The Influence of Servant Leadership on Employee Engagement via Self-Efficacy Mediation: Evidence from the Pakistani Banking Sector

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Abstract

This study aims to explore how servant leadership (SL) influences employee engagement (EE) through the mediating influence of self-efficacy (SE) among banking personnel in Pakistan. Prior research indicates that servant leadership fosters greater self-efficacy, which consequently enhances engagement levels. Nonetheless, the direct and mediated relationships between servant leadership and employee engagement remain insufficiently examined. Therefore, this research seeks to assess the effect of servant leadership on engagement among Pakistani bank staff, emphasizing the mediating contribution of self-efficacy. Data were gathered from both private and public banks through a multistage sampling approach. The analysis, performed with SmartPLS, demonstrated that servant leadership positively affects employee engagement. Moreover, self-efficacy plays a significant and positive mediating role in this link, consistent with the conservation of resources theory. Consequently, bank leaders are encouraged to adopt servant leadership behaviors to strengthen employees' work involvement and commitment.

Keywords: Servant leadership, Employee engagement, Self-efficacy, The banking industry

Introduction

Employee engagement has rapidly become a central topic of inquiry for scholars and practitioners alike. Over the past decade, interest from managers, consultants, and researchers has surged. Evidence shows that low engagement is a widespread issue across the globe [1, 2]. According to Gallup's State of the Global Workplace report, nearly 85% of workers worldwide are either disengaged or actively disengaged [3]. Similarly, the 2017 Trends in Global Employee Engagement Survey notes that only 25% of employees are highly engaged, while 37% remain disengaged [4]. Considering that engagement is often viewed as a crucial element of organizational success and competitive strength, this finding is unsurprising [5, 6]. Human resources are the most vital assets of any organization, as individuals play a decisive role in achieving strategic objectives when effectively managed. Therefore, firms continuously strive to engage, educate, and motivate their workforce to build capabilities essential for success in today's knowledge-driven economy [7-9].

In comparison to other industries, the banking sector stands as a key driver of national economic stability and progress [10]. The overall strength of this sector depends largely on employee performance. Employee engagement—which combines aspects of motivation and well-being [11]—is beneficial not only for individual employees but also for organizational performance [12, 13]. Engaged workers are passionate about their roles and often motivate their peers [14]. Consequently, improving engagement has become a top priority for businesses globally, including those in banking [15]. Although numerous studies have examined the antecedents of engagement, the issue of low engagement persists worldwide [1]. Hence, developing

a robust theoretical and practical understanding of the factors and mechanisms that boost employee engagement remains essential [16-18].

Many empirical studies indicate that leadership characterized by positivity and support inspires employees to stay actively involved in their work [19]. When workers are genuinely engaged, they devote their full energy and commitment toward achieving organizational goals, which ultimately leads to superior organizational performance [20-22]. Research has also shown that employees display stronger engagement when supervisors recognize and fulfill their needs and interests [23]. Building on this notion, it can be proposed that people-centered leadership—such as servant leadership [24]—offers followers emotional and psychological resources that enhance their well-being and sense of safety [25]. Thus, examining the contribution of servant leadership toward improved organizational effectiveness through engagement is a logical step. Supporting this argument, Latham *et al.* [26] found that servant leaders' tendency to empower and motivate followers promotes their participation in job-related decisions. This participatory culture allows for knowledge sharing, mutual learning, and the creation of innovative approaches to job performance. These collaborative dynamics strengthen employees' belief in their own competence, i.e., self-efficacy. Moreover, the empowering aspects of servant leadership help direct employees' skills and expertise productively, further reinforcing their confidence in their abilities [27].In line with these views, Bakker and Demerouti [28] proposed that engagement at work thrives when both job-related resources (e.g., feedback, managerial support, autonomy, and ownership) and personal resources (e.g., self-efficacy, optimism, and resilience) are available—resources that servant leaders often provide. Based on this perspective, the present research emphasizes servant leadership and self-efficacy as two vital factors that elevate engagement among banking employees.

In addition, past research has demonstrated that leadership styles such as transformational leadership [29] are instrumental in driving employee engagement, yet investigations into the role of servant leadership remain relatively scarce. Scholars have also encouraged deeper exploration into underlying mechanisms that clarify how leaders influence followers [30, 31]. Notably, self-efficacy has been identified both as a product of servant leadership and a predictor of employee engagement [32, 33], though few studies have positioned it as a mediating variable between these two constructs [34]. This lack of comprehensive examination of antecedents and mediators of engagement demonstrates a significant gap in the literature. Hence, the present study aims to fill this void by showing—particularly within the banking sector—that employees led by servant leaders tend to demonstrate higher engagement levels through the indirect influence of self-efficacy, reinforcing servant leadership as an effective and relevant model for today's business environment.

Research Questions

Grounded in the above rationale, the literature review was guided by the following central questions:
1. What is the nature of the relationship between Servant Leadership and Employee Engagement among workers in Pakistan's banking industry?
2. Does Self-Efficacy function as a mediator in the link between Servant Leadership and Employee Engagement?
To explore these questions, an extensive review of prior studies addressing servant leadership, self-efficacy, and employee engagement was conducted.

Literature Review

Servant leadership

Traditional leadership theories often emphasize the achievement of organizational goals as the main priority of leadership [35]. Sustaining long-term organizational success requires maintaining competitive advantage, which depends heavily on leaders who can foster employees' motivation, loyalty, and high performance [36]. Within this framework, servant leadership has emerged as a powerful approach that promotes desirable employee outcomes by focusing primarily on serving followers. Although the concept has historical roots, it was Greenleaf [24] who formalized it into a distinct leadership theory. According to Greenleaf [37], followers willingly choose to support servant leaders because of their compassionate and nurturing nature. This voluntary allegiance encourages a service-oriented culture within organizations. Such commitment enhances leaders' influence, motivating followers to align with organizational goals while simultaneously facilitating their personal and professional growth.

Despite decades of theoretical and empirical exploration [38, 39], servant leadership has never been deemed obsolete or redundant in comparison to other leadership models. In fact, it stands apart from major frameworks such as transactional leadership, transformational leadership, and leader–member exchange (LMX) [40]. Empirical investigations further support this distinction. Liden *et al.* [41] found that although servant leadership, transformational leadership, and LMX share minor correlations, they are distinct constructs. Their findings confirmed that servant leadership uniquely explains outcomes like community-oriented citizenship, organizational commitment, and task performance. Similarly, Schaubroeck *et al.* [42] discovered that servant leadership accounts for 10% greater variance in team performance than transformational leadership.

Thus, it can be concluded that adopting servant leadership practices, particularly in the banking industry, can produce stronger employee commitment and engagement compared to other leadership styles [43-45].

Dimensions of servant leadership

Scholars have identified a range of leader and follower traits that align closely with the philosophy of servant leadership [38, 46]. In particular, Van Dierendonck [35], through a review of 14 studies on servant leadership, analyzed the core dimensions of this leadership model using multiple measurement frameworks. His review produced a comprehensive conceptual model of servant leadership, identified potential precursors, and suggested new pathways for research advancement. Similarly, Liden *et al.* [41], after conducting an extensive review, a pilot study, and confirmatory factor analysis, developed a validated seven-factor, 28-item instrument that strengthened the conceptual understanding of servant leadership. The seven dimensions they proposed include: ethical behavior, empowerment, prioritizing followers' needs, community value creation, assisting followers' development and success, conceptual skills, and emotional healing.

Subsequent work by Liden *et al.* [38] elaborated on these components, describing "emotional healing" as a leader's capacity to recognize and address followers' personal difficulties, while "creating value for the community" was defined as fostering and supporting employees' involvement in community-based volunteer activities. Moreover, the "ethical behavior" dimension discussed by Liden *et al.* [41] aligns with Greenleaf's [47] notion of a servant leader's intrinsic desire to serve others selflessly for their growth and welfare. Given the empirical strength of Liden *et al.*'s [41] framework, the current study adopted their seven-dimensional model as the foundation for examining the influence of servant leadership on self-efficacy and engagement among banking employees. A summary of these dimensions is provided in **Table 1**.

Table 1. Servant Leadership Dimensions [41]

Construct	Dimensions	Description
Servant Leadership	Emotional healing	Exhibiting understanding and sensitivity to the feelings of others. Leaders addressing emotional requirements of employees need to show empathy and active listening skills.
	Empowering	Providing guidance and resources to subordinates, helping them navigate challenges, determine priorities, and perform tasks effectively.
	Helping followers grow and succeed	Showing authentic concern for employees' career development and taking active interest in their progress and skill enhancement.
	Behaving ethically	Interacting with others in a manner that is transparent, fair, and morally upright.
	Putting followers first	Prioritizing the needs of subordinates, including allocating time and support to assist them in completing their responsibilities successfully.
	Creating value for the community	Expressing a sincere and deliberate intention to contribute positively to the wider community.
	Conceptual skills	Building a thorough understanding of organizational operations and tasks to effectively guide and support employees, especially direct reports.

Self-Efficacy

Self-efficacy refers to an individual's internal belief in their capability to perform specific tasks effectively, drawing on their personal skills and competence [48]. Theoretical models such as expectancy theory highlight self-efficacy as a central element of motivation, suggesting that confidence in one's ability drives the connection between effort and successful performance [49]. When leaders grant employees greater autonomy, authority, and control over their work, employees' confidence in their capacity to achieve positive outcomes naturally increases [50]. Consequently, leaders can enhance self-efficacy by providing consistent encouragement, feedback, coaching, and empowerment.

Bandura [51] identified four primary mechanisms for building self-efficacy: (1) mastery experiences derived from successful task performance, (2) vicarious learning through observation and modeling, (3) verbal persuasion via positive reinforcement and social feedback, and (4) emotional regulation through the management of stress and physiological states. Strengthened self-efficacy beliefs, acquired through these channels, enhance individuals' motivation, emotional control, cognition, and decision-making skills [48]. People with strong self-efficacy are more confident in tackling challenges and tend to seek innovative ways to handle complex problems. Conversely, managers with low self-efficacy often lack conviction and struggle to manage operations effectively [52]. Furthermore, individuals with high self-efficacy tend to utilize available resources more efficiently and handle demanding tasks more productively. Studies also reveal that such individuals outperform those with lower self-efficacy in problem-solving situations [53]. Thus, based on theoretical and empirical insights, self-efficacy can be viewed as a vital personal asset that significantly contributes to enhancing employee engagement.

Employee engagement

Employee engagement describes a condition in which an individual demonstrates deep commitment and concern toward their job, organization, and its stakeholders [25, 54]. Such engagement emerges when employees experience a sense of ownership and show genuine enthusiasm for their work. When workers enjoy what they do and have clear job expectations, they display

stronger performance and dedication. Since Kahn's [25] introduction of the concept, employee engagement has gained significant academic and managerial attention, especially in recent years.

Modern organizations increasingly aim to cultivate both the physical and psychological engagement of their workforce, recognizing that committed employees behave like internal entrepreneurs who drive organizational success. Engagement is often seen as a mutual exchange between the leader and the employee. To promote this state, leaders must build a climate of trust and transparency, where employees feel empowered to communicate openly about expectations, skills, and performance goals.

Nevertheless, ensuring that employees remain genuinely engaged has proven difficult for many organizations, often hindering their overall success. To overcome this, human resource professionals consistently devise approaches that stimulate employees to invest more effort in their work, demonstrate their value as core contributors, and enhance their overall performance. According to Luthans and Peterson [55], engagement plays a vital role in determining how employee attitudes and actions—considered "soft" indicators—translate into performance outcomes. Their research revealed that engaged workers generate favorable organizational results such as higher productivity, greater retention, and increased profitability. Similarly, Harter *et al.* [23] identified engagement as a significant predictor of essential outcomes, including customer satisfaction, workplace safety, profitability, sales performance, and turnover. These results lend support to Kahn's [25] notion that employees who are psychologically committed outperform those who lack such involvement.

Employees who are highly engaged thus represent a valuable organizational resource, directly contributing to growth and sustainability [56]. Importantly, job resources serve as a foundation for engagement. Hakanen *et al.* [57] demonstrated that a lack of elements such as empowerment, autonomy, flexibility, task variety, job security, and safe working conditions can lead to fatigue, detachment, and ultimately disengagement. Therefore, it is critical that firms recognize how sufficient resources—particularly supportive leadership and self-efficacy—help sustain engagement and prevent burnout.

Theoretical Framework and Hypothesis Development

This study is grounded in the Conservation of Resources (COR) theory, which forms the basis for examining four proposed relationships:
(1) Servant leadership and employee engagement,
(2) Servant leadership and self-efficacy,
(3) Self-efficacy and employee engagement, and
(4) The mediating role of self-efficacy between servant leadership and employee engagement.
COR theory posits that individuals strive to obtain, preserve, and expand valued resources to minimize stress and enhance well-being [58]. From this perspective, supportive leadership represents an internal resource that strengthens self-efficacy by clarifying tasks and offering socio-emotional assistance [59]. Within this context, servant leaders can be seen as a crucial source of organizational capital due to their emphasis on followers' personal development, which in turn enables them to cultivate new abilities through active engagement in their work [35].

Moreover, servant leaders promote follower success by enriching their knowledge base and enhancing their professional competencies, thereby strengthening employees' confidence in their own capabilities [60]. Following COR theory [61], the presence of both organizational (e.g., servant leadership) and psychological (e.g., self-efficacy) resources creates a supportive resource pool that influences how employees interpret and manage job demands. Self-efficacy, owing to its motivational influence, is widely recognized as an essential antecedent of engagement [62]. Consequently, scholars have encouraged more research into the mechanisms that explain how leadership generates positive work outcomes [63, 64]. Responding to this gap, the present research considers self-efficacy as a mediating construct in the servant leadership–engagement link. Guided by this theoretical rationale, the study's conceptual framework and hypotheses were developed and tested accordingly.

Servant leadership and employee engagement

Scholars have consistently emphasized the pivotal role of leadership in fostering employee engagement [65]. However, most prior studies have concentrated on other leadership paradigms such as transformational, authentic, or spiritual leadership [60, 66-68]. Although servant leadership overlaps conceptually with these models [69-73], it is distinct in offering a more people-centered and integrative philosophy that encapsulates multiple leadership elements, thereby cultivating engagement more comprehensively.

Empirical findings reveal that servant leaders prioritize their followers' learning and creative growth, encouraging them to develop innovative approaches and apply their skills effectively [60]. Employees who receive such encouragement tend to devote more effort to productive and constructive work behaviors [57]. Additionally, engaged employees conserve and maximize available resources, allowing them to function efficiently while requiring fewer new inputs. Accordingly, employees working under servant leaders are likely to demonstrate higher engagement levels. Despite this theoretical and

empirical significance, the direct association between servant leadership and employee engagement has not been extensively examined (e.g., Alafeshat & Aboud [74]; Carter & Baghurst [75]; Kaur [76]).

Hypothesis 1: *There is a positive association between servant leadership and employee engagement.*

Servant leadership and self-efficacy

The Conservation of Resources (COR) theory [58] views human motivation as a process of acquiring and protecting both internal and external resources. Internal resources, such as confidence and vitality, provide personal strength, while external ones—like career stability, psychological ownership, and supportive leadership—offer contextual reinforcement. When individuals face demanding situations, they attempt to safeguard these assets to prevent depletion. In doing so, they behave in ways that help sustain what they find valuable, creating networks of mutually reinforcing resources known as "resource caravans" [77].

Within this framework, self-efficacy represents an internal psychological asset, whereas servant leadership functions as an external supportive resource. Employees who perceive their leaders as empowering and encouraging tend to conserve these benefits by remaining engaged and performing well within that environment. Servant leaders provide role modeling and constructive coaching—forms of learning that build followers' confidence in their own competence and ability to achieve goals. This vicarious learning process allows employees to internalize effective behaviors through observation, direction, and feedback from their leaders.

Servant leadership stands out among leadership models because it centers on developing followers rather than pursuing personal or organizational gain [78]. Such leaders emphasize skill building, personal growth, and the alignment of work with ethical and social responsibility [79, 80]. Consequently, servant leadership contributes to outcomes such as job satisfaction, immersion, and self-efficacy [44, 81, 82]. When employees are guided by leaders who value their progress, their confidence and capability are strengthened. Based on this logic and the COR theory, managers who adopt servant leadership behaviors are likely to enhance their employees' perceived competence and belief in their own abilities [83, 84].

Hypothesis 2: *Servant leadership positively influences employees' self-efficacy.*

Self-efficacy and employee engagement

According to Bakker and Demerouti [85], employee engagement is primarily fostered by job resources—such as autonomy, supervisor feedback, and ownership—and personal resources—such as resilience, optimism, and self-efficacy. Personal resources refer to an individual's belief in their capacity to handle complex work situations and shape their work environment [86]. Excessive job demands, including long hours and heavy workloads, tend to erode engagement by draining these internal reserves.

In recent years, researchers using the job demands–resources (JD-R) framework have emphasized the value of personal psychological strengths in sustaining engagement [87]. However, the specific role of self-efficacy has often been underestimated. Understanding how belief in one's competence contributes to engagement helps explain why individuals differ in energy, focus, and motivation. At the personal level, self-efficacy is a crucial determinant of well-being and engagement [88, 89]. Building on this evidence, the present research identifies self-efficacy as a personal resource closely tied to engagement.

Hypothesis 3: *Self-efficacy is positively related to employee engagement.*

The mediating role of self-efficacy in the relationship between servant leadership and employee engagement

Leadership has long been recognized as an important factor shaping employees' confidence in their capabilities [90-92]. Yet, limited attention has been paid to how servant leadership specifically affects self-efficacy within organizational settings—particularly in the banking industry. Likewise, research on how servant leadership and self-efficacy together predict engagement remains scarce, despite theoretical backing from the COR framework. To address this gap, the current study proposes that self-efficacy mediates the influence of servant leadership on engagement [34, 38]. To the best of the authors' knowledge, this represents one of the earliest attempts to empirically examine this mediating relationship in Pakistan's banking context.

Servant leaders empower their followers, encourage growth, provide ethical direction, and create enabling work conditions [93]. Such behaviors enhance employees' confidence in their abilities, which translates into higher enthusiasm and commitment to their roles. Prior evidence suggests that self-efficacy can serve as an intermediary linking leadership to proactive work behaviors, including organizational citizenship [60]. Employees who feel more competent exert greater effort and are consequently more engaged [94, 95].

Therefore, it is reasonable to propose that self-efficacy acts as a connecting mechanism through which servant leadership enhances employee engagement.

Hypothesis 4: *Self-efficacy mediates the positive association between servant leadership and employee engagement.*

Methodology

Sampling and data collection

Given the wide variety, number, and international reach of banks operating in Pakistan, data collection through a single sampling method was impractical. Therefore, this research utilized a multi-method sampling approach, combining cluster sampling (a probability-based technique) with purposive sampling (a non-probability method). Initially, cluster sampling was applied to divide Pakistan into four main geographical clusters—Sindh, Punjab, Khyber Pakhtunkhwa (KPK), and Balochistan. Among these, Sindh province was selected because it contributes the largest portion to Pakistan's total national revenue.

Following the identification of the cluster, purposive sampling was employed to gather data from both public and private sector bank employees operating within Sindh. The inclusion criteria for the respondents were defined as follows:

1. Employees working in the top five banks by annual revenue (i.e., MCB, NBP, UBL, ABL, and HBL); and
2. Employees with a minimum of one year of experience under the same supervisor in their current organization.
3. The one-year criterion was adopted because prior studies in the banking context have established that a 12-month duration is sufficient for subordinates to evaluate their supervisor's leadership behavior [96].

The sample size was determined using the Krejcie and Morgan [97] sample size table. For a population exceeding 100,000 employees, the table suggests that a sample of 384 respondents is adequate to achieve a 95% confidence level. To account for non-responses, a total of 1,500 structured questionnaires were personally distributed to various branches of the five selected banks. Branch managers were requested to assist participants if they faced any difficulties completing the survey. Once filled, managers notified the researcher to collect them.

To enhance the participation rate, the personal drop-off and pick-up method was used, which is recognized as effective for banking institutions. Out of 1,500 distributed questionnaires, 427 were returned, resulting in a 28.5% response rate, which aligns with the typical response range (20–25%) observed in Pakistan's banking sector. After data screening, 26 responses were discarded because they were incomplete or did not meet the minimum experience requirement. Consequently, the final usable sample size consisted of 401 valid questionnaires.

Measures

The constructs examined in this study—servant leadership, self-efficacy, and employee engagement—were measured using established scales from prior research. Participants evaluated each statement using a five-point Likert scale, where 1 = strongly disagree and 5 = strongly agree.

Servant leadership

Servant leadership was assessed using the 28-item scale developed by Liden *et al.* [41], designed to capture employees' perceptions of their managers' servant-oriented behaviors. Seven subdimensions were measured, each demonstrating high internal reliability: emotional healing ($\alpha = 0.89$), conceptual skills ($\alpha = 0.86$), creating community value ($\alpha = 0.89$), helping subordinates grow and succeed ($\alpha = 0.90$), empowerment ($\alpha = 0.90$), putting subordinates first ($\alpha = 0.91$), and ethical behavior ($\alpha = 0.90$).

Self-Efficacy

Self-efficacy was evaluated using an eight-item measure developed by Chen *et al.* [98] A sample statement includes: "I believe I can succeed at most any endeavor to which I set my mind." The Cronbach's alpha reliability value for this scale was 0.86, indicating strong internal consistency.

Employee engagement

Employee engagement was gauged using the 17-item Utrecht Work Engagement Scale (UWES) adopted from Schaufeli *et al.* [99] Example statements include: "At my job, I feel strong and vigorous," "My job inspires me," and "I get carried away when I am working." The scale demonstrated acceptable internal reliability, with a Cronbach's alpha coefficient of 0.78.

Data Analysis

Demographic and descriptive analysis

The demographic evaluation revealed that the majority of participants were male (75%), and exactly half were married (50%). Age-wise, most respondents were in the 25–34 years bracket (49.6%), followed by the 35–45 years bracket (23.4%). Regarding educational background, a large proportion held a Master's degree (69.8%), and 68.3% had between one and five years of work experience. Moreover, 79% of the sample had been reporting to the same supervisor for one to five years, indicating sufficient exposure to evaluate leadership behaviors. Since most banks included in the study were private, 75% of

the respondents were employed in private banking institutions. Job positions were dominated by junior executives (Grade 3), representing 44%, who were at the early stages of their careers.

Descriptive statistics for the three variables were computed to capture respondents' overall perceptions in terms of means and standard deviations. A mean approaching 5 indicated strong agreement with the statements, while a mean closer to 1 reflected disagreement. Across all variables, results were consistent with expectations. **Table 2** summarizes these descriptive results.

Table 2. Descriptive Statistics

Variables	N	Mean	Std. Deviation
	Statistic	Statistic	Statistic
Servant Leadership	401	1.703	0.714
Self-efficacy	401	1.960	0.780
Employee Engagement	401	1.816	0.864

Measurement model evaluation

The study employed Partial Least Squares Structural Equation Modeling (PLS-SEM) to validate the proposed framework. First, the measurement model was examined to verify the reliability of constructs and the correlation among their items. **Table 3** indicates that Cronbach's alpha for all constructs exceeded 0.70, confirming internal consistency [100]. Additionally, composite reliability (CR) values were above 0.70, supporting construct reliability [101].

Convergent validity was assessed using average variance extracted (AVE), which measures the proportion of variance a construct shares with its indicators. Following Fornell and Larcker [102], AVE values above 0.50 denote adequate convergent validity. As presented in **Table 3**, all constructs satisfied this criterion.

Table 3. Measurement Model Results

Constructs	Cronbach's Alpha	Composite Reliability	Average Variance Extracted (AVE)
BE	0.829	0.898	0.745
CS	0.875	0.914	0.727
CVC	0.863	0.916	0.785
EH	0.846	0.907	0.765
EMP	0.863	0.916	0.785
HSGS	0.870	0.911	0.719
PSF	0.838	0.902	0.755
SE	0.883	0.907	0.551
EE	0.967	0.971	0.734

Note: BE = Behaving Ethically; CS = Conceptual Skills; CVC = Creating Value for Community; EH = Emotional Healing; EMP = Empowering; HSGS = Helping Subordinates Grow and Succeed; PSF = Putting Subordinates First; SE = Self-efficacy; EE = Employee Engagement.

To ensure discriminant validity, both the Fornell-Larcker criterion and the Heterotrait-Monotrait (HTMT) ratio were applied. **Table 4** demonstrates that the square roots of AVE were greater than the correlations with other constructs, confirming that the constructs were distinct. According to HTMT guidelines, values should range between −0.85 and 0.85 for adequate discriminant validity [103]. **Table 5** shows that all constructs were within this range, further validating their distinctiveness.

Table 4. Fornell-Larcker Criterion

	BE	CS	CVC	EE	EH	EMP	HSGS	PSF	SE
BE	0.863								
CS	0.811	0.853							
CVC	0.802	0.811	0.886						
EE	0.492	0.539	0.501	0.857					
EH	0.781	0.810	0.800	0.474	0.875				
EMP	0.829	0.830	0.815	0.480	0 0.808	0.886			
HSGS	0.819	0.809	0.813	0.515	0.793	0.837	0.848		
PSF	0.830	0.836	0.800	0.559	0.791	0.812	0.841	0.869	
SE	0.510	0.486	0.509	0.619	0.449	0.488	0.487	0.518	0.742

Table 5. HTMT Results

	EE	SE
SE	0.643	
SL	0.567	0.546

Structural model evaluation

Once construct validity and reliability were confirmed, the structural model was analyzed to test the direct hypotheses. Collinearity was assessed prior to hypothesis testing. As reported in **Table 6**, all VIF values were below 5, indicating the absence of multicollinearity issues [100].
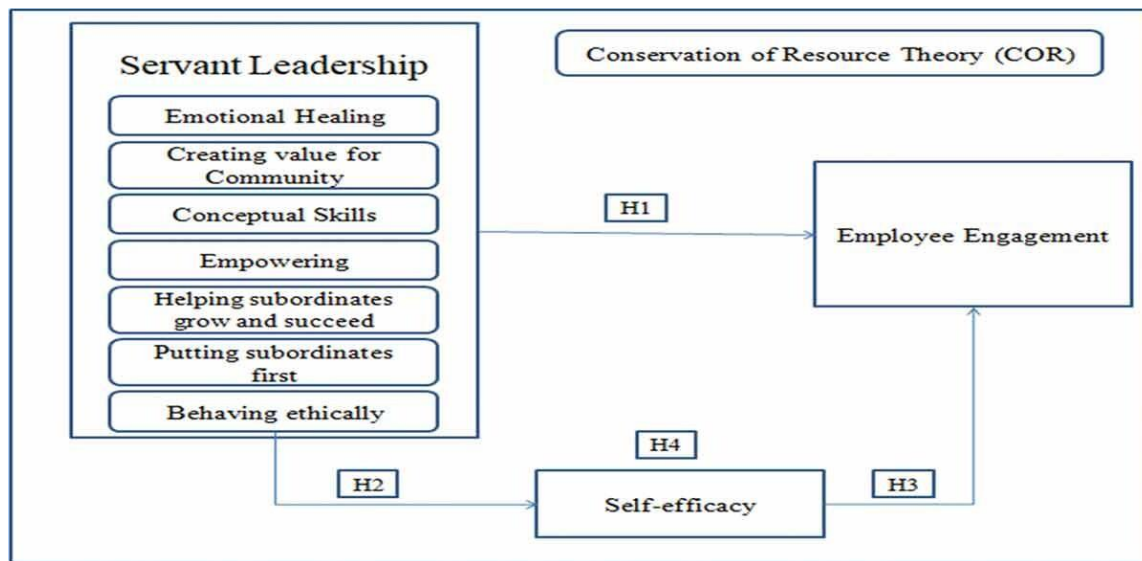
Figure 1 depicts the proposed research model

Table 6. Collinearity Assessment

Factors	Collinearity	
	SE	**EE**
SE		1.474
SL	1.00	1.474

Note: VIF < 5 indicates acceptable collinearity levels [100].

Bootstrapping in SmartPLS 3.0 was used to evaluate path significance. **Table 7** shows that all hypothesized relationships were statistically significant ($p < 0.05$, $t > 1.96$). Specifically:

- Servant leadership → employee engagement: $\beta = 0.364$, $p = 0.000$
- Servant leadership → self-efficacy: $\beta = 0.582$, $p = 0.000$
- Self-efficacy → employee engagement: $\beta = 0.407$, $p = 0.000$

Table 7. Direct Effects Hypothesis Testing

Structural Path	Path Coefficient	T-Statistic	P-value	Hypothesis Outcome
SE → EE	0.407	4.337	0.000**	Supported
SL → EE	0.364	4.072	0.000**	Supported
SL → SE	0.582	10.553	0.000**	Supported

Mediation analysis

The potential mediating role of self-efficacy between servant leadership and employee engagement was assessed using Preacher and Hayes' [104] bootstrapping method. The results, presented in **Table 8**, revealed a significant indirect effect ($\beta = 0.237$; $t = 3.658$; $p = 0.000$), confirming that self-efficacy effectively mediates the relationship. This indicates that servant leadership enhances employee engagement partly through its impact on self-efficacy, highlighting the importance of personal resources in the workplace.

Table 8. Mediation Analysis (Indirect Effect)

Path	Direct Effect	Indirect Effect	Total Effect	t-value	p-value	Remarks
SL -> SE -> EE	0.407	0.237	0.644	3.658	0.000	Supported

Discussion and Conclusion

This study investigated the influence of servant leadership on employee engagement, with self-efficacy as a mediating factor, focusing on employees of the five largest banks in Pakistan. While leadership's positive effect on employee engagement has been widely recognized, the specific contribution of servant leadership remains less explored compared to other leadership styles. Previous research has predominantly linked engagement to transformational, empowering, authentic, charismatic, and engaging leadership [69-73, 105]. Unlike these styles, servant leadership adopts a comprehensive, people-centric approach,

emphasizing employee growth, development, and well-being, which facilitates skill acquisition, improves engagement, and enhances overall performance. The findings indicate that servant leadership significantly enhances both employee engagement ($\beta = 0.364$; $p = 0.000$) and self-efficacy ($\beta = 0.582$; $p = 0.000$), confirming H1 and H2.

The results also align with prior studies highlighting leaders' roles in boosting employees' self-efficacy by offering clear guidance, support, and task clarity [59]. Servant leaders are distinguished by their focus on the personal growth of employees, often prioritizing subordinates' development over organizational or personal gains [10]. Through such leadership, employees gain opportunities to acquire new skills and competencies, promoting engagement with their work [35]. Employees reporting to servant leaders tend to develop higher self-efficacy due to empowerment, skill development, positive work environment, and ethical leadership [38, 93]. When employees perceive greater control over tasks, their confidence in their abilities strengthens, further enhancing self-efficacy. Thus, servant leadership serves as a precursor for self-efficacy by cultivating employees' internal resources, which they retain and apply in their roles [106, 107]. These findings extend the literature by validating the COR theory, showing that servant leadership fosters self-efficacy as a valuable personal resource.

Moreover, self-efficacy was shown to significantly influence employee engagement ($\beta = 0.407$; $p = 0.000$), supporting H3. According to COR theory, self-efficacy functions as a critical personal resource, mitigating stress, promoting goal-directed effort, and enhancing performance. Employees with higher self-efficacy are more likely to demonstrate enthusiasm, commitment, and proactive involvement in their tasks. This aligns with prior research reporting that employees with strong self-efficacy exhibit higher engagement [95, 108], confirming these relationships within the high-pressure environment of the banking sector.

Finally, the mediation analysis confirmed hypothesis H4, showing that self-efficacy partially mediates the relationship between servant leadership and employee engagement ($\beta = 0.237$; $p = 0.000$). This suggests that servant leadership indirectly fosters engagement by enhancing employees' self-efficacy. These results support previous findings that personal resources, particularly self-efficacy, mediate the link between positive leadership behaviors and engagement outcomes [34, 38, 108]. From a COR perspective, self-efficacy acts as a resource caravan, where gains obtained from servant leadership are transformed into greater effort and engagement at work. Consequently, this study contributes to the literature by demonstrating the mediating role of self-efficacy in translating servant leadership into employee engagement in the banking sector.

Theoretical and Practical Implications

This research is among the first to investigate how servant leadership among bank managers influences the self-efficacy (i.e., confidence in skills and capabilities) and work engagement of bank employees in Pakistan. By exploring self-efficacy as a mediator, this study highlights how employees' personal resources serve as a mechanism through which servant leadership fosters higher engagement. The findings address a gap in understanding the potential of servant leadership to resolve human resource challenges in organizational contexts. Drawing from the Conservation of Resources (COR) theory [58], when employees receive support and guidance from leaders, their personal resources, such as self-efficacy, are strengthened, which them are motivated to maintain. When employees perceive the risk of losing these valuable resources, they demonstrate greater commitment and effort toward their work, thereby increasing engagement. These results support the COR theory's premise that employees strive to avoid resource depletion and protect their well-being, a topic previously underexplored in COR literature [109, 110]. Overall, the study extends COR theory by showing that servant leadership acts as a generator of both job-related and personal resources, which promotes favorable work outcomes.

From a practical standpoint, the findings carry important implications for human resource management. First, the study revealed a low mean score of servant leadership, suggesting that banks should prioritize managerial training programs to cultivate servant leadership behaviors. Developing managers in this way can boost employees' self-confidence and engagement, mitigating disengagement and turnover. Current evidence indicates that leaders in some Pakistani banks may not sufficiently prioritize employees' well-being, which can reduce engagement and potentially lead to employee attrition. Second, the research highlights that servant leadership is crucial for employee retention, as engaged and confident employees represent both the organization's core and its interface with clients. Supporting this, Skarlicki and Latham [111] demonstrated that 133 managers trained in ethical and fair leadership practices achieved improved subordinate outcomes, suggesting that servant leadership can be developed through deliberate interventions. Therefore, embedding servant leadership within organizational practices is likely to enhance self-efficacy, employee engagement, and overall organizational performance.

Limitations and Future Directions

This study has three notable limitations. First, data were collected exclusively from employees, which may introduce response bias, particularly when assessing leadership behaviors [112]. Second, the study employed a cross-sectional research design, which constrains the ability to draw definitive causal conclusions. Future research could overcome this limitation by using longitudinal studies involving multiple data sources. Third, the framework only examined servant leadership as a predictor of

self-efficacy and engagement. Future studies could explore whether other leadership styles—such as empowering, authentic, or ethical leadership—affect employee engagement through self-efficacy. Additionally, future research might investigate other outcomes of servant leadership, including perceived career advancement, psychological contracts, and job satisfaction [113, 114]. Finally, employing qualitative research methods could provide deeper insights into the differential impact of servant leadership on engagement, offering a more nuanced understanding of the social exchange dynamics between employees and organizations.

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