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Editorial

The current issue of UCP-JBP showcases a wide range of research that tackles diverse modern challenges in different knowledge and practice domains. The research articles in this edition demonstrate a profound dedication to comprehending and enhancing the methodologies employed in financial institutions, legal professions, educational settings, and societal dynamics. The first study explores the ongoing problem of second-generation gender bias among female lawyers, a crucial topic in the current discussion on gender equality in the legal field. Through an in-depth examination of the various elements at work, this study illuminates the obstacles that impede women's progress in the legal profession, particularly in societies shifting away from patriarchal norms. The second paper explores the challenges of the post-COVID-19 era, explicitly focusing on the effects of social media usage on students' academic performance and mental well-being. The study's findings highlight significant concerns regarding the negative impact of excessive social media usage and acknowledge its potential to enhance scholarly productivity. These studies significantly contribute to their fields, offering theoretical advancements and practical recommendations that will interest academics, practitioners, and policymakers. From the organizational behaviour perspective, the third study investigates the effects of participative leadership style on employee performance, specifically within educational institutions. The findings highlight the significance of promoting employee learning as a mediator, thus connecting leadership theory and practical application to improve organizational performance. Expanding the scope further, the fourth paper delves into the financial efficiency of Islamic banking branches compared to their conventional counterparts. It provides valuable insights into the strategic decision-making processes of traditional banks considering the establishment of Islamic branches. This research is important given the increasing attention paid to Islamic financial practices and the State Bank of Pakistan’s active support for Islamic finance. The fifth paper examines how fintech and financial inclusion can help reduce income inequality. This study showcases the immense potential of cutting-edge financial services in fostering economic equality, underscoring the importance of targeted investments in research and development to capitalize on the advantages of financial technology fully.

Dr. Muhammad Athar Siddiqui
Editor-in-Chief
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Second Generation Gender Bias in Female Lawyers: Causes, Consequences, and Remedies

Shumaila Mazhar Khan[1], Masooma Batool[2*]

ABSTRACT

Objective: Focusing upon second-generation gender bias (2GGB) as the primary cause of gender discrimination in the legal profession, current research is intended to investigate the causes of 2GGB at the workplace, how female lawyers are affected, and how they are handling the effects of this phenomenon.
Methodology: The study is based upon an interpretivist approach conducted through semi-structured interviews with 15 lady lawyers having at least five years of litigation experience in the courts of law.
Findings: The data analysis indicated three main themes: structural, social, and personal issues causing 2GGB hindering female lawyers' career progression and development. There is little exclusive evidence elucidating the occurrence and prevalence of 2GGB in female lawyers in emerging economies in Asia.
Value: This work can be seen as groundbreaking in its exploration of this concept from the perspective of a patriarchal society in the midst of change. The findings of this study will enhance the broader theoretical comprehension of this relatively new and nuanced concept within the realm of female lawyers.

Keywords: Second-Generation Gender Bias; Female Lawyers; Workplace Issues; Glass Ceiling.

1. INTRODUCTION

Given the massive number of stressors in today's workplaces, including insufficient resources (J. Abbas, 2020a), prolonged working schedules, escalating work demands (J. Abbas, 2024b; Jiakui et al., 2023), and changing organizational dynamics in terms of digitalization and technology (Kazmi & Abbas, 2021), it's not astonishing that most of the workers report dissatisfaction with their jobs (Shahzad et al., 2020). Nevertheless, these relatively obvious and overt stressors cause just a fraction of the female stress workers to experience because of more implicit and hidden aspects (Habib et al., 2019). Such aspects may include gender biases, discrimination, sexual harassment (J. Abbas, 2024a; Batool et al., 2023), workplace

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horizontal and vertical hostility, and other such factors (Giles, 2021; Wang et al., 2022). These stressors are often the most intricate and challenging to cope with and combat, mainly because they're often imperceptible (Opoku & Williams, 2019).

Predominantly talking about the legal profession where female workers deal with the problems of inappropriate resources and few opportunities to grow mainly because of the cultural scene in which they are surviving, particularly in the developing countries. The legal profession is supposed to be one of the most prestigious professions worldwide. But in most developing countries, especially in Asia, it is dominated by males. The position of female lawyers in developing countries of Asia is not like other developed countries (Swartz & Amatucci, 2018). Women started taking part in law-related professions in the 1960s. However, the gap between male and female law associates is quite conspicuous. Even though many females are graduating with law degrees, only a few of them dare to opt for it as a career. Most of them switch to the professions which are more accepting of ladies, like teaching or judiciary (Holden, 2019; S. M. Khan & Abbas, 2022).

Overt and explicit activities and practices at the workplace which prohibit females from career advancement come under first-generation gender bias (1GGB). They can be easily spotted as being done knowingly and intentionally based on gender (Addo, 2020). They may include sexual violence, harassment, psychological and financial mistreatment. Such practices consciously and purposely exclude women in decisions like arranging a training program, hiring a workforce, compensating employees, and making promotional decisions (Yaghmour et al., 2021). Such practices are targeted to impede performance and obstruct the career growth of the female workforce. In addition to such visible phenomena like 1GGB, some other factors are also covertly and implicitly linked to and reflective of gender bias; these factors vary from workplace to workplace and are unique to the context of the work settings (Wei et al., 2023). The offending party is implicit and inadvertently done and is called second-generation gender bias (2GGB) (Coles, 2021).

2GGB results from gender stereotypes and societal expectations of males and females in society. It is even said that such practices are carried out, knowingly and unknowingly, for men to be in authoritative and dominant positions (Batara et al., 2018). In such a situation, even female workers have the conception that gender bias does not prevail in the organization (Ibarra, Ely, and Kolb, 2013). 2GGB may not always be a conscious effort as the person committing it may not intend to exclude or harm a female; it may occur due to the values and perceptions of a person about gender roles in society. Nevertheless, it still exists and thwarts females to move on to the higher echelons of power and authority at the workplace (Giles, 2021). Some researchers, such as Opoku and Williams (2019) and Kolb and McGinn (2008), have suggested 2GGB as one of the primary causes of constant gender leadership disparity in the workplace. Being on the positive side, it is also argued that when females feel empowered and not victimized when they are cognizant of the subtle and pervasive effects of second-generation bias, they are in a position to defy those effects. They can come forward for leadership roles provided they are qualified but are overlooked (Kumari, Abbas, et al., 2022; Kumari, Ali, et al., 2022; Williams, 2018).

Employees' career development can be viewed with dimensions, namely structure, culture (Pan et al., 2022), and action (J. Abbas & Dogan, 2022). In the current study, the career of female lawyers in developing countries in Asia is approached using the lens of these dimensions to present a holistic view of how women respond and cater to workplace dynamics. 2GGB is considered a structural impediment that shapes the alternatives females have for their careers and entrepreneurship. An interdisciplinary analytical framework is proposed in this study to understand 2GGB, which female entrepreneurs come across as an obstacle to success. The structural underpinnings of 2GGB have been clarified to help women managers recognize the circuitous paths to leadership in organizations.

2. STATUS OF FEMALE LAWYERS

Most developing countries in Asia are predominantly patriarchal societies where males play the primary roles of authority and women are subordinate. Such a cultural scenario has some serious repercussions on the prospects of the lives of males and females (Ali et al., 2011). Women in this region have to encounter multiple problems that cause hindrances in their progress. A review of the life of women in Pakistan has approved the fact that most women are facing these problems (Akhter & Akbar, 2016). Qanoondan (2017) quoted Nawaz, a practicing Barrister in Pakistan who highlighted the issues of female lawyers in Pakistan and said;

> “It is very difficult to practice as a women lawyer in Pakistan because they have to encounter a lot of barriers constructed by men, they have problems in getting clientele, they cannot go to banks, companies, can't go out at night. They have to compete with men, and men don't care in this country. In other jurisdictions in the United Kingdom, the United States, or other countries of Europe, men, and women have an equal field to compete in; in this country, they don't have an equal field. Touts, munshis, and readers further add to the difficult dynamics; they offer cases and make money; I never knew that until a long time some time ago, and that's how I came to know this secret of being successful. Because of these and a lot of other reasons, there are very few women who have their chambers and have gone up to the top" (Qanoondan, 2017).

The researchers jotted several other prevailing issues, including gender discrimination, insufficient authority for making a decision, and financial instability of women (Baloch & Batool, 2019). In addition to lots of other factors behind the problems of females like lack of women empowerment, orthodox style of society, low educational status of women, etc. (Fan et al., 2023), the most important is male dominance in most of the areas of their lives (Akhter & Naeem, 2011; H. Khan et al., 2022). It leads to restraints in the development way and uplifts the females in society (Xiao et al., 2022). According to World Economic Forum's Global Gender Gap Report 2021, Pakistan is ranked at the second-lowest in the world for gender equality (Global Gender Gap Report, 2021). It is considered one of the most challenging places for women to work on an equal basis in the world. United Nations Development Program's (UNDP) report of 2021 has also ranked Pakistan 153rd out of 156 countries on the gender parity index. Pakistan is ranked the seventh among eight South Asia, only better than Afghanistan (UNDP, 2021).

One of the main reasons causing the females to be disadvantaged with lack of empowerment and deficient autonomy in Pakistan is the perception of males about the role of females (Abbas, Hashim, and Alzuhairi, 2018; Pervez and Iraqi, 2018). Female lawyers have to encounter an intimidating and unfriendly environment in Pakistan, having little or no progress in the coming years. While females outperform males in public and private law schools across the country, they are almost negligibly seen in the top echelons of legal practice and the judiciary. Pakistan is the only country in South Asia where no female had ever been appointed as a justice of the Supreme Court (Malik, 2018).

2.1. The Focus of Current Research

There is a scarcity of information regarding the impact of 2GGB as a social concern in the workplace, specifically within the legal field in developing Asian countries. Very few studies have focused on this phenomenon in Pakistan, the location of the current study. This study seeks to address a significant void in research by examining the experiences of female lawyers. This study aims to delve into the experiences of the respondents at the workplace, specifically examining the types, reasons, and impact of 2GGB. It will analyze these experiences through the lens of structure, culture, and action dimensions of their careers, ultimately exploring how they are managing this phenomenon. Thus, this study is aimed to address the following queries:

1. What are the reasons for 2GGB at the workplace?
2. How are these women affected by 2GGB?
3. How are they handling the effects of 2GGB at the workplace?

3. RESEARCH METHODOLOGY

This study follows a constructivist and interpretivist epistemological approach for data collection and analyses. This methodology ensures a deeper insight into the experiences of the persons who have gone through the situations of gender biases leading to enriching data with richer meanings (Zahle, 2021).

The study has followed the interpretivist approach, which is based upon in-depth interviews to collect information regarding the profession, aspirations, opportunities, and limitations female lawyers face at the workplace. Personal lived experiences are invaluable as they are not overt or explicit in research; instead are more hidden and covert (Morse, 1994). Semi-structured interviews were conducted to facilitate a deeper exploration of the challenges and biases experienced by female lawyers. Such interviews allow formality and enable the flexibility to explore areas in which valuable data might not be captured otherwise. It ensures an easy-going free flow of dialogue and poses the opportunity for additional discovery of new information (Evans & Lewis, 2018).

3.1. Sample

The key informants for this study are 15 practicing female lawyers (see Table 1). All respondents have at least 5 years of litigation experience in the respective courts. Snowball sampling is used to look for the anticipated number of participants in the study. Rawalpindi and Islamabad's courts were chosen, considering that being the capital, twin cities signify the maximum level of representation of female lawyers in the country. When the lawyers' responses started appearing repetitive and reached saturation, the researcher stopped collecting further data. Depending upon the preferred language of the respondents, all interviews were conducted in Urdu and English. Keeping in view the study's exploratory nature, all the respondents were asked open-ended questions, which were developed after a thorough review of existing literature. The interviews started with demographic information, and then respondents' perception was inquired about the 2GGB in female lawyers. On average, an interview lasted for approximately 45-60 minutes each. Respondents were approached at their workplace, i.e., their law chambers. After their consent, the interviews were recorded on the researchers' cell phones. The recorded interviews were keenly transcribed, and content analysis was completed to formulate the study's dataset.

Table 1 *Profile of interview participants*

Participant	Age	Experience	Marital status	Qualification
P1	37 Years	10 Years	Single	MA /LLB
P2	35 Years	9 Years	Married	MA/ LLB

P3	30 Years	5 Years	Single	MA/ LLB
P4	33 Years	8 Years	Single	BA/ LLB
P5	45 Years	14 Years	Married	MA/ LLB
P6	50 Years	25 Years	Married	MA/ LLB
P7	53 Years	23Years	Married	BA/ LLB
P8	47 Years	15Years	Married	BA/ LLB
P9	48 Years	18 Years	Married	BA/ LLB
P10	40 Years	12 Years	Divorced	MA/ LLB
P11	32 Years	6 Years	Single	BA/ LLB
P12	51 Years	25 Years	Married	BA/ LLB
P13	32 Years	7 Years	Single	BA/ LLB
P14	43 Years	14 Years	Married	BA/ LLB
P15	47 Years	16 Years	Single	MA/ LLB

MA* Master of Arts

BA* Bachelor of Arts

LLB* Bachelor of Laws

4. DATA ANALYSIS AND RESULTS

The recordings of the interviews were transliterated verbatim in Urdu and then translated into English by an English language expert to minimize the chances of loss of meaning due to translation. The researchers piloted narrative and framework analysis to ensure robustness and vigor. Initial meaning units or subordinate themes were highlighted in the transcripts, out of which similar meaning units were grouped into sub-themes and subsequently grouped into main themes. A similar approach of qualitative nature is followed by Abbas (J. Abbas, 2020b).

Twelve sub-themes were identified from the data leading to 3 main themes explaining structural, cultural, and personal dimensions of 2GGB in the career paths of female lawyers. These main themes were identified through deductive reasoning by applying the framework and narrative analysis through open coding (J. Abbas & Sağsan, 2019). The basis of the grouping of themes was the prevalence of repetitive keywords, phrases, and a combination of related lower-order themes. The quotes of lawyers have been translated into English.

4.1. Structural Issues

The main theme inculcating structural issues is composed of two sub-themes: caused by people and caused by work. The structure is a visual diagram explaining what people do, the reporting method, and how decisions are formulated to achieve the goal (Kenton, 2019). Structure and people are considered basic elements of an organization (SHRM, 2015). Almost all of the study participants mentioned the influence of structural aspects in the legal profession of a female lawyer. Females are subject to unintended systematic discrimination through formal and informal processes and work structures (Ahmad, 2020). As one respondent quoted:

"In my first year of practice, all the girls who started with me left. Most of them opted to teach or prepare for judiciary exam or work in a company."

4.1.1 *Issues caused by people:*

Legal profession has multiple stakeholders, including lawyers, judges, court staff, and clients. As the study respondents were female lawyers, we took male and female lawyers as separate stakeholders.

Table 2 *Main themes of the study*

Themes	Subordinate themes	Description	
Structural Issues	Caused by People	Male colleagues	The attitude of male lawyers towards female lawyers
		Female Colleagues / Horizontal hostility	The attitude of female lawyers towards female lawyers
		Judges	The attitude of judges towards female lawyers
		Court staff	The attitude of court staff towards female lawyers
		Clients	The attitude of clients towards female lawyers
	Caused by Work arrangement	Work structure	Work policies, work restrictions, and developmental opportunities
		Glass ceiling	Few females reach the top positions
		Working hours	Length and suitability of working hours
Social Issues	Masculine culture	Biasness	The inclination of society towards male lawyers
		Gender stereotypes	Generalization about gender roles and work specializations
		Restricted access to networks	Difficulty in moving alone and to outstation, limited access to police stations, Inappropriate for females to hire touts

	Homophily	People try to have a relationship with people like them
	Unsure future	The family decides either to continue profession after marriage or not
	Social rejection	Being law aware and outspoken for girls is considered as a constraint in getting married
	Outlook	Females are being judged on their attire
	Political dynamics	Having a position in the bar is considered prestigious by the people
Personal Issues	Personal characteristics	To survive in this profession females, have to be committed, resilient and perseverant
	Psychological issues	A lot of practicing lawyers suffer from psychological traumas while continuing the profession
	Family-related	Family support is detrimental
	Coping	How females deal with the problematic dimensions of the law profession

4.1.1.1.*Attitude of male lawyers towards female lawyers:*

The legal profession is divided into litigators and corporate lawyers; the former appears in courts for presenting cases, whereas the latter is primarily responsible for the day-to-day transactional work of the firms. Litigating lady lawyers face more barriers in professional advancement than corporate lawyers due to more exposure to the visibly male-centric nature of the courts (Shahid, 2019). Females' attitude from their male colleagues leads to defensiveness, denial, or uneasy sympathy, leading to a familiar discomfort and feeling of being trivialized, objectified, and exhausted while at work (Kurowska-Pysz et al., 2024; Zaman & Malkani, 2018). One of the veteran respondents mentioned: “male lawyers cannot even bear the lady lawyers sitting in the courts. They try to upset them by deliberate touching or by any means so they may lose their confidence to conduct the case.”

The attitude of senior lawyers toward young female lawyers, apart from few genuine mentors, is uncaring and dispiriting. They do not extend the required cooperation to young lawyers (Niazi, 2017). One participant quoted: "when you start as a female lawyer career, the first harassment that you face from your seniors is the attitude showing this field is not for girls." One of the common experiences encountered by lady lawyers is the prevalence and discussion of gender issues to conduct a trial by male counterparts. They do not hesitate to comment on the personal appearance of a female lawyer during the courtroom proceedings to intimidate female lawyers (Smithey, 2017). One litigator quoted:

"I have seen if a female wins a case, the male counterparts accuse her of using immoral antics," She further mentioned, "after targeting the character, they target the faith of lady lawyers by relating them to controversial believes or friends."

4.1.1.2. *Horizontal hostility:*

Occurs when a female faces a biased attitude from a fellow female. In the absence of such peer support, a toxic environment is created at the workplace, damaging reputations and lacking positivism. Female-to-female harassment doesn't become conspicuous and remains invisible (Mizrahi, 2003). One respondent quoted:

"When a lady is established in this profession, she wants to get hold of the scenario and does not want other females to get at her position. If only females protect the other females, much progress can be made in their careers."

Such working relations sabotage the working environment, leading to insecurity at individual, professional, and organizational levels (Mena, 2016).

4.1.1.3. *Attitude of judges.*

The subsequent most crucial bias for lady litigators arises from the attitude of judges towards them. Their attitude varies from patronizing to predatory. In litigation, clients perceive their lawyer to be credible depending upon the judge's perception of the lawyer. The attitude of judges towards female lawyers, in general, seems discriminatory. They favor a name over the arguments presented, which is very disappointing, to say the least (Shahid, 2019). The argument propounded by a senior lawyer is welcomed with a smile, and if presented by a young or a female lawyer, is handled in a very belittling way (Niazi, 2017). As one participant mentioned:

"Judges give gestures as if a female lawyer does not know the law compared to a male senior lawyer. A male lawyer is considered more credible than a female lawyer."

As stated by an interviewee: “Even few judges demand personal favors from female lawyers; they ask for exchanging text messages or calls in response to listening to their cases or opportunity to writing shreds of evidence. They expect females to show polite attitude and maintaining contacts with them in off timings."

4.1.1.4. *Attitude of court staff.*

Another bias faced by female lawyers is from the court staff, including readers, assistants, and peons. Roaming in high court feels like moving around the streets of the marketplace. Men in the halls of the high court and courtrooms badly stare at the passing by females (Zaman & Malkani, 2018). One of the participants of the study mentioned:

“When a female lawyer enters the court, the reader and the court staff behave as if some amusing object has arrived. They harass her through their gestures and conduct."

4.1.1.5. *Attitude of clients.*

Women lawyers have to face the same biased attitude from their clients, who consider them less competent and less politically skilled than their male counterparts. Clients consider that lawyers pay less attention to the case because of their domestic responsibilities. Gaining clients' trust in the lower courts cases is complicated (Shahid, 2019). One respondent stated:

“Clients do not prefer female lawyers. Cases of criminal nature and bail matters are usually not assigned to females.”

In such conditions, female lawyers have to put in double effort to win credibility in the eyes of the clients (Quartey, Akuffo-Kwapong, and Etone, 2021).

4.1.2. Issues caused by work arrangement

4.1.2.1. *Work structure.*

The work structure of the legal profession is organized so that the lady lawyers are being given the in-house and research jobs while male attorneys are assigned to go for litigation work. One of the respondents who was working with a law firm stated:

“Females are given ordinary responsibilities. They are not supposed to defend a case. Whether you are dealing with a small or a large law firm, you have to sit by your senior's side without any purpose while he is dealing with his clients. The clients are happy, and so is the senior lawyer."

Females have to face pervasive pressure to perform equal or better than their male colleagues. The assertive lady lawyers are stereotyped for being strict and blunt, whereas docile and benign are labeled as weak and unfit for the field. Females also face discrimination in their pay not only by their employers but even by clients (Shahid, 2019). They are neither praised nor get rewards similar to ones offered to their male counterparts for the same level of effort (A. Anwar et al., 2023; Webb & Loughlin, 2016).

4.1.2.2. *Glass ceiling.*

No female Presiding Justice has ever been appointed in the Supreme Court of Pakistan in the history of 74 years. Even the representation of females as judges in the high courts is minimal, exhibiting only 7 of 112 high court judges. Similarly, this number is very nominal in India, i.e., 3 and 7 in Bangladesh (Zaman & Malkani, 2018). They have no representation in constitutional institutions, including the Federal Shariat Court and the Council of Islamic Ideology. Such a situation of keeping them away from decision-making authorities makes them more vulnerable to different biases (K. Anwar, 2015). One lawyer mentioned: "In my career of 25 years, I have not seen a single initiative for the promotion of women lawyers. There is not even a single female Supreme Court judge in the history of 70 years."

4.1.2.3. *Working hours.*

Another critical challenge that men and women encounter in different careers is work-life balance. The legal profession is a vigorous and strenuous duty requiring a great deal of time and energy to produce the optimum results (Butler, 2016). Law firms demand total commitment and frequently expect lawyers to put work first and be endlessly available to perform professional tasks (Nelson, 2020). Female lawyers expected to fulfill social and family obligations must deal with unpredictable work hours (Harveston, 2017; Sarwar & Imran, 2019). As one participant of the study responded:

"Female lawyers have to face a lot of pressure because of prolonged working hours; males have an edge as they are not supposed to take care of the kids and look after their family in the evening."

4.2. Social Issues

4.2.1. Masculine culture.

Women in dominant male societies have to cope with a patriarchal mindset resulting in seclusion and exclusion, limiting their access to developmental benefits (Bhattacharya, 2014). The primary reason for curtailing women's empowerment is the conception of males about the role of women (Isran & Isran, 2012).

4.2.1.1. *Biasness.*

Ismat Mehdi, an advocate, who runs Ismat Law Associates, has mentioned her expected output, which was supposed to be double the amount of work allocated to male associates (K. Anwar, 2015). She further said that her colleagues took her seriously when she efficiently handled the excessive workload. One respondent quoted: “While sitting in a courtroom having a few ladies and stereotypical men around, I wonder where I have come; it was better to opt for a teaching career than to be at this awful place."

4.2.1.2. *Gender stereotypes.*

Mishra (2015) contends that in a population of 73 women legal professionals, 25 accepted to experience gender discrimination in one way or the other at the District Court of Lucknow (India). As a result of such problems, females have no option except to switch to the professions more accepting of women, including teaching or office jobs (Bambauer & Rahman, 2019). Men undermine women's competence by using both sexualized and nonsexual tools (Imosemi, 2021). People in this profession have a judgmental attitude towards female lawyers:
“When you join as a fresh law graduate, you are being told to go home cook food and raise kids; this work is not for girls.”

4.2.1.3. *Restricted access to networks.*

To succeed in professional liaising, play a catalytic role. Likewise, lawyers are required to network with touts (mostly a poorly educated person working for attracting clients on a commission basis), investigation officers, police staff (Qaisrani, Liaquat, and Khokhar, 2016). Males are involved in social interactions. Therefore, they possess larger social circles and have more chances to network with clients (Sarwar & Imran, 2019), which adds to the problem of preferring male lawyers over female lawyers. As mentioned by an interviewee: “Females have family restrictions of not going outside the city for presenting the cases or going to the police station. At the same time, their male counterparts have an alliance with investigation officers. Male lawyers also appoint touts in the police stations who grab cases from there and take a commission."

4.2.2. Homophily.

Most people like to network with individuals having comparative social status and gender. Senior lawyers are involved in developing social interactions with people having similar backgrounds, gender, and experiences (Sultan et al., 2020). Resultantly, females remain out of such loops of social interaction at the workplace, depriving them of the guidelines of seniors. They are mostly excluded from informal social activities. So, they miss out on the opportunities to generate collegial support and client contacts (Butler, 2016). Because of such alienation, they cannot get challenging and high visibility assignments. This creates a self-perpetuating barrier; when women feel unsupported, their turnover intention is augmented, ultimately leaving (Smithey, 2017).

4.2.3. Unsure future.

A female’s access to resources is ensured through relationships with men and alters throughout the life cycle, from her father's house to her husband's (Critelli, 2012). Her decision to continue or leave her professional career is based upon the will of her family men. Females are also unclear about their upcoming course of actions in careers because of the challenges of married lives. Religion is comprehended in a narrowly defined manner, and the ruling elite has manipulated it to bolster insecure regimes (Yaqub, 2019). Female lawyers stop practicing law lesser because of the job and more because of frustrations of reduced professional and development opportunities and the work environment (Patwari & Ali, 2020).

4.2.4. Social rejection for marriage.

A successful lawyer is expected to be confident, law knowledgeable, attentive to detail, socially connected, and highly competitive (Korotkova, 2020; Ladah, 2019). Mishra (2015)conducted a study where only 26% of the female law professionals were married, whereas 66% were unmarried. Many unmarried females depict that women lawyers face problems in this regard (Noorani & Shakir, 2021). When they can be called professionally well-grounded, it becomes too late to be considered apposite for marriage. Furthermore, it is also evident that while hiring female lawyers, firms make sure to include questions about the plans of getting married (Malik, 2018). The respondents of the study shared similar thoughts: "It is tough for female lawyers to get married as they are not considered good wives or daughters in law because they know the law and work with men. I started my career after my marriage, and I am sure that if I had started my profession before marriage, it would have been challenging for my parents to marry me.”

4.2.5. Outlook.

People are judged by their appearance. In the judiciary system, lady attorneys encounter misogynistic remarks about their dress and interactions with others (Harveston, 2017). It arises a feeling of discomfort among female lawyers when the male counsels and coworkers critically observe and pass offensive comments on their appearance and outlook in the courtroom during proceedings just to intimidate her (Smithey, 2017). Such statements lower morale and diminish the confidence of young lawyers, eventually leading to their negative growth (Niazi, 2017). One interviewee mentioned: “The appearance and outfit of the females matter a lot; people do not hesitate to comment on personal things like covering one's head or choosing the color of lipstick. They often have to suffer the filthy staring from the people in the courtroom."

4.2.6. Political dynamics.

The literature indicates that many conspicuous leaders of the sub-continent like Muhammad Ali Jinnah, Muhammad Iqbal, Jawaharlal Nehru, and Mohandas K. Gandhi were also lawyers (Zaman & Malkani, 2018). There are different bar councils at the national, provincial, and local levels in the country, each having its own political and ideological affiliations. One of the respondents mentioned:

“Judges favor the president or vice president of the bar, and they are considered more credible, even the clients feel elevated and confidant on the fact that their lawyer has some position in the bar or is a famous personality.”

4.3. Personal Issues

4.3.1. Personal characteristics.

Lawyers are different from the general population in several characteristics like decision making, values, and personality traits (Ferraro et al., 2017). Female lawyers are considered more hard-working, loyal, and detail-oriented than their male counterparts (Noorani & Shakir, 2021). They are more concerned about personal and social motivations (Kumari et al., 2021), personal growth, and social change, contrary to their male colleagues, who are motivated by prestige and monetary benefits (Truong & Le, 2020). One of the lawyers responded: "I think females are better lawyers. They are sincere by nature and give appropriate time to the client with full honesty. They are straightforward and do not try to exploit the client. As male lawyers keep on giving the false hopes to the client and keep on making money from them.”

4.3.2. Psychological issues.

The legal profession is often characterized as an occupation in crisis. Different stakeholders, including law professors, economists, psychologists, and researchers, have reported and measured the troubles in the field (Rothstein, 2007). Nelson (2020) explained it as a “tri-partite crisis” constituting upon: dissatisfaction of a lawyer leading to mental health issues, a deterioration in professionalism, and subsequent waning of public perception. One of the most senior respondents quoted: “If you sit in the lady bar, more than 50 percent of the females are having psychological problems.”

This crisis may arise because of the inherent personality traits, academic training, working conditions, or a combination of all of these factors (Snyder, 2014). When combined with fellow workers' misogynistic comments and attitudes, the stress resulting from exhaustion and distress results in a bad mental state (Harveston, 2017).

4.3.3. Family support.

Family support is considered one of the essential resources to cope with the stringent work demands of being a legal professional. Family may provide support in one of the two dimensions: by understanding the strenuous work demand of the legal field or by offering help in household responsibilities. While studying female lawyers in India, Mishra (2015) contends that 77% of the female lawyers seek support and cooperation from their families, whereas 23% lack it, making their lives more challenging and problematic. One interviewee stated: “When I joined the profession, my brother and father stopped talking to me, they advised me to stay away from this profession, but now they feel pride in introducing me as their sister and daughter.”

Furthermore, unmarried professionals may support their parents and other family members. Still, it becomes very challenging for married females to continue the profession, keeping in view the lack of support from in-laws.

4.3.4. Coping.

Females have to back off their law career because of structural, cultural, and personal factors, sometimes caused by horizontal hostility. It's not about the interactions of males and females at the workplace but the structural and social elements designed to debase and disempower women in the legal profession (Zaman & Malkani, 2018). Measures must be taken to promote inclusive culture devoid of 2GGB by constituting power structures meant to marginalize women rather than empower them.

All of the respondents suggested inculcating some specific personal attributes, including; resilience, determination, commitment, consistency, bravery, and attentiveness to cope with the challenges of the legal field. Some also mentioned the family support and support of some colleagues as the coping mechanism. At the same time, few participants considered insensitivity and compromise as the coping technique. As one of them responded: "The success of a female lawyer mostly depends upon her courage to survive in such circumstances; only the strong and brave can survive in this profession. Females ultimately start accepting and tolerating the harmful practices of this field."

Table 3: *Main themes and responses of respondents on each theme with final percentages*

Main themes	P1	P2	P3	P4	P5	P6	P7	P8	P9	P10	P11	P12	P13	P14	P15	
Male colleagues	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	100 %
Horizontal hostility	●	●	●	●	●	●	●		●	●	●	●		●	●	87%
Judges	●	●		●	●	●	●	●			●	●	●	●		73%
Court staff		●				●	●								●	33%
Clients	●	●		●	●	●	●		●	●	●		●		●	73%
Work structure	●	●		●			●	●	●	●	●		●	●	●	73%
Glass ceiling	●	●	●	●	●	●	●	●	●		●	●	●	●	●	93%
Working hours	●	●		●		●				●	●			●		47%
Biasness	●	●		●	●	●	●	●	●	●		●	●	●	●	87%
Gender stereotypes	●	●		●	●	●	●	●	●	●	●	●	●	●	●	93%
Restricted access to networks				●	●	●			●	●	●	●	●	●	●	67%
Homophily	●		●	●		●				●	●	●		●	●	60%
Unsurity of future	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	100 %

Social rejection	●	●	●		●	●	●	●	●	●	●			●	●	80%
Outlook matters	●	●		●	●	●	●	●	●		●	●	●	●	●	87%
Political dynamics	●	●	●	●	●	●	●	●	●	●	●		●	●		87%
Personal characteristics		●	●		●	●		●		●				●	●	53%
Psychological issues						●				●						13%
Family-related		●	●	●	●		●	●	●	●		●	●			67%
Coping	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	100 %

P1: Person 1, P2: Person 2, P3: Person 3, P4: Person 4, P5: Person 5, P6: Person 6, P7: Person 7, P8: Person 8, P9: Person 9, P10: Person 10, P11: Person 11, P12: Person 12, P13: Person 13, P14: Person 14, P15: Person 15.

● Shows the agreement of the respondent with the existence of a particular issue at the workplace,

%age depicts the total of all of the responses of different persons for a particular issue at the workplace.

5. DISCUSSION, LIMITATIONS, AND CONCLUSION

Keeping in view the study results, it will not be wrong to state that 2GGB persists in the legal profession where women's career advancement is decelerated and even clogged because of this implicit phenomenon taking place in many conspicuous ways. The study findings seem to be resonating with the existing body of literature explaining masculine-feminine dichotomies caused by a masculine culture of the legal profession. The results indicated that lady lawyers in Pakistan are experiencing 2GGB and seem to be tacitly aware of this fact. Gender bias exists in structural dimensions involving the people related to the profession, work dimensions, cultural dimensions, and personal dimensions.

The results indicate that the prevalence of 2GGB significantly hinders the developmental prospects of female lawyers, preventing them from attaining higher-level positions within the field. Findings further indicated that female attorneys face significant obstacles in their professional trajectories due to the prevailing masculine norms and patriarchal framework within the legal field in Pakistan. It is important to note that every woman recognizes the presence of 2GGB in the field of law. This study offers a more comprehensive insight into the perspectives of female lawyers regarding the presence of this implicit phenomenon.

5.1. Research Limitations

Depending upon the research approach adopted and the sample collected for the study, the study's findings cannot be generalized. As the sample was drawn only from the female lawyers in one of the developing countries in Asia (Pakistan), it is recommended to study the same concept in the other regions.

5.2. Conclusion

The study provides insights into how structural, cultural, and personal biases affect litigating lady lawyers. The practical implications may suggest that by overcoming this subtle aspect of the legal profession, more females can be inspired to further perform at the optimum to achieve top-level positions in the legal setup. It further suggests that godfathers of the legal work can support female talent by incorporating the desired alterations in the structural and cultural dimensions of this field and benefit from this untapped talent of female lawyers.

More operative and sustainable gender policies should be developed to expedite the optimal co-existence of both male and female lawyers. This would enhance the quality of working conditions for female lawyers and increase equality and diversity in the country's legal fraternity. No legislation can be used to tackle the 2GGB as we can use in the first-generation bias, which is more apparent and can be overcome by altering policies. So structural and cultural reforms at a general level and individual reforms at the specific level are required to respond to this inconspicuous mammoth. It is evident from the findings that males and females unconsciously fortify the existing structures and cultures by blindly following them and reinforcing the presence of such implicit biases. So, the first step is to be aware and confront the prevailing problem to reduce its occurrences.

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Social Media Usage by Teenager and Adult Students and Its Impact on Their Academic Performance and Mental Health: A Post COVID19 Comparative Analysis

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ABSTRACT

Based on parents' and psychologists' concerns over the young generation's excessive use of social media, this research examines its effect on teenagers' and adult students' academic performance and mental health after the outbreak of the COVID19 pandemic. The researchers collected data from students studying at public and private educational institutions through convenience sampling techniques. Structural analyses indicated significant adverse effects of social media usage on students' mental health. In specific ways, it has been found to increase students' academic productivity, both teenagers and adults, allowing them to expand their scope of learning. This study has explored the societal impact of excessive reliance on unregulated social media platforms, leading to notable shifts in behavior including increased social isolation, diminished empathy, and various physical health complications. Recognizing and addressing the detrimental effects of the aforementioned factors will prove advantageous for both parents and teachers, as it will help to curtail excessive reliance on social media.

Keywords: Social media usage, Students, Academic performance, Mental health, COVID19, Higher education

1. INTRODUCTION:

The global spread of coronavirus illness (COVID-19) has seriously affected all sectors, including the economy, social welfare, medical, etc. (Kumar & Ayedee, 2021). Especially since the second week of March 2020 saw the World Health Organization (WHO) announce a global pandemic (Arif et al., 2021). In response, numerous nations have instituted anti-epidemic measures, including limiting the movement of non-citizens, blocking public areas, and even canceling public transportation (Jiakui et al., 2023). Because of the widespread recognition that the status quo in education is failing (Abbas, 2020a), universities and colleges worldwide are exploring online learning opportunities (Abbas & Sagsan, 2019). The

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simple reason that lockdowns have forced the closure of all schools worldwide, rendering it impossible for pupils to interact with their instructors in person (Tang et al., 2021). Lockdowns in other institutions, such as businesses and society, are nothing new (Deng et al., 2022).

The COVID19 pandemic is one of the greatest dangers to humankind. It has wreaked havoc on people's everyday routines (Chai et al., 2022) and has a chilling effect on their ability to engage in psychological and physical pursuits (Algamdi et al., 2021). Neither the prevalence of such instances nor their impact on students' mental health are well-studied, and data on this topic in Pakistan is lacking. A study focusing on the United States, Nepal, Spain, Iran, Turkey reported that the pandemic has varied effects on young and old persons (Algamdi et al., 2021; Hwang et al., 2022). Social media was a major pastime for the public and students alike during the quarantine that followed the outbreak of the epidemic (Lahath et al., 2021).

According to scholarly sources, the term "social media" typically encompasses online platforms and tools that facilitate the rapid and effective dissemination of information (Sayaf et al., 2021). This is considered a remarkable advancement in the realm of information technology. It started with computers and advanced to cellphones, tablets, and other similar devices (Kumari et al., 2022; Sherman et al., 2021). Social media channels, such as LinkedIn, Twitter, Facebook, etc., assist their users in information sharing and provide an opportunity for people to become acquainted with one another (Kim et al., 2023; Kumar & Ayedee, 2021). It also serves as an excellent source of entertainment (such as YouTube) and helps people of all ages and walks of life (Abbas & Khan, 2022).

Social media usage has increased significantly in society over the last few years (Kazmi & Abbas, 2021), and several researchers have studied this phenomenon in various contexts (Fatima et al., 2021). Nesi (2020) examined the link between social media usage and users' psychological health and concluded that it significantly affects users' mental health, including depression, inferiority complexes, and eating disorders. According to Elmore (2019), social media has significantly altered communication and lifestyle. Holsten (2018) and Watt (2016) compared young, and older adults' perceptions of social media and concluded that older people negatively perceive social networking sites. Because of this, the media is so appealing to young people. They become vulnerable to both advantages and disadvantages due to their use. In a study conducted by Abbas et al. (2021), the emphasis was placed on the educational approach of students. The findings revealed that the usage of social media has a considerably greater influence on students' thinking and decision-making compared to other forms of community engagement. It has been determined that students in both developing and developed nations are increasingly developing a dependency on social networking platforms.

This study examines the impact of students' social media usage on their academic performance and cognitive processes. In this analysis, we delve into the comparison of variables among teenagers and adult students, specifically in the context of the ongoing COVID-19 pandemic. From a student's perspective, academic performance encompasses the extent to which a student has achieved their educational objectives, whether they are immediate or long-term in nature. Academic achievement is attained when individuals successfully complete educational milestones such as secondary school diplomas and bachelor's degrees. While several researchers, such as Shakoor et al. (2021), have delved into the effects of social media on students' academic performance in the context of Pakistan and China, no study has been found that specifically investigates the correlation between social media usage and students' physical activities and stress levels. In addition, there have been limited studies that have directly compared the social media usage behavior of teenagers and adult students. This study is a ground-breaking exploration into the addictive tendencies of social media use among teenage and adult students amidst the COVID-19 pandemic. It delves into the profound effects on their academic performance, encompassing both learning outcomes and mental well-being. The results of this study will assist academic and other stakeholders in expanding their understanding of the products and detrimental impact of social media on students' academic life. In the subsequent sections, we delve into the examined concepts through a comprehensive literature review and a meticulous methodology for data collection and analysis. At long last, the findings are elucidated, accompanied by their theoretical and practical ramifications.

2. REVIEW OF RELATED LITERATURE

The Internet has significantly reshaped the world and communication patterns (Aldieri et al., 2021; Najam et al., 2022). The Internet has also connected individuals, organizations, and nations; as a result, the world has shrunk to the size of a village (Diwan, 2021). It is thought to be a massive source of information and has become an integral part of one's life (Ahsan et al., 2020) by providing novelty in communication methods, activities, and performances (Wang et al., 2022). Because of its widespread use in society, many businesses use it to expand their market by making themselves available on the Internet (Abbas, 2024a; Tong et al., 2023). Social media is regarded as an admirable advancement in the internet field because it allows people to interact with one another by creating, sharing, and exchanging ideas (Elmore, 2019). It also enables individuals to share information in the form of an image, videos, reviews, discussions, blogs, and so on (Jiakui et al., 2023; Sundaram & Varghese, 2021).

Social media is widely used in developing and developed countries (Zhao et al., 2022). It is more common among the younger generation (Nair, 2019) because they want to express themselves and socialize more effectively (Abbas, 2024b; Yu et al., 2022). Young people, particularly students, are becoming more aware of who they are and what they want to do with their lives (Singhal & Chawla, 2019). At times, they also want to stay in touch with their peers and stay up to date on global events (Pan et al., 2022). Social media is highly beneficial to young people in this regard (Rosenfield, 2019), and its use is increasing daily. According to Kemp (2019), there are more than 3.4 billion active social media users worldwide (45 percent of the total world population), who spend an average of 1.72 hours per day on social media (Habib et al., 2019; Tjepkema, 2019). The percentage for young people is even higher, at 27 hours per week (Xie et al., 2022). Furthermore, 91% of social media users access it through mobile devices, and 81% of social media time is spent on mobile platforms (UNESCO, 2019).

2.1 Social Media and Students' Academic Performance

The younger generation devotes a significant portion of their waking hours to using social networking websites and applications. Such applications and websites engage users in an addictive manner (Shakoor et al., 2021), and their notifications distract them from their regular activities (SUDHIR, 2019). As a result, most of today's youth find it difficult to focus on a single task (Abbas, Kumari, et al., 2021; Imran & Abbas, 2020). The literature indicates that social networking websites and applications positively and negatively affect users' personalities and behavior. In this regard, Talaue et al. (2018) emphasized the importance of parental and elder supervision in mitigating the adverse effects.

Students are currently among the most active social media users (Abbas, Kumari, et al., 2021). Social media is becoming an integral part of their lives due to its many benefits, from sharing academic information to creating interactive groups that can expand adolescent cognitive development in their educational ventures (Song & Liao, 2019). Social media is becoming equally popular among people of all ages, including teenagers and adults (Bhasin, 2019). The young generation, particularly those in school or college, are early adopters of such services (Ahmed et al., 2020). Likewise, educational institutions actively use such channels to promote and advertise their businesses and provide educational services. During the COVID-19 period, when almost the entire world was under lockdown, educational institutions also shifted their activities to the virtual realm. Students receive lectures via social media platforms such as WhatsApp (Hooks et al., 2022).

Despite these benefits, social media contains elements that can degrade academic prospects and steer students toward bootless errands (Shakoor et al., 2021). One such example was highlighted by Owusu-Acheaw and Larson (2015) on Ghanaian students. Their study aimed primarily to examine the effects of social media on teenagers. They discovered that students who spent three hours or more per day on such networking sites paid less attention to their academic activities. Nesi (2020) investigated social media usage from the perspective of students' class attendance and discovered that students who are active on social media miss more classes than others. Furthermore, 60% of students' ability to read books and engage in physical activities was hampered by their excessive use of social media.

There is a lack of consensus in the research on how social media use affects kids' grades. In addition, whether or not young people or adults are more negatively affected by social media use is rarely studied. It is crucial to grasp this issue in a nation where the youth population is rather large (64 percent of the total population). In addition, there is a shortage of studies comparing the impact of social media use on the academic performance of adolescents and adults, especially those that employ multivariate statistical analysis and structural equation modeling. As a result, the hypotheses listed below are proposed (see Figure 1).

H_{1a}: Teenage students' use of social media has a significant positive effect on their academic performance

H_{1b}: Adult students' use of social media has a significant positive effect on their academic performance

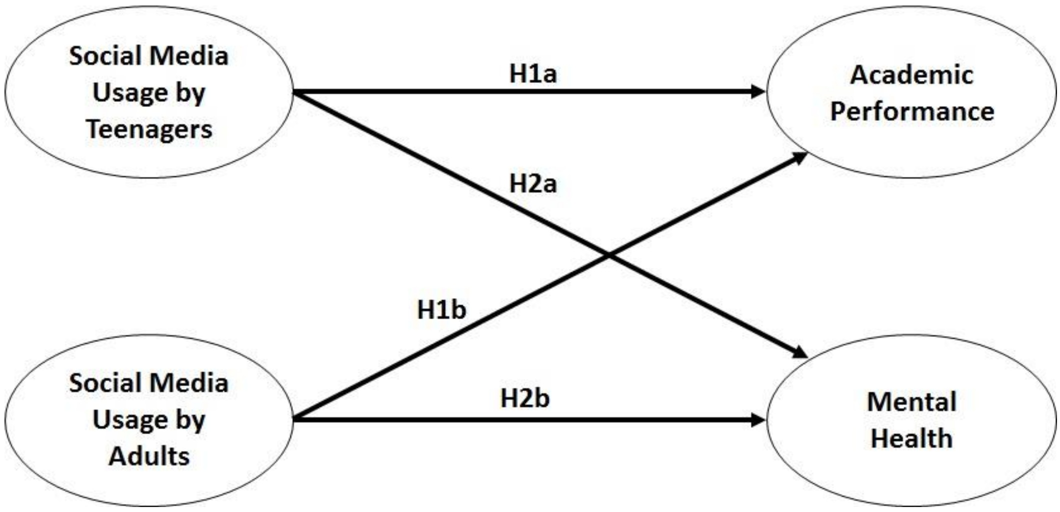

Figure 1: *Conceptual Model*

2.2 Social Media Usage and Students' Physical Activities

Over the last few decades, social media has steadily improved in quality, quantity, and utility (Abbas, 2020b). As the consumption of necessary minerals nourishes the human body, the human mind requires nourishment in the form of the availability and presence of nutrition for thoughts (Safdar et al., 2020). Because of the advent of social networking websites and applications and the Internet, the world is now more social virtually than practically. This virtual life impacts their mental, physical, and overall well-being. The younger generation is more active on social media in today's world, impacting their mental health. They go through the embryonic stage of life and are more likely to have serious health problems. Excessive social media use can cause depression, stress, online harassment, loneliness, fatigue, cyberbullying, lack of concentration, emotion suppression, and a decline in intellectual abilities. All of these factors directly or indirectly impact the mental health of today's youth (Ahsan et al., 2020).

According to Soul (2016), the more time you spend on social media, the more depressed you become. According to reports, students who use Twitter and Facebook are less likely to stay focused and less stressed (Mahmood et al., 2020). The prevalence of social media affects the mental well-being of today's adolescents in positive and negative ways. While the internet has many positive effects—improved communication, sociability, access to healthcare information, and opportunities—it also has many negative ones, including cyberbullying, melancholy, stress, texting, and the suppression of emotions and intellectual capacity. These negative things can significantly impact the mental health of the young generation if they are affected at a young age. It has the effect of an epidemic on a person throughout their life (Kaur & Bashir, 2016, 2015). According to Park et al. (2014), social media platforms such as Facebook positively relate to college students' stress. Similarly, Kaur and Bashir (2016) investigated the impact of stress on students' mental health and concluded that it negatively impacts them.

It is now common knowledge that people suffer from psychological issues due to their use of social media. Adolescents report that they use social networking sites frequently daily (Abbas & Sagsan, 2019). Youths suffer from anxiety disorders because they don't want to miss anything posted or updated by their friends. They are constantly checking their peers' posts and messages. This can harm their sleep patterns, self-esteem, depression, and anxiety (Filucci, 2016; Kumari et al., 2021). Youth also face isolation when they begin to make comparisons, which are harmful to their mental health and cause agony and anxiety. Isolation and depression may result from the comparison. As a social animal, man requires physical and social interaction with those around him. People, however, do not communicate with one another because of the devices in their hands and the availability of social media (Hwang et al., 2022). Young people may experience fear of missing out. It is a form of social anxiety that causes stress and the inability to concentrate on tasks (Fu et al., 2022; SUDHIR, 2019).

Digital eyestrain can occur due to excessive tablets, smartphones, and computers, resulting in blurred vision, dried eyes, headache, neck ache, shoulder ache, and other symptoms. If a person looks at the screen from too far away or too close and sits in an improper posture, it can lead to physical health problems (Deng et al., 2022; Khan & Abbas, 2022). The American Optometric Association established the 20-20 rule, which states that every 20 minutes of screen time, a 20-second break is required. During that time, the person should be able to see any object that is 20 feet away. This will aid in reducing eye strain. Musculoskeletal problems are another type of physical health problem that can occur. This happens when people use their gadgets in the wrong position for an extended period (Fatima et al., 2021). The user's posture is essentially a "down and forward" position, which causes significant compression and stress on the neck and spine. Five years of research reported in the Applied Ergonomics journal show that teen texting causes pain in the neck and back. The findings revealed that these pains were typically short-lived, but long-term symptoms were also discovered (Waqas et al., 2016). The literature on the relationship between students' social media use and mental health produces contradictory results. Furthermore, it is rarely investigated whether teenagers or adults are more affected by social media use. As a result, the following hypotheses are proposed.

H_{2a}: Teenage students' use of social media has a significant positive effect on their mental health

H_{2b}: Teenage students' use of social media has a significant positive effect on their mental health

3. METHODOLOGY AND DATA ANALYSIS

Primary data was collected directly from potential respondents from the locale of students enrolled in different public and private higher education institutions. This study aimed to explore the impact of social media on students' academic performance and mental health. Mainly, the participants from graduates and undergraduate domains were targeted. The total number of students enrolled in HEIs under HEC in 2020-21 was 3,295,178 in Pakistan. Approximately 200k-250k students are enrolled in universities and colleges in the public and private sectors in the capital territory of Islamabad. These were the main target population for our current study. A sample of students was selected for our research out of these students. The researchers engaged non-probability convenience sampling techniques to collect data for the research. The sample size was decided based on assuming a proportion of social media users, the students, and a questionnaire was shared with them to collect their opinion. It was estimated that 250 to 300 students would respond with an error margin of 3%-5%. A questionnaire was devised in English for manual and online data collection. It contained demographic information such as gender, age, the field of study, personal interest in social media and time spent to entertain this interest. Each item contained aspects that would allow collecting data to understand the impact of social media. The students were given hard copies of these questionnaires as they were requested to fill them up with the best knowledge and understanding. Online forms (Google Form with acceptance of opinion) were sent directly to E-Mail contacts, Facebook links, WhatsApp groups, etc. The time that was given for people to respond was 15 days.

As stated above, collecting data was done through a comprehensively designed questionnaire. The authors used the “Five-Point Likert Scale” to study these items, where the first one started with a “Strongly Disagree” and the last one indicated a “Strongly Agree.” A total of 701 forms were circulated among university students in Islamabad. A Google form was also floated online, inviting opinions from students using the internet / social media through E-Mails, Facebook links, WhatsApp groups, etc.; 358 (217 hard copies and 141 online responses) responses were received in 15 days. Responses that were sent after the given time were not entertained. Collected data was then organized with utmost care so that it may depict an accurate picture. Among the 358 collected responses, 66.5% were generated from male students, whereas female respondents represented 29.1% of the total sample. There were 4.4% of people who preferred not to disclose their gender. Similarly, respondents from Management Sciences were the most, with 56.3% of the total. Inferential statistics of Chi-square (χ^2) were used to test hypotheses at the 0.05 level of significance value.

4. TESTING OF HYPOTHESES AND DISCUSSION

Using the SEM method, researchers studied the link between social media use and students' academic performance and physical health. Prajogo and Cooper (2010) claim that SEM can eliminate measurement errors and construct a latent construct hierarchy, thereby removing biases resulting from measurement errors. Teenagers' academic performance improves significantly when they use social media, with a beta value of 0.211 and a p-value of 0.15. This led to the acceptance of H1a, which states that social media significantly enhances adolescent students' academic performance. In the structural analysis, adult students also achieved p-values of 0.006 and a beta of 0.289. Because social media use significantly impacts adult students' academic performance, the H1b visa is also accepted.

This result is supported by Boateng and Amankwaa (2016) and Blaylock's (2018) studies. It was also accessed that social media has become a pragmatic tool for academic work. A platform that assists in expressing and sharing views and experiences. A vast array of video lectures creatively giving details about every subject has become a great source of understanding coursework and acquiring new skills. WhatsApp and Facebook have connected people from different walks of life who can share their learning with others. Views are shared, and people with that interest can learn a lot. They have been developed in a highly user-friendly fashion.

Their value can be further attributed because they act as a conjoiner among mentors and pupils.

However, the analysis of the relationship between social media usage and students' mental health presented negative results for both groups. For instance, the same analysis for teenage students presented a negative beta value of 0.291 with 0.004 p-values. Thus, H2a social media usage significantly impacts teenage students' mental health stands rejected. Similarly, a negative beta value of 0.339 with 0.001 p-values was identified for the adult students. Thus, the second hypothesis, i.e., H2b, that social media usage significantly impacts adult students' mental health is rejected.

This follows the findings of Goodie (2017). Addiction to social media is common among youth. With the cheap availability of the Internet, people spend the entire day on these platforms disregarding other aspects of life that need their attention. This results in poor health with little to no physical activity. Cellular Service Companies and Internet Service Providers (ISPs) have created packages that are cheap at night and extremely popular among youth. This causes irregular sleeping habits among their users, leading to strain. This stress creates physical fatigue, negatively affecting other aspects of life, including academics. This fact is supported by a study conducted in Canada (Brian & Primack, 2016). Depression is another byproduct of excess usage of social media among young students. The same has been proven by a large-scale study in America in 2016 (Brian & Primack, 2016).

Above mentioned findings of this study are based on the student's responses from graduate and undergraduate universities. The sample of students had diversity in terms of the discipline of their education, gender, backgrounds, cultures, and age. The research reveals that social media usage holds no severe implications for students' academic lives. The research, however, revealed that other variables were being affected by social media usage. Even though these variables hold considerable significance in life but the effect of social media on academic performance was little. Every aspect of human life is intertwined like a cobweb, with the others influencing the others. In this regard, it may be concluded that the effect on other aspects of life can indirectly impact academics.

The scope of this research was limited to studying the relation of social media usage impacts on the academic, family bonds, social life, and physical health of students only. This study holds little influence in evaluating the effects of social media usage on the academic outcomes of the respondents. Also, this study is silent on the direct impact of family bonds and social and health / physical activities on students' grades and academic gains. This study conducted primary research on the subject and provided the initial milestone for those who may wish to explore this domain in the future. Further studies on the same subjects with different variables, interdependency, and interlinkages are also invited. No efforts were spared to explore the domain of this study. Even with limited time, meager resources, and a selective study scope, the results showed an authentic subject analysis. Future studies can further explore this subject keeping the following recommendations in mind.

i. Researchers can alter the scope of their work and incorporate the effects of social media on students' grades / and academic outcomes.
ii. The impact of other variables can also be studied (affected by social media usage), like family bindings, physical health, and social life, on students' academic grades/outcomes.
iii. The targeted audience of the research can also be changed to calculate the impact on school-goers who are much younger and more intellectually open to learning and picking up things from their surroundings. They can be indulged in research, usage of social media on academic outcomes of primary and high school students,

5. CONCLUSION

Despite the study's narrow focus, it became evident that social media does not have a direct impact on students' academic life. Contrary to expectations, it was discovered that this tool could be utilized to support educational endeavors. By utilizing social media, individuals now have a means to openly exchange their personal encounters. This platform enables individuals to effectively communicate their academic challenges with others and discover viable solutions. Social media, in every facet, is an ever-expanding realm of knowledge that continues to flourish with the passage of time. It encompasses a vast array of knowledge across multiple disciplines, and by utilizing cutting-edge methods, lectures have been disseminated through various platforms to facilitate easy comprehension. Nevertheless, the overindulgence in social media has a detrimental effect on the mental well-being of students. The scope of this study is restricted to the selected student population, specifically those enrolled in higher education institutions in Pakistan. It is worth noting that when researchers attempt to replicate the same study in various regions, they may encounter divergent outcomes. In a similar vein, this study focuses solely on two variables: academic performance and mental health. Further investigations may encompass additional elements, such as physical exertion, familial connections, and so forth.

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Impact of Participative Leadership Style on Employee's Performance: Mediating Role of Employee Learning

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ABSTRACT

This study is based on finding the Impact of leadership styles on employee performance, and it mainly discusses the participative leadership style. The objective of this study is to understand the impact of participative leadership style on employee performance. We used mediation in the shape of employee learning, which is a novelty of our study. The objective of our research is to check whether participative leadership is beneficial for educational institutions. The study also investigates employee learning in institutions when the participative leadership style is practiced and checks whether the performance of employees improves or not. The study was based on a quantitative approach, and data was collected personally through a well-structured questionnaire and survey in educational institutions in the Punjab region of Pakistan. Our respondents were explicitly the staff of that institution. We used different statistical tools to analyze our results and interpretation. Our findings indicate that participative leadership style has a positive and significant impact on employee performance. We also offer some practical recommendations regarding the participative leadership style. This research contributes by bridging the theory and practice, providing an understanding of leadership patterns and resulting performance improvement in educational settings.

Keywords: Leadership styles, Participative leadership style, Employee learning, Employee performance

1. INTRODUCTION:

Leadership is the art of influencing people so that they will struggle willingly toward the accomplishment of objectives and goals. Igbaekemen (2014) defines leadership as “the art of influencing people so that they will strive willingly towards the achievement of goals." Thus, effective leadership inspires employees to work willingly to achieve organizational goals. It is According to Alghazo and Al Anaze (2016), "Leadership plays a crucial role in creating an enthusiastic atmosphere and culture in an organization." This concept shows that confidence and interest are also needed, along with the will to do work with high Performance.

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Leadership has a significant impact on an organization's employees' performance. Leadership helps to lead employees toward their goal accomplishment (Ojokuku et al., 2012). Employees' performance is directly affected by the leadership style. Employees perform well when leadership styles are more cooperative and effectively support their efforts. Leadership guides them on how to achieve their goals and targets, as well as how they can improve their performance. Leadership has been related to priority for grading and connection (Benoliel & Barth, 2017).

In an organization, leaders assume different leadership styles based on the employee's perception. Leader's behavior and influence are in accordance with the power and authority they adopt (Al-Ababneh, 2013). Leadership styles not only improve the employees' performance in the context of organizational goal achievement, but also help improve and secure the organization's reputation (Men et al., 2013). There are multiple leadership styles, including democratic leadership style, autocratic leadership style, participative leadership style, and laissez-faire leadership style. Every leadership style has a different impact on subordinates' performance. Leadership guides toward goal achievement and self-assessment in the accomplishment of goals and objectives.

Leadership provides direction for the actions of teams and groups to achieve their goals by collaborating with them. Therefore, leadership has an interpersonal role in an organization, and it belongs to a specific group. According to Adebakin and Gbadamosi(1996), associations include two or more persons who exist on a continuous basis with the aim of achieving a set of goals. For each organization, there are three fundamental elements: the management, time and people - must be effectively interrelated and prioritized by the leadership to attain organizational goals. Management is the body of leadership that stimulates the employees to achieve their goals. The primary purpose of a leader and the superiority of leadership is always the reflection of the institution and the attitude of the employees in performing their tasks. Since the 1900s, multiple studies on leadership have sought to find theoretical proof of different leadership styles used in numerous situations (Al-Ababneh, 2013).

The participative leadership style reported in the previous literature is more beneficial and valuable in managing employees' commitment and examining the effectiveness of the organization. It has been widely implemented in the United States and other developed countries, as stated through (Miah et al. A. 2007). Leadership has a vital role in creating an attractive atmosphere in educational institutions. Leadership has been a key factor throughout history (Skoogh, 2014). So, in the current era, people need to create leadership in their institutions to improve creativity and innovations. Leadership has a role in building missions and vision in the organization. It also helps encourage the organizational members to perform better and achieve the organizational and managerial goals. Leadership stimulates employees to be empowered rather than strictly controlled (Bell et al., 2018).

Employee motivation may be enhanced via a participatory leadership style that leads to job satisfaction, mainly when staff members in an organization experience a feeling of pride and involvement in the decision-making process. The participative leadership style fosters and strengthens employees' ability to understand and carry out essential tasks even in the face of the leader's ultimate authority. A participatory leader fosters a culture of learning among their followers (Khassawneh & Hamzah, 2022).

This study helps the staff to recognize which management style is better for work and the success of their career. It is also beneficial for the leader to know which type of control style to use on worker learning and employee performance, and how employees can be inspired. Our study also helps the educational sector to identify effective leadership styles. Generally, educational institutions are controlled and looked after by a single owner, and employees do not have many choices. This may lead to poor motivation and underperformance.

Leadership is an essential function of management and has an integral part in a successful organization. It will help in the educational sector by introducing different leadership styles in their institutions. Leadership helps foster talent, uniqueness, and energy toward a bright future. Leadership also develops educators and administrators into future leaders. So, the combination of relevant coursework and networking experience will be enhanced. Educational leadership aims to safeguard and improve academic achievements through procedures and physical and working improvements. This is achieved through a combination of diverse group of individuals, such as instructors, mentors, scholars, and policy makers.

The purpose of this study is to find out the Impact of the participative leadership style on employee performance and explore the Impact of leadership style on employees in the educational sector in Punjab. Our study will examine the leadership styles prevailing in different universities and educational institutions. This study explored the management system in universities, including their academic and non-academic staff. In universities, the supporting staff contributes more to the performance and achievement of goals and objectives (Bush & Middlewood, 2005). Traditional and old management systems in universities create different behaviors in employees regarding job satisfaction and performance. So, this study examined the Impact of participative management style on employee performance.

Effective leadership styles are essential for an increase in employee performance. Diverse leadership styles have dissimilar impacts on employee performance. This study will address the problem of how leadership styles impact employee performance. Leadership can be both positive and negative and can affect employee performance positively and negatively. In a speedily altering world of work, a prominent leadership task is to determine how leadership styles can help improve employee performance (Schein, 2010). During the last decades, the problem of poor employee performance has been considered an essential element in leadership (Mujtaba, 2008). Numerous studies in literature have highlighted that the participative leadership style has enhanced employee performance more than the authoritarian style of leadership (Miah et al.; A., 2007). However, there are only a limited number of research studies related to participative leadership style with particular aspects of worker performance (Angermeier, 2009).

Based on the researcher's experience with administrative work in the situation of university organizations, leadership insight is the most critical factor in bringing success to academic organizations. Many managers or managerial leaders in university organizations still need to improve their management skills and strategies in authorizing their assistants to do work efficiently. There have been a limited number of studies conducted on the management styles of university organizations, mainly concerned with the management and control of heads of departments or school managers in academic organizations (Bryman, 2007). The usefulness of leadership and management in the university needs to be adequately assessed. To fill these gaps in leadership styles, especially participative leadership in universities, it was considered necessary to carry out this study.

The present research proves to be highly valuable to the analysis of the leadership influence on organizational and employees' performances, underlining the practicality of the participative leadership approaches. In the research, there is data on multiple forms of leadership (for instance, participative, democratic, and autocratic) and the outcomes in terms of workers' productivity. h incorporates these empirical grounds make the established theoretical frameworks more valid and real-world applicable. Particularly, it emphasizes the specifics of the participative leadership style as helping to increase employees' commitment and organizational performance. This focus on participative leadership style as a factor of leadership underlines the specific features of this study compared to the others that might generalize leadership effects without outlining the correspondent perspectives. One major methodological weakness is the lack of prior scholarly literature concerning the proposed practical application of positive leadership types in the educational domain. This perspective is particularly important for educational policymakers and managers who desire to enhance organizational performance via organizational leadership practices.

The research can help scholars guide organizations in choosing the proper leadership behaviors depending on the targets of the organization and the people working there. Leadership experts can use these findings to advise the policymakers on how to modify the leadership training programs to build leadership capacity in different fields.

Hence, a comparison of different leadership styles in enhancing the level of motivation and performance of workers, will help organizations increase productivity as well as achieve their strategic goals effectively. Thus, it contributes to the evidence-based practice in leadership training and organizational management.

So, educational policy makers can proceed to use the findings to press for use of participative leadership styles. Such leaps can transform the character of learning into a collaborative and invigorating process which would lead to better student performance and greater recognition of the institution.

Research is only beneficial when it has specific objectives. We formulate the following purposes of our study.

1) Identify the leadership styles that will improve employee performance.
2) To examine the connection between participative leadership style and employee performance.
3) To investigate the effects of leadership styles on employee performance.
4) To check out the mediating part of employee learning between leadership style and employee performance.

The following research questions are proposed in our study.

1) What are the leadership styles that will enhance worker performance?
2) What is the relationship between participative leadership styles and worker performance?
3) What is the role of leadership styles and worker performance?
4) What is the mediating role of employee learning between leadership styles and worker performance?

2. LITERATURE REVIEW:

2.1. Theoretical Framework:

Fred Fielder presented the contingency theory of effective leadership. According to Fred Fiedler (1960), leadership behavior is not the same. It can be improved by a change in the task, change in authority, and power over organizational factors such as salary, promotions, and disciplinary actions. According to his theory, we proposed that different leadership styles, such as autocratic, descriptive, and participative, affect employee performance, which can be changed through effective leadership styles. This philosophy projected that leaders must accept and follow the management system, which is the finest and most valuable to the condition and directly inspires and improves the worker's behavior.

Fred Fiedler’s Contingency Theory of Leadership (Fiedler, 1960) serves as the theoretical framework in the current study’s theoretical framework section. This theory says that leadership only becomes effective when the style adopted by the leader is appropriate to the situation. Taking this into consideration, present research also suggests that the style of leadership that promotes employees' involvement in decision-making, namely participative leadership, can improve employee satisfaction, learning, and performance. Using Barnard's (1938) participative leadership theory and information from motivational theories such as Maslow's (1943) and Lewin's (1943), one can conclude that participative leadership creates an optimal organizational climate for the growth of employees and the prosperity of an organization.

The scholars proposed leadership styles in which researchers examine the consequences of different management styles on worker performance (Iqbal et al., 2015). They conducted their study using secondary data and qualitative research. Autocratic, democratic, and participative management styles have significant consequences on worker performance. The autocratic style is functional and provides better performance for short periods. The autonomous style is valuable and stable in all situations. A participative style is practical and most convenient for extensive periods, and it has positive outcomes on employee performance.

The critical responsibility of the leadership is to increase the moral and ethical values and increase productivity, which in turn boosts organizational performance (Avolio & Bass, 2004). The best leaders can quickly realize and identify the leading causes behind the major problems. This helps employees to confront and resolve problems more effectively (Avolio et al., 2009).

2.1.1. Participative leadership style

The participative leadership theory was first represented by Barnard in 1938. This theory represents that employees have the opportunity and freedom to give input and opinions to achieve a result (Barnard, 1938). Two ways to describe participative leadership. One is an illustrative contribution in which a collection of workers engages in administrative choice creation. The additional one is participating administration in which subordinates share a degree of joint choice creation through their instant leader.

Barnard's theory was later changed with help from the grading of needs motivational theory (Maslow, 1943), the autonomous leadership theory (Lewin, 1943), and leadership systems theory (Likert, 1967) and became presented as participative systems theory. Maslow's (1943) order of needs motivational theory explains that individuals who are inspired by looking for and need self-actualization will be more motivated through participating leadership style, and these types of individuals and employees become more satisfied and have maximum opportunities to become satisfied.

Participative leadership style is an effective leadership style that helped to create high job gratification in virtual teams. However, some questions remain unanswered in previous studies regarding the relationship between participative leadership style and job gratification. Virtual teams and highly qualified and skilled people had exclusive needs of this style for simulated squads based on sharing multiple ideas and information skills to fulfill the project (Daim et al., 2012).

In organization management, people show admiration and self-assurance in the decision-making capability of groups and their subordinates, and managers determine and prove participative performance in an organization. Actions then principals to leaders acquire workers' faith and commitment to the job, and the result in developed assignments and presentations (Huang et al., 2010). Participative management is a leader’s capability to make a classless, authorizing, helpful, and cooperative work setting.

Employees' Performance can be improved through consultation when performing the job. A participative leadership style is more appropriate in an organization for better employee performance. Leaders become more respectful when they give trust and ask their employees to take part in decision-making, and they will make better decisions. Leaders should propose that employees get involved in the company's decision-making process (George et al. et al., 2016).

2.1.2. Employee learning

Individuals may need support to enhance their skills and capabilities. They seek knowledge and view growth as crucial for achieving their goals and success. In a stimulating job environment where there is a risk of disappointment, employees with performance goals may respond differently compared to those with learning goals. The reason that attentive presentation employees derive happiness from favorable judgments of their abilities and challenges is viewed as an analysis of their abilities.

Employee learning helps to improve employee performance. Leaders' behavior stimulates employees to learn activities and engage with the job in the best way. For leaders, continuous learning is essential for their job performance, career success, organizational effectiveness, and grooming. Leaders can learn from experience in the workplace through challenging and complicated tasks (Jansen et al., 2009). The study concluded that employees can become leaders when they increase their learning. Leaders benefit as soon as they inspire and motivate their workers to commence and perform responsibilities that lead to knowledge for the reason that liability so helps achieve planned squad goals.

There are multiple ways for workers to be involved in learning activities. While administrations were focusing on official working out programs in the previous, now they know that knowledge become essential in everyday effort situations (Poell et al., 2004). Most of the worker's knowledge is to be acquired through coursework. So, that learning goes outside general job responsibilities such as new and challenging tasks, job changes, task-force projects, timely accessories to additional work units, and development work (Maurer et al., 2002).

When leaders have higher expectations of employees, employees are more engaged in learning activities. They try to learn more and engage with their jobs more effectively (Xander et al. et al., 2009). When leaders have higher expectations, they involve their employees in challenging and learning goals and tasks, provide opportunities to learn and provide good feedback.

2.1.3. Employee performance

Worker performance involves quality and amount of output, presence at work, efficiency, and usefulness of the work completed (Mathis, 2009). Employee performance is the effective accomplishment of the job by a selected employee or employees, as set and restrained by a supervisor organization or leader, to pre-define adequate standards while efficiently and effectively utilizing accessible resources within a changing environment.

Employee performance has always been an essential concern for leaders (kelidbari, 2011). Employee performance as an indicator of financial or other outcomes of the employee that has a direct relation with the output of the organization as well as its success further exposed that working environment, management and leadership, team and co-worker association, training and career development, incentive programmed, strategies and procedures and workplace well being as well as employee commitment are significant factors that determine employee performance (Anitha, 2014).

Sakiru et al. (2013) examined the impact of leadership style on employee satisfaction in Malaysia. In their study, researchers presented that there is a significant relationship between worker performance, emotional intelligence, and leadership style. Leadership styles also affect workers' performance.

A similar research study examined the impact of leadership styles on employee performance. They found that autonomous and laissez-faire leadership styles have a significant positive effect on employee behavior. The autocratic leadership style also has a negative impact on employee performance (Abdul Basit et al., 2017). Further, they said workers are the greatest asset in the organization, and worker performance is significantly dependent on leadership style. Organizations with good leadership capabilities can improve the Performance of employees.

Organizational efficiency and effectiveness can be the result of employee performance and also from effective leadership. Employee performance and productivity can be increased and improved through effective leadership, and their high-level performance can be sustained (Rizwan et al., 2016). Employee performance can be affected by gender discrimination. Even the leaders cannot minimize this effect of gender discrimination. Male and female job performance can deviate due to specific reasons (Memon, 2014)

2.14. Gap in Existing Literature and Study Fulfillment

Several studies investigate leadership style and its effects on the productivity of employees. These studies examine leadership styles like autocratic, democratic and the participative. In general, participative leadership has been recognized for its effectiveness in increasing job satisfaction, in conventional work organizations Although the notion of participative leadership has been substantiated positively for increasing job satisfaction where employees work in conventional organizations, there is dearth of information pertaining to its effects within virtual teams with skills demand. Research has not very recently critically examined the relationship between participative leadership and job satisfaction in such specific realms (Daim et al., 2012).

While literature reviews recognize the relationship between leadership types and performance levels, there is no literature that explains how leadership types, specifically the participative type, contributes to the learning process of the employees. In order to improve the efficacy of an organization, it is important that various aspects of how participative leadership creates a culture of habits towards the acquisition of new knowledge and skills amongst the employees to be understood (Jansen et al., 2009).

Whereas, considerable literature is available with reference to the leadership styles and performance indicators profiles like productivity and efficiency, there are still a limited number of studies in the literature about the effects of leadership styles on quantitative and behavioral elements of performance in different organizational settings. This encompasses the subtle variations in impacts regarding the quality and quantity of work productions, attendance and efficiency of tasks (Mathis, 2009).

This study aims to address these gaps in the following ways:

This study shall, therefore have practical implications on understanding how participative leadership influences job satisfaction hence leadership effectiveness in today’s dynamic organizations through determining its effects in virtual teams and amongst highly skilled employees.

This paper will review the role of participative leadership and how it improves employee learning through creation of an accommodating atmosphere in decision making processes. It aims to find out how participative leadership increases employees’ interest in assignments and learning activities, to create versatility in skills and to improve adaptability within an organization.

2.2. Research model and Hypothesis development:

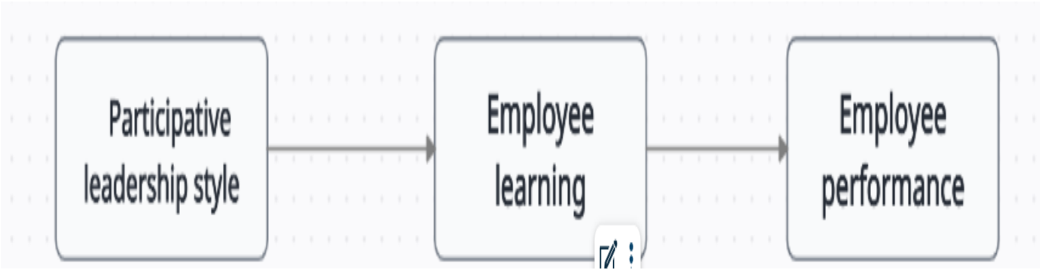

Figure 1: C*onceptual Framework*

In this study, participative leadership style was taken as an independent variable, and employee performance was engaged as a reliant variable. We developed a theoretical model based on their association to examine which participative leadership style is most suitable for improving the performance of an organization's employees.

Leadership style discusses the leader's behavior and boldness in leading employees and supervising them. It is the outcome of employee personality traits, knowledge, attitude, and thinking of the leaders. A hypothesis was proposed in relation to participative leadership style and organization commitment (Clement Bell., & Themba Majoli., 2014). This study found that a participative leadership style creates an environment in the organization that can encourage subordinates' commitment to the delivery of their services. The participative leadership style provides subordinates with an opportunity to be involved in the decision-making process (Somech, 2010). Participative leadership motivates employees to develop their goals, and the satisfaction obtained from achieving those goals helps them increase their knowledge, organization, and abilities.

H_1: *There is a significant positive relationship between participative leadership style and employee learning.*

Iqbal et al. (2015) proposed the hypothesis that there is a relationship between participative style and employee performance. They conclude that a participative style is best when an organization has competent, innovative, and talented team members. A researcher said that highly skilled professionals relished participative leadership more than lower-skilled employees based on instruction, knowledge, and place (Sinani, 2016). Participative leaders ask their workers to contribute to the decision-making process. This helps to enhance individual participation in achieving organizational goals and objectives.

H_2: *The participative style has a positive significant relationship with employee performance.*

A hypothesis was proposed on the relation between leaders' expectations and employee learning. They conclude that when the leader's expectations increase, employee learning will also increase (Xander et al. et al., 2009). Another hypothesis was generated that there is a substantial relationship between employee learning goals and department performance. The study concluded that there is a positive relation. Employee goal learning increases employee departmental efficiency and Performance (Robert et al. Latham, 2012). We are proposing employee learning as a mediator.

H_3: Employee learning has a mediating impact on employee performance.

3. Research methodology:

3.1. Research Design and Strategy*:*

This research is a descriptive study that will interpret the impact of different leadership styles on employee performance. We are taking a mediating variable to explore our research model more and properly elaborate on it. In this study, the research design includes formulating the hypothesis and gathering information regarding the achievement of our specific objectives. We need to measure employee performance and its variation with the influence of participative leadership style and investigate its impact, whether it has a positive effect or not. We will use quantitative methods, which are more suitable for our evaluations. This will help us test our hypotheses through statistical methods and approaches.

An experimental research design is used when the researcher seeks to alter the values of variables in the course of research operations. However, they can be quite useful for establishing cause-and-effect relationships. Also, qualitative methods emphasize on the identification of meanings, experiences and contexts by way of interviewing or using case studies. Though constructive, these are less widely applicable and less efficient as compared to the quantitative methods. A mixed-methods approach combines both qualitative and quantitative techniques. This allows a comprehensive analysis. However, as it combines both techniques, it also requires profound knowledge of each technique, which may contribute to increasing the level of complexity while analyzing the data.

The chosen research method also corresponds with the goals and aims of the study, which is to look at how leadership styles affect employees' performance in the education sector. It enables an organized evaluation and comparison of leadership practices among a diverse group of university employees. The complexity of the hypothesis testing and the relations between the variables would be best tested and addressed by computational analysis via the SPSS and AMOS tools. The case is paramount for inferring valid conclusions and supporting recommendations for organizational stakeholders and policy makers. The self-developed structured Questionnaire technique allows for rapid data collection from a large number of participants, which in turn, increases the representation of the study sample and increases the likelihood of the outcome's generalizability in other universities in the Punjab region in Pakistan.

Through the identification of participative leadership and the way it moderates the relationship between the remaining variables, the study offers valuable information that can help leadership practices in the educational sector to achieve higher efficacy by improving the employees' performance. In effect, the chosen descriptive research design incorporated with a questionnaire method is fit for the accomplishment of the study targets because it offers quantitative findings with respect to leadership type impact on workers' productivity. It has benefits related to the effectiveness, necessity, and incremental capacity, which enriches theoretical and empirical studies along with the practice of managing education institutions.

3.2. Sample Size, Population, and Data Collection

We designed a questionnaire to collect our primary data. Two hundred and fifty responses were collected. The area of research was the educational sector, including public and private universities affiliated with HEC in the Punjab region of Pakistan. We used purposive sampling in the collection of data, and selected university staff were our respondents. Purposive sampling is widely used in qualitative research. Specific respondents are selected based on the features most relevant to the study and are deemed the most informative for addressing the research question (Anderson, 2010).

3.3. Scale Development

Participative leadership style measures were taken from the survey questionnaire prepared by Nemaei (2012). The questionnaire was prepared by including different surveys, reviewing them, and forming a comprehensive questionnaire. Participative style items were taken from Indvik. J, 1988). A five-point scale was used, and we took the survey items from there and alternated some items according to the sense of our research.

A six-item scale was used to measure employee learning, and five-point scale was used to measure, and it was developed by three different surveys used by (Birdi et al., 1997), (Maurer, T.J ., &Tarulli 1994) (Maurer et al., 2003) and (Noe et al.; S. L., 1993). Employee performance was measured through the composition of two scales, empathy, and excellent job performance scales, which signify predictable behaviors in employees' interactions. Empathy was collected by three items created on the SERVQUAL Empathy Scale (Parasuraman et al., L.L., 1988). Another 3-item scale based on the service provider performance scale (Price, L.L. et al., 1995) was used to assess the admirable performance of employees.

3.4. Data Analysis:

We used a quantitative approach in all our research, and we used multiple statistical tools to analyze the data and measure the results. We used SPSS and AMOS for the data analysis, and due to the mediation, we also did a mediation analysis. Data analysis included normality tests, descriptive, standard regressions, confirmatory factor analysis, and mediation analysis.

4. RESULTS AND DISCUSSIONS

We did our analysis by using multiple statistical tools and checking their impacts and significance according to our variables' hypothesis. Figure 2 shows the CFA model, which was done in IBM AMOS 21 (IBM et al.). The CFA model includes the constructs and variables items that we used to compute our proposed variables. After running the analysis, we got the estimates, standard estimates, and p-values of the construct, which shows the significance of our variables.

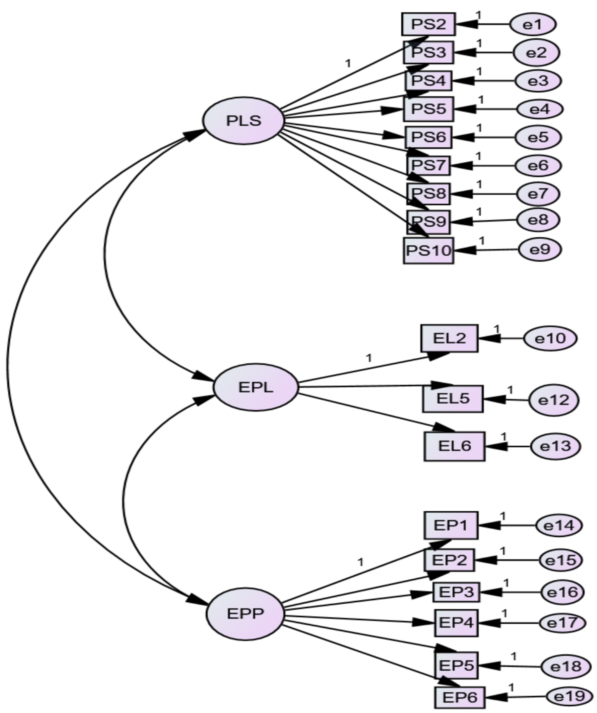

Figure 2: *Confirmatory Factor Analysis Model*

Table 1 shows the confirmatory factor analysis for the data. This table elaborates on the estimates and model fit, which we obtained through analysis. Model fit values and estimates were obtained after running the modification indices analysis. After this, variables were obtained.

Table 1: *Results from confirmatory factor analysis*

CFA	**Constructs**	Factor loadings
Full model fit: CMIN/DF=1.190, CFI=0.977, RMSEA=0.028, GFI=0.939, RMR=0.46, TLI=0.972, NFI=0.877, AGFI=0.916		
	Participative Leadership Style (α=0.88)	
PS2	"Leaders ask for employee ideas and input on upcoming plans and projects. Moreover, accept the ideas approved by the majority."	0.564
PS3	"For a major decision to pass in the department, it must have the approval of the majority."	0.612
PS4	"Leaders want to create an environment where the employees take ownership of the project. He allows them to participate in the decision-making process."	0.657
PS5	"Leaders allow their employees to determine what needs to be done and how to do it."	0.513
PS6	"When there are differences in role expectations, leaders work with them to resolve the differences."	0.556
PS7	"Each individual is responsible for defining their job."	0.544
PS8	"A leader likes to share his leadership power with his subordinates."	0.456
PS9	Employees have the right to determine their organizational objectives.	0.507
PS10	His employees can lead themselves just as well as he can.	0.461
	Employee Learnings (α=0.87)	
EL2	I perform learning tasks that are not part of my job	0.551
EL5	Within my job, I look for activities from which I can learn.	0.550
EL6	I continually learn new skills for my job.	0.542
	Employee Performance (α=0.86)	
EP1	Employees understand the specific needs of customers (empathy).	0.477
EP2	Employees are able to "put themselves in the customers' place" (empathy).	0.602
EP3	Employees are able to "tune in" to each specific customer (empathy).	0.536
EP4	Employees "surprise" customers with their excellent service (excellent Performance).	0.610

EP5	Employees do more than usual for customers (excellent Performance).	0.535
EP6	Employees deliver an excellent service quality that is difficult to find in other organizations (excellent Performance).	0.508

To find the value of Cronbach's alpha, we did the reliability test in SPSS and found the values of the **α** for all variables used. The results of test table 2 show that participative style has a value of alpha is **α=0.88,** which shows that it is significant. Employee learning has a value of alpha **α=0.87** and employee performance has **α=0.86** significant values. Factor loading included those that were more than 0.40, and other items were deleted from the analysis, and final values were obtained.

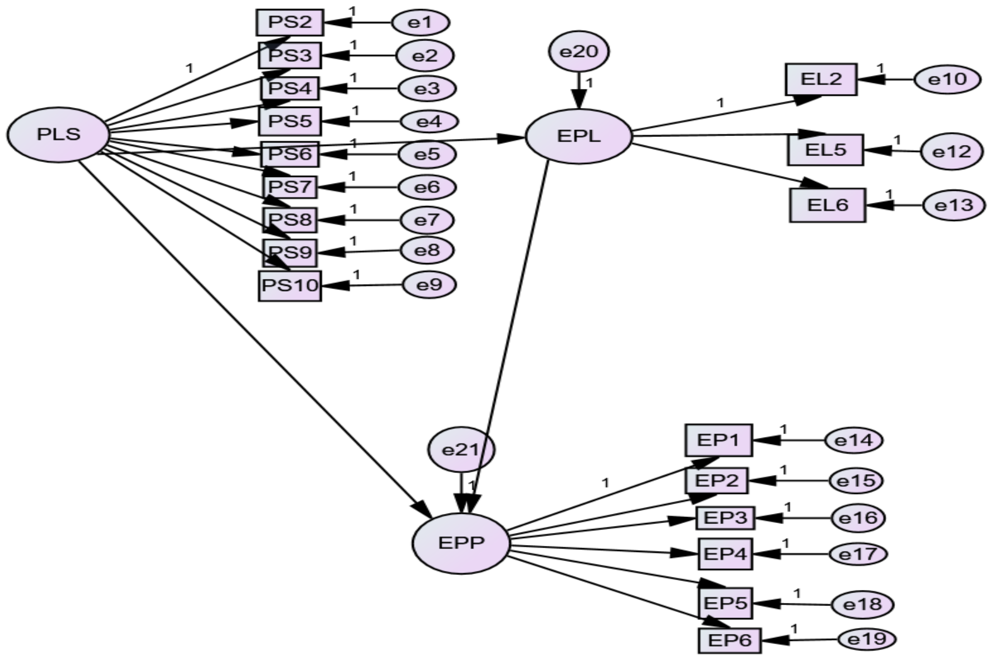

Figure 3: Structural equational model SEM

Figure 3 represents the structural equational mode extracted from the AMOS. SEM shows the path diagram of our analysis and computes variables to support the already proposed hypothesis.

Table 2 indicates the path analysis that was extracted from SEM. We have tested three hypotheses with the help of the structural equational model SEM in the statistical software IBM AMOS. Our first hypothesis was that there is a positive significant relationship between participative leadership style and employee learning. It was accepted through the results that indicate the p-value< 0.05. The second hypothesis was that there is a positive and significant relationship between participative leadership style and employee performance. It was rejected because of a p-value of more than 0.05, which is insignificant. The third hypothesis was that there is a relationship between employee learning and employee performance. It was also rejected because its p-value was more than 0.05, which is not significant.

Table 2: *Path analysis SEM*

Paths		Estimates	Standard estimates	p-value	Hypothesis
Participative leadership style →	Employee learning	0.865	0.135	0.000*	accepted
Participative leadership style →	Employee performance	-1.519	5.411	.779**	rejected
Employee learning →	Employee performance	2.541	6.219	.683**	rejected

Note: *p<0.05, **p>0.05, Full model fit: CMIN/DF=1.604, CFI=0.924, RMSEA=0.049, GFI=0.918, RMR=0.055, TLI=0.911, NFI=.823, AGFI=0.893

Table 3 shows the total, direct, and indirect effects of variables. To find the mediation effect of employee learning on employee performance and participative leadership style, we did the structure modeling analysis. We ran the mediation analysis with 000 bootstrap and 90° confidence intervals. If the indirect effect values show significant effects, it will be proved for the set of variables (Preacher and Hayes).

Table 3 indicates the mediation analysis values and direct, indirect, and total effects. The value of the indirect effect is 9.123, and the p-value is 0.000, which is less than 0.05. The value of p shows highly significant results and effects. The indirect effect values show that the mediation effect of employee learning has a highly significant effect on participative leadership style and employee performance.

TABLE 3: *Direct path, indirect path, total path*

Path	Total effect(TE)	p-value of T.E.	Direct effect (D.E.)	p-value of D.E.	Indirect effect (IDE)	p-value of IDE
PLS → EPL → EPP	4.711	0.000*	1.184	0.237**	9.123	0.000***

Note: *p<0.05, **p>0.05, ***p<0.05, T.E.- total effect, D.E.- direct effect, IDE- indirect effect

5. CONCLUSION AND RECOMMENDATIONS

Our study was based on checking the influence of leadership styles on employee performance. We mainly discussed the participative leadership style. Based on our results, the participative leadership style has a positive and significant influence on employee performance. When educational institute management works on a participative leadership style, employees will be more motivated, and they will perform well in achieving the institution's goals and objectives.

We used employee learning as a mediation. The impact of employee learning was also positive and significant. When participative leadership is implemented in an organization, employees will learn more about their jobs and job properties. When employees have the opportunity to participate in the decision-making process, they will feel affiliated and recognized. Their suggestions and opinions are valuable, and they will try to improve their output, and as a result, overall institutional Performance will increase.

With respect to the above conclusion, we recommend that institutions that have more talented staff and more qualified employees use the participative leadership style in their internal management. They should empower employees to make decisions in critical situations and try to overcome problems in better ways. Leaders should collect suggestions and opinions from the employees and sub-ordinates and then make collective decisions in favor of the organization and employees. When the participative leadership style is used in an organization, employees' performance will increase, which helps to increase the overall performance of the organization. Employees' learning through the friendly environment in the organization will increase, and it will increase performance.

This research can be related to other leadership styles, such as autocratic, democratic, and laissez-faire. Leadership styles have further dimensions that can be studied in different situations and different organizations' management models.

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Should a Conventional Bank Open an Islamic Branch? The Financial Efficiency Analysis

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ABSTRACT

In recent years, a notable trend of conventional banks establishing Islamic branches has been observed. The primary driver behind this rise in Islamic branch openings appears to be the public's growing interest in halal business practices and transactions. Additionally, the State Bank's shift towards promoting Islamic finance has further incentivized conventional banks to expand their Islamic banking offerings. However, the senior management of these dual banking institutions is primarily concerned with maximizing their financial benefits and profits. As such, they are focused on determining which type of branch, Islamic or conventional, is more conducive to the profitability and efficiency of their organization. The present study aims to investigate the factors that make Islamic branches more beneficial compared to their conventional counterparts. To this end, the researchers will analyze secondary data from both banking sectors and apply regression analysis to examine the differences in the drivers of profitability and efficiency between Islamic and conventional branches.

Keywords: ROE, ROA, Car, financial benefits, Islamic branches

1. INTRODUCTION

1.1. Background

Islamic banking is highly popular in Pakistan. The development of Islamic banking in a country with a predominantly conventional economic structure like Pakistan is truly remarkable. This rapid growth can be attributed to several factors, including the availability of interest-free halal products, high customer satisfaction, and the State Bank's 2027 objective of fully Islamizing the banking sector. The Federal Shariat Court's 2022 decision to convert the entire economy into an interest-free and Shariah-compliant system has also been a leading factor in the proliferation of Islamic windows and branches. By the end of December 2022, the Islamic banking market share was recorded at 26.5%. Given that the conversion of approximately 73% of interest-based banking into Shariah-compliant banking in just five years is a daunting task, there is a clear need to open new Islamic branches.

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Islamic banking and conventional banking differ primarily in their foundational principles and operational frameworks. Islamic banking operates under Shariah law, which prohibits interest and emphasizes profit-sharing arrangements based on risk-sharing and asset-backed transactions. This approach aims to promote fairness, ethical conduct, and socioeconomic justice by aligning banking activities with Islamic principles. In contrast, conventional banking operates within secular financial systems that permit interest-based transactions, focusing on maximizing shareholder returns through lending and investment practices. While both systems aim to facilitate financial activities and economic growth, Islamic banking places a stronger emphasis on ethical finance, risk-sharing, and community welfare, whereas conventional banking prioritizes profitability and regulatory compliance within the broader global financial landscape.

Previous studies have provided a detailed picture of the operational differences between Islamic and conventional banks. Numerous researchers have examined the products introduced and used by Islamic banks, their benefits, uniqueness, and profitability.

In the current scenario in Pakistan, the higher management of banks is keen to determine whether to open an Islamic branch, convert an existing conventional branch, or establish a new Islamic branch. The higher management in the dual banking system is always concerned with analyzing which type of bank branch is more helpful for the profitability and efficiency of the relevant organization. Banks are primarily focused on profitability, so the financial benefits of opening an Islamic branch must outweigh the religious obligation. To the best of the researchers' knowledge, an empirical study on this issue is still lacking.

1.2. Significance of study

This study aims to determine which branch type - conventional or Islamic - can better contribute to the profitability and sustainability of conventional banks. For this purpose, the study will compare the performance of conventional and Islamic branches across key financial metrics, including return on assets, return on equity, cost-to-income ratio, and capital adequacy ratio. Data for the Islamic branches will be sourced from the Islamic Financial Services Board, while data for the conventional branches will be obtained from the State Bank of Pakistan.

1.3. Problem Statement

The debate in Pakistan revolves around the growth of Islamic branches. Some argue that Islamic branches are performing better, leading to their expansion, while others believe it is the State Bank's enforcement that has driven the opening of Islamic branches, with conventional branches actually performing better. The outcome of this debate remains unclear and requires further investigation.

2. LITERATURE REVIEW

Recent studies have delved into exploring the differences in performance between Islamic and conventional banking across various regions worldwide. These studies provide updated insights into various aspects of Islamic banking performance, including comparative analyses, efficiency evaluations, risk management practices, economic impacts, sustainability efforts, and the influence of digital transformation. They contribute to understanding how Islamic financial institutions navigate contemporary challenges and opportunities in the global financial landscape.

A study conducted by Awan in 2009 used ratio analysis to compare the performance of Islamic and conventional banking sectors in Pakistan. The research focused on twelve banks, six Islamic and six conventional, of equal size operating between 2006 and 2008. Awan analyzed various financial metrics such as ROA, ROE, EPS, as well as ratios like Equity to Total Assets, Debt to Asset, and Cash to Deposit ratios. The findings revealed that during the study period, most profitability ratios for conventional banks were negative, indicating poor performance. In contrast, Islamic banks showed significantly positive results across these metrics, suggesting higher returns for both the banks and their shareholders. Notably, Islamic banks experienced a substantial asset growth of around 78%, compared to only 57% in conventional banks from 2006 to 2008. The market share of Islamic banks also increased from 2.5% to 5% during this period.

Moreover, Islamic banks had a lower ratio of non-performing loans compared to conventional banks, and they maintained higher provisions for bad debts. The study concluded that Islamic banks generally outperformed their conventional counterparts. The success of Islamic banks was attributed to providing investors with superior returns without exploiting shareholders or depositors. Islamic banks charged an average interest rate of 6.5% for financing, whereas conventional banks charged 4.5%, while sharing profits with depositors under a Modarabah arrangement. Additionally, Islamic banks in Pakistan exhibited less profitability volatility compared to conventional banks (Awan 2009). Overall, the comprehensive analysis by Awan suggested that Islamic banking could offer a viable solution to financial crises, particularly evident during the 2007 crisis.

A comparative analysis of the financial performance of the top ten Islamic banks (IBs) and conventional banks (CBs) offering Islamic windows in Pakistan was conducted in 2021 (Ika and Abdullah 2021). To ensure an accurate comparison, cross-sectional data from the annual reports of these banks spanning 2008 to 2019 were gathered from each bank's official website. The results show that during this period, the examined Islamic banks in Pakistan demonstrated superior liquidity, stronger capitalization, and lower risk compared to the sampled conventional banks. The heightened liquidity can be attributed to stringent financial policies, although the shortage of Islamic financial instruments posed a challenge for these banks in effectively deploying their excess liquid funds in the market. The improved capitalization was a result of effective risk management practices, with Islamic banks relying less on loans for asset acquisition and avoiding debt financing for growth purposes.

A comparative analysis of efficiency ratios between Islamic and conventional banks in Pakistan revealed that Islamic banking demonstrated higher efficiency. The study highlighted that Islamic banks could enhance their performance by developing new products and leveraging technological innovations to better meet customer needs and ensure proactive service delivery. The findings concluded that Islamic banks possess a more robust structural framework compared to commercial banks, offering lower risk profiles while maintaining comparable levels of profitability (Ali and Naeem 2019).

3. HYPOTHESES

H1: Customers' trust is influenced by factors related to both types of branches, i.e., Islamic and conventional.

H2: Customers' trust is not influenced by factors related to both types of branches, i.e., Islamic and conventional.

4. METHODOLOGY

To analyze the profitability of the branches, secondary data was collected from IFSB (for Islamic branches) and from the State Bank of Pakistan (for conventional branches).

4.1. Financial Ratios

Profitability, efficiency, and liquidity ratios for the two types of branches were calculated and compared. The following ratios were analyzed:

4.2. Return on assets (ROA)

This ratio evaluates an organization's efficiency in generating profit from its available assets. It represents the percentage measure of a company's average earnings through its business operations and investments over the given years. ROA provides insights into the company's previously acquired resources and the efficiency of the firm in managing its assets to generate profit.

4.3. Return on Equity (ROE)

This metric measures the financial performance of the company by dividing its net income by shareholder equity. As shareholder equity is equal to a business's assets minus its debts, ROE can also be considered a measure of the return on net assets. Due to this reason, it is also, sometimes, used to measure how efficiently a firm's management is generating profit with the available assets.

4.4. Cost to income (CTI)

The cost-to-income ratio, also referred to as the cost-income ratio, represents the relationship between a bank's income and the cost incurred to generate that income. This ratio is crucial in evaluating a bank's performance, as a lower cost-to-income ratio is generally considered an indicator of higher efficiency.

4.5. Asset Adequacy ratio (CAR)

The Capital Adequacy Ratio measures a bank's financial strength by using its capital and assets. This ratio is widely used globally to protect depositors and improve the stability and efficiency of financial systems.

4.6. Population and sample

The population comprises all Islamic and conventional branches in Islamic countries, and the sample consists of Islamic and conventional branches in Pakistan.

Ratio Analysis: Microsoft Excel was used for calculating the ratios and drawing graphs.

5. DATA ANALYSIS AND RESULTS

The performance of Islamic and conventional branches was compared through graphical analysis. The results are as follows:

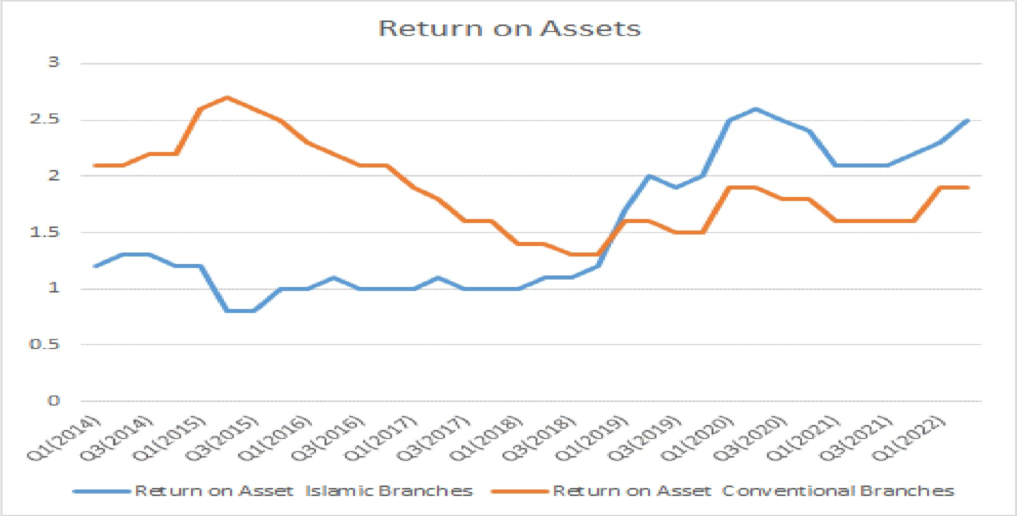

Figure 1: *Return on Assets*

The return on assets of Islamic branches has shown a remarkable increase from 2019 to 2022, indicating growing customer interest and the expanding success of Islamic branches compared to conventional branches.

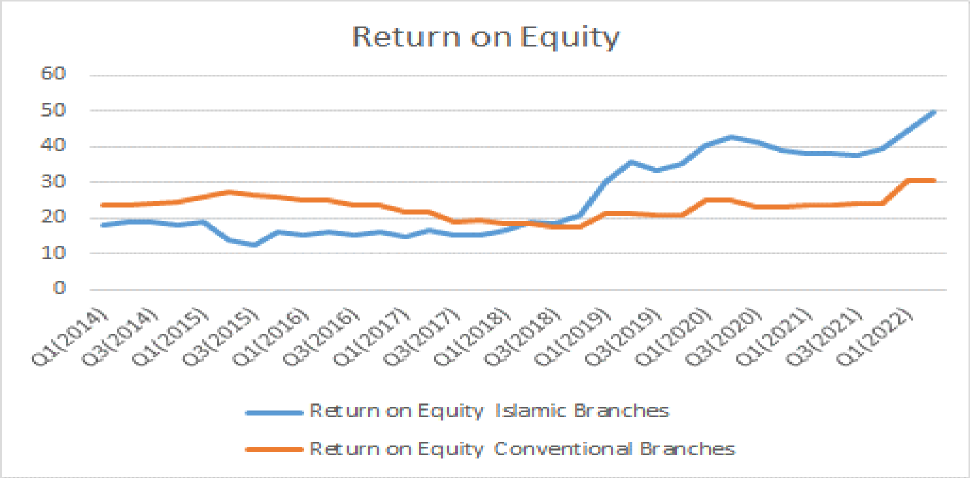

Figure 2: *Return on Equity*

Islamic branches have experienced a rising trend in return on equity from the third quarter of 2018, which has continued upward through 2022. The trend line suggests the continuation of this upward performance in the coming years.

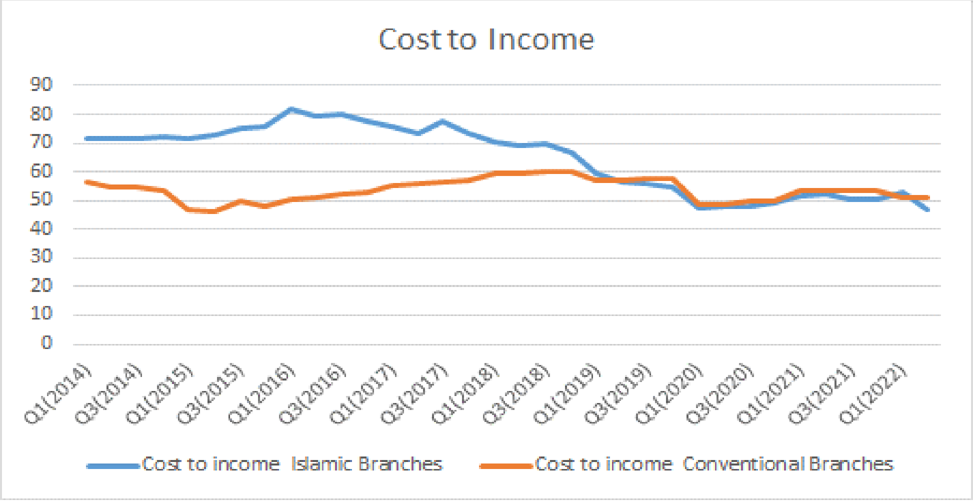

Figure: 3: *Cost-to-Income Ratio*

A declining trend in the cost-to-income ratio has been observed from the third quarter of 2019 to 2022, with the performance of Islamic and conventional branches overlapping during this period. This decline indicates a better performance of Islamic branches.

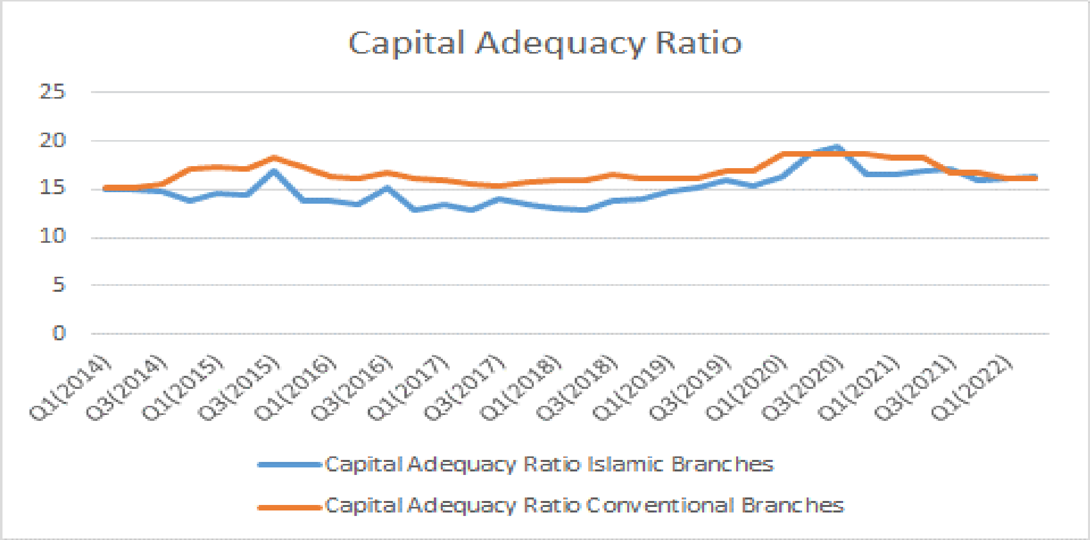

Figure 4: *Asset Adequacy Ratio*

The Capital Adequacy Ratio increased in 2022 but fell in 2021. However, it has been trending upwards in the first quarter of 2022, suggesting better performance in the coming years.

6. CONCLUSION

These results indicate that Islamic branches are performing quite well, satisfying their customers not only spiritually but economically as well. As a result, customer trust in Islamic banking is increasing, prompting conventional banks to consider opening Islamic branches. These findings suggest that Islamic banking can be a viable solution for economic problems worldwide. The robust financial performance and growing customer trust of Islamic branches have captured the attention of conventional banks. Recognizing the rising demand for Islamic financial products and services, many conventional banks are actively considering or have already established Islamic banking subsidiaries or branches. This strategic move allows conventional banks to diversify their service offerings, tap into new market segments, and cater to the needs of a diverse customer base. By integrating Islamic banking within their operations, conventional banks can not only expand their market reach but also enhance their competitiveness in the global financial landscape.

6.1. Limitations

The present research is based on short-term performance ratios. To gain a clearer understanding of the financial performance of Islamic branches, long-term ratios could be utilized. While short-term ratios are valuable for assessing immediate financial health, long-term ratios are essential for understanding the sustained financial performance, stability, strategic opportunities, and regulatory compliance of Islamic branches. These long-term metrics provide a more holistic picture that can help stakeholders make informed decisions about investments, operations, and regulatory oversight.

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Fintech, Financial Inclusion, and Income Inequality

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ABSTRACT

The primary objective of this study is to analyze the relationship between fintech, financial inclusion, and income disparity. We used OLS regression on panel data for 2011, 2013, and 2017 from 93 nations. Mobile phones for bill payments served as an indicator of fintech, while account ownership, savings, and borrowing from established financial institutions were used to gauge financial inclusion. The research shows that the use of fintech, the expansion of access to financial services, and the narrowing of the income gap exist. The findings also emphasize the importance of financial inclusion as a primary factor in how fintech helps reduce income inequality. The study also highlights the significance of R&D spending innovation in successfully deploying Fintech and financial inclusion initiatives to reduce income inequality. The findings as a whole point to the importance of increased access to innovative financial services in reducing income disparities. Fintech and financial inclusion are potent instruments for fostering economic parity, since they expand people's access to resources to meet their financial needs.

Keywords: Income Inequality; Financial Inclusion; Fintech; Research and Development

JEL classification: D31, D63, F02, O11, O15

1. INTRODUCTION

One of the most crucial functions of the financial system and its markets is the equitable allocation of resources. Economic expansion is spurred by efficient resource allocation (Murinde, 2012). However, information failure and imperfect market conditions impact the optimal distribution of wealth. Income inequality (IIE) may increase as a result, as some families and businesses are cut off from access to financial markets. Barriers to reducing poverty, social unrest, and anxiety may emerge due to this rising IIE (Perera & Lee, 2013).

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Consequently, the issue of IIE continues to be a significant challenge in finance and development. This is true in particular contexts where poverty and income disparity are common. As a result of its importance, financial inclusion (FINI) is now acknowledged as a critical aspect of reaching the United Nations' Sustainable Development Goals (SDGs) and decreasing IIE among the general population (Klapper et al., 2016). Despite the importance of this, about 1.7 billion young people around the world do not have access to formal financial services. Complex paperwork, higher costs, and greater distance are frequently cited as the primary causes (Demirgüç-Kunt et al., 2018).

Developments in financial technology (Fintech) have reduced the number of 1.7 billion young people without access to formal financial services (Demir et al., 2022). Fintech's (FINT) impending ascent has the most significant potential to close this gap and usher in more broadly shared prosperity (Demirgüç-Kunt et al., 2018). The government can use FINT to help those without access to financial services. Increased efficiency, precision, and openness in business dealings may hasten the creation of products tailored to the requirements of low-income people.

Income disparity on economic growth, social stability, and individual development have persisted for decades as a significant problem worldwide. The financial technology FINT and the promotion of financial inclusion have shown promise to reduce economic inequality in modern nations. FINT is the creative use of technology in the financial sector; it includes all the apps, websites, and other digital resources that improve the quality, availability, and effectiveness of financial services for consumers (Demirgüç-Kunt et al., 2018).

FINT and FINI are gaining recognition for their potential to alter lives and reduce economic inequality, making them vital to achieving inclusive and sustainable development. These developments can strengthen people's independence, increase their financial security, and broaden their access to economic opportunities by capitalizing on technical improvements. To ensure that the benefits of this digital revolution reach those most in need, governments, policymakers, financial institutions, and innovators must work together to realize the potential of FINT and financial inclusion. This will ultimately lead to a more equitable and prosperous future for societies worldwide (Demir et al., 2022).

We add two significant new points to the FINT, FINI, and IIE discussions. We began by investigating how FINT and FINI decrease IIE after going through Demir et al., (2022). Our research aims to answer the question, "Does FINI help FINT bring down income inequality?" (Park & Mercado, 2018). Second, the study found that more innovative nations are more successful at employing FINT and FINI to decrease IIE (Khan & Pazir, 2023) than less innovative nations. Economic growth boosts the level and structure of innovation, according to the innovation-growth literature (Pradhan et al., 2016; Maradana et al., 2017), lending credence to this argument. Therefore, countries with more inventions generate more economic growth and job openings. As a result, the wealth gap between different groups in society narrows (Ahlstrom, 2010), and people's lives improve significantly. As a whole, FINT and FINI in the financial sector can lessen IIE by democratizing investment opportunities for marginalized groups, increasing access to credit, decreasing costs, increasing financial literacy, and facilitating microfinance programs (Park & Mercado, 2018). Here is how the rest of the paper is structured. In Chapter 2, we cover the literature review. Section 3 outlines the information and procedures. The findings are presented in Section 4, and conclusions and policy implications are discussed in Section 5.

1.1 Research Questions

- Does FINT increase the level of FINI in developed and emerging economies?
- Does FT help to reduce IIE in developed and emerging economies?

2. LITERATURE REVIEW

FINI refers to the availability of banking and other financial services to individuals and businesses (Sahay et al., 2015). There has been a lot of research indicating that FINI decreases IIE. This finding is consistent with the result that greater availability of financial services reduces income disparity (Turégano & Herrero, 2018). In addition, nations with more bank branches per capita had less IIE on average (Mookerjee & Kalipioni, 2010). A similar negative correlation between FINI and IIE was discovered by Honohan (2007). He determined the percentage of households with access to banking services based on the account holder's occupation.

Results showed that countries with high FINI also have low income inequality (Turégano and Herrero, 2018). Critical indicators of FINI, such as small and medium-sized enterprise financing and account ownership, were utilized. Cámara & Tuesta's (2014) and Sarma's (2012) FINI indices were also used. The findings supported the theory that a lower IIE derives from the wider availability of financial services. Multiple studies have also highlighted the importance of microfinance in FINI, finding that countries with high participation in microfinance programs tend to have less IIE than those with lower incomes. Evidence from many countries shows a negative correlation between financial independence and income disparity.

When looking at FINI and IIE, the outcomes for particular countries are varied. There are big variances in opinion between different parts of the world, especially in the developing world. Significant evidence suggests that throughout North Africa and the Middle East, financial independence is inversely related to income disparity (Neaime & Gaysset, 2018). Previous research by Zhang and Posso (2019) also found an inverse association. Nonetheless, there are regions in the Americas, Africa, and Asia where this is not the case (Park & Mercado, 2018). The quality of banks, regulations, and the economy's growth are connected to access to FINT across nations (Demir et al., 2022). However, several empirical researches by Dimova and Adebowale (2018) find a positive correlation between FINI and IIE. Both studies found that those with lower incomes were less likely to seek out formal work opportunities than those with higher incomes.

Furthermore, a 2016 World Bank poll found that 8 out of 10 people in emerging economies own a cell phone. A household's mobile connectivity, they said, is more important than running water and power. According to Aker and Mbiti (2010), using ICT to reduce economic inequality is widely seen as a promising strategy in emerging nations. Technology like this may help governments better enforce anti-corruption measures and collect taxes. Asongu and Le Roux (2017) reported similar findings. Researchers found a positive association between mobile, broadband, and internet use and GDP growth. These nations' rapid economic expansion helped reduce widespread poverty.

In contrast, Asongu (2015) analyzed data from 52 African nations and concluded that cellphone penetration hurt IIE. Asongu and Odhiambo (2019), who examined panel data from 48 African nations, provided more support for the conclusion. Their findings show fewer people would be financially excluded due to ICT advancements. Increases in mobile phone coverage have been linked by Beuermann et al. (2012) to less severe poverty among Peru's rural elites. Similarly, Abor et al., (2018) showed that widespread access to mobile phones in Ghana was associated with decreased poverty. In addition to these benefits, higher rates of mobile phone use have led to enhancements in health care, farming, and education across several African nations (Aker & Mbiti, 2010).

Most studies are focused on ICT. Hence, FINT and mobile finance get less attention. Researchers Asongu and Nwachukwu (2018) examined the global relationship between mobile banking and inclusive development. Poverty, IIE, and growth quality were indicators of inclusive development. Asongu and Odhiambo (2018) found that in high-middle-income nations, IIE is negatively associated with the prevalence of mobile money transfers and bill payments at the 10^{th} and 90^{th} percentiles using quantile regression.

In addition to the above, the association between FINT and IIE may be moderated by the nation's economic development level (Demir et al., 2022). Recent research has supplied the requisite reasons for using FINT to mitigate poverty and economic disparity. Zhang et al., (2018) performed research in China and found that encouraging entrepreneurship investments may reduce the gap between rich and poor people. A comparable study in Kenya found that although smartphone use reduced poverty, it also boosted spending per person (Suri & Jack, 2016). Increased family savings and stability in the face of economic uncertainty were two advantages of the shift in consumer behavior. Previous research, including that by Muralidharan et al., (2014), has shown that digitizing the government payment system helps minimize corruption and administrative expenses, in addition to the abovementioned advantages.

Moreover, most studies have also discovered that ICT and FINT have a major effect on FINI (Tchamyou et al., 2019). The connection between ICT, FINT, and FINI was shown to be weak by the findings of Peruta (2018). In addition, Ghosh (2016) and Andrianaivo and Kpodar (2012) both find that the degree to which mobile phones are used in a country significantly impacts the prevalence of FINI. Increasing mobile penetration was shown to have a beneficial effect on both family income and business financial indicators. Furthermore, Ouma et al., (2017) find that families who utilize mobile money accounts are more likely to save money since they send/receive money and remittances more often. Gosavi (2018) observed that mobile money transfer favorably influences the FINI of SMEs by expanding their access to bank credit and loans.

The research agrees that low-income groups lack access to financial services due to inefficient financial markets, transaction costs, and information asymmetry (Galor & Zeira, 1993). The growth of FINT and FINI gives policymakers reason to believe

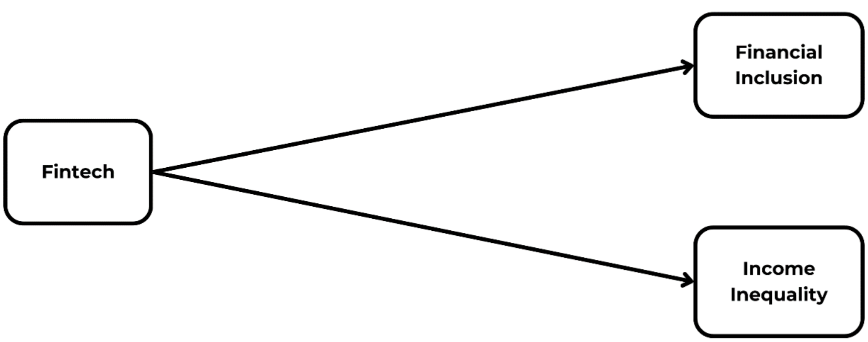

Figure 1: *Theoretical Framework*

that low-income individuals will have easier access to these services. However, further investment in R&D may be needed to make these financial services more widely available and advanced. The research on expanding new ideas significantly supports this claim (Maradana et al., 2017; Pardhan et al., 2016).

As previously mentioned, our review of the literature led to two significant additions to the FINT, FINI, and income equality literature.. We began by investigating how FINT and FINI decrease IIE after reading Demir et al., (2022). Our research aims to answer the question, "Does FINI help FINT bring down income inequality?" (Park & Mercado, 2018). Second, the research found that more innovative nations are more successful at using FINT and FINI to reduce IIE (Khan & Pazir, 2023) than less creative nations. Economic development boosts the amount and structure of innovation, according to the innovation-growth literature (Pradhan et al., 2016; Maradana et al., 2017), lending credence to this argument. Therefore, nations with more inventions generate more economic development and job openings. As a result, the wealth gap between different groups in society narrows (Ahlstrom, 2010) and people's lives improve significantly.

3. METHODOLOGY

3.1 Data and Sample Selection

Since FINI data is only accessible for 2011, 2014, and 2017, we compile information from various sources for those years. Following Demir et al., (2022), we first used a convenience sampling technique to obtain 140 nations' data. Convenience sampling is not based on statistical likelihood, but rather on the researcher's convenience. However, countries without data for the most recent three years were left out of the analysis. This study used balanced panel data instead of unbalanced panel data because it helps reduce bias in the estimation process and leads to efficient estimation and better control for unobserved heterogeneity (Finkel, 1995). As a result, 93 nations make up the whole dataset instead of a total of 140 countries. Among the sampled nations, the research further classified those with high and low levels of innovation. Researchers used 2017's Global Innovation Index as a benchmark year to determine which countries were most and least innovative. This method has been utilized in some recent studies see for instance (Nasir & Zhang, 2024).

In addition, the researchers distinguished between nations with high and poor innovation by using the second quantile as a criterion. Accordingly, nations with three-year averages below the second quartile (2011, 2014, 2017) are classified as low-innovation nations, and vice versa. Income inequality, trade, redistributive policies, and gross domestic product are collected from the World Bank's World Development Indicators (WDI). In addition, the Global Financial Inclusion Database is used to collect information on FINI and FINT. The International Monetary Fund's (IMF) Financial Development Index is used to compile the statistics for financial advancement.

3.2 Variable Description Table 1

Table 1 *Variable Description*

Variables	Description	Source	Empirical Evidence
Dependent Variable			
Income Inequality (IIE)	It ranges from 0 to 100, where lower values indicate perfect equality and higher values indicate perfect inequality	World Development Indicators (WDI)	Demir et al., 2022
Independent Variables			
Financial Inclusion (FINI)	Percentage of the population over 15 years having an account (ACC), savings (SAV), or borrowings (BOR) from a formal financial institution	Global Financial Inclusion Database	Aslan et al., (2017)
Fintech (FINT)	Cell phones to pay bills	Global Financial Inclusion Database	Demir et al., 2022
Control Variables			
Financial Development (FD)	The level of FD is measured through the financial development index	International Monetary Fund	Jaumotte et al., (2013)
Redistributive Policies (RP)	Government spending over GDP for RP	WDI	Becket al., (2007)
Education (EDU)	The secondary school enrollment rate	WDI	Jaumotte et al., (2013)

Trade	The sum of imports and exports as a percentage of GDP	WDI	Demir et al., 2022
GDP	The yearly percentage variations in per capita	WDI	Demir et al., 2022

3.3 Econometric Models

$$\boldsymbol{Financial\ Inclusion_{it} = \alpha_0 + \alpha_1 Fintech_{it} + \alpha_2 controls_{it} + \mathcal{E}_{it}} \ldots\ldots \textbf{(1)}$$

$$\boldsymbol{Inequality_{it} = \beta_0 + \beta_1 Fintech_{it} + \beta_2 Financial\ Inclusion_{it} + \beta_3 controls_{it} + \mathcal{E}_{it}} \ldots\ldots\ldots \textbf{(2)}$$

The left-hand side variables in equations 1 and 2 are FINI and IIE. In contrast, the right-hand side variables include FINT and country-level control variables in country i and time t. Equation 2 has FINT, FINI, and country controls on the right-hand side. Eit refers to the error term. Ordinary Least Squares regression, or OLS for short, is a typical method for estimating the coefficients of linear regression equations. These equations represent the relationship between one or more independent quantitative variables and a dependent variable (single or multiple linear regression), and OLS provides a strategy for doing so.

4. RESULTS

4.1 Summary Statistics

Table 2 *Summary Statistics*

Variable	Mean	Median	Max	Min	Obs
IIE	36.60	35.10	63.00	24.00	279
FINI (ACC)	0.58	0.58	1.00	0.01	279
FINI (SAV)	0.23	0.14	0.73	0.07	279
FINI (BOR)	0.12	0.11	0.45	0.04	279
FINT	0.34	0.22	0.92	0.00	279
FD	0.38	0.32	0.90	0.00	279
EDU	92.33	98.13	162.29	13.83	225
RDP	15.92	16.11	26.55	4.35	276
Trade	91.93	78.64	400.09	19.49	276
GDP	25.35	25.81	29.92	21.72	279

With an average of roughly 37%, it is clear that IIE is an issue in several nations. About half of all adults have an account with a bank or other financial institution, making FINI a reality for about 58 percent of the population. The other two FINI metrics, savings and borrowing, average out to 23% and 12%, respectively. This finding suggests that consumers in the sample nations have access to many accounts at official financial institutions but are hesitant to utilize these accounts for saving and borrowing purposes.

With a mean value of 92%, education positively impacts IIE in the sample nations. This is because people with greater levels of education may be better able to find and pursue fulfilling careers. The mean value of about 16% implies that policymakers are attempting to adopt redistributive measures when corporations may not harm public interests. Similarly, higher levels of trade, as measured by a mean value of 92%, suggest that customers' spending power has grown, which may mitigate inflationary pressures. Income inequality in a society may be mitigated as a result of this decline in inflation. Improved economic and institutional circumstances in the sampled nations may also contribute to less income inequality. A growing population, however, might lead to dwindling supplies, exacerbating the issue of economic inequality.

4.3 Regression Outcomes

Table 3 *The Effect of FINT on FINI*

Variables	1 (ACC)	2 (SAV)	3 (BOR)
FINT	0.311***	0.214**	0.051**
	-0.122	-0.127	-0.019
GDP	0.161**	0.111**	-0.015*
	-0.042	-0.027	-0.055
RDP	-0.042***	0.022**	0.061*
	-0.075	-0.017	-0.023
EDU	0.231***	0.196**	0.121***
	-0.115	-0.123	-0.310
Trade	0.616***	0.113***	-0.014*
	-0.541	-0.101	-0.081
R-Square	0.771	0.793	0.337
Obs	225	225	225

Table 3 presents OLS regression results. Only coefficients and standard errors are reported for brevity. *, ** and * presents level of significance at 1%, 5%, and 10% respectively.**

All three FINI proxies (ACC, SAV, and BOR) were shown to have a positive correlation with FINT. The Accounts coefficient is the biggest of all the measures, while the Borrowings coefficient has the lowest sign. The findings imply that a country's degree of FINI rises as individuals of legal age (15+) use their mobile phones more often to pay bills. Gosavi (2018) and Demir et al. (2022), among others, agree with our findings. Similarly, FINI tends to rise in tandem with GDP growth, educational attainment, and the strength of institutions.

Table 4 *The Effect of FINT on IIE*

Variables	1	2	3	4
FINT	-10.717***	-12.111**	-9.991***	-10.111**
	-1.313	-1.589	-1.116	-2.333
FINI (ACC)		5.815*		
		-2.515		
FINI (SAV)			-3.198	
			-2.178	
FINI (BOR)				4.111
				-5.868
GDP	0.311	0.310	0.581	0.521
	-0.299	-0.341	-0.350	-0.241
Trade	-0.524***	-0.161**	-0.217**	-0.121**
	-0.303	-0.110	-0.188	-0.099
RDP	-0.293**	-0.366**	-0.222**	-0.276*
	-0.132	-0.134	-0.134	-0.161
EDU	0.069	0.037	0.042	0.040
	-0.021	-0.021	-0.031	-0.033
R^2	0.265	0.271	0.255	0.243
OBS	224	224	224	224

Table 4 presents OLS regression results. Only coefficients and standard errors are reported for brevity. *, ** and * presents level of significance at 1%, 5%, and 10% respectivel**

Regression findings for IIE are shown in Table 4. The model's other control variables are all described in the first FINT column. We then established three FINI proxies in columns 2, 3, and 4: ACC, SAV, and BOR. Results revealed an inverse relationship between FINT and IIE. This suggests that when more individuals use their mobile phones to pay their bills, it helps to reduce IIE. This indicates that, at least in the chosen sample nations, the issue of IIE may be mitigated by an increase in the quantity of high-tech services individuals consume through their mobile phones. It should be highlighted, however, that when FINI factors are included in the model, FINT affects IIE much more, as shown in the prior findings in Table 3.

The findings in columns 2–4 emphasize the importance of FINI, which mitigates the effects of more extreme income disparities. The computed coefficient implies that when a nation adopts FINI policies, IIE drops by almost 12-14%. This further demonstrates that FINI is a critical mechanism via which FINT mitigates the issue

of IIE. The results suggest that FINT may help reduce income disparity when widespread service adoption increases use to meet basic financial requirements.
In conclusion, the findings suggest that FINT as a kind of financial technology is well on its way to becoming a serious contender for the role of existing financial institutions all around the globe. Narrowing the gap between the unbanked, underbanked, and developed may open up new opportunities for the global digital economy. In countries where low-income people are underrepresented, this might lead to more remarkable economic development and social justice (Bisht & Mishra, 2016).

Our findings are consistent with those of earlier research (Zhang & Posso, 2019; Demir et al., 2022). Regarding the behavior of the control variables, it can be said that it is most consistent with what was anticipated. The reduction of income disparity among the sampled nations may be attributed to trade, redistributive policies, and financial integration. The findings of this study are comparable to those found in other research (Demir et al., 2022).

Table 5 *The Effect of FINT and FD on IIE*

Variables	**1**	**2**	**3**
FINT	-7.459***	-9.515**	-10.355**
	-0.279	-1.171	-1.210
FD			1.616
			-3.221
GDP		0.399	0.111
		-0.273	-0.363
Trade		-0.020*	-0.015**
		-0.001	-0.013
RDP		-0.215*	-0.310**
		-0.144	-0.121
EDU		0.038	0.037
		-0.028	-0.028
R^2	0.113	0.251	0.279
OBS	279	224	224

Table 5 presents OLS regression results. Only coefficients and standard errors are reported for brevity. *, ** and * presents level of significance at 1%, 5%, and 10% respectively.**

The findings of FINT and FD on IIE are shown in Table 5. The analysis of regressing FINT on IIE may be seen in the first column. In the second column, we provide the model's control variables; in the third column, we include an alternative measure of financial inclusion known as financial development. Finally, we present the model's results. The results are identical to those that were discovered in Table 3. However, the alternative proxy for FINI, which is FD, does not influence income inequality in the same way as the proxies that have been employed in the past, which are accounts, savings, and borrowings, do. The fact that the coefficient has a positive value indicates, however, that a rise in money supply in the form of financial development does indeed lead to an increase in the existing level of income disparity. It indicates that a suitable and robust regulatory structure is more vital and that an abundance of finance alone is insufficient to solve the wealth discrepancy problem among the general population. The results of this study (Jauch & Watzka, 2016) provide solid evidence in favor of this thesis. These statements, however, go counter to the theoretical reasoning presented in the FD and income inequality nexus (Galor & Zeira, 1993), which states that a larger FD tends to reduce income disparity. Our secondary findings, including those about the remainder of the results and the signs of the coefficients, have not changed at all.

Table 6 *High vs Low Innovation*

Variables	**High**	**Low**
FINI (ACC)	0.144 (-6.468)	1.212 (-7.866)
FINI (SAV)	-3.880 (-10.411)	33.166** (-17.777)
FINI (BOR)	-33.551** (-15.121)	21.330 (-23.811)
FINT	-8.722** (-4.110)	-11.010 (-8.884)
R^2	0.771	0.681
OBS	**138**	**85**

Table 6 presents OLS regression results. Only coefficients and standard errors are reported for brevity. *, ** and * presents level of significance at 1%, 5%, and 10% respectively.**

The findings shown in Table 6 revealed that nations with high innovation ratings tend to employ FINT and FINI more successfully to minimize the economic disparity within their particular countries than countries with low innovation scores. It suggests that nations that engage in greater research and development activities benefit from the reduction of income disparity achieved via FINT and FINI. On the other hand, we can observe that FINT and FINI, in nations with low levels of innovation, either do not considerably decrease income inequality or maintain positive coefficient signals. The findings shown in Table 6 are supported by research on the relationship between innovation and economic development. According to this research, economic growth encourages both the level and the structure of innovation (Pradhan et al., 2016; Maradana et al., 2017). Therefore, nations with greater levels of innovation can produce quick economic development and job possibilities, which, in turn, considerably improves people's lives by eliminating poverty and providing equitable income within a community (Ahlstrom, 2010). Our findings, which are provided in Table 5, support our contention that innovation in the form of research and development may improve the efficiency with which FINT and FINI are used to reduce IIE.

5. CONCLUSION

This work aims to investigate how FINT and FINI contribute to IIE. The research accomplished this by using OLS regression on panel data for 2011, 2014, and 2017 from 93 countries. The results show that FINT and FINI aid in lowering international income disparities. Similarly, we find that FINT is a significant element that mitigates the problem of income disparity in prior research (Gosavi, 2018). Also, the findings show that one of the effective ways to use FINT and FINI to reduce IIE successfully is via increased spending on R&D. This finding suggests that nations with excellent rates of innovation also produce higher rates of economic development and job creation. As a result, people's quality of life may increase. Overall, the findings suggest that more individuals having access to cutting-edge financial services helps reduce economic disparity among the masses, reducing social unrest and anxiety, and allowing people to meet their financial obligations better.

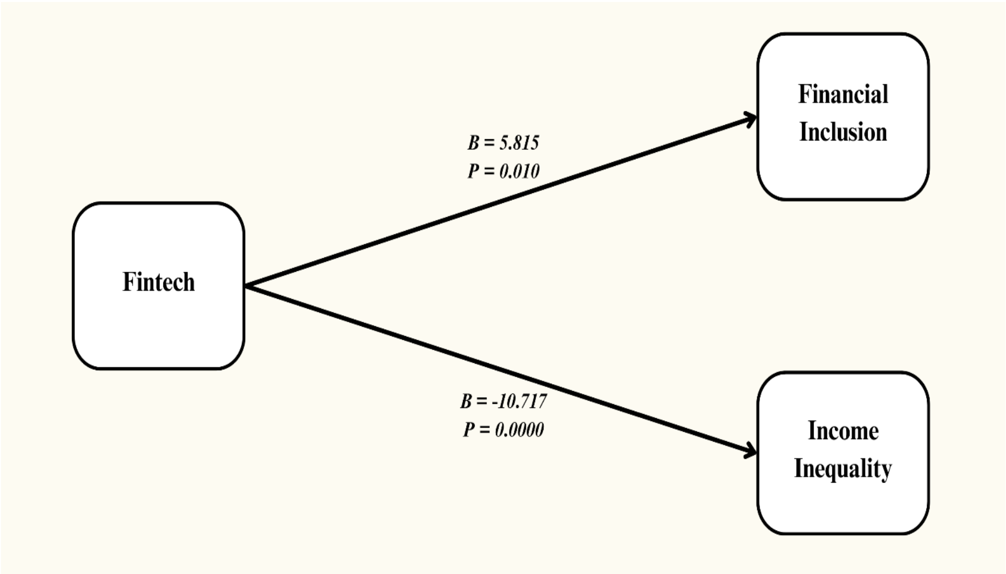

Figure 2: *Summary of Results*

The research leads to multiple significant policy consequences. As a first step, we utilize the findings to urge decision-makers to do whatever is required to create regulations that may make it easier for and encourage more individuals to use cellular networks to meet their financial obligations. Potentially, this might lead to a reduction in economic disparity. Policies encouraging individuals to utilize FINT as a source of income can reduce economic inequality. Because an excess of finance alone is insufficient to decrease wealth disparity among the people, we also propose that authorities create a robust regulatory framework before utilizing FD to do so. Third, since the need for financial services differs across cultures, traditions, beliefs, and income levels, financial institutions should tailor innovative and need-based formal financial services appropriate to financially excluded parts of the public. Fourth, the financial services infrastructure and network in rural and urban regions should be developed and upgraded by collaborative efforts between governments, central banks, financial institutions, and development partners. Fifth, low-income people's financial understanding and behavior must be altered by a specific strategy to boost financial literacy in rural and remote locations, with a clear time frame for action. Finally, we suggest that regulators encourage private investors to increase their spending on R&D for financial services—a possible benefit for those living in financially underserved or unbanked communities.

One limitation of this research is that there is not much historical data readily available, particularly about FINT. Therefore, we cannot use other econometric models to validate the study's baseline findings. Microfinance, foreign direct investment (FDI), and FI may all play a part in future studies examining the causes and solutions to income disparity worldwide.

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