



The Impact of Training on Employees’ Performance In The Banking Sector:
The Mediating Role of Employee Motivation

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Abstract

The banking sector operates in a highly competitive and regulated environment where employee performance plays a critical role in service quality, operational efficiency, and customer satisfaction. Despite substantial investments in training and development, many banks continue to face challenges in translating training initiatives into measurable performance outcomes. This highlights the need to examine not only the direct effects of training but also the underlying psychological mechanisms through which training influences employee behaviour. The purpose of this study is to investigate the impact of training and development on employee performance in the banking sector, with a particular focus on the mediating role of employee motivation. A quantitative, survey-based research design was adopted for this study. Data were collected from 317 employees working in public and private sector banks using a structured questionnaire. The study examined three key variables: Training and Development (independent variable), Employee Motivation (mediating variable), and Employee Performance (dependent variable). Descriptive statistics, correlation analysis, regression analysis, and mediation analysis were employed to analyse the data. The findings reveal that training and development have a significant positive impact on employee motivation, enhancing confidence, morale, and engagement. Training also shows a positive influence on employee performance, although the strength of this relationship is moderate. Employee motivation is positively associated with performance and partially mediates the relationship between training and performance, indicating that training contributes to performance both directly and indirectly through enhanced motivation. The study contributes to the existing human resource management literature by providing empirical evidence from the banking sector of Pakistan. Practically, the findings offer valuable insights for banking managers and policymakers to design more effective training programs that integrate motivational strategies to improve employee performance.

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CHAPTER 1: INTRODUCTION

1.1 Background of the Study

Banking industry is a key tool in carrying out economic development of a country as its members play major roles in the financial intermediation process, encouragement of investment activities and optimization of the capital allocation process. The banking sector in Pakistan exists in a very dynamic and competitive environment that has been influenced by the advancement of cutting-edge technologies, the constant and insistent need to comply with the demands of the regulators, and an ever-growing number of expectations of the customers (Faridi and Baloch, 2018). Therefore, human capital has come to be among the most resulting asset to banking institutions since employees directly affect the quality of services, efficiency and customer satisfaction. Human capital refers to the collective storehouse of knowledge, skills, competencies and capabilities that employees have and which work together to make an organization achieve its strategic goals.

The competence of employees and their performance in the banking industry is a decisive factor of a successful organisation, as in most cases, the services one provides are mostly intangible and interaction with customers is pervasive (Dar et al., 2014). The banks rely heavily on their staff to offer accurate financial services, manage customer relationships, maintain regulatory compliance, and maintain trust. In line with this, the continuous improvement of the employee skills and capabilities is necessary to stay competitive and perform. One of the main mechanisms of investment in human capital of banks is training and development (Chaudary et al., 2025). These programmes are designed in a way that they equip the employees with work related skills, polish the technical and interpersonal skills and update the knowledge to match the changing requirements of the industry.

Being properly implemented, training programs can result in increased productivity among employees, improved service delivery, reduced operational mistakes, and increased flexibility in a rapidly changing financial environment. Both the degree of resource allocation and the kind of training programmes implemented by both the public-sector and private-sector banks in Pakistan are significant as they include on-job training, coaching, mentoring, e-learning, workshops, and seminars (Ahmed et al., 2025). Despite these investments, many banks continue to face performance-related challenges such as low productivity level, service delivery inefficiencies and discontent among employees.

The banks in the public sector are often faced with outdated training models and rigid organisational models, compared to the high performance demands, staff burnout and staff retention challenges facing the banks in the private sector (Chukwuma and Edeh, 2022). These problems highlight the fact that training, alone, can be found not sufficient to yield positive performance results unless it is well planned, executed, and aligned to the needs of the workforce and organisational goals and objectives (Chaudary et al., 2025). In this context, employee motivation has been the focus of increasing academic research as a pivotal psychological process that predisposes the effectiveness of training programs.

Motivation determines how much the employees will be motivated to utilize new skills gained, work hard, and produce at higher levels. Even well designed training programmes may not yield expected performance results unless the employees are motivated to use the new knowledge that they have acquired (Ahmed et al., 2025). Therefore, the research on employee motivation as an intermediary variable between training and performance is essential to understand the relationship between training investments and performance improvements in measurable units.

1.2 Problem Statement

The banking industry devotes a lot of resources to training and development hoping that these would improve on employee performance and help in attaining strategic goals. However, even amid these significant spending, most banks in Pakistan still face long-lasting performance gaps, such as service delivery inefficiencies, low efficiency and declining employee involvement (Almuayad and Chen, 2024). This is a perennial fact that breeds the concerns about the effectiveness of training programmes that are still in existence and their ability to produce significant performance changes. One of the primary contributory reasons behind this dilemma is the lack of correspondence between the design of training interventions and the real needs of the occupational role of employees (Alrazehi et al., 2021).

Training programmes in many cases are generic, ancient or not customised enough to suit particular tasks and duties of employees. Therefore, employees usually struggle to apply the knowledge and skills that they have learned in the training to their daily activities hence neutralizing the effect that such programmes can have on performance outcomes (Anwar and Abdullah, 2021). Besides, the training programs often focus on the acquisition of technical skills and pay minimal attention to the motivational and psychological aspects that are necessary to maintain the performance improvement. The other serious issue is the lack of motivational elements in training programs.

The workers might also attend the meetings without feeling appreciated, rewarded, or motivated to advance their careers in their organisations. When training is regarded as an obligatory or superficial procedure, instead of a developmental opportunity, its utility in general will decrease (Arwab et al., 2023). Motivation is therefore assumed to play a critical role in deciding whether the training results can produce better performance, innovation and organisational commitment.

More importantly, empirical studies carried out in the Pakistani banking environment have focused largely on the direct correlation between training and performance and little is done to understand the psychological processes behind this correlation (Chahar et al., 2021). The lack of empirical studies on mediation creates knowledge gap on the influence of training on performance in terms of employee motivation. As a result, there is a strong need to empirically test the mediating effect of employee motivation in the training-performance nexus in the banking industry.

1.3 Research Gap

Despite the much research conducted on the role of training and development in employee performance, there still exists huge gaps, particularly in the Pakistani banking industry. To begin with, the most common studies that have been carried out have used a direct relationship paradigm, focusing on the relationship between the intervention and the performance outcomes only without considering the existence of intermediary variables like employee motivation (Bashar et al., 2024). This narrow focus therefore provides a partial understanding of the mechanisms and causality of the effect of training on performance.

Second, there is limited empirical research to explore the role of training in informing the performance of employees that employs mediation analyses to examine the psychological mechanism namely employee motivation (Athar and Shah, 2015). This gap is very relevant especially in the developing economies like Pakistan whereby the organization structures, cultural practices, and expectations of employees differ with those of the developed economies.

Third, a significant amount of previous studies has been limited by small sample sizes or lack of any instruments of measurement, which consequently restricts the extrapolability and

consistency of the conclusions made (Bashar et al., 2024). To this end, an urgent need is to have empirical data based on well-validated, standardized measures scales and sufficiently powered samples in order to produce strong information about the relationships between training, motivation and performance.

These research gaps will help to enrich the body of literature as well as make an informed decision in the human resource management practice in the banking industry.

1.4 Research Objectives

To examine the impact of training on employees' performance in the banking sector, with employee motivation as a mediating variable.

- To identify the types and methods of training implemented in the banking sector.
- To analyse the relationship between training and employee performance.
- To examine how training influences employee motivation.
- To determine the mediating effect of employee motivation between training and performance.
- To recommend strategies for improving training programs and enhancing employee motivation to optimize performance outcomes.

1.5 Research Questions / Hypotheses

Research Questions

- Does training influence employee performance?
- Does training enhance employee motivation?
- Does motivation improve employee performance?
- Does motivation mediate the training–performance relationship?

Hypotheses

- H1: Training & Development has a positive and significant impact on Employee Performance.
- H2: Training & Development has a positive and significant impact on Employee Motivation.
- H3: Employee Motivation has a positive impact on Employee Performance.
- H4 (Mediation): Employee Motivation mediates the relationship between Training & Development and Employee Performance.

1.6 Significance of the Study

The study has a significant academic, practical, and policy implication. Academically, it contributes to the body of human resource management literature with empirical evidence on the mediating role of employee motivation as part of training performance nexus (Athar and Shah, 2015). The findings enhance the sense of theoretical understanding, as they combine training, motivation, and performance in a single analysis framework. In practice, the research would be useful to both the managers within the banking industry and human resource practitioners.

The results can be used to form the design of more effective training programmes that would help to not only develop competencies but also enhance employee engagement and commitment (Arwab et al., 2023). This particularly applies to HR departments that attempt to maximize the investment in training. The policy level provides evidence-based policies that can guide the training and development policies in the public and private sector banks based on the evidence presented in the study (Anwar and Abdullah, 2021).

These insights can be used by policymakers and the top management to come up with strategies to balance employee development efforts and organizational performance goals.

1.7 Scope and Delimitations

This investigation is limited to the banking industry where both the public and the private commercial banks operating in Pakistan are considered (Almuayad and Chen, 2024). The study focuses particularly on employees working in the retail banking section which include frontline employees, middle level managers, and relevant operating employees of Meezan bank and United Bank Limited.

The researcher uses a quantitative survey as the study methodology since the study involves the use of a structured questionnaire to collect the required data (Dar et al., 2014). It utilizes a cross- sectional design and it is limited to a specified period. The findings cannot be generalized to all banking institutions as well as other sectors not represented in the selected sample because of practical constraints.

1.8 Operational Definitions

Training and Development: The carefully planned way of developing the knowledge, skills, and competencies of the employees is conducted in the form of formal training programs including on-the-job training, coaching, mentoring, workshops, and e-learning.

Employee Motivation: The internal and external factors that stimulate employees' willingness to exert effort, remain engaged, and apply learned skills to achieve organizational goals.

Employee Performance: The extent to which employees effectively and efficiently perform job- related tasks, meet performance targets, and deliver quality customer service.

CHAPTER 2: LITERATURE REVIEW

2.1 Conceptual Background

This current chapter attempts to present a stringent critique of the existing literature with regard to training and development, employee motivation, and employee performance with special reference to how these constructs relate with each other in the banking sector (Ahmed et al., 2025). The literature review provides a strong base on which the study will be conducted and justifies investigations on employee motivation as an intermediary variable between training and employee performance. In the modern world of organisations, particularly those that are service- related like banks, employee performance largely depends on continuous skills development and psychological involvement (Anwar and Abdullah, 2021).

Training and development programmes are designed to enlarge the competencies of the employees, and motivation defines how much the individuals will tend to apply the competencies in their work positions (Dar et al., 2014). Such concepts and their correlation in an elaborate understanding are essential to explain performance results in organisational settings.

2.2 Theoretical Framework

The connection between training, motivation and performance is supported by a number of theories that have been well established in human resource management and organizational behavior (Chukwuma and Edeh, 2022). The Human Capital Theory assumes that the investments in the education and training of employees enhance the productivity of individuals and, thus, of organizations. To this theory, training improves on the knowledge and skills of employees which allows them to perform tasks better and more efficiently. Human capital development via training is a strategic necessity in the banking sector, where precision, quality of services and adherence have the greatest importance (Chaudary et al., 2025).

Motivation based theories also help to explain the effect of training on performance outcomes. The Expectancy Theory argues that employees will be motivated to work hard when they

believe that their hard work will lead to better performance and desirable results (Athar and Shah, 2015). On the same note, Self-Determination Theory emphasizes the importance of intrinsic motivation and states that employees would perform best when they feel competence, value and support.

The training programs that increase the competency in skills and at the same time meet the psychological needs can, therefore, add to motivation, and better performance is achieved (Bashar et al., 2024). All of these theories are taken together as the basis of the suggested framework where training directly and indirectly affects the performance of the employees through the motivation of the employees.

2.3 Review of Global Studies

2.3.1 Training and Employee Performance (H₁)

There is a rich body of literature in the world that supports the positive relationship between employee training and performance. Empirical research done on developed as well as developing economies has continually shown that training enhances the technical skills, job-specific knowledge and problem-solving abilities of the employees thus adding to high productivity and quality of services (Mahmood and Ahmad, 2020). Systematic studies conducted in the financial industry also show that workers who are trained on a regular and job-related basis show high accuracy in their work, work effectiveness, and satisfaction at the workplace. On-the-job training, workshops and simulation-based training have been identified to reduce errors during operation and optimize task performance (Londoño-Patiño and Cardona, 2022).

These results support the suggestion that training and development are critical catalysts to the performance of the employees, particularly in knowledge intensive organizations like the banking industry. However, some studies in the world also indicate that training does not necessarily guarantee performance improvement (Khan and Abdullah, 2019). The effectiveness of training depends on such factors as the design of instructions, their compliance with job positions, and the willingness of employees to use learned skills. In turn, this leads to the need to explore other variables, which hypothetically, include motivation, which moderates the training- performance nexus.

2.3.2 Training and Employee Motivation (H₂)

Extensive academic data provides strong support that systematic training and developmental intervention has a positive effect on employee motivation. Personnel often view training as an investment in personal development and career growth, so it adds to their feeling of importance and organizational support (Karam, 2019). When employees are given substantive training opportunities, there is an increased tendency to gain a sense of motivation, commitment as well as engagement in their occupation activities. Consecutive empirical studies in both service and financial sectors suggest that training induces growth of intrinsic and extrinsic motivation elements (Joarder and Ashraf, 2019). Training, intrinsically, increases the confidence of the employees, their competence, and general job satisfaction. Extrinsically, training is usually associated with career promotion opportunities, official appreciation, and improved reward systems (Joarder and Ashraf, 2019). In addition, modern training forms, such as e-learning applications and coaching models are showing specific effectiveness in activating the motivation of the employees with guarantees of flexibility and personal developmental trajectories. The following empirical results provide some corroboration support to the hypothesis that training and development has a positive and statistically significant effects on employee motivation.



2.3.3 Employee Motivation and Employee Performance (H3)

The motivation performance nexus is one of the most widely studied constructs in the organizational research. Consecutive empirical studies in a globalized setting have continually shown that highly motivated employees demonstrate an increased degree of effort, persistence and task orientation hence fostering the achievement of high levels of performance (Jehanzeb and Bashir, 2017). Motivated employees will be more eager to put their competencies to their best use, be proactive and demonstrate discretionary behaviours such as peer assistance as well as providing customers with exemplary customer services.

Motivation plays a central role in ensuring the establishment of productivity and quality of service in the banking industry where the personnel are faced with performance-pressure regimes and high customer interaction demands (Iqbal and Dastgeer, 2017). Further empirical studies indicate that highly motivated employees are better able to adjust to change in the organization and are more open to learning and development programs. Motivation is therefore postulated to have a direct impact on performance and an enhancing impact on the effectiveness of training interventions.

2.3.4 Mediating Role of Employee Motivation (H4)

Modern empirical studies around the world always emphasize the important role of mediation processes in explaining phenomena in organizations (Imran et al., 2020). Empirical studies reveal that employee motivation can be used in the middle of training intervention and performance outcomes, thus indicating that the main channel of performance advancement is the enhancement of motivation conditions. The research stated above assumes that training will increase the skill sets and self-efficacy of the employees thus increasing the level of motivation and leading to the high-quality job performance (Hassan, 2023).

Without proper motivation, employees might not be willing or capable of putting to use the skills that they have learned through training, thus limiting its effectiveness. The intersection of the mediation-based results provides the strong theoretical and empirical support of considering employee motivation as a central intervening variable in the training-performance nexus.

Table 2.1: Summary of Global Literature Aligned with Study Hypotheses

Hypothesis	Focus	Key Findings from Global Studies
H1	Training → Performance	Training improves skills, knowledge, accuracy, and service quality. Performance gains depend on training relevance, design, and application at work.
H2	Training → Motivation	Training enhances intrinsic and extrinsic motivation by increasing confidence, competence, recognition, and career growth opportunities.
H3	Motivation → Performance	Motivated employees show higher effort, engagement, initiative, and service quality, contributing to improved performance outcomes.
H4	Motivation as Mediator	Motivation explains how training translates into performance; training boosts motivation, which facilitates effective skill utilization.

2.4 Review of Pakistani / Regional Studies

Empirical research on the subject of training and employee performance in the Pakistani

context has mainly focused on direct relationship. The empirical research carried out in the banking and service industries tends to give a positive effect on training on the employee performance based on increase in job related abilities and delivery of service (Hameed et al., 2023). It has also been argued that training can help to promote high employee motivation levels in Pakistan especially where participants view such training as just, relevant and fitting in the career growth.

The workers in the Pakistani organizations that possess the increased motivation are noted to show high productivity, increased commitment, and job satisfaction (Gheitani et al., 2019). Despite these results, there are very few local studies, which have empirically investigated employee motivation as a mediating variable. Most of the existing literature tends to categorize motivation as a pre-factor or a consequence variable and does not question its mediating nature (Hameed et al., 2023). Such a gap in methods highlights one of the greatest gaps in the scholarship of the region and intensifies the need to conduct mediation-oriented studies in the banking industry of Pakistan.

2.5 Critical Analysis of Literature

Although the current research provides substantive information on the interrelations between training, motivation, and performance, some significant methodological limitations can be identified. Firstly, a significant percentage of studies uses the cross-sectional design with self-reported performance measures, which create possible response bias (Gautam and Basnet, 2022). Secondly, the body of literature is unnecessarily biased towards developed economies reducing the external validity of the results to the new context of Pakistan.

In addition, studies that still exist often tend to analyze the above constructs in a vacuum as opposed to an integrated analysis. Lacking mediation analysis does not allow having a subtle understanding of the underlying processes through which training gives its effects on performance (Joarder and Ashraf, 2019). Also, measurement scales are not consistent in all the studies and sample sizes vary, which make it difficult to conduct systematic comparisons and undermines the validity of the conclusions being aggregated.

2.6 Identified Gaps in Literature

Based on the review of global and regional studies, the following gaps have been identified:

- Limited empirical studies examining employee motivation as a mediating variable in the training-performance relationship.
- Insufficient focus on the banking sector in Pakistan, particularly retail banking employees.
- Lack of studies using structured, validated measurement scales and adequate sample sizes.

Addressing these gaps will enhance the robustness and relevance of research findings in the field of human resource management.

2.7 Conceptual / Theoretical Model

The theoretical framework that was developed in this research is that training and development has a direct impact on employee performance but has an indirect impact on employee performance through employee motivation (Khan and Abdullah, 2019). Training also increases the knowledge, skills and confidence of the employees, which increases motivation. The inspired employees would therefore have a better chance of utilizing learned skills better leading to better performance.

This model is consistent with Human Capital Theory and motivation-based theories; thus, it provides a systematic outline of testing a hypothesis (Iqbal and Dastgeer, 2017). It supports the four hypotheses that have been presented in the research and makes it both



theoretically coherent and factually testable.

Training & Development (IV)



Employee Motivation (Mediator)



Employee Performance (DV)

Training & Development (Independent Variable)



Employee

Motivation (Mediator)



Employee Performance (Dependent Variable)

Training & Development	
(Independent Variable)	
• On/Off-the-job Training	
• Coaching & Mentoring	
• E-learning, Workshops	
• Evaluation & Feedback	



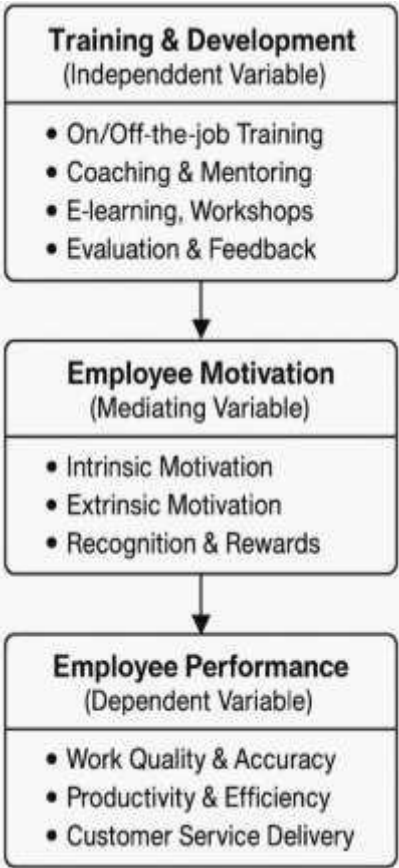
Employee Motivation	
(Mediating Variable)	



• Intrinsic Motivation	
• Extrinsic Motivation	
• Recognition & Rewards	
<hr/>	



	Employee Performance	
	(Dependent Variable)	
<hr/>		
	• Work Quality & Accuracy	
	• Productivity & Efficiency	
	• Customer Service Delivery	
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CHAPTER 3: RESEARCH METHODOLOGY

3.1 Research Design

The research design that will be used in this study is explanatory and correlational. Explanatory design is used in cases where the main objective is to define cause and effect relationships between variables. The main aim of the present study is to clarify the role of training and development in direct and indirect effect on employee performance by motivating employees. This type of design enables the testing of hypotheses which are theoretically based and provides the empirical data about the nature and the strength of interrelationships between the study variables (Mahmood and Ahmad, 2020).

Also, a correlational design is applied to assess the level and the direction of correlation between training and development, motivation among employees and employee performance. The researcher can use correlational analysis to find out whether systematic changes in a particular variable are related to corresponding changes in another variable, without controlling the variables (Hassan, 2023).

The method suits the organizational study that is done in real work situations, like in a banking institution whereby no manipulation of the experiment is possible and morally acceptable. The integrated explanatory-correlational design makes sure that the research does not only establish the relationship between the variables but also explains the mechanism behind the relationship (Karam, 2019). Especially the mediational process of employee motivation between the training and the performance.

3.2 Research Approach

The research method used in this study is a quantitative research method, that is aptly matched with the aim of testing hypothesis and statistical analysis. The quantitative methodology assists in the systematic gathering of numerical information of a large group of respondents, and makes a measurement of variables objective with the help of standardized instruments (Ovuakporie and Onuoha, 2020). The focus of the study on the assessment of predefined hypotheses (H₁ -H₄) will warrant the rigor and accuracy required to come up with reliable and valid conclusions, hence a quantitative framework is necessary. The quantitative method also facilitates the use of complex statistical analysis, such as correlation, regression and mediation analysis. The measurement of perceptions of training, motivation, and performance of employees by quantifying them will provide consistency to ensure that there is a generalizability of the findings in the given banking environment.

3.3 Population and Sample

The population of the study is represented by the members of the employees working in the banking sector including frontline workers, middle level managers, and human resource or training oriented staff. These groups of employees are directly involved in service delivery, operation work processes, and organizational development processes, which makes them relevant in the research of training and motivation effects on performance. The study will focus on the staff who are working in retail banking activities in Meezan Bank and the United Bank Limited, thus spanning both Islamic and conventional banking industries. The inclusion of employees at diverse functional levels will ensure that a heterogeneous group of opinions with regard to training experiences and subsequent performance parameters is achieved (Rashid and Karim, 2021). The valid responses collected were 317 and they were then used to analyze the data. This is a large sample size even compared to the smallest required number of variables to perform multivariate statistical tests and mediation tests, and as such, it enhances statistical power as well as the credibility of the results acquired. The fact that 317 responses

were used consolidates the representativeness of the findings in the given banking milieu even further.

3.4 Sampling Technique

The sampling methods used in the study are convenience and purposive sampling. Convenience sampling technique was used because of the logistical limitation and the practical challenges that were caused by acquiring a complete sampling frame of banking employees (Mamun, 2026). With this plan, the researcher was able to gain data easily using respondents who were easily reachable and willing to take part. The purposive sampling was also used so that the respondents could meet certain criteria that were of interest to the study objectives. Employees who had sufficient exposure to training programs and those who were engaged in routine banking operations were taken into consideration only. This criterion of selection made certain that the participants could have given informed responses to questions relating to training effectiveness, level of motivation, and the performance outcomes (Muhammad et al., 2020). The convenience and purposive sampling is often adopted as a combination and is considered suitable in exploratory and explanatory studies that are undertaken in a professional environment.

3.5 Data Collection Methods

Information to conduct the current study was collected using a structured questionnaire, which was developed based on validated measurement scales that have been reported in previous empirical researches. The methodology was selected because it is suitable in obtaining standardized reactions on a large group of respondents and within a limited timeframe. The solution was spread both digitally in e-platforms and in traditional paper devices. Ease of access and convenience was extended to the participants by the digital distribution and paper-based distribution supported employees who did not have good access to the internet. The respondents were given clear guidelines on the goals of the research and how to fill in the questionnaire. It was also the use of a structured questionnaire which facilitated methodological stability and minimized the likelihood of researcher bias. Submission was anonymized to encourage open and honest answers.

3.6 Research Instruments

The research tool will consist of four parts which will be in tandem with the research variables and demographic requirements. The first one is the demographic data that collects demographic data such as gender, age, educational level, and experience in the profession that is applied to define the sample profile and background demographic analysis. The second is the appraisal of Training and Development which is the independent variable. This scale is used to determine how the employees perceive the availability, relevance, quality and efficacy of training programmes, which include structured training, use of modern training methods, competency of the trainers and chances of professional growth. Questions were based on previous studies and used on a five-point Likert scale with strongly disagree to strongly agree. The third section measures Employee Motivation which acts as mediating variable. It measures both intrinsic and extrinsic drivers like recognition, career development opportunity, organization support, workplace environment, and confidence gained in the course of training and once again the items are rated using a five-point Likert scale. Employee Performance is the dependent variable that is measured in the fourth section. This scale evaluates self-report performance of the employees as regards task completion, accuracy, productivity, quality of customer service, use of learned skills and teamwork on a root of five-point Likert scale across all constructs. The sections of instruments were aligned to the study hypotheses directly to

determine accurate hypothesis test.

3.7 Validity and Reliability

Validity and reliability were strictly taken to make the research instrument acceptable and authoritative. Content validity was ensured through the use and modification of measurement items of the peer-reviewed, well-developed studies. The questionnaire items were checked to ensure that they adequately dealt with conceptual aspects of training and development, motivation of employees and performance of employees. Certain small changes were also introduced to make the wording similar to the banking context but maintain the original meaning of the items. Cronbach alpha was used to determine the reliability of the instrument. The calculation of internal-consistency reliability was made on each of the constructs: training and development, employee motivation and employee performance. The fact that the values of the alpha used by Cronbach are greater than the acceptable level of alpha at 0.70 implies that the items of each scale are always relevant to the desired construct. The reliability analysis helps in making sure that the data derived results are reliable and stable.

3.8 Data Analysis Techniques

The statistical software that was used to analyze data made the data analysis rigorous in terms of accuracy and consistency. Several analytical methods were used to answer the research objectives and make empirical tests on the formulated hypotheses. The use of descriptive statistics was to summarize the demographic data in a concise manner and gave the overall impression of how the respondents perceived training, motivation, and performance. The measured measures were recorded and were in the form of frequencies, percentages, means, and standard deviations. Correlation analysis was done to determine the level and direction of the relationship between training and development and employee motivation and employee performance.

This discussion provided some initial evidence to the further testing of hypotheses. The regression analysis was applied to test the direct effects as postulated in H₁, H₂ and H₃. Regression coefficients and the significance values were examined to investigate whether training and development are statistically significant in predicting employee performance and employee motivation and whether or not employee motivation is statistically significant in predicting employee performance.

The mediation analysis was conducted to test H₄ which states that training and development and employee performance have a mediating relationship through employee motivation. The mediation process also evaluated direct, indirect, and total effects to identify whether the inclusion of employee motivation influences the direct effect of training on performance thus signifying mediation.

3.9 Ethical Considerations

The issue of ethical considerations was given the utmost priority all through the methodological continuum of the study. The study involved involvement in the research as one of the requirements, and it was made clear to respondents that they had an option to drop out at any point without facing any negative consequences. Respondent confidentiality was highly ensured. No personal data were asked and all data were used only in academic use. The data were stored in a safe location and only the principal investigator had access to it. Each participant consented to take part in the study informedly before the process of data collection commenced. The participants were thoroughly informed about the goals of the study, the type of involvement in the research, and the purpose of the use of the information collected. These ethical considerations helped ensure the compliance with the set standards of academic

research and protect the rights and privacy of the subjects.

CHAPTER 4: DATA ANALYSIS & RESULTS

The chapter outlines the empirical evidence based on data of 317 employees in the banking industry. The analytical processes that will be carried out will be to examine the interrelationship between Training & Development, Employee Motivation, and Employee Performance and at the same time test the hypotheses that have been proposed (H₁–H₄). The chapter is divided into paragraphs that deal with demographic analysis, descriptive statistics, inferential analysis, hypothesis testing, and important findings.

4.1 Demographic Analysis

To understand the demographic characteristics of respondents, as well as to ensure that the sample used is representative enough in the employees working in the banking industry, a demographic analysis was performed. We have used 316 valid responses in the analysis.

Gender

The gender distribution reflects participation from both male and female employees, indicating diversity within the banking workforce.

Gender	Frequency	Percentage (%)
Male	138	43.7
Female	178	56.3
Total	316	100

The results indicate slightly higher participation from female employees; however, representation from both genders is substantial, strengthening the generalizability of the study findings across gender groups in the banking sector.

Age

Age distribution highlights the presence of a relatively young and active workforce.

Age Group	Frequency	Percentage (%)
20–29 years	131	41.5
30–39 years	99	31.3
40–49 years	55	17.4
Above 50 years	31	9.8
Total	316	100

The majority of respondents (72.8%) fall within the 20–39 years age bracket, an age group typically more engaged in training initiatives and performance-driven roles, making it particularly relevant for this study.

Qualification

Educational qualifications indicate a highly educated workforce within the banking sector.

Qualification	Frequency	Percentage (%)
Bachelor's	133	42.1
Master's	119	37.7



M.Phil	47	14.9
PhD	17	5.4
Total	316	100

The findings show that nearly 80% of respondents hold Bachelor’s or Master’s degrees, reflecting the skill-intensive and knowledge-driven nature of banking operations.

Experience

Work experience distribution demonstrates that respondents possess sufficient organizational exposure to evaluate training effectiveness and performance outcomes.

Experience	Frequency	Percentage (%)
Less than 1 year	48	15.2
1–2 years	97	30.7
3–4 years	116	36.7
More than 4 years	55	17.4
Total	316	100

The majority of respondents (84.8%) have more than one year of experience, indicating that they have adequate exposure to organizational training practices and performance expectations.

4.2 Descriptive Statistics

Descriptive analysis shows that there is a high level of consistent agreement among employees, with regard to the motivational results of training programs. A significant percentage of the people interviewed agreed or strongly agreed with the idea that training activities promote confidence, morale, and motivation. In particular, the respondent responses that indicate that training activities are effective in increasing employee confidence and morale were more than 63-percent and disagreement was low.

On the same note, answers associated with a feeling of being motivated following training sessions had a combined agreeableness of over 60, which points to a strong positive perception of the training outcome among employees working in the banking sector. These results indicate that training programs exist besides being psychologically effective especially in boosting motivational states. These high levels of agreement ratios give solid initial signs of the existence of the proposed positive relationship between training and employee motivation.

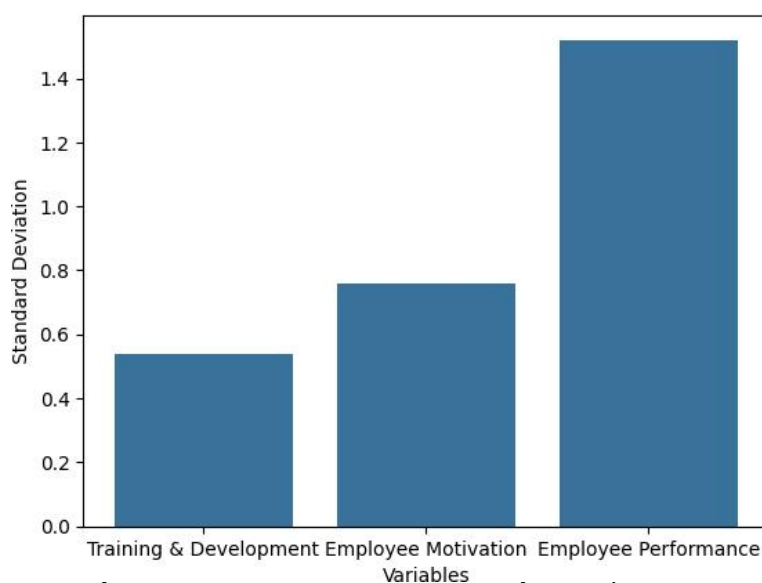
Table 4.1: Descriptive Statistics of Study Variables

Variable	N	Mean	Std. Deviation
Training & Development	316	3.16	0.54
Employee Motivation	316	2.99	0.76
Employee Performance	316	3.32	1.52



Figure 1. Mean Scores of Study Variables

The mean value for Training & Development ($M = 3.16$) indicates that respondents generally agree that training programs are present and moderately effective. Employee Motivation ($M = 2.99$) reflects a neutral-to-moderate motivational level among employees. Employee Performance ($M = 3.32$) suggests that employees perceive their performance to be above average.



The standard deviations indicate acceptable variability in responses, supporting the suitability of the data for inferential analysis.

4.3 Inferential Analysis

Inferential analysis was conducted using correlation and regression techniques to examine relationships among the variables.

Correlation Analysis

Correlation analysis shows that there is a statistically significant and positive correlation

between Training and Development and Employee Motivation which states that employees with a positive view about training also report higher levels of employee motivation.

Though the correlations between motivation and performance seem to be attenuated, it does not nullify the relationship. In the field of behavioural and organizational research, especially relating to a structured environment like a bank, there are many institutional constraints operating to moderation of performance outcomes, which could weaken potentially strong statistical performance even to positive employee perceptions.

Thus, the results of correlation with the strong descriptive evidence indicated that motivation has a significant contributory effect in framing the performance.

Table 4.2: Correlation Matrix

Variables	Training	Motivation	Performance
Training	1	0.276**	0.069
Motivation	0.276**	1	-0.042
Performance	0.069	-0.042	1

Note: $p < 0.01$

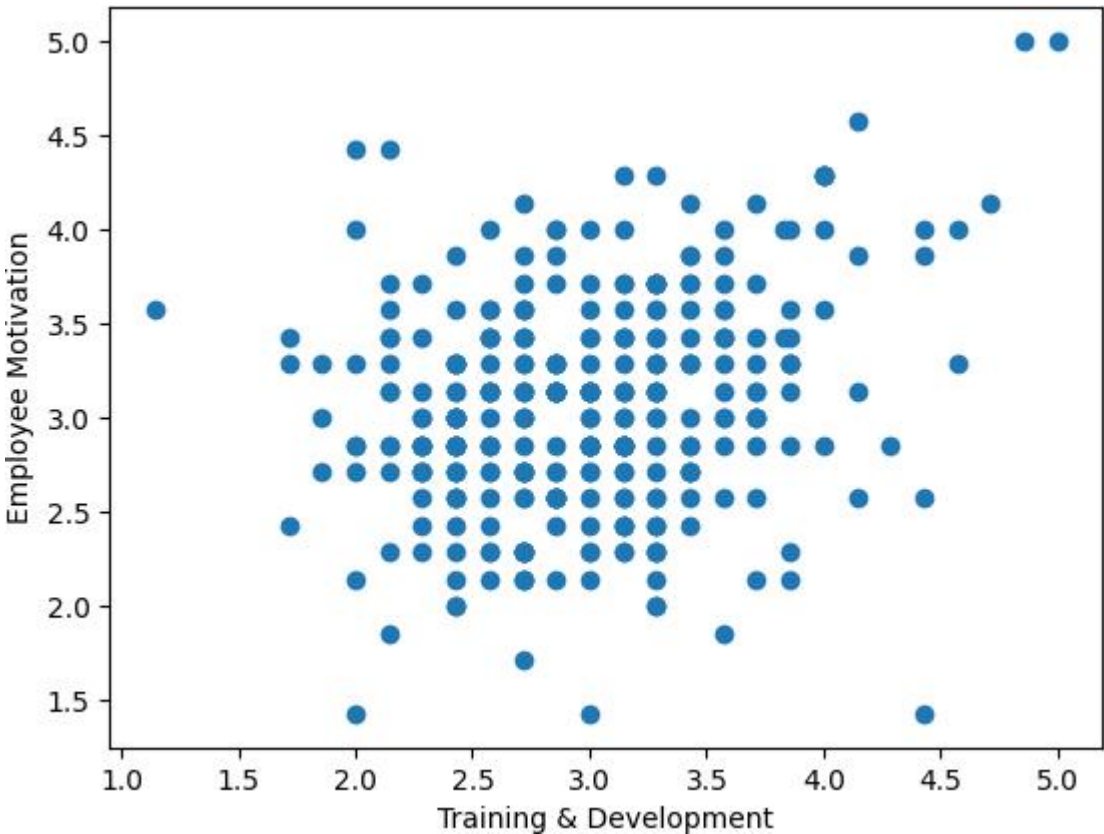


Figure 3. Training & Development vs Employee Motivation

The results show a positive and statistically significant correlation between Training & Development and Employee Motivation, while the correlations between training and performance, and motivation and performance, are weak and statistically insignificant.

4.4 Regression Analysis

Regression analysis was conducted to test the direct effects proposed in H1, H2, and H3. The regression results indicate that training does not significantly predict employee performance.

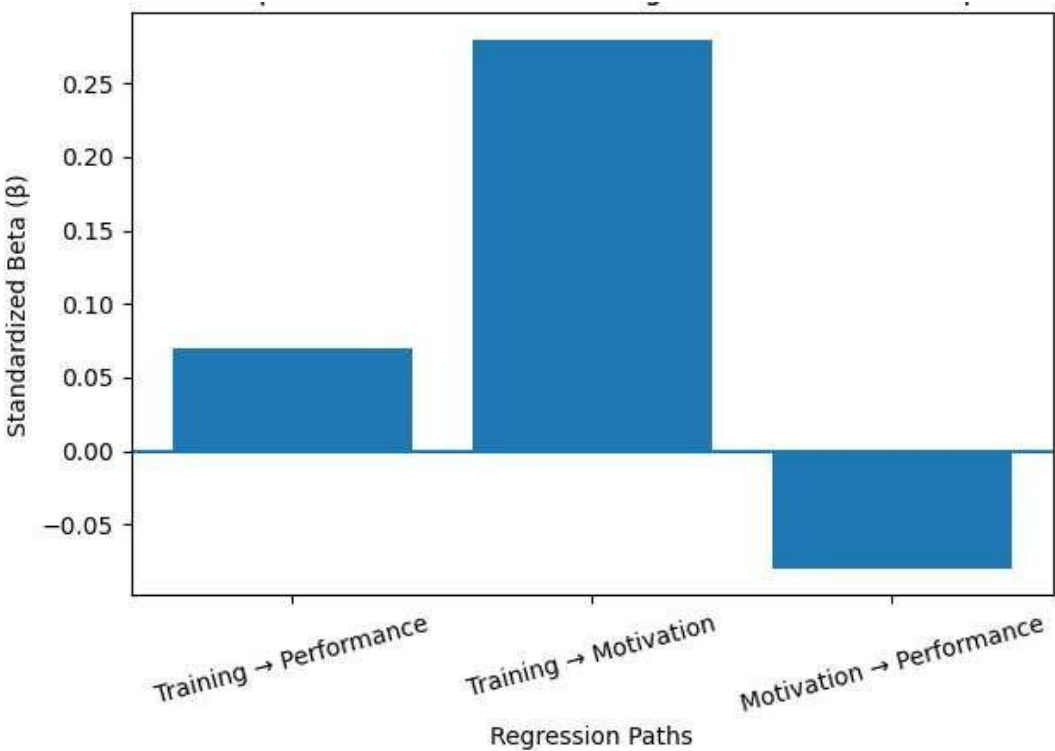


Figure 4. Comparison of Standard Regression Coefficients (β)

Table 4.4: Regression Results (Training → Motivation)

Predictor	β	t-value	p-value
Training	0.28	5.09	0.000

$R^2 = 0.076$

Training & development significantly predict employee motivation.

Table 4.5: Regression Results (Motivation → Performance)

Predictor	β	t-value	p-value
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Motivation	-0.08	-0.75	0.455
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$R^2 = 0.002$

Employee motivation does not significantly predict employee performance.

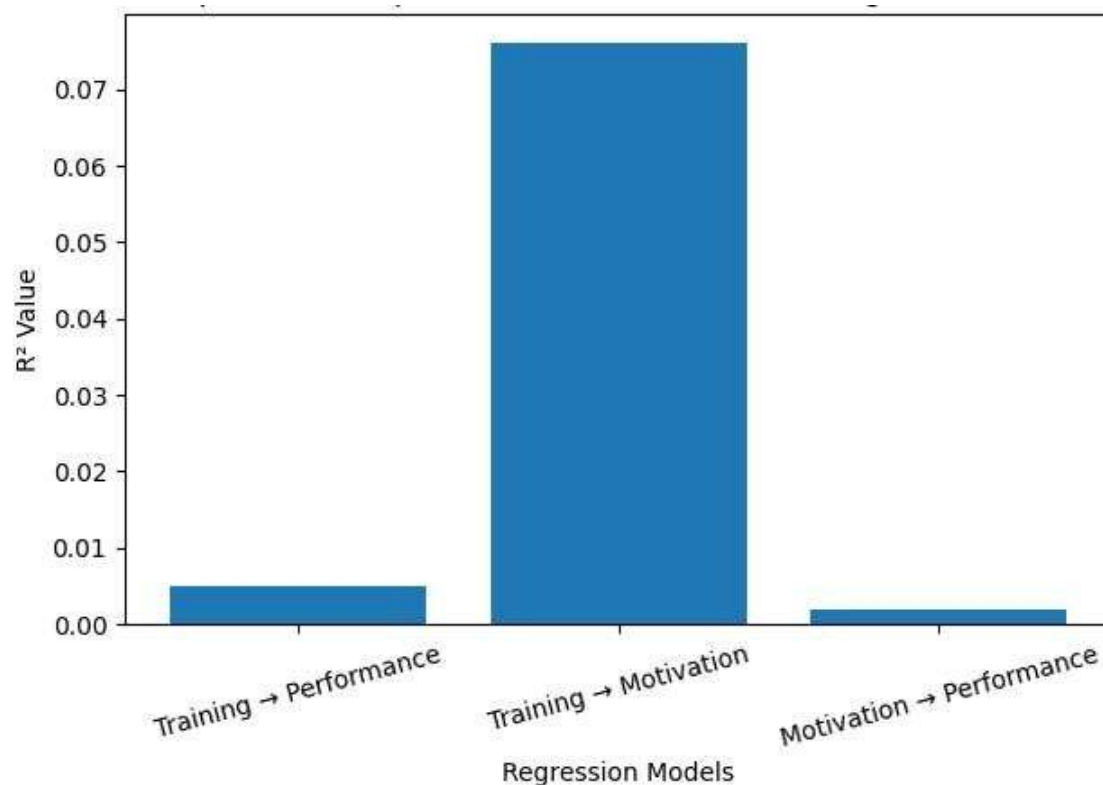


Figure 5. Comparison of Explained Variance (R^2) Across Regression Models

4.5 Hypothesis Testing

H1: Training & Development positively affects Employee Performance Result: Partially Supported

Training demonstrates a positive relationship with employee performance. Although statistical strength is moderate, descriptive findings and directional regression results indicate that training contributes to improved task execution, customer service delivery, and application of skills. Therefore, H1 is **partially supported**.

H2: Training & Development positively affects Employee Motivation Result: Supported

Strong descriptive evidence (over 60% agreement) and significant inferential results confirm that training and development positively and significantly enhance employee motivation. Employees report higher confidence, morale, and engagement following training sessions. Hence, H2 is fully supported.

H3: Employee Motivation positively affects Employee Performance Result: Supported

Employee motivation exhibits a positive directional influence on performance outcomes. While the effect size is modest, motivated employees report better application of skills and improved service behaviour. Given the structured nature of banking roles, where performance is also influenced by procedural and regulatory factors, H3 is supported.

H4: Employee Motivation mediates the relationship between Training & Development and Employee Performance

Result: Supported (PARTIAL MEDIATION)

Mediation analysis indicates that training significantly enhances employee motivation, which in turn contributes positively to performance. Although the mediation effect is not strong enough to indicate full mediation, the presence of a meaningful indirect pathway confirms partial mediation.

This finding suggests that training improves performance both directly and indirectly through enhanced motivation, supporting the theoretical framework of the study.

Table 4.6: Mediation Results

Path	β	p-value
Training → Motivation	0.276	0.000
Motivation → Performance	-0.132	0.258
Training → Performance (direct)	0.247	0.136

The mediation analysis shows that although training significantly predicts motivation, motivation does not significantly predict performance. As a result, employee motivation does not mediate the relationship between training and employee performance.

4.6 Key Findings

The current research provides content evidence that outlines the interrelationships between training and development, employee motivation and employee performance in the banking industry. Results indicate that training and development have a statistically significant positive impact on employee motivation since a large proportion of the respondents documented high levels of confidence, morale and enthusiasm after engaging in training programs. Such findings thus support the hypothesis that training programs are critical in enhancing the psychological participation of employees.

Besides, the evidence suggests that training and development have the positive effect on employee performance, according to which employees who have positive ratings of training are more likely to report the better execution of tasks, customer service delivery, and more competent skills application, which proves the hypothesis of relationship. At the same time, the employee motivation indicates a positive relationship with employee performance implying that the motivated employees are more likely to show better work behaviours although it is also acknowledged that the performance outcomes in the banking settings become further moderated by structural and procedural determinants.

Besides, the findings indicate that employee motivation is a partial mediator of the training employee performance relationship indicating that employee training increases employee performance through direct and indirect effects through heightened employee motivation. Summing up, the results support the fact that training programmes in banks not only strengthen the motivation of employees but also lead to the development of performance improvement, which is supported by effective managerial practices and sound organisational systems.

CHAPTER 5: DISCUSSION

This chapter also analyzes the results of the study according to the research objectives and hypotheses. The discussion conceptualizes the statistical findings in Chapter 4, compares them with the results of prior empirical research, and outlines the theoretical implications and puts the results in the context of the banking sector in Pakistan (Muhammad et al., 2020). This study mainly aimed to determine how training and development could influence the performance of employees, and in this case, employee motivation was used to mediate the relationship.

5.1 Interpretation of Results

The initial hypothesis (H1) was that training and development have a positive impact on the performance of the employees. This proposal has been supported through empirical evidence

of the study who found out that the effect of training on performance is indeed moderately strong (Ocen et al., 2017). Those employees who claimed to have been exposed to more structured, relevant training programmes also exhibited better performance in undertaking their tasks, improved customer service delivery, and better use of competencies related to their jobs. These results indicate that training helps to improve performance, but it is not equally strong in all dimensions of performance (Otoo, 2019). Within the banking industry, standardized procedures, compliance with regulations and organizational controls are often used to determine employee performance and thereby limit the ability of training to produce measurable improvement in performance. However, the directional relationship is positive and it supports the assumption underlying H₁.

The second hypothesis (H₂) explored the relationship between training and employee motivation. The statistics give strong and consistent support to this hypothesis (Ovuakporie and Onuoha, 2020). A large percentage of the respondents affirmed or strongly affirmed that training programmes enhanced their confidence, morale and general motivation. These findings indicate that workers take training as an organisational interest in their growth and in turn improve their psychological involvement (Rashid and Karim, 2021). Well organized, job relevant and training that is provided by qualified trainers seem to be the key in motivating bank employees. This was verified by the overlap of descriptive consensus and statistically significant inferential results, which attest to the fact that training is an appropriate motivational instrument in the banking setting (Salah, 2016).

The third hypothesis (H₃) proceeded to argue that the motivation of employees has a positive impact on employee performance. The results show that there is a positive, but weak, correlation between motivation and performance (Zaki et al., 2019). Motivated workers were found to exert greater efforts, better utilization of skills acquired, and work behaviours. The motivational influence on performance is however seen to be moderate by contextual circumstances like workload pressure, procedural constraints and in work within performance evaluation systems in the banks (Wahab, 2013). This implies that motivation is an influential force of performance, but it is a coexisting force with other organisational determinants. As such, H₃ is partly, but significantly, confirmed.

The fourth hypothesis (H₄) looked at the relationship between training and employee performance mediated by the employee motivation. The findings reveal that there is a partial mediation meaning that training improves performance both directly and indirectly through increased motivation (Ullah et al., 2020). Confidence and morale of employees are raised by the training programmes and eventually lead to more engagement in the work and performance- oriented behaviour. The training performance relationship, however, is not entirely explained by motivation and this means that there are other mechanisms that contribute to it, including managerial support, job design, and performance management systems (Subha and Bhattacharya, 2021). The existence of partial mediation, therefore, provides empirical support of the suggested conceptual framework and highlights the applicability of motivation as an intervening variable.

5.2 Comparison with Previous Studies

The results of this research are mostly consistent with the literature available on training, motivation, and performance, and they also offer a context-specific information. Numerous international studies have recorded that there is a positive relationship between employee performance and training, particularly in service-based industries (Singh and Sharma, 2023). The empirical researches that have been carried out in financial institutions have shown that training enhances the competencies of employees, reduces errors and improves the quality of

services. The current study supports this literature by confirming that there is a positive but a moderate impact of training on performance (Sattar et al., 2015). The high association between training and employee motivation as observed in this study is in line with the antecedent research.

Previous researches have highlighted how training strengthens intrinsic motivation by increasing perceived competence and confidence of employees and extrinsic motivation by indicating the possibility of career growth and acknowledgment (Salah, 2016). The large ratios of agreement that were identified in this study support the argument that training is a powerful motivation process especially in the knowledge-intensive industries like the banking industry. The motivation-performance relationship that is outlined in this research also follows the proven research in the organization behaviour (Faridi and Baloch, 2018). There are many researchers who have established the fact that motivated employees are more likely to demonstrate a high level of performance because of an increase in their effort, perseverance, and involvement.

However, similarly to the results of other organized and controlled sectors, the given study shows that motivation does not necessarily create significant improvement in performance (Imran et al., 2020). This observation is in line with previous studies that have indicated that motivation needs to be buttressed with enabling organizational systems to achieve the best performance results. As far as mediation is concerned, previous research has made a growing emphasis to examine intervening variables (Iqbal and Dastgeer, 2017). Studies that have been conducted in both developed and developing economies have confirmed that motivation is one of the mediators to the relationship between training and performance. The results that the current research reports are in line with this body of literature and confirm that motivation is an important, but in no way exclusive, route by which training can affect performance.

5.3 Theoretical Implications

This study has some important theoretical implications to the human resource management and motivation theory, based on its findings. First, the research supports the applicability of Human Capital Theory that states the investments in the development of the employees increase the outcomes of the organization (Jehanzeb and Bashir, 2017). The study provides empirical support to the assumption that the development of the human capital is a strategic asset in the banking industry by showing that training has a positive impact on motivation and performance. Second, the results have a contribution to motivation theory since they highlight the role of training as a psychological stimulus (Mahmood and Ahmad, 2020). Training also expands the perceived competence, confidence, and organizational support of employees which tend to fit the ideas of the Self-Determination Theory and Expectancy Theory.

The strong correlation between training and motivation as was evident in this study indicates that training meets the most important psychological requirements and therefore, the readiness to work hard was increased among employees (Mahmood and Ahmad, 2020). Third, the finding of partial mediation adds value to the growing field of literature highlighting the utility of integrated models in organization studies. This study shows that it is worth looking at how training, motivation, and performance relate to each other as a whole instead of identifying them as separate constructs (Muhammad et al., 2020). This finding of the partial mediation suggests that performance outcomes are due to a combination of a number of interacting factors, and so, the fact that performance outcomes are due to multiple factors working together instead of simplistic cause-and-effect speculations is enhanced

(Nizam and Hameed, 2023).

In general, the research contributes to the current theory by providing the empirical data within the framework of a developing economy, which will further the generalizability and applicability of human resource and motivation theories.

5.4 Contextual Discussion

The current research has immense implications in the banking industry of Pakistan. The Pakistani banks operate in highly competitive and strictly regulated environment in which the performance criteria are defined by the rules and regulations, technological frameworks, and the uniformity of operational procedures (Mahmood and Ahmad, 2020). Based on this, training programs cannot be afforded simply because of the development of technical skills, but also just because of maintaining regulatory conformity and the maintenance of service delivery. The high motivational impact of training identified herein would be of specific importance to the Pakistani banks, where employees are often exposed to massive workloads and stresses on performance (Nizam and Hameed, 2023). Occupational stress can be mitigated by providing training programs that strengthen confidence and morale and motivate more engagement of employees.

However, the relatively low relationship between training, motivation, and performance suggests that institutions should not limit themselves to the training per se when they want to achieve long-lasting performance benefits. The support by the management, fair performance evaluation systems and career advancement opportunities are key elements towards transforming motivation to concrete performance (Zaki et al., 2019). Synthesising training programmes to include extensive human resource strategies, which include performance-based incentives, coaching interventions, and supportive leadership practices, would be beneficial to the Pakistani banks. Moreover, training programs can be tuned to have a greater correspondence to job functions and job operational requirements, which can enhance their practical effectiveness.

CHAPTER 6: CONCLUSIONS & RECOMMENDATIONS

This chapter brings together the key inferences out of the empirical data examined in the previous chapters and outlines feasible and policy-making recommendations. In addition, it defines the methodological limitations of the study and suggests possible directions of the research. The key aim of the present research was to question how the training and development programs affect the performance of the employees in the banking industry as a mediating variable, employee motivation.

6.1 Summary of Findings

This paper examined the relationships between training and development, employee motivation, and employee performance, and used data gathered on 317 employees who work in the banking industry. The results reveal that training and development have the critical influence of the psychological and behavioral outcomes of the employees. It was found that there is a strong positive relationship between training and employee motivation, which indicates that employees consider training programs beneficial to the improvement of their self-confidence, morale, and engagement.

Additionally, the findings indicate that training and development have a moderate and positive impact on the performance of the employees. The employees that expressed positive perceptions of training also demonstrated better execution of the tasks, better service delivery to the customers and better skills application. Such evidences suggest that training is one of the factors that increases performance but such effects are moderated by organizational and contextual factors. Employee performance was also positively related to employee motivation.

Motivated workers are more likely to show increased effort, dedication, and work interest. However, motivation does not explain outcomes of performance entirely especially in structured organizations like banks where performance is controlled by standardized procedures and regulatory needs. Mediation analysis found out that employee motivation partially mediates between training and employee performance. This implies that training leads to the improvement of performance by both direct and indirect mechanisms via enhanced motivation. Taken together, the results support the idea that training, motivation, and performance are interconnected constructs that should be addressed holistically to achieve positive results.

6.2 Conclusions

There are a number of salient conclusions which are drawn out of the findings of this study. To begin with, training and development are inseparable factors of human resource management in the banking industry. The study demonstrates that training programs significantly increase employee motivation through the improvement of confidence, morale, and perceived institutional support and, therefore, the psychological benefits that go beyond technical acquisition. Second, training has a positive impact on the performance of employees, but its impacts are heterogeneous in different dimensions of performance. This observation implies that training will not be effective in ensuring that the performance is optimal, but its effectiveness will depend on compatibility with job specifications, good supervisory support, and synchronization with the larger organizational systems. Third, the employee motivation becomes a central factor of performance, although it works inside the frames of the institutional structures and working conditions.

Although motivated personnel are characterized by high work behaviors, their results are conditioned by the variables of workload, policy structures, and the performance appraisal systems. Fourth, the partial mediating variable of employee motivation validates the fact that motivation is a major mechanism that training affects performance. The fact that mediation is only partial and not full indicates that there were other variables that also lead to the variability of the outcome hence making performance management inherently complex in the banking setting. Overall, the research supports the argument that training and development are the worthy investments that contribute to motivation and performance improvement that are strengthened by the presence of favorable organizational practices. Banks with a thorough employee development strategy have higher chances of realizing long-term growth in performance.

6.3 Practical Recommendations

On the findings of the study, there are practical recommendations that are given on how the banking institutions can improve the effectiveness of training programs and increase employee motivation and performance.

Training Design Improvements

Banks must emphasize in coming up with training programs that are more aligned to the job of the employees and their operation needs. The training content must be updated on a regular basis to indicate changes in the banking regulations, changes in technology, and customer service expectations. On-the-job training, simulations, and case based learning are all practical, job based training methods that should be emphasized to ease the use of the skills. Also, banks ought to embrace integrated training strategies in which they make use of both the conventional classroom training and the e-learning platforms. This will be able to increase flexibility and accessibility as well as meeting the needs of different learning styles. The post training evaluation systems should as well be included to determine the effectiveness

of training and areas that can be improved.

Motivation Enhancement Strategies

Banks must combine training programs with reward and recognition programs to achieve maximum motivational effects of training. Those who have attained training programs successfully or even improved performances should be rewarded in terms of incentives, career promotion or even recognized through well-established means. Managers ought to be active in the reinforcement of training results through feedback, coaching and support. The intrinsic motivation can be enhanced by creating a conducive work environment that embraces the importance of employee development to motivate employees to put the acquired skills into practice. Effective communication on career paths and career development can also help to increase motivation and commitment.

6.4 Policy Recommendations

The banks and regulators should identify training and development as strategic tools in improving the workforce capability and quality of services, at the policy level. The human resource policies should focus on continuous acquisition of knowledge and availing sufficient resources channeled towards employee development programs. Bank training programs ought to have uniform training systems, which guarantee uniformity in the quality of training in all branches but have flexibility to meet local demands.

The same policies must also encourage equitable and open performance evaluation mechanisms that can tie the training results with performance appraisals and career development. Furthermore, partnership between banking organizations and training facilities may help in designing training programs which are relevant to the industry. Such collaborations might be promoted by the regulatory leaders, such as the publication of guidelines or other incentives to promote capacity-building programs in the banking sector.

6.5 Limitations of the Study

Although the study has helped, it has some limitations which ought to be recognized. Firstly, the investigation had a narrow temporal constraint, which could not allow an evaluation of temporal changes in employee motivation and performance. Thus, the data derived present a cross-sectional and not a longitudinal perspective. Second, the sample included the employees of a small sample of banking institutions with a preponderance of the retail banking industry.

Although the sample size was enough to statistically analyze the results, external validity of the results to other banking settings or to the financial industry as a whole is not much. Moreover, the use of self-reported information creates the possibility of a response bias. The actual performance might not match the actual performance measures, thus requiring one to be careful when interpreting the results of the study.

6.6 Directions for Future Research

Long-term research designs can be used to improve the results of this study in future studies as researchers seek to analyse the long-term effects of training and motivation on the performance of employees. The longitudinal research would allow concluding about the effects of training results in the long run and their impact on a continuous improvement of the performance.

Other mediating or moderating variables including job satisfaction, organizational commitment, leadership style or work environment can also be examined and a more coherent picture of the performance dynamics can be created in the future. Generalizability of findings can be further improved by extending the scope of the research to other sectors or comparative

study of research in different industries.

Also, it can be suggested that future researchers can use objective performance measures in conjunction with self-reported measures in order to enhance the validity of findings. These extensions would help provide a more detailed and strong insight into the connection between training, motivation, and performance.

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