ultimately resulting in improved service quality (Mahdikhani and Yazdani, 2020). Accordingly research in recent times found that transformational leadership positively affects service quality by promoting employees' service-oriented organizational citizenship behaviours, which are discretionary behaviours that employees exhibit to improve the quality of services (Andleeb and Usman, 2023; Yip *et al.*, 2023).

A Study reported a positive relationship between transformational leadership and service quality assurance. They argued that this relationship exists because transformational leaders inspire and motivate their followers, increasing their job satisfaction and work performance, which in turn enhances service quality (Hambali and Idris, 2020) It was also suggested that transformational leadership positively influences service quality assurance through a mediating role of an organization's culture. They found that transformational leaders can shape an organizational culture that emphasizes high-quality service delivery, ensuring the implementation and maintenance of service quality standards (Anastasiadou and Anastasiadis, 2019; Hambali and Idris, 2020; Lee *et al.*, 2011).

Additionally, transformational leaders can create a sense of shared purpose and commitment among employees, which can lead to improved service quality assurance. Transformational leaders may dissolve a customer-oriented culture which corresponds the organization's goals by provoking a discipline with trust, communication, and collaboration (Sagas *et al.*, 2007). This culture enables employees to deliver excellent customer service equally in hard and easy situations (Portela Maquieira *et al.*, 2020).

Transformational leadership as a Moderator

The moderating role that transformational leadership could be explained by the application of the social exchange theory. This theory argues over the concept that if employees have been treated well by a leader, then they tend to be highly satisfied with their job and allotment (Eisenberger *et al.*, 2002). This positive affective response can translate into improved service quality assurance, as employees are more likely to exhibit proactive behaviors and provide exceptional services to customers (Steinmann *et al.*, 2018).

Based on reinforcement theory, the awarding and appreciation characteristics of transformational leadership can create ability and capability in employees to provide good quality services through continuous improvements and developments. Transformational leaders can leverage positive reinforcement to support their leadership goals. By rewarding actions that align with the organization's vision, they reinforce desired behaviors, helping to sustain the motivation and commitment that transformational leadership aims to cultivate. While reinforcement can guide behavior, transformational leadership emphasizes empowering employees and giving them autonomy. This empowerment is strengthened when leaders recognize and reward innovative ideas, initiative, and significant contributions to the organization's service quality. Hence, based on preceding context, the following statement can be hypothesized:

- H2: Transformational leadership significantly moderates the association between HR flexibility with service quality assurance in the banking sector of Pakistan.

Methodology

This cross-sectional research study employed convenience sampling technique in order to collect data from employees of the banking sector in Pakistan with a sample size of 398 employees. Moreover, total 550 questionnaires were distributed and out of total 550 questionnaires, data from 398 questionnaires were received from respondents. These questionnaires were floated physically. The analysis of the data is conducted using Smart PLS for testing both the conditional moderating effects of the moderator on the outcome variables as well as the mediation effects. For the purpose of data collection, the big banks, particularly the National Bank of Pakistan (NBP), in the entire Pakistan, are targeted due to financial and time constraints. From the branch of each bank, data is collected from one manager and one non-manager employee through pre-designed structured questionnaire. In this way this study planned to receive two responses from each branch to have better understanding of HR flexibility, SQA and transformational leadership at managerial and non-managerial levels.

Measures

Human Resources Flexibility is assessed by the Bhattacharya, , Gibson, and Doty (2005) 22-item scale, ranging from 1 (strongly disagree) to 7 (strongly agree), having a Cronbach Alpha value of 0.86 (Bhattacharya *et al.*, 2005).

Service Quality Assurance is measured through Parasuraman, Zeithaml and Berry, (1988) SERVQUAL 22-items. 7-point Likert scale ranging from "strongly disagree=1" to "strongly agree=7" to measure the 22 items having Cronbach Alpha is 0.89 (Parasuraman *et al.*, 1988).

Transformational leadership is measured through Carless, Wearing and Mann developed (2000) 7-item measures. 5-point Likert scale ranging from "Rarely or never" to "Very frequently, if not always" will be used having Cronbach Alpha is 0.90 (Carless *et al.*, 2000).

Results and Discussion

Data Analysis

In an effort to gather empirical data from employees within the Pakistani banking sector, a total of 550 questionnaires were disseminated through physical distribution, with 398 completed responses received, thereby achieving a response rate of approximately 75.8%.

Table 1. Demographics

Demographic Variable	Frequency	Percentage (%)
Age		
20-30	100	25.1
31-40	149	37.4
41-50	100	25.1
51 and above	49	12.3
Gender		
Male	219	55.0
Female	179	45.0
Education		
Intermediate	50	12.6

Bachelors	199	50.0
Masters	119	29.9
Doctorate	30	7.5
Experience in Banking Sector		
Less than 5 years	100	25.1
5-10 years	149	37.4
11-20 years	100	25.1
More than 20 years	49	12.3
Total	398	100

Source(s): Author-generated table from survey data

The sample population's demographic characteristics were analysed, and the outcomes are displayed in the aforementioned table. The study's sample comprised 398 individuals employed in the banking industry in Pakistan.

Diverse age distribution with a slight concentration in the 31-40 age range was observed, comprising 37.4% of the respondents. This is followed closely by individuals in the 20-30 and 41-50 age brackets, each representing 25.1% of the sample. Those aged 51 and above are the smallest group, making up 12.3% of the participants.

In terms of gender representation, the distribution is moderately male-dominant with men making up exactly 55% of the respondents, while women account for 45%. This spread might reflect the gender dynamics within the banking sector in the country.

Focusing on educational qualifications, exactly half of the respondents hold a Bachelor's degree. Additionally, 29.9% have earned a Master's degree, indicative of a workforce with robust educational backgrounds. Those who possess Intermediate education and Doctoral degrees accounted as 12.6% and 7.5% of the sample, accordingly.

Tenure of the employees in banking industry was shown different ratios as well. The employees who has spent 5-10 years were considered the largest segment with ratio of 37.4%. Those employees having less than 5 years tenure or amongst 11-20 years of tenure each constituted 25.1% of the population. Individuals with more than 20 years of experience in banking constitute 12.3% of the sample, indicating a wide range of experience levels within the sector. These demographic statistics provide an interesting snapshot of banking sector professionals in Pakistan, illustrating a workforce that is predominantly in its prime working years, gender-diverse, well-educated, and with a balanced distribution of industry experience.

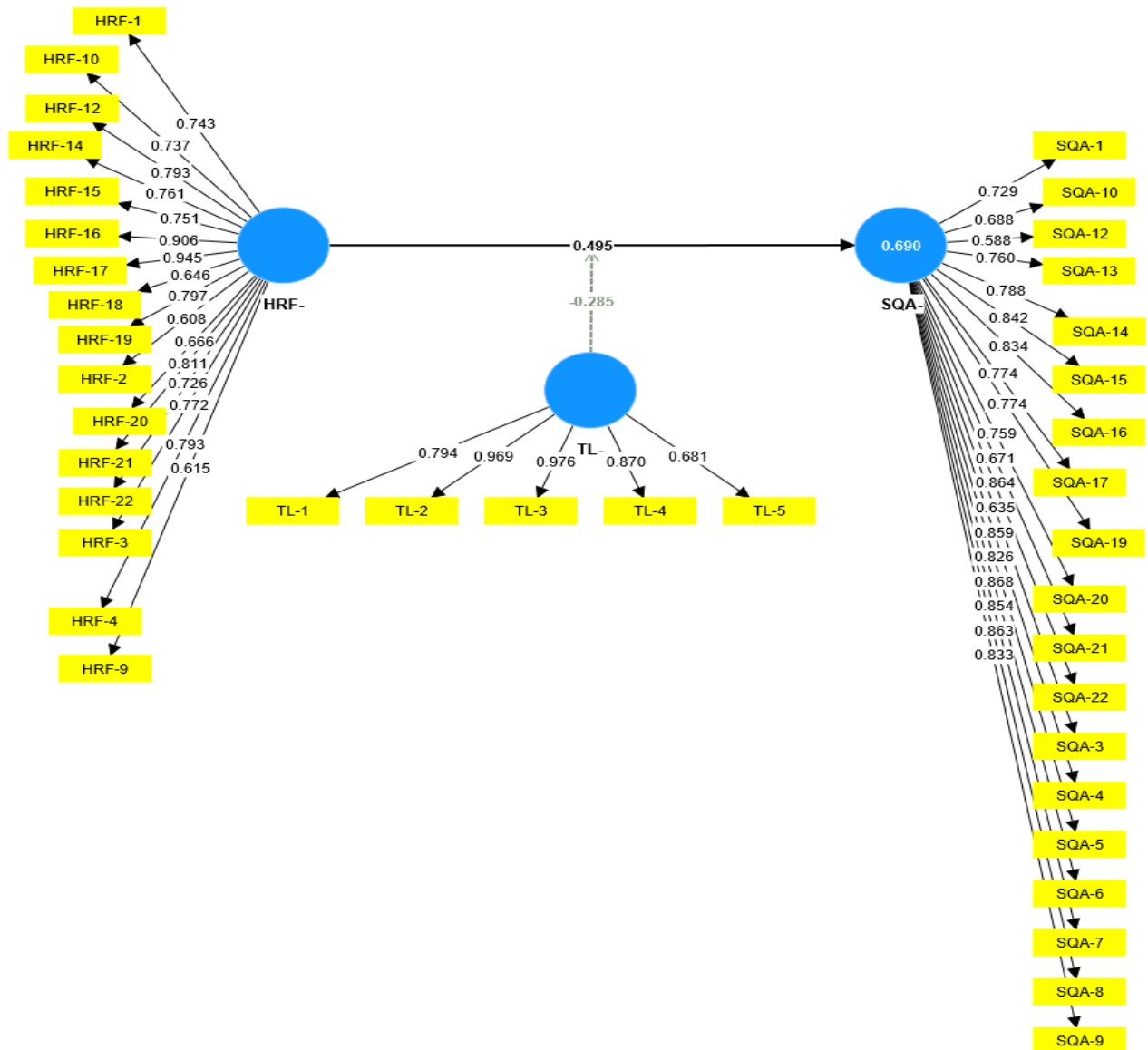
Measurement Model

The initial measurement model in this study consisted of a 22-item scale for Human Resource Flexibility (HRF), a 22-item scale for Service Quality Assurance (SQA), and a 7-item scale for Transformational Leadership (TL). To attain acceptable reliability and validity for these constructs, a rigorous item reduction process was employed, guided by the principle that items should exhibit factor loadings of 0.7 or higher to be retained(Hair *et al.*, 2020).

This process resulted in the elimination of nine items across the HRF and SQA scales. Specifically, the HRF scale was stripped of items HRF8, HRF5, HRF6, HRF7, HRF11, and HRF13, while the SQA scale saw the removal of items SQA2, SQA11, and SQA18. The TL scale, however,

remained intact as all its items met the factor loading threshold. This refinement led to a more robust measurement model, which in turn, facilitated a more detailed examination of the interrelationships among HRF, SQA, and TL within the context of Pakistan's banking sector.

Figure 1. Measurement model estimation (PLS algorithm)



Note(s): HRF: Human Resource Flexibility; TL: Transformational Leadership; SQA: Service Quality Assurance.

Source(s): Author-generated figure from survey data using SmartPLS4
artPLS4

Construct Validation

"To analyze the data, this study used the following measures of reliability and validity: Cronbach's alpha, CR, and AVE. Table 2 below shows the results of the reliability and validity tests of the constructs used in the current study including human resource flexibility, service quality assurance, and transformational leadership."

Table 2. Construct reliability and validity

	Cronbach alpha	Composite reliability (CR)	Average variance extracted (AVE)
HRF-	.952	.970	.577
SQA-	.964	.969	.614
TL-	.913	.952	.748

Source(s): Author-generated table from survey data

Note(s): HRF: Human Resource Flexibility; TL: Transformational Leadership; SQA: Service Quality Assurance.

According to Sarstedt and Cheah, Cronbach's alpha values above 0.7 are acceptable as they demonstrate that the items within each construct are measuring the same underlying concept. The results of the study reveal that all the constructs exceeded this threshold; HRF 0.952, SQA 0.964, and TL 0.913. These values demonstrate the high internal consistency."(Sarstedt and Cheah, 2019).

"Composite reliability is yet another measure of internal consistency. Values greater than 0.7 are considered to be adequate in terms of reliability. The findings of this paper show that all the constructs achieved good reliability(Wong, 2013). More specifically, HRF was 0.970, SQA was 0.969, and TL was 0.952.".(Hair Jr *et al.*, 2021).

"The AVE metric also demonstrates convergent validity. In general, an AVE value over 0.5 is acceptable. Therefore, in this study, all three constructs met the condition with the value of an AVE being HRF=0.577, SQA=0.614, and TL=0.748. Therefore, the constructs used in this study all proved to be reliable and valid, which is sufficient for the next analysis (Aburumman *et al.*, 2023).

Discriminant validation

Fornell-Larcker criterion, as explained by Ringle, and Sarstedt, (2016) verifies construct validity if it shows the construct to share more variance with its indicators than with any other construct in the model; i.e., the square root of the AVE is higher than the construct's highest correlation with any other constructs (Ringle and Sarstedt, 2016). All the constructs showed the higher value than their highest correlation with another construct; it exhibited high discriminant construct validity as seen in this study" (Hamid *et al.*, 2017).

Table 3. Discriminant validity Fornell-Larcker criterion

	HRF-	SQA-	TL-
HRF	0.760		
SQA	0.632	0.784	
TL	0.301	0.603	0.865

Source(s): Author-generated table from survey data

Note(s): HRF: Human Resource Flexibility; TL: Transformational Leadership; SQA: Service Quality Assurance.

Table 4. Discriminant validity – Heterotrait-Monotrait Ratio (HTMT) matrix

HTMT Criteria	HRF	SQA	TL
HRF			
SQA	0.561		
TL	0.301	0.602	
TL x HRF	0.291	0.414	0.211

Source(s): Author-generated table from survey data

Note(s): HRF: Human Resource Flexibility; TL: Transformational Leadership; SQA: Service Quality Assurance.

"HTMT: This is a relatively new approach to measuring discriminant validity." (Ab Hamid *et al.*, 2017). "Furthermore, researchers have recommended that HTMT values of less than 0.85 reveal sufficient discriminant validity. Consequently, since all of the HTMT values in this study were lower than 0.85, it is evidence demonstrating that the constructs have discriminant validity. Therefore, there is high assurance that the constructs utilized were different, and the measurement mode is strengthened (Henseler *et al.*, 2015)

Model Fitness

"Model-appropriate indices are used to assess the extent to which the proposed model is congruent with the empirical data." (Henseler and Sarstedt, 2013). The table 5 provides a concise overview of the model fit summary for both the saturated and estimated models.

Table 5. Model Fitness summary

	Saturated model	Estimated model
SRMR	0.171	0.170
d_ ULS	23.844	23.743
d_ G	13.143	13.324
Chi-square	16545.648	16541.521
NFI	0.407	0.407
R Square	0.69	0.69

Source(s): Author-generated table from survey data

Note(s): SMR: Standardized Root Mean Square Residual; d_ ULS: Unweighted Least Squares Discrepancy; (d_ G): Geodesic Discrepancy

"The goodness of data fit despite being large has a metric to be utilized. The Standardized Root Mean Square Residual (SRMR) is indicated that it is smaller, the value achieved should be lower. This demonstrates that the observed correlation indicates a degree of correlation that is below the expected.

The first measure of the good fit is usually SRMR values are below 0.08. Compared to the cutoff point, the SRMR values for this investigation in both models were higher, apparently looking that there is still room to develop the model(Sarstedt and Cheah, 2019).

Discrepancy functions, namely the Unweighted Least Squares Discrepancy (d_ ULS) and Geodesic Discrepancy (d_ G), are utilized to evaluate model fit(Hair Jr *et al.*, 2017). There are no universally accepted threshold values for indices measuring the goodness of fit, although lower values typically indicate a better fit. The Chi-square test, which evaluates the dissimilarity between the observed and anticipated covariance matrices, suggests a good model fit when the Chi-square

value is not statistically significant (Roemer *et al.*, 2021). Nonetheless, it is worth noting that the efficacy of this test is contingent upon the size of the sample, as larger pieces may result in the dismissal of models that otherwise fit well.

The Normal Fit Index is a statistical measure that assesses the goodness of fit of a proposed model to a null model (Wong, 2013). As per findings from Becker *et al.* 2018, adequate fit was measured with a value of 0.90 or higher. This study found an NFI value of 0.407 for both models developed and, thus, potentially capable to improve the fit of the model (Becker *et al.*, 2018).

"The coefficient of determination, also known as the R-squared value, is the percentage of the variance in the dependent variable that is explainable by the independent variables. (Lowry and Gaskin, 2014). Both models in the present study have the R-squared value at 0.69, which means 69% of the variance in SQA can be explained by HRF and TL.

SEM Analysis

H1: HR flexibility (HRF) significantly associates with Service quality assurance (SQA) within Pakistan's banking sector.

Table 6. Direct Relationship

Total effects	Beta	Standard deviation (STD.DEV)	T stats	P-values
H1: HRF -> SQA	0.499	0.041	12.031	0.000

Source(s): Author-generated table from survey data

Structural Equation Modeling analysis enable a full comprehension of the connections between HRF, TL, and SQA in a Pakistani banking setting. The first hypothesis was evidenced: the T statistic is equal to 12.031, and the p-value is 0.000. Thus, there is a strong positive correlation. These results coincide with the study by Ahmed and siddiqui, who argued that the HR practice of flexibility was particularly important for the service delivered. siddiqui (Ahmed and Siddiqui, 2020).

H2: Transformational leadership (TL) significantly moderates the association of HR flexibility (HRF) with Service quality assurance (SQA) within Pakistan's banking sector.

Table 7. Moderation Analysis Results using Hayes Process Model

Model	Predictor	Beta	Standard Error	T-Stats	P-Values
Model 1	HRF	0.499	0.041	12.031	0.000
Model 2	HRF	0.381	0.042	9.071	0.000
	TL	0.197	0.013	15.154	0.000
	HRF x TL	0.522	0.014	20.444	0.000

Source(s): Author-generated table from survey data

According to second hypothesis, the results of the moderation analysis through the Hayes Process Model have been shown above, and they indicate how transformational leadership moderates the relationship between human resource flexibility and service quality assurance in the Pakistan banking sector. This analysis also shows whether the transformational leadership acts as a full or partial moderator in the relationship."

Model 1 findings indicate that HRF has a significant direct positive effect on SQA, with a beta coefficient of 0.499 ($p < 0.001$). This implies that higher levels of HRF are associated with increased SQA, independent of TL.

In Model 2, which introduces TL as a moderator, both HRF and TL exhibit significant positive effects on SQA. HRF maintains its positive relationship with SQA ($\beta = 0.381$, $p < 0.001$), while TL also demonstrates a significant positive influence on SQA ($\beta = 0.197$, $p < 0.001$). These results indicate that both HRF and TL individually contribute to higher SQA within the banking sector.

In Model 2, the interaction term HRF $\times$ TL is statistically significant ($\beta = 0.522$, $p < 0.001$), indicating that TL acts as a partial moderator in the relationship between HRF and SQA. The positive coefficient demonstrates that TL strengthens the positive impact of HRF on SQA, suggesting an enhancement effect. However, as the moderation effect is partial, TL does not completely transform the association between HRF and SQA. Instead, TL magnifies or amplifies the relationship, implying that higher levels of TL enhance the positive impact of HRF on SQA within the banking sector.

In summary, the analysis reveals that TL acts as a moderator in the relationship between HRF and SQA within Pakistan's banking sector. Moreover, TL has a positive moderating effect of the influence of HRF on SQA, which 'underpins the vital perspective of transformational leadership to augment the link in SQA'. It is similar to the research of Fu *et al.* Indeed, authors argue that due to the developmental factor, significantly influences HRF and, therefore, SQA (Fu *et al.*, 2022)

Managerial Implications/limitations

Based on the findings and the discussion, this study now presents a series of managerial implications that result from the study of the moderating role played by transformational leadership on the relationship between human resource flexibility and service quality assurance in the banking industry in Pakistan. 1).this study indicates that managers and HR leaders should pursue actions that would enable a flexible workforce, continuity of learning, and dispersion of skills across the team to meet customers' expectations actively. 2). Based on the already proven moderating effect of transformational leadership in the link between HR flexibility and service quality assurance, it is recommended that organizations invest in leadership development initiatives. Such initiatives should target the critical factors associated with transformational leadership, such as inspiration, attention to employee growth, and support of innovation. 3). However, while the study offers useful implications from the year-long survey from the banking industry in Pakistan, it may be risky for the managers in other regions or sectors to generalize the findings. They rather should obtain targeted feedbacks to gain more practical implications for their context. 4). This study provides valuable insights based on the banking industry in Pakistan, managers in other regions or sectors should be cautious about directly applying these findings. Instead, they are encouraged to conduct similar studies tailored to their specific contexts to derive more relevant implications. 5). although this study established that transformational leadership has an important moderating influence, but other leadership styles should still not be disregarded. Various facets of leadership can help increase the effectiveness of HR flexibility on the assurance of service quality and respond to the specific needs of the organization and its employees. 6). Managers should consider other possible mediating and moderating variables beyond transformational leadership. Organizational support, job satisfaction, and similar factors might also affect the relationship between HR and service quality, influencing desired outcomes. Being

informed and aware of these connections can improve decision-making and help create policies and activities that benefit outcomes."

Conclusions and Recommendations

To sum up, this research analysis offered strong evidence that HR flexibility and transformational leadership are instrumental in strengthening service quality assurance within Pakistan's banking sector. The analysis contributes to the current literature by offering empirical evidence from a relatively under-explored field. By integrating HR flexibility, transformational leadership, and service quality assurance, this analysis broadens current knowledge of the existing factors that drive the success and efficiency of organizations, particularly those involved in the service provision industry. Future research could investigate the specific ways that transformational leadership enhances the impact of HR flexibility on service quality assurance. It may also be beneficial to explore the moderating roles of other types of leadership and organization-based factors aiding the complex interaction between HR practices and outcomes of service quality.

Practically, organizations can use the insights from this study to develop targeted HR strategies that promote flexibility and improve service quality assurance. Cultivating transformational leadership within organizations can create a supportive environment that motivates employees to embrace change, acquire new skills, and adopt customer-centric approaches. These initiatives can lead to enhanced service quality and greater customer satisfaction, thereby driving organizational success and maintaining a competitive edge in the rapidly evolving business landscape. This study has also traced the synergistic effect of HR flexibility and transformational leadership. Transformational leadership enhances the effectiveness of HR flexibility by ensuring that employees are motivated and aligned with the organization's strategic objectives of assured service quality. Together, HR flexibility and transformational leadership allow banks to adapt to market changes while maintaining or improving service quality, providing a competitive edge.

Despite the significant insights provided in the study, there are several limitations that should be considered when interpreting the results: The sample size of 398 bank employees, though relatively large, may not fully represent the banking sector in Pakistan. It is also worth mentioning that the great majority of respondents were from the National Bank of Pakistan, which means that all findings should not be explicitly generalized and applied to other banking institutions or regions. The second essential limitation to be discussed is the solely quantitative nature of the gathered data. Even though the questionnaire was designed to measure HR flexibility, transformational leadership, and service quality assurance using established scales, it is still unclear how well those questionnaires cover the concepts in their entire breadth. As one of those, transformational leadership includes many aspects that cannot be measured with a 7-item scale. Additionally, the study only considered transformational leadership as a moderating variable; in the same vein, other potential moderating and/or mediating variables such as organizational support and employees' overall job satisfaction could be considered as essential variables.

Nevertheless, despite all limitations, the study provides valuable insights into the roles of HR flexibility and transformational leadership in improving service quality assurance across the banking sector.

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