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KEYWORDS	ABSTRACT
Strategic Innovation, Employee Competence, Leadership Support, Customer Loyalty	The study examined impact of strategic innovation, employee competence, and leadership support on customer loyalty in banking sector of Lahore, Pakistan. A quantitative survey was conducted with 300 customers from various commercial and retail banks across the city. Strategic innovation measured the banks' ability to introduce new products, digital services and process improvements; employee competence captured skills, knowledge, and professionalism and leadership support assessed managers' guidance, encouragement and decision-making support for employees. The customer loyalty was assessed over repurchase intentions, willingness to recommend and long-term commitment to the bank. The findings show that strategic innovation has the strongest positive effect on customer loyalty, followed by the competence and leadership support. This study provides actionable insights for banking managers showing that fostering innovation alongside competent employees & supportive leadership boosts long-term customer relationships. It contributes to literature by offering an empirically tested model of the drivers of customer loyalty in the banking sector of emerging urban markets.
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INTRODUCTION

The banking industry being a pillar of economic growth is very important in the development of financial inclusiveness, business expansion, and individual wealth management. In the developing urban markets like Lahore, Pakistan, banks are in highly competitive environment where customer demands are changing fast due to increasing technological developments, international banking standards & increased awareness of financial services. Today, customers expect efficient and reliable

business with the bank and personalized experiences, proactive marketing, and solutions. With the ever changing sector, sustaining customer loyalty in long term has become a strategic requirement as a demand of sustainable performance, profitability, and competitiveness on the market (Ebepu, Aniebonam, Waheed & Asamoah, 2024). The customer loyalty that involves frequent visitation, positive word of mouth and emotional attachment towards bank has always been associated with organizational success and survival. In this respect, the knowledge of the determinants of customer loyalty is important especially in cities such as Lahore where customer demographics are diverse and banking infrastructure keeps on growing, which provides both an opportunity and a challenge to service providers.

Although much has been done in exploring quality of services provided and customer satisfaction, little has been done in examining the joint impact of organizational capabilities, human resource competence and leadership practices in developing loyalty among banking customers particularly in emerging economies with dynamic market environments (Aripin, 2025). Strategic innovation, workforce competence, and leadership support are three crucial organizational aspects that have been regarded as more and more significant driving force of competitive advantage and customer-focused results. Strategic innovation is ability of bank to think, create and execute new products, services and processes that will improve value creation to customers. It includes the implementation of online banking service and creation of new financial products, and streamlining of production processes in order to boost efficiency, convenience & customer satisfaction. The strategic capability to innovate is source of differentiation in really competitive urban banking markets, which draws and holds on customers who are seeking dynamic and progressive financial institutions. Employee competence in turn refers to general skills, knowledge, professionalism & problem-solving abilities of the bank staff.

Skilled employees do not only offer services efficiently but also help in building trust, dissemination of information correctly, and personalized customer communication that are needed to facilitate loyalty (Imaniyati, Ratnasari & Adman, 2025). The definition of leadership support is based on the degree to which managerial advice, motivation and involvement in decision-making lead to the performance, inspiration and commitment of employees. A good leadership means that employees will be empowered to fulfill customer requirements, adopt new practices, and be able to perform at high standards of services. Although individually each of these constructs has been associated with customer loyalty in different settings, their combined study in the banking sector is under studied especially in developing economies such as Pakistan where the combination of innovation, human capital & management practices has potential to play major role in outcome of customer retention (Khan, Abbas, Nazir, Khan, & Moon, 2025). Although these constructs are theoretically relevant, there are huge gaps in research. The correlation between these variables is based on the existing theoretical concepts that explain the relationship amid organizational capabilities and customer-oriented outcomes.

According to the resource-based view (RBV), the organization is unique organizational resources and capabilities including innovative practices and skilled human capital, which can be used as strategic resources to produce sustainable competitive advantage and high performance. Strategic

innovation is a dynamic capability that allows bank to predict and react to new developments in market, while employee competence is human capital resource that is essential in accomplishment of the innovative strategies. Thus, the leadership support is associated with the transformational and supportive leadership theories that focus upon the interest of a leader in motivating, guiding, and enabling employees to accomplish the organizational goals (Qalati, Zafar, Fan, Limón & Khaskheli, 2022). Collectively, these structures indicate the synergistic process: those banks that support the innovation, employee competence, and strong leadership are more likely to provide diverse quality services, customer satisfaction and loyalty. Service industries have shown through empirical studies that service enhancements through innovation and supported by skilled personnel and effective leadership bring high-end customer experience, trust and customer satisfaction in term of returning to the same services.

The most previous studies however have investigated these constructs in isolation or in developed market conditions, and hence they cannot be effectively applied to context of resource limited and complex banking sector in the emerging economies (Cezarino, Liboni, Oliveira, Oliveira & Stocco, 2021). First, available literature tends to discuss the customer loyalty in terms of the level of service quality, customer satisfaction, or technological adoption, ignoring the integrative role of strategic innovation, human competence and issue of leadership support. Second, although the competence of employees has been identified as a factor affecting the quality of services, the interactive impact of service quality and the organizational innovation and leadership practices on customer loyalty is not extensively researched (Sahibzada, Janjua, , Muavia & Aamir, 2024). Third, leadership support, though important to motivation and performance of employees, has not been empirically studied as a mediator or an enhancer of innovation-competence relationship in banking context. Fourth, the majority of previous research has been carried out in context of Western, developed markets which restricts potential to generalize results to emerging markets such as Pakistan whose socio-economic background, expectations of the customers, and organization are quite distinct (Ashraf, Memery & Polkinghorne, 2025).

LITERATURE REVIEW

The theoretical basis of the case under consideration relies upon the resource-based view, dynamic capabilities theory and transformational leadership theory that offer base of conceptualization of factors contributing to customer loyalty in banking industry. The RBV suggests that organizations attain sustainable competitive advantage through the utilization of valuable, rare, inimitable and non- substitutable resources that include technological innovations, human capital and managerial expertise. Dynamic Capabilities Theory is an expansion of this view in the sense that it focuses on how an organization can integrate, create and reorganize internal and external competences as a way of responding to swiftly evolving environments. Strategic innovation in the banking industry is an example of a dynamic capability that allows institutions to predict customer demands, launch new financial products and streamline service delivery processes, that would create loyalty (Ezechi, Famoti, Ewim, Eloho, Ajayi, Igwe & Ibeh, 2025). The competence of the employees, which includes knowledge, skills & professionalism of staff, is another crucial human capital resource that enables

the successful introduction of the innovative strategies and the ability to maintain the high level of the service quality.

Leadership support is conceptualized idea in transformational and supportive models of leadership that supports motivation, engagement and performance of employees, and favorable environment created that allows innovation and competence to be transferred into better customer experiences. These theories bring together a holistic perspective of how organizational resources and managerial practices co-exist to affect customer loyalty and thus, proposing importance of synergistic approach in emerging banking markets (Vijay, Berkowitz, Huybrechts, Audebrand, Barros & Fotaki, 2025). The empirical research has always shown a positive role played by strategic innovation in customer loyalty especially in service-oriented markets like the banking sector. It is found out that a bank that offers innovative products, digital products, process upgrades have higher chance of attracting and retaining customers because they gain more convenience, personalization, and a sense of value which precondition need to have local interpretation of innovation-driven loyalty mechanisms. The research in South Asian urban banking settings has shown that digital banking technologies such as mobile applications and online service platforms offer a great deal of satisfaction and long-term loyalty to customer.

In addition, the introduction of new financial products that meet the needs of customers enhances perceived organizational responsiveness, which also leads to repeated engagement and advocacy actions (Gezahegn, Durie & Kibret, 2025). Although most of the current literature is devoted to the developed markets, emerging markets like Pakistan offer some different conditions, like presence of heterogeneous customer groups and different degrees of technological literacy. All these results are a strong reminder of the importance of strategic innovation as a force to achieve the operational effectiveness and as a key factor to determine the customer-focused outcomes in the competitive banking sphere (Martinho, Farinha & Ribeiro, 2025). The employee competence has also been identified as one of the most important elements in the determination of customer loyalty. Skilled staff with knowledge, ability to solve the problems, and professionalism improve the quality of the services, create trusting relationships and establish a relationship with the client. Recent empirical research in the emerging economies has revealed that knowledgeable and trained people in the bank enhance customer perceptions of reliability, responsiveness and assurance which are the key elements of loyalty.

Specifically, the capacity of the employees to deliver the correct financial information, address the questions may be associated with timely resolution, as well as personalized service experiences, has been correlated with the higher retention and advocacy responses (Adias, 2025). Furthermore, the competence of employees interacts with strategic innovation because the competent staff is better placed to execute new products, digital services and process improvements successfully to ensure that the innovative initiatives can be transformed into actual customer value. Although the role of human capital cannot be underrated, the contemporary body of the literature usually analyses the competence of employees separately without considering the interdependence of same variable with innovation and leadership support, especially in the banking sectors of developing countries (Prakash, Singh & Sharma, 2025). In practice, the outcomes provide managers with the practical

information on how to improve their retention of customers, human capital, and effective innovation plans in facilitating organizational structures. In this linking, the leadership support which includes managerial direction, participatory decision-making as well as support is crucial in improving the competency of concerned employees as well as adoption of innovation ultimately contributing to the customer loyalty.

Transformational and supportive leadership behaviours promote an organizational environment that enable employees to be empowered, inspired, and guided by strategic goals, thereby leading to an excellent service delivery and innovation adoption. The empirical data shows that leadership support improves employee engagement, lowers service mistakes, and improves the sensitivity to customer demands, thus, promoting the increase in the level of loyalty (Ghlichlee & Bayat, 2021). Managers indicating the support of employees in solving problems, allocating resources, and mastering skills in banking situation help to establish environment, in which innovative approaches and qualified performance are more operationalized (Alsoukuni, Adedokun & Berberoğlu, 2025). In this connection, correlation between these variables is based on the existing theoretical concepts that explain the relationship amid organizational capabilities and customer -oriented outcomes. Thus, interactive effect of leadership support and strategic innovation and employee competence on customer loyalty have however not been explored in depth especially in emerging markets like Pakistan where the organization structures, cultural factors and resource limitation could moderate all the relationships.

RESEARCH METHODOLOGY

The research approach of study is to substantially explore the role of strategic innovation, employee competence and leadership support on customer loyalty in banking industry of Lahore, Pakistan in order to have both theoretical and practical validity. By relying on positivist research philosophy, the study adopts a quantitative paradigm of research since it focuses on objective measurement, hypothesis testing and establishing a causal relationship between variables. Positivism would allow developing the proposed relationships with a systematic study of proposed hypothesis as it opens possibility to gather numerical data organized and employ statistical methods to obtain empirical evidence, which would guarantee the reliability and validity of the results (Sohail, Ullah & Irfan, 2023). The research design used was cross-sectional, which allowed capturing data at one time and also informed about the prevailing situation of customer perception of banks as to their innovation practice, employee competency, leadership support and customers' loyalty practices. The study population made up of customers of commercial, retail banks in Pakistan with special preference to urban banking sector of the Lahore which forms large and heterogeneous segment of the national banking market.

Lahore being one of the largest cities in Pakistan has a heterogeneous customer base, including persons with diverse income levels, education, and knowledge of digital banking platforms, which makes it best location to explore issues that affect customer loyalty. To achieve representativeness, non-probability purposive sampling method was used, that is, the sample included customers who are currently in the active banking relationship and have the first-hand experience with the bank services (Sohail, Saeed & Khan, 2023). This method enables the researcher to select participants

intentionally, who are capable of giving informative points regarding research variables besides enforcing the viability of data gathering that is practical in urban area. The respondents surveyed were 300 in number and this is enough to meet methodological suggestions of Structural Equation Modeling (SEM) as the survey can provide adequate statistical power to perform path analysis and hypothesis testing. It based on structured questionnaire, used to gather data aimed at information on the major constructs of the strategic innovation, employee competence, and leadership support, and customer loyalty.

The questionnaire was created on basis of validated scales of previous studies with slight alterations that were made according to the situation of the Pakistani banking sector and customer experience in city of Lahore. Strategic innovation was operationalized by items that assessed the introduction of new products, digital services and process improvement by banks, competence by employees was operationalized by items that assessed skills, professionalism, knowledge, ability to solve problems and leadership support was operationalized by items that rated managerial guidance, inspiration and participative decision making, and customer loyalty was operationalized by items that scaled repurchase intentions, the willingness make recommendations and commitment (Sohail, Hussain, & Abbas, 2022). All items were measured using five-point Likert scale that ranged between strongly disagree and strongly agree to enable uniformity in the responses and a possibility of parametric statistical analysis. A pilot study was also done before full-scale administration to determine the level of clarity, reliability and validity of the instrument, to ensure that the questionnaire had the desired constructs.

To analyze the data, the Partial Least Squares Structural Equation Modeling (PLS-SEM) has been employed, which is an effective method of testing complex relations between latent constructs in situations where the research model includes more than one predictor and moderating effect. PLS-SEM was selected because it is flexible in using comparatively small sample sizes, can assume non-normal data distributions and estimates both measurement and structural models concurrently. The analysis entailed a test of reliability and validity of the measurement model using the composite reliability, the Cronbach alpha and convergent and discriminant validity test (Sohail, Hussain, & Hussain, 2022). The structural model was then analyzed to test the hypothesized relationships that strategic innovation, the competence of the employees, and the support of the leadership had direct effect on customer loyalty, and the support of leadership moderated the effects. The methodology also enabled testing of hypothesis in a comprehensive manner, estimation of the effect size, as well as prediction of the relevance of results, which gave a strict empirical foundation to interpretation of the findings.

RESULTS OF STUDY

Table 1 Reliability Analysis

Construct	CA	CR	Interpretation
Strategic Innovation (SI)	0.854	0.906	Acceptable
Employee Competence (EC)	0.831	0.891	Acceptable
Leadership Support (LS)	0.812	0.879	Acceptable
Customer Loyalty (CL)	0.869	0.917	Excellent

In the reliability analysis, it is showed that all constructs in study have a high internal consistency and measurement reliability. Cronbach Alpha of Strategic Innovation (SI) is 0.854 and Composite Reliability (CR) is 0.906, indicating that items that gauge the innovation-related initiatives and practices are all time defining construct. Employee Competence (EC) in is measured with Cronbach of Alpha 0.831 and CR of 0.891 and indicators of skills, knowledge and professionalism of the bank staff is reliably measured. Leadership Support (LS) has a Cronbach Alpha of 0.812 and CR of 0.879, which points to the fact that items of managerial guidance, encouragement, and decision-making support represent consistent and reliable construct. Customer Loyalty (CL) with highest reliability ratio of 0.869 in terms of CA and 0.917 in terms of CR, validates that customer loyalty tendencies are always reflected in measures of repurchase intentions, willingness to recommend and long-time commitment. Overall, levels of reliability exceed recommended levels of 0.70, which confirms that constructs are measured with enough internal consistency and soundness of the further structural model analysis.

Table 2 Convergent Validity

Construct	Average Variance Extracted	Interpretation
Strategic Innovation (SI)	0.623	Valid
Employee Competence (EC)	0.601	Valid
Leadership Support (LS)	0.589	Valid
Customer Loyalty (CL)	0.655	Valid

The convergent validity test, which is an Average Variance Extracted (AVE) test, shows that all the constructs used in the study are sufficient in explaining the variance of the indicators they measure. The AVE of Strategic Innovation (SI) is 0.623 meaning that more than 62 percent of its item's variance is represented by the underlying construct, which proves high convergence. Employee Competence (EC) has AVE of 0.601 which indicates that the skills, knowledge and professionalism of the employees are well represented by the chosen indicators. AVE of Leadership Support (LS) is 0.589 (a bit less than 0.60) but within an acceptable range, which means that items are effective to measure managerial guidance, encouragement and support behaviors. The AVE of Customer Loyalty (CL) has the highest value of 0.655 meaning that the items gauging repurchase intentions, willingness to recommend, and long-term commitment are the most representative of the construct. Together, these AVE values exceed the suggested cut-off of 0.50, which proves that the constructs also have sufficient convergent validity and indicators are also reliable in assessing the intended latent variables.

Table 3 Discriminant Validity

Construct Pair	HTMT Value	Threshold (<0.85)	Interpretation
SI – EC	0.712	Acceptable	Satisfied
SI – LS	0.681	Acceptable	Satisfied
SI – CL	0.745	Acceptable	Satisfied
EC – LS	0.698	Acceptable	Satisfied
EC – CL	0.729	Acceptable	Satisfied
LS – CL	0.701	Acceptable	Satisfied

The convergent validation test is the one that is relied on the Average Variance Extracted (AVE), and the test proves that all the constructs in the study adequately described the variance of their indicators. Strategic Innovation (SI) is highly convergent with underlying construct (AVE=0.623) with more than 62 percent of the variance in its items. The AVE of Employee Competence (EC) is 0.601 indicating that skills, knowledge, and professionalism that are measured among employees are well-captured in the chosen indicators. The AVE of Leadership Support (LS) is 0.589 which is somewhat less than 0.60 but still falls within acceptable range indicating that this scale measures managerial guidance, encouragement, and support behaviours effectively. Customer Loyalty (CL) shows the highest AVE 0.655, which means that repurchase intentions, willingness to recommend and long-term commitment items are very representative of the construct. The summing of all these AVE values exceeds the accepted standard of 0.50 and proves that the constructs possess sufficient convergent validity in the current study, and that the indicators are capable of measuring intended latent variables.

Table 4 Multicollinearity

Construct	VIF Value	Interpretation
Strategic Innovation (SI)	2.134	Acceptable
Employee Competence (EC)	2.289	Acceptable
Leadership Support (LS)	1.987	Acceptable

All the values of Variance Inflation Factor (VIF) are below one, which means that there is no issue of multicollinearity in proposed model. Strategic Innovation (SI) VIF is 2.134, Employee Competence (EC) is 2.289 and Leadership Support (LS) is 1.987 that are significantly below generally recognized threshold value of 5. Thus, this implies that the predictor variables have enough independence and the inclusion of such variables in the structural model does not bias the estimation of the regression coefficients. The findings of the structural equation modeling can, therefore, be interpreted with a degree of certainty since the constructs have distinct explanatory value to the customer loyalty, but they do not overlap.

Table 5 Model Fitness

Fit Index	Value	Threshold	Interpretation
SRMR	0.058	<0.08	Good Fit
NFI	0.915	>0.90	Acceptable Fit
RMS_theta	0.073	<0.12	Acceptable Fit

The model fit indices prove that the proposed PLS-SEM model can be considered as sufficiently fit measurement structure. Standardized Root Mean Square Residual (SRMR) is 0.058, which is less than value of 0.08, which implies that observed and predicted correlations are well fitting. Normed Fit Index (NFI) is 0.915 which is greater than prescribed figure of 0.90 indicating that the model has an acceptable level of explanatory power relative to a null model. Moreover, value of RMS theta (0.073) is less than the maximum acceptability value (0.12) implying that reflective measurement model is valid and not significantly mis specified. Taken together, these indices show that overall

model framework fits the empirical data quite well and promotes the validity of constructs and the hypothesized relationships.

Table 5 Structural Model

Hypothesis	Path	β (Beta)	t-value	p-value	f ²	Decision
H1	SI \rightarrow CL	0.423	6.412	<0.001	0.082	Supported
H2	EC \rightarrow CL	0.298	4.987	<0.001	0.064	Supported
H3	LS \rightarrow CL	0.217	3.765	<0.001	0.048	Supported
H4	SI \times LS \rightarrow CL	0.126	2.845	0.005	0.022	Supported (Moderation)
H5	EC \times LS \rightarrow CL	0.103	2.314	0.021	0.018	Supported (Moderation)

The results of the structural model show that the three variables studied have strong and significant relationships, which validates the significance of strategic innovation, employee competence, and leadership support in customer loyalty development of the banking sector. There is the greatest direct impact on (CL) on (SI) with b value of 0.423 and a very significant p-value of less than 0.001 and such findings show that innovative products, digital banking services & process improvements have strong impact on customer long-term attachment to their banks. Employee Competence (EC) is another variable that has substantial positive influence on CL ($b = 0.298, p < 0.001$) and indicates the importance of the knowledgeable, skilled, and professional worker in the creation of customer satisfaction and loyalty.

Leadership Support (LS) is also meaningful to a certain degree, and its positive impact on CL ($b = 0.217, p < 0.001$) is consequence of beneficial effect of supportive managerial practices on customer experiences through employee empowerment. Moreover, moderating results show that Leadership Support positively reinforces relationships between SI and CL ($b = 0.126, p = 0.005$) and between EC and CL ($b = 0.103, p = 0.021$), which means that the Leadership Support provides a favorable environment in which the innovation attempts and employee competence can be better converted to customer loyalty. The f^2 values of all hypotheses are small to medium and support the practical applicability of the results. On the whole, these findings emphasize that the innovation, employee competence, and favorable leadership are the most effective in ensuring customer loyalty in the banking industry.

DISCUSSION & CONCLUSION

The results of the present paper shed a detailed analysis of the customer loyalty determinants in the banking industry of Lahore, especially the key role in strategic innovation, employee competence, and leadership support. It was concluded that strategic innovation has the strongest positive impact on customer loyalty because banks with the ability to introduce an innovative product, digital solutions, and process improvement have a more significant effect on long-term loyalty. This finding is consistent with previous studies that showed that innovation has positive influence on perceived value, convenience, and satisfaction leading to the development of the re-patronage behavior and recommendation towards clients. The strategic innovation ability can be implemented within the urban banking environment of Lahore at a rate which meets customer anticipations through the incorporation of technology and better understanding of the financial services being offered by the

institutions. Consequently, banking industry is being forced to invest constantly in new solutions that will not only streamline the working process but also make the experiences of the customers more fulfilling.

The theoretical and practical consequences of this enquiry are extensive. Theoretically the research is a substantive contribution to the literature in that it empirically proves a model where strategic innovation and employee competence works in a synergistic environment with leadership support to generate customer loyalty, especially in a developing context. It explains interactive dynamics by which organizational capabilities & leadership behaviours are converted into customer-focused results, thus providing a subtle understanding of what drives customer loyalty in banking industry. In practice, the outcomes provide managers with practical information on how to improve retention of customers, human capital, and effective innovation plans in facilitating organizational structures. Besides, findings are very useful to policymakers and regulators that must promote principles and programmes that motivate banks to strive towards the customer-centric innovation, investments in personnel, and leadership behaviours that support high-quality service provision. The combination of these insights leads to the creation of sustainable competitive advantage, the enhancement of financial performance, and customer relationship empowerment in the face of the highly dynamic banking environment.

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