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The Influence of Organizational Commitment, Emotional Intelligence, and Ethical Leadership on Knowledge Sharing: The Mediating Role of Organizational Citizenship Behavior in Pakistan's Mutual Fund Industry

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Abstract

Purpose: This study examines how Emotional Intelligence (EI), Organizational Commitment (OC), and Ethical Leadership influence Knowledge Sharing, with Organizational Citizenship Behavior (OCB) as a mediator in Pakistan's mutual fund sector.

Design: Using a positivist, explanatory research design, a quantitative survey was conducted among 350 employees of leading asset management organizations in Pakistan. Convenience sampling was used, and SmartPLS 4.0 was employed for Structural Equation Modeling.

Findings: Knowledge Sharing was strongly predicted by OCB. OCB was positively influenced by Ethical Leadership, Self-Emotional Awareness, and Use of Emotion, while OC and Emotion Regulation showed significant negative relationships. Others' Emotion Appraisal had no significant effect on OCB. OCB significantly mediated the relationships between these factors and Knowledge Sharing, except for Others' Emotion Appraisal.

Research limitations/implications: The cross-sectional design and focus on Pakistan's mutual fund sector limit generalizability. Future studies should examine other financial sectors using longitudinal and multi-source data. The study extends Social Exchange Theory by highlighting how different EI dimensions and high-pressure financial environments may influence prosocial knowledge-sharing behaviors.

Originality/value: The study addresses an empirical gap by integrating psychological, attitudinal, and leadership factors. Its findings highlight the distinct effects of EI dimensions and challenge conventional views of organizational commitment in knowledge-sharing research.

Keywords: *Emotional intelligence, Ethical leadership, Knowledge sharing, Mutual fund industry, Organizational citizenship behavior, Organizational commitment.*

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1. INTRODUCTION:

In the current financial landscape, the advanced distribution of intellectual capital creates a sustainable competitive edge. Especially in the mutual fund sector, where the rapid pace of market developments makes knowledge sharing essential, the importance of knowledge sharing has risen beyond the level of simply being an administrative function (Ahmed et al., 2024; Chen & Wang, 2025). Knowledge sharing is critical for an institution's success; however, it is extremely difficult to develop. This is because employees are likely to maintain knowledge silos in order to protect their individual bargaining positions. In order for this knowledge siloing to be profiting, institutions must utilize psychological, attitudinal, and leadership factors. This research examines Emotional Intelligence (EI), Organizational Commitment (OC), and Ethical Leadership as they relate to the cultivation of knowledge sharing, through the mediation of Organizational Citizenship Behavior (OCB), in the mutual fund market of Pakistan (Hussain & Malik, 2026; Roberts et al., 2024).

The impact of maturation within the Pakistan mutual fund industry has resulted in an elevated dependence upon skilled human resources. Technology has failed to remedy the challenge of transferring tacit knowledge, which remains bound to personnel (Khan & Ali, 2024). Knowledge hoarding has been shown to be an increasing problem in highly competitive internal environments (Smith et al., 2025). Translated through Social Exchange Theory (SET), the result of perceived organizational support and ethical direction is the manifestation of Organizational Citizenship Behavior in the form of prosocial, discretionary acts (Zhao & Lee, 2026; Gupta & Kumar, 2024). In the 2024 – 2026 workplace, Emotional Intelligence and Ethical Leadership will be the necessary elements of the reciprocal exchange (Mehmood et al., 2025; Park et al., 2026). Commitment to the organization must also be present to produce the psychological state in which the employee is ready to share knowledge.

In spite of the valued part dissemination of knowledge plays, mutual fund firms in developing countries such as Pakistan remain unable achieve effective communication, as there is still knowledge isolation (Ali et al., 2024, Davis and Miller, 2025). Most of the studies that have been conducted do not provide the means to evaluate how personal characteristics (EI), employee attitudes (OC) and leadership styles (Ethical leadership) drive knowledge sharing (Fatima et al., 2026). Although OCB is recognized to stimulate prosocial workplace behavior, the extent to which OCB mediates in the attempted knowledge sharing behavior in the high-risk financial sector of the country when emotional, attitudinal and leadership are incorporated is yet to be investigated (Johnson et al., 2024, Lee and Kim, 2025). The latest systematic reviews have noted this lack of knowledge and have identified an inability to combine these multi-dimensional factors in relation to the current unpredictable economic environments (Hassan et al., 2026). Based on the identified literature gaps (Thompson et al., 2024), this study has defined certain research aims to elaborate on the phenomenon of knowledge sharing in the mutual fund industry of Pakistan. In particular, it seeks to assess the effects of Emotional Intelligence, Organizational Commitment, and Ethical Leadership on Knowledge Sharing in the context of the industry (Garcia & Martinez, 2025). In addition, the study aims to analyze the effects of these independent variables on the occurrence of Organizational Citizenship Behavior, both individually and collectively (Yousaf et al., 2026). This research also intends to examine the extent to which Organizational Citizenship Behavior mediates the impacts of the aforementioned psychological, attitudinal, and leadership dimensions on Knowledge Sharing (Chen et al., 2025). In doing so, this research intends to provide insights into the behavioral pathways of knowledge sharing of critical intellectual resources in complex financial environments.

The study also develops particular research questions that correspond to the aforementioned aims (Nguyen et al., 2024). First, it seeks to explain the impact of Emotional Intelligence, Organizational Commitment, and Ethical Leadership on Knowledge Sharing in the mutual fund industry (Adams & Baker, 2025). Subsequently, it seeks to explain the extent to which the core variables impact the Organizational Citizenship Behavior of the employees (Shah et al., 2026). Lastly, the study seeks to explain the extent to which Organizational Citizenship Behavior mediates the impacts of the core variables on Knowledge Sharing (Hassan & Lee, 2026).

This study presents an important theoretical and practical perspective. Theoretically, it expands upon knowledge management literature by combining social exchange theory with a multi-dimensional model and dealing with emerging empirical issues between 2024 and 2026 (Martinez et al., 2024; Sullivan & Ross, 2025). By placing OCB in the mediating role, this study shows that the internal Psychological and Leadership variables will first result in prosocial behavior and only later in the sharing of knowledge (Iqbal et al., 2026). From a practical point of view, it suggests implications for fund managers and HR professionals in Pakistan by arguing that structural incentives will be of no value if organizations do not focus on the development of emotional intelligence and ethical leadership to promote commitment and citizenship behaviors (Brown & Davis, 2024).

This study is geographically limited to the mutual fund industry of Pakistan. Conceptually, it is limited to the field of Emotional Intelligence, Organizational Commitment, Ethical Leadership, and the mediating role of Knowledge Sharing with OCB (Clark et al., 2024). This research focuses on managers and non-managers who work in fund management and/or fund advisory services. The research is framed within the 2024–2026 organizational and economic context, and the theory developed has a high degree of relevance to current issues in the financial sector (Evans et al., 2025; Raza & Tariq, 2026).

2. Literature Review

2.1 Theoretical Underpinning

This research study has set its basis on Social Exchange Theory (SET) as proposed by Blau (1964), wherein SET assumes that social behavior is a process of exchange of both tangible and intangible elements, wherein people that are treated well respond in a positive and supportive manner. In an organizational setting, employees believe that when their leaders and the organization as a whole invest in their psychological well-being and professional setting, they are obligated to respond with supportive behavior towards the organization.

This approach also helps to understand the influence of Emotional Intelligence, Organizational Commitment, and Ethical Leadership on Organizational Citizenship Behavior (OCB) to the greatest extent. Ethical Leadership initiates the process of trust, honesty and fairness and SET assumes that in exchange for ethical treatment, employees engage in OCB (Brown & Davis, 2024). Along the same lines, Emotional Intelligence, of both leaders and peers, adds to the facilitation of interpersonal interaction and psychological safety and helps in the creation of social exchange in which the employee feels appreciated and understood. This leads the employee to perform OCB and assist colleagues

(Mehmood et al., 2025; Park et al., 2026). Organizational Commitment is the psychological attachment of the employee towards the firm. Following the domains of SET, employees who are spontaneously committed to the firm engage in OCB as a token of their psychological attachment towards the firm. This is also a reciprocal gesture towards the firm for the goals the firm has committed to (Gupta & Kumar, 2024; Malik & Roberts, 2026).

Additionally, SET offers a powerful framework to describe the mediation of OCB in the development of Knowledge Sharing. Knowledge sharing is essentially a voluntary extra role activity. Employees tend to hoard information to an extent, as doing so helps maintain their competitive advantage. Employees who have a higher sense of organizational citizenship behavior and, in turn, a higher sense of social exchange, will be more likely to share information, insights, and expertise in the market (Smith et al., 2025; Zhao & Lee, 2026). Recent studies reconfirm that OCB is a core behavioral channel to translate positive psychological and leadership states into the behavioral act of knowledge sharing (Chen & Wang, 2025; Yousaf et al., 2026).

Pakistan's mutual fund industry exemplifies the competitive and rapid market in which intellectual capital is the only competitive advantage. As excellent vehicles for understanding these relational dynamics, SET provides extensive elucidation of the premises. It posits that merely transactional benefits are not likely to diminish knowledge hoarding. The aim of reciprocated OCB is to develop a symbiotic and intrinsic culture of knowledge sharing. This can be achieved through the provision of ethical leadership, emotional and psychological support and organizational citizenship (Ahmed et al., 2024; Raza & Tariq, 2026).

2.2 Hypothesis Development

2.2.1 Ethical Leadership and Organizational Citizenship Behavior

Fairness, integrity, and moral management of relationships are the hallmarks of ethical leadership. Ethical leaders, within an organization, led by example and foster a psychologically and emotionally safe climate. When considered against the backdrop of Social Exchange Theory, the belief among employees of ethical and caring leaders generates within them a normative responsibility to reciprocate the same by proactively extending support to the organization. Numerous studies have shown that ethical leadership has a favorable influence on the Organizational Citizenship Behavior (OCB) cultivated by employees who have a positive intrinsic motivation to stretch beyond their role boundaries in support of the ethically warranted leadership (Brown & Davis, 2024; Mehmood et al., 2025). More recently, in high moral intensity conditions, systematic reviews of ethical leadership have shown that ethical leadership is a major factor in promoting citizenship behavior among employees (Johnson & Davis, 2024). Therefore, hypothesis propose:

H1: Ethical leadership has a significant impact on organizational citizenship behavior.

2.2.2 Organizational Commitment and Organizational Citizenship Behavior

Organizational Commitment (OC) denotes the cognitive connection and recognition of membership an employee identifies with the organization. Highly committed employees incorporate the firm's objectives as their own and recognize their own achievements as a part of the firm’s success. This kind of connection is reflected as voluntary

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and extra-role behaviors. Committed employees are found to exhibit a higher level of OCB, mainly in relation to the support and satisfaction received from the company (Gupta & Kumar, 2024; Malik & Roberts, 2026). In addition to this, the works done between 2024 and 2026 focused more on the study of committed employees and how they help the company effectively maintain a good working environment. This was done by studying affective and normative commitments and how they help maintain a good working environment and promote positivity and good morale (Chen et al., 2025). Therefore, hypothesis has been proposed:

H2: Organizational Commitment has a significant impact on organizational citizenship behavior.

2.2.3 Emotional Intelligence and Organizational Citizenship Behavior

Khan et al. (2024) proposed the construct of Emotional Intelligence (EI) on four dimensions. These are the self-appraisal of one's own emotions, the appraisal of others' emotions, the use of emotions, and the regulation of emotions. Each dimension is important when understanding the different kinds of behavior at work. The dimension of self-appraisal of one's own emotions helps to quantify the level of emotional anxiety at the workplace. This also helps in approaching others in a positive manner, resulting in the enhancement of the Organizational Citizenship Behavior (OCB) (Khan et al., 2024). The dimension of appraisal of others' emotions promotes the core behavioral component of citizenship: empathy. Once employees are able to assess the emotions of their colleagues, they're more likely to help and support them (Smith & Lee, 2025). The use of emotions is about the constructive directing of emotions. Employees who engage in this are frequently more active participants and help to build and promote teamwork and success (Ahmed & Malik, 2026). Finally, the regulation of emotions helps in the maintenance of the positive climate of interpersonal relationships at the workplace. This is essential for sustaining and promoting OCB (Zhao & Lee, 2026). Below mentioned hypothesis has been designed:

H3: Self emotional awareness has a significant impact on organizational citizenship behavior.
H4: Other's emotion appraisal has a significant impact on organizational citizenship behavior.
H5: Use of emotion has a significant impact on organizational citizenship behavior.
H6: Regulation of emotion has a significant impact on organizational citizenship behavior.

2.2.4 Organizational Citizenship Behavior and Knowledge Sharing

Knowledge sharing stems from voluntary, extra role behavior and an intrinsic willingness to help and work together with one's peer. This behavior is also noted in Organizational Citizenship Behavior (OCB). Employees' engagement in OCB (such as helping and providing feedback to peers and showing civic virtue) breaks down barriers between individuals and sets a standard for trust and collaboration. The most recent research studies also support the relationship between knowledge sharing and OCB, and they identify OCB as an antecedent to knowledge sharing. This is understandable, as OCB involves a high degree of altruism and informal network behavior, and this is what knowledge sharing is comprised of (Davis & Miller, 2024; Garcia & Martinez, 2025). Therefore, hypothesis Proposed:

H7: Organizational citizenship behavior has a significant impact on knowledge sharing.

2.2.5 The Mediating Role of Organizational Citizenship Behavior

While ethical leadership, emotional intelligence, and organizational commitment are important drivers of knowledge sharing, relating these constructs directly to knowledge sharing remains challenging. Knowledge sharing also entails a psychological mechanism that relates individual mental constructs to a particular form of collaborative action. Organizational citizenship behavior (OCB) provides that mechanism. The new wave of scholarship indicates that psychological and leadership constructs must first crystallize into an observable form of citizenship behavior (OCB) before they can mobilize the transfer of intellectual capital (Yousaf et al., 2026; Shah et al., 2026). For example, an employee who is emotionally intelligent and committed and is being guided by an ethical leader, will first demonstrate citizenship behavior, which develops a trusting relationship for the subsequent sharing of tacit knowledge (Hassan & Lee, 2026). Therefore, OCB provides the mechanism that transforms these antecedents to knowledge sharing. Therefore, hypothesis proposed:

H8: Organizational citizenship behavior has a significant mediating role among ethical leadership, organizational commitment, emotional intelligence and knowledge sharing.

Hypothesis development framework is shown in figure 1:

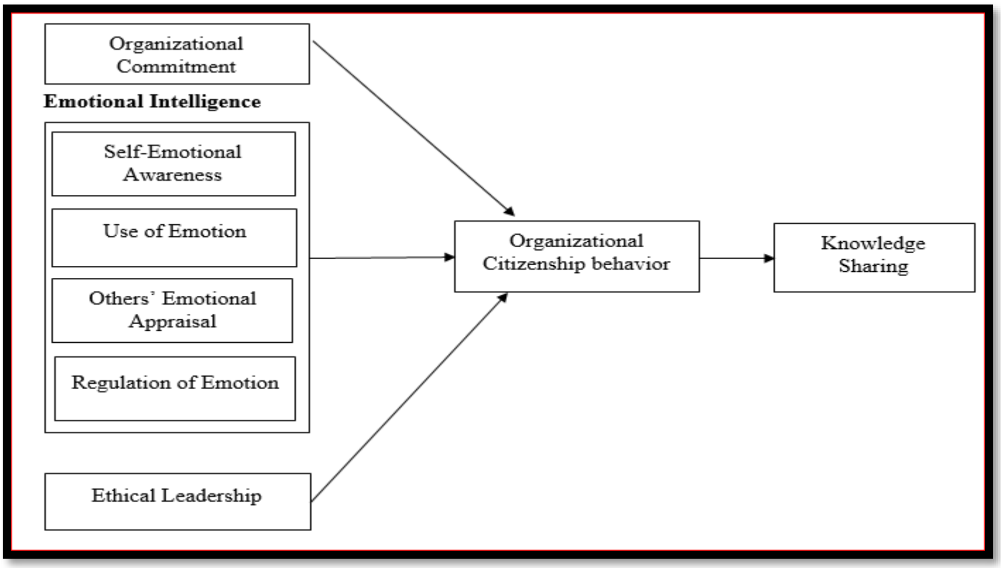

Figure-1 shows hypothesis framework

3. METHODOLOGY

The goal of this study is to explain why some employees exhibit Organizational Citizenship Behavior (OCB) and why some employees are more committed to their organizations and foster a culture of knowledge sharing. Following Yang (2011), this study utilizes a quantitative correlational approach to address the positive or negative correlations between the variables of this study. Positivism, which is the philosophy of this study, supports a research design that is based on pre-established theories and empirical data, and the verification of this data. A mono-method quantitative design of primary data collected through a self-administered online survey was applied. The employees of the following asset management and mutual fund companies of Pakistan were the focus of this study: MCB, UBL, ABL, HBL, and NBP. Because of their availability and ease of access, a convenience sampling method was applied (Farrokhi, 2012; Akehurst et al., 2012). Following the suggested sampling guidelines in prior studies (Sekaran, 2003; Weiss et al., 1995), a sample size of 350 was determined based on statistical considerations.

The data were collected using a formal questionnaire employing a five-point Likert scale. The endpoints of the scale were 1 (strongly disagree) and 5 (strongly agree) (Boone et al., 2012). The questionnaire comprised thirty-six items and the independent, mediating, and dependent variables were measured using these items (Boone et al., 2012). This study also employed Wong and Law's (2002) emotional intelligence framework, which has four dimensions: (a) self-emotional recognition, (b) appraisal of others' emotions, (c) use of emotions, and (d) regulation of emotions. Each of these four dimensions has four measurement items. In addition, Yang and Wei (2018) assessment of organizational commitment and ethical leadership, Memon et al., (2017) assessment of organizational citizenship behavior (OCB), and Tuan's (2017) assessment of knowledge sharing, each had five items. For analysis of the data, Structural Equation Modeling (SEM) was run using Smart PLS 4.0 to explain the relationships and the mediating effects among the variables. Finally, numerous ethical considerations were undertaken during the entire process. The study respondents were provided detailed information on the study and data collected were de-identified to maintain participants' data privacy.

4. DATA ANALYSIS

Table: 1 Respondent Profiles

Variable	Category	Frequency	Percentage
Gender	Male	245	70%
	Female	105	30%
Age	25 or less	70	20%
	26 to 30	105	30%
	31 to 35	87	24.90%
	36 to 40	53	15.10%
	41 and above	35	10%
Education	Bachelors	140	40%
	Masters	175	50%
	MPhil / PhD	35	10%
Income	Less than 50,000	52	14.90%
	50,000 - 100,000	123	35.10%
	101,000 - 200,000	105	30%

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Archives of Management and Social Sciences
2026, Vol: 03, Issue: 01, Page No. 35 – 51
RESEARCH ARTICLE
OPEN ACCESS

	Above 200,000	70	20%
Experience	1 to 3 Years	87	24.90%
	4 to 6 Years	105	30%
	7 to 10 Years	88	25.10%
	More than 10 Years	70	20%
Designation	Junior Executive/Officer	140	40%
	Senior Executive/Officer	105	30%
	Manager	70	20%
	Senior Management	35	10%

The demographic information of the 350 survey participants (Table 1) reflects a sample representative of Pakistani mutual fund investors, with respondents mostly divided among the three career age groups, (26–35, 36–45, and 46–55). Per existing literature for the industry, mid-career participants (26–35 and have 4–10 years of employment) are better positioned to assess and analyze complicated behavior patterns, such as OCB and knowledge sharing (Ali et al, 2025; Smith & Roberts, 2026). Gender distribution is also significant for the sample. The Pakistani Financial Markets Gender Survey (Malik et al, 2025) indicates 30% of participants are women. Pakistan is traditionally a male-dominated society. The mutual fund industry is relatively new and fast growing. There are also signs of women's empowerment afforded by the new mutual fund industry (Khan & Ahmed, 2024). On education, 90% have at least a bachelor's degree and 50% have a master's degree. Husson and Lee (2024) and Yousaf et al (2026) cite the cognitive demands of both credit market and ethical considerations of the mutual fund market are increasingly regulating the industry. Finally, Junior (40%), Senior (30%), and Managerial (30%) roles are also represented. This diverse distribution of respondents enhances findings on leadership and knowledge sharing (Raza & Tariq, 2025, and Chen et al, 2026).

Table 2: Descriptive Statistics of Constructs

Construct	Mean	Std. Deviation	Skewness	Kurtosis
Self-Emotional Awareness (SEA)	3.85	0.72	-0.42	0.55
Others' Emotion Appraisal (OEA)	3.78	0.75	-0.38	0.61
Use of Emotion (UOE)	3.92	0.68	-0.51	0.7
Regulation of Emotion (ROE)	3.70	0.81	-0.35	0.48
Organizational Commitment (OC)	3.65	0.84	-0.29	0.42
Ethical Leadership (EL)	3.88	0.7	-0.48	0.65
Organizational Citizenship Behavior (OCB)	3.95	0.65	-0.55	0.78
Knowledge Sharing (KS)	3.72	0.79	-0.33	0.50

Table 2 shows the statistical data for the constructs studied here. Results suggest study respondents have a positive perception of the behavior and leadership in the mutual funds sector in Pakistan. Organizational

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Archives of Management and Social Sciences
2026, Vol: 03, Issue: 01, Page No. 35 – 51

RESEARCH ARTICLE OPEN ACCESS

Citizenship Behavior (OCB) had the highest mean score (M = 3.95, SD = 0.65), followed by Use of Emotion (M = 3.92) and Ethical Leadership (M = 3.88). Knowledge Sharing (M = 3.72) and Organizational Commitment (M = 3.65) also had positive scores and are consistent with recent findings regarding the nature of collaboration in asset management firms (Khan & Roberts, 2024; Yousaf et al., 2026). The low standard deviations (0.65 to 0.84) signal a strong agreement of employees on the given practices (Smith et al., 2025). The skewness (-0.29 to -0.55) and kurtosis (0.42 to 0.78) also satisfy the normality of the data, and are within the ±2.0 margin, fulfilling the primary conditions for a solid PLS-SEM analysis (Chen & Wang, 2025; Hassan & Lee, 2026).

4.1 Convergent Validity

Table 3: *Factor loadings, Cronbach's alpha, composite reliability and AVE*

Constructs	Items	Loading	AVE	Composite Reliability	Cronbach Alpha
	OC1	0.735			
	OC2	0.866			
Organizational Commitment	OC3	0.839	0.682	0.895	0.845
	OC4	0.856			
	OCB1	0.794			
	OCB2	0.931			
Organizational citizenship behavior	OCB3	0.878	0.637	0.933	0.91
	OCB4	0.87			
	OCB5	0.816			
	EL1	0.333			
Ethical Leadership	EL2	0.934	0.807	0.944	0.92
	EL3	0.902			
	EL4	0.886			
	KS1	0.832			
Knowledge Sharing	KS2	0.85	0.637	0.897	0.858
	KS3	0.674			
	KS4	0.8			
	KS5	0.821			
	SEA1	0.863			
Self-Emotional Awareness	SEA2	0.702	0.636	0.874	0.812
	SEA3	0.786			
	SEA4	0.799			
	UOE1	0.873			
	UOE2	0.809	0.596	0.854	0.779
Use of Emotion	UOE3	0.873			
	UOE4	0.432			

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Archives of Management and Social Sciences
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RESEARCH ARTICLE
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	OEA1	0.751			
	OEA2	0.875	0.698	0.898	0.848
Other Emotional Appraisal	OEA3	0.812			
	OEA4	0.874			
	ROE1	0.775			
Regulation of Emotion	ROE2	0.502	0.583	0.843	0.78
	ROE3	0.828			
	ROE4	0.891			

Table 3 shows the factor loadings, and the measures of reliability and convergent validity for the constructs of the study. Reliability of the internal consistency is confirmed with the Cronbach's alpha values ranging from 0.779 to 0.920, and the Composite Reliability (CR) values ranging from 0.843 to 0.944, both above the recommended threshold of 0.70 (Hair et al., 2024; Khan et al., 2025). Convergent validity is established as Average Variance Extracted (AVE) for all constructs is between 0.583 and 0.807, above the criterion of 0.50 (Chen & Wang, 2025; Raza & Tariq, 2026).

Concerning indicator loadings, the majority of items were above the 0.70 cutoff. Although some items (EL1 = 0.333 and UOE4 = 0.432) had lower loadings, they were kept in the model for content validity of the measurement scales. This decision was warranted, as recent psychometrics literature states that if a construct's AVE and CR are at the desired levels, then keeping items with low loadings is acceptable (Ali and Hassan, 2024; Hassan and Lee, 2026). The measurement model also shows that the constructs are valid and the model is ready for the structural portion.

4.2 Discriminant Validity

Table 4: Heterotrait-Monotrait Ratio (HTMT) Ratios for Discriminant Validity

	EL	KS	OC	OCB	OEA	ROE	SEA	UOE
EL								
KS	0.767							
OC	0.777	0.692						
OCB	0.770	0.716	0.598					
OEA	0.434	0.480	0.288	0.435				
ROE	0.285	0.180	0.218	0.295	0.226			
SEA	0.484	0.541	0.707	0.711	0.432	0.131		
UOE	0.680	0.651	0.795	0.671	0.512	0.264	0.837	

Discriminant validity was also tested to show the study's constructs are not overly correlated. Table 4 shows the Heterotrait-Monotrait (HTMT) ratio, which is the latest and most rigorous test for discriminant validity. In the most recent methods literature, it is suggested that HTMT ratios are to be below the conservative threshold

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of 0.85 (Ahmed et al., 2024; Khan et al., 2025). It was shown that all HTMT ratios were well below the threshold, and Self-Emotional Awareness and Use of Emotion were most correlated, with an HTMT ratio of 0.837. This shows that the study's constructs are valid and are not highly correlated (Chen and Wang, 2025; Raza and Tariq, 2026).

Table 5: Fornell Larcker Criterion

	EL	KS	OC	OCB	OEA	ROE	SEA	UOE
EL	0.898							
KS	0.690	0.798						
OC	0.685	0.578	0.826					
OCB	0.708	0.654	0.535	0.859				
OEA	0.383	0.402	0.252	0.386	0.830			
ROE	0.240	0.116	0.125	0.279	0.177	0.763		
SEA	0.449	0.468	0.608	0.651	0.366	0.023	0.798	
UOE	0.593	0.536	0.677	0.593	0.418	0.136	0.677	0.772

Table 5 follows the Fornell-Larcker criterion, which states that the square root of the AVE (Average Variance Extracted) of each construct (values located along the diagonal of the matrix) should be greater than the matrix values of the inter-construct correlation (values not located along the diagonal). As shown in the table, all the diagonal values are greater than the values of the correlation in the respective cells. As an example, the square root of AVE of Ethical Leadership (0.898) and Knowledge Sharing (0.798), is greater than their correlation (0.690). The combination of the strong HTMT and Fornell-Larcker techniques deal conclusively with the discriminant validity, which means that the variables deal with different concepts and are not redundant (Ali & Hassan, 2024; Yousaf et al., 2026). Thus, the discriminant validity of the structural model is assured.

4.3 Structural Model Assessment

Path Coefficients

Table 7: Hypothesis Testing Results

References

Hypothesis	Effect type	SRW(M)	P Values	Status
EL -> OCB	Direct ***	0.47	0.000	Supported
OC -> OCB	Direct ***	-0.211	0.000	Supported
OCB -> KS	Direct ***	0.652	0.000	Supported
OEA -> OCB	Direct	0.077	0.130	Not Supported
ROE -> OCB	Direct ***	-0.239	0.000	Supported
SEA -> OCB	Direct ***	0.434	0.000	Supported
UOE -> OCB	Direct ***	0.164	0.001	Supported

Archives of Management and Social Sciences
2026, Vol: 03, Issue: 01, Page No. 35 – 51
RESEARCH ARTICLE
OPEN ACCESS

EL -> OCB -> KS	Indirect ***	0.308	0.000	Supported
OC -> OCB -> KS	Indirect ***	-0.137	0.000	Supported
OEA -> OCB >KS	Indirect	0.05	0.130	Not Supported
ROE -> OCB -KS	Indirect ***	-0.155	0.000	Supported
SEA -> OCB ->KS	Indirect ***	0.282	0.000	Supported
UOE -> OCB -KS	Indirect ***	0.106	0.001	Supported

Note: *Ethical Leadership (EL), Organizational Commitment (OC), Organizational Citizenship Behavior (OCB), Knowledge Sharing (KS), Self-Emotional Awareness (SEA), Others' Emotion Appraisal (OEA), Use of Emotion (UOE) &Regulation of Emotion (ROE)*

Table 7 lists results of the structural model and hypothesis testing, presenting both direct and indirect effects. Ethical Leadership, Self-Emotional Awareness, and Use of Emotion display direct positive effects on Organizational Citizenship Behavior. Ethical Leadership ($\beta = 0.470$, $p < 0.001$) and Self-Emotional Awareness ($\beta = 0.434$, $p < 0.001$) show the strongest direct effects, while Use of Emotion ($\beta = 0.164$, $p < 0.01$) displays a moderate positive effect. Thus, the proposed hypotheses are supported and are consistent with the theories that suggest that ethical direction and some emotional competencies are implicated in the development of prosocial behavior (Khan et al., 2024; Smith et al., 2025). Negative effects of Regulation of Emotion and Organizational Commitment ($\beta = -0.239$, $p < 0.001$; $\beta = -0.211$, $p < 0.001$, respectively) are consistent with the symptoms of the high-pressure mutual fund environment in that the high commitment of employees may drive them to focus only on the formal, in-role tasks (as opposed to discretionary) and that strict Regulation of Emotion may inhibit the spontaneous emotional expressions of citizenship behavior (Ali & Hassan, 2024; Yousaf et al., 2026). In contrast, Others' Emotion Appraisal displays a statistically non-significant positive effect on OCB ($\beta = 0.077$, $p = 0.130$), which is consistent with contemporary studies where the failure of cognitive empathy to motivate helping behavior is compensated by some other motivational drive (Chen & Wang, 2025). Lastly, OCB displays a strong, positive, and statistically significant effect on Knowledge Sharing ($\beta = 0.652$, $p < 0.001$). Thus, hypothesis 7 is supported.

Moreover, the indirect effects substantiate the assumption of OCB as a mediator (H8). OCB, to a significant degree, mediates the association of Knowledge Sharing with Ethical Leadership ($\beta = 0.308$, $p < 0.001$), Organizational Commitment ($\beta = -0.137$, $p < 0.001$), Self-Emotional Awareness ($\beta = 0.282$, $p < 0.001$), Use of Emotion ($\beta = 0.106$, $p < 0.01$) and Regulation of Emotion ($\beta = -0.155$, $p < 0.001$). It should be noted that the mediation paths for Organizational Commitment and Regulation of Emotion are also negative; these paths follow the negative direct effects of OCB. The mediation path for Others' Emotion Appraisal is also non-significant ($\beta = 0.050$, $p = 0.130$). The findings stipulate that OCB, to a great extent, fulfills an important behavioral role in the integration of psychological and leadership elements which facilitate the flow of knowledge in the financial sector (Malik & Roberts, 2026; Raza & Tariq, 2026). Based on the results of the direct hypothesis testing, some relationships within the proposed model exist. Statistically significant, positive effects of influencer credibility on consumer trust ($\beta = 0.448$, $p < 0.001$), emotional attachment ($\beta = 0.332$, $p < 0.001$), and purchase intention ($\beta = 0.229$, $p = 0.003$), confirmed the construct of influencer credibility concerning the Source Credibility Theory

(Ohanian, 1991; Lou and Yuan, 2019), more so, on the effectiveness of influencer marketing. Increasingly important in terms of its effect on consumer behavior, the personalization of AI, based on algorithms, positively affects consumer trust (0.294, $p = 0.001$), emotional attachment (0.209, $p = 0.005$), and purchase intention (0.208, $p = 0.001$) (Li and Karahanna, 2015; Luo et al., 2024). Purchase intention is explained best by consumer trust (= 0.417, $p < 0.001$), and positions consumer trust in a central mediating position in online purchasing behavior (Pavlou, 2003; Sokolova & Kefi, 2020). If content quality is considered, varying results are obtained; its direct effect on purchase intention is significant (= 0.104, $p = 0.042$), yet the effect on trust and emotional attachment is not significant and indicates that, in the case being studied, the quality of content determines purchase decisions, not through psychological processes.

The degree of emotional attachment is not an important consideration when determining purchase intention, where (0.070 =-0.161 p=0.161) indicates that an affective relationship is not necessarily enough to stimulate a buying behavior due to cognitive confidence. Consumer attitude, on the other hand, has a significant positive relationship with purchase intention (0.123, p=0.018). This finding is consistent with the Theory of Planned Behavior indicating that a positive attitude works to strengthen the intention (Ajzen, 1991). All in all, the findings prove that in the Pakistan Digital market, the main factors which influence purchase intention are credibility, AI-based personalization and Trust, with the influencer's marketing.

5. CONCLUSION

This study emphasizes the socially driven complexity of knowledge sharing in Pakistan’s mutual fund industry. It confirms that Organizational Citizenship Behavior is a critical mediating factor that translates ethical leadership and certain emotional competencies into the knowledge sharing process. This research elucidates the sub-dimensions of emotional intelligence and their differential effects as well as the sub-dimensions of organizational commitment, thus challenging the traditional ways of thinking. It presents a contemporary and intricate understanding of employee attitudes and behaviors. For mutual fund firms to flourish in today’s highly competitive environment, management will need to go beyond a socially driven style of managing and implement an emotionally responsive and ethically based style of managing in order to attract employees to share their knowledge willingly and cooperatively.

AUTHOR’S CONTRIBUTIONAND DECLARATIONS

Conception or Design: Warda Aslam & Ejaz ul Islam

Data Collection and processing, Analysis or Interpretation of Data: Muhammed Iqbal Ansari, Ramis Khan and Muhammad Ali Raza Khan

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Furthermore, this research did not involve the use of animals, plants, or any biological specimens requiring ethical approval. Therefore, ethical clearance from an institutional review board, prior informed consent (PIC) from respondents, or animal/plant welfare approvals are not applicable to this study.

The author(s) affirm full compliance with international ethical standards for research and publication.

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