

EXPLORING THE ROLE OF TRAINING & DEVELOPMENT, CAREER DEVELOPMENT, AND ORGANIZATIONAL COMMITMENT IN ENHANCING WORK PERFORMANCE IN PAKISTAN'S BANKING SECTOR

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ABSTRACT

This study investigates the influence of organizational commitment, career development possibilities, and training and development programs on employee performance in Pakistan's banking sector. The interrelations among these traits were examined using a quantitative methodology and survey data.

The findings indicate that career progression is emerging as the foremost predictor of professional success, demonstrating a substantial level of internal consistency among the analyzed variables. Organizational Commitment slightly improves work performance. It is noteworthy that, whereas training and development initiatives bolster organizational commitment, there is scant evidence of a direct effect on employee performance.

The essential components of training and development programs that most significantly enhance work performance require further examination; organizational commitment may act as a mediating variable in this context. The results highlight the importance of a robust workplace culture and career development programs in enhancing productivity among banking employees in Pakistan. Essential components of training and development programs that most significantly enhance work performance require further examination; organizational commitment may act as a mediating variable in this context.

INTRODUCTION

The banking sector in Pakistan is vital for invigorating the national economy by providing important financial services that foster growth and stability. In this field, technology is ever evolving, competition is fierce, and regulations are continually shifting. Due to the sector's always shifting dynamics, banks require personnel who are both highly skilled and motivated. Strategic human resource practices are crucial for improving employee performance. These HR operations encompass offering staff training and development opportunities, career advancement programs, and initiatives that promote organizational commitment. This study seeks to examine the interplay of these elements and their influence on work performance in Pakistan's banking sector. This study is significant as it offers HR

managers essential information for selecting effective tactics to enhance organizational performance.

Background of the Study

Training & development programs are highly essential in providing necessary skills, knowledgebase and competences that enable employees to perform their duties satisfactorily. These training programs not only improve individual performance but also contribute to overall organization productivity and efficiency. The training an employee receives enhances the work efficiency as well as the learning curves of their fellow employees, which they bring into their teams, thus improving the overall team productivity. For example, Jabeen (2021) states that when designed properly, training programs in the banking sector can lead to improved job performance

and enhanced customer satisfaction. Career development initiatives aim to provide employees with opportunities of professional growth within an organization. Such initiatives foster loyalty and motivation among employees thereby resulting in a more engaged workforce. Organizational commitment is one way through which motivation and performance levels of employers can be influenced. Khan et al., (2022) show that a high level of organizational commitment is associated with increased job satisfaction and lower rate of attrition among bank employees.

Problem Statement

The significance of training, development, and career progression in fostering organizational commitment is well recognized. Still, there is an absence of studies examining their combined effect on productivity at work, especially in Pakistan's banking industry. This industry has a number of difficulties, including fierce rivalry, rapidly advancing technology, and fluctuating regulatory requirements. These interactions highlight the need for a more thorough comprehension of the components that improve worker performance. This study seeks to address a significant information gap by examining the correlation between career advancement opportunities and training and development, along with the mediating influence of organisational commitment.

Gap Analysis

Limited research has examined the synergistic advantages of career development and organisational commitment, despite several studies indicating that training and development positively influence employee performance (Azeem & Akhtar, 2014). The preponderance of research has been conducted in Western countries, resulting in a knowledge disadvantage for developing nations such as Pakistan. A focused inquiry is essential to attain a comprehensive understanding of the unique cultural, economic, and organisational attributes of Pakistan's banking sector. This study aims to address the gap by analysing the relationships among career advancement, organisational commitment, and training and development to enhance job performance in Pakistan's banking sector.

The study seeks to elucidate these links to enhance understanding of how career development

opportunities and specialized training programs can bolster employee loyalty to the organisation, hence improving performance. Understanding these qualities can assist Pakistani banks in developing more effective human resource strategies, hence enhancing their overall competitiveness and growth under challenging economic times.

Research Objectives

This study seeks to identify the determinants affecting employee performance in Pakistan's banking industry. The research will concentrate on the subsequent objectives:

- i. Analyzing the impact of training and development programs on staff performance in Pakistani banks. This objective examines how these programs equip workers with the skills and information necessary for effective job performance, hence enhancing outcomes.
- ii. Analyzing the impact of career development programs on staff productivity within Pakistan's banking sector. This objective investigates how opportunities for career advancement and promotion enhance employee loyalty and motivation, hence increasing productivity.
- iii. Examining the impact of organisational commitment as a moderating variable in the relationships between career advancement, training and development, and work performance. The objective is to analyze the correlation among employee performance, training, career development, and organizational commitment, defined as a deep sense of attachment and dedication to the organization.

Research Questions

This study seeks to clarify the impact of several elements on work performance within Pakistan's banking sector. The analysis begins by examining the influence of training and development programs on employee performance, as they furnish essential skills and knowledge that improve workplace efficiency. The study investigates how career development opportunities, including promotions and mentoring, improve work performance by elevating employee satisfaction and motivation. Ultimately, it analyzes

the relationship between work performance, career progression, and training that arises from organizational commitment—the emotional bond employees have with their organization. The research seeks to provide significant insights for banks to improve career advancement, training, and development initiatives, hence enhancing overall employee performance and engagement by understanding how this commitment affects these dynamics.

- i. What is the impact of training and development programs on staff productivity in Pakistan's banking sector?
- ii. What is the relationship between work performance in Pakistan's banking sector and career progression?
- iii. What is the impact of organizational commitment on the interplay between career advancement, job performance, and training and development within Pakistan's banking sector?

Research Significance

This Study Provides Substantial New Insights Into Academic Research And Practical Human Resource Strategies Employed In The Banking Sector. An Analysis Of The Correlations Among Work Performance, Career Progression, Organizational Commitment, And Training And Development Provides Essential Insights For The Creation Of Hr Policies In Pakistani Banks. The Finding Can Assist Hr Professionals In Formulating And Implementing Career Development And Training Programs That Enhance Employee Engagement And Productivity. Industry Executives And Governments Can Utilize These Insights To Establish Personnel Development Initiatives That Improve Bank Performance. The Primary Objective Of This Research Is To Deepen Our Understanding Of How Strategic Hr Practices Can Improve Performance And Facilitate The Expansion Of Pakistani Banks.

LITERATURE REVIEW

The banking sector in Pakistan must contend with a perpetually evolving landscape, necessitating a workforce committed to continuous learning and development, with adaptability. As the sector evolves due to emerging technologies and shifting regulatory frameworks, effective training and development (T&D) initiatives are increasingly essential. To fulfill

these aims, conventional one-time training sessions are insufficient. Research indicates that banks must evolve into continuous learning organisations. Sanyal and Hisam (2018) assert that banks ought to foster an environment in which learning is an ongoing activity instead of merely conducting intermittent training sessions. This can be achieved through various methods, including conducting regular workshops on emerging trends and establishing knowledge-sharing platforms for personnel to exchange ideas. Employees can remain informed about industry advancements, including financial inclusion programs and developments in digital banking, by engaging in these initiatives. By incorporating continuous learning into the organisational culture, banks can enhance their staff's preparedness to address emerging challenges and contribute more significantly to the institution's success (Sanyal & Hisam, 2018).

Work Performance (Dependent Variable)

The work performance of employees is a critical factor in the execution of their responsibilities, achievement of objectives, and contribution to the overarching goals of their organisation (Faridi & Baloch, 2018). To sustain a competitive advantage and achieve organisational success in the very competitive banking sector, exemplary job performance is essential, given the significance of precision, outstanding customer service, and operational efficiency. The notion of work performance encompasses multiple dimensions. Task performance, or carrying out essential work responsibilities for which people are employed, is one aspect of it. Contextual performance also includes behaviors like cooperation, flexibility, and commitment to corporate principles that enhance the atmosphere within the company. Additionally, the term "adaptive performance" describes an employee's capacity to prosper in the face of change, whether it is from evolving market conditions or technology breakthroughs (Faridi & Baloch, 2018). According to research by Jabeen (2021), career development programs that are well-structured and provide continuous training are essential for improving these performance aspects, especially in the fast-paced banking industry.

Training & Development (Independent Variable)

Maintain positions and adapt to alterations in the business (Faridi & Baloch, 2018). These efforts seek to address the evolving demands of the labor market by equipping people with the necessary capabilities to meet job requirements and adapt to new laws and regulations. Effective training and development programs surpass the first onboarding stage and incorporate continuous learning opportunities to ensure employees remain informed about industry advancements and trends. Comprehensive training and development initiatives have shown considerable improvement in employee performance and career advancement (Imran and Tanveer, 2015). Organizations can produce a more skilled and adaptable workforce by investing in comprehensive training and development programs, hence improving performance and overall success.

Empirical research underscores the importance of thorough needs assessments to identify specific skill deficiencies in the workforce (Imran & Tanveer, 2015). Given that a generalized approach to training and development (T&D) is improbable to yield optimal results, these evaluations facilitate the formulation of targeted training programs that address particular areas requiring enhancement (Imran & Tanveer, 2015). The design and implementation of these training programs are essential due to their significant influence on learning outcomes and overall employee performance. Research indicates that a program's efficacy is contingent upon several factors, including the quality of training materials, the method of delivery (e.g., interactive workshops versus traditional lectures), and the program's general framework (Abu Daqar & Constantinovits, 2021). Integrating case studies and simulations specific to the Pakistani banking setting can more successfully boost engagement and knowledge retention than generic programs (Sanyal & Hisam, 2018).

Effectively structured training and development programs can enhance organisational productivity and efficiency while improving individual performance, which is essential in the constantly evolving banking sector (Jabeen, 2021). Effective training and development programs are linked to improved work performance, heightened employee satisfaction, and diminished turnover rates (Khan, Rehman, & Fatima, 2022). Research conducted in

Pakistan, including the study by Shakeel and Lodhi (2015), demonstrated a strong positive correlation between training and development activities and various performance metrics, such as job knowledge and work quality, among 200 bank employees in Karachi, thereby validating this beneficial effect. Imran and Tanveer (2015) observed that well-structured training and development programs enhance employee performance in multiple dimensions, based on their study of 150 employees from six banks in Bahawalpur.

Successful T&D programs equip staff with the knowledge and skills necessary for improved job performance, thereby augmenting productivity, enhancing problem-solving abilities, and elevating customer satisfaction (Sanyal & Hisam, 2018; Motlokoa et al., 2018). Future research will investigate these and other significant factors that influence the efficacy of these programs.

Career Development (Independent Variable)

Organisations adopt career development (CD) to assist employees in navigating their progression within the organisation through various activities (Faridi & Baloch, 2018). Examples of these activities include career counseling, mentorship programs, skill development courses, and opportunities for internal promotion.

Effective career development efforts are crucial for inspiring and retaining personnel. Organisations can significantly enhance employee loyalty and job satisfaction by providing explicit career growth opportunities (Faridi & Baloch, 2018). Robust career development programs have demonstrated enhancements in overall work performance, motivation, and job satisfaction (Faridi & Baloch, 2018). Banks can enhance the retention of talented employees who are motivated to further the firm's performance by investing in career development.

Research indicates that in the Pakistani banking sector, career development possibilities may have a more significant influence on work performance than training and development (T&D) initiatives. Agboola et al. (2020) found that both training and development (T&D) and career development (CD) programs positively influenced employee performance, and career development emerged as a notably significant factor in their study of Nigerian bank employees. This underscores the need of

offering employees opportunities for skill enhancement aligned with their career goals, alongside defined career pathways and substantial mentorship. Such activities can cultivate a sense of purpose and motivation that results in enhanced performance levels (Agboola et al., 2020).

The research by Noviyanti et al. (2019) on Indonesian banks further substantiates these conclusions and offers relevant insights for the Pakistani context. Their research demonstrated that providing employees with opportunities for internal advancement and promotion significantly enhances job satisfaction through well-structured career development programs. This increased satisfaction leads to higher retention rates and a more stable workforce, ultimately enhancing organisational performance. Alongside equipping employees with essential skills, good career development cultivates loyalty and a sense of belonging to the organisation, hence reducing turnover and the associated costs of recruiting and training new personnel (Noviyanti et al., 2019).

Organizational Commitment (Mediator)

Organisational commitment (OC) denotes the emotional attachment and loyalty a person have towards their organisation (Meyer & Allen, 1991). This bond significantly impacts employee motivation, productivity, and general workplace behavior. Meyer and Allen's (1991) renowned approach delineates organisational commitment as comprising three fundamental components:

- a. **Affective Commitment:** This is about the emotional bond an employee has with their organization. Employees who experience high affective commitment genuinely identify with the organization's values, feel a strong sense of belonging, and are passionate about their work (Meyer & Allen, 1991).
- b. **Continuance Commitment:** This type of commitment is based on the perceived costs associated with leaving the organization. Employees might feel this way due to factors like accumulated seniority, pension benefits, or specialized skills that are tied to the organization (Meyer & Allen, 1991).

- c. **Normative Commitment:** This reflects an employee's sense of obligation to stay with the organization. Social influences, feelings of reciprocity towards the organization, and a desire to meet professional responsibilities contribute to normative commitment (Meyer & Allen, 1991).

Employees and the company can benefit from a strong feeling of organizational commitment in a number of ways. Highly devoted workers frequently perform at greater levels at work. They frequently exhibit higher levels of motivation, innovation, and willingness to go above and beyond to support the success of the company (Meyer et al., 2002). Furthermore, loyal workers are more likely to remain with the company and are less likely to miss work, which lowers turnover and the expenses that come with it (Meyer & Allen, 1991).

The correlation between various HR practices, including training and development (T&D) and career development (CD) programs, and employee work performance is substantially mediated by organizational commitment (Khan, Rehman, & Fatima, 2022). Effective human resource methods can foster robust organizational commitment, augmenting worker satisfaction, decreasing turnover, and elevating productivity. Khan et al. (2022) demonstrate that employees with strong organizational commitment are more likely to perform exceptionally due to their increased incentive to contribute to their organization's success, especially in the banking sector.

Conceptual Model Development & Hypothesis

This study investigates the relationship among Organisational Commitment (OC), Career Development (CD), and Training & Development (T&D), and their impact on work performance in Pakistan's banking sector. Employee training and development programs are essential for augmenting skills, knowledge, and competencies, hence raising job satisfaction and fostering innovation. Career Development Initiatives provide employees with defined avenues for professional growth, mentorship, and career advancement, enabling the synchronization of their individual aspirations with the organization's overarching aims.

This dynamic is shaped by organisational commitment, encompassing emotional, continuation,

and normative elements. It enables the conversion of career development and training advantages into quantifiable enhancements in productivity. Employees exhibiting heightened organisational commitment are more engaged, motivated, and exert higher effort, hence improving productivity.

The study's hypothesis posits that career development and training positively influence organizational commitment, hence enhancing work performance. Moreover, these HR practices are perceived to directly influence job performance, underscoring their essential role in enhancing both performance and employee commitment. This research aims to elucidate these connections to facilitate the formulation of HR policies that enhance employee performance and commitment.

Training and Development and Work Performance

Training and development programs substantially enhance employees' job performance by equipping them with essential skills and information. Employee performance generally improves when individuals feel more competent and confident due to effective training. Research consistently shows a positive correlation between work performance and training and development, suggesting that well-structured programs lead to enhanced employment outcomes (Azeem & Akhtar, 2014; Jabeen, 2021). Moreover, training programs can significantly enhance productivity and efficiency when aligned with the needs of individual employees and the goals of the organisation.

Career Development and Work Performance

Offering employees clear pathways for progress within the company is made possible through career development. This method not only increases motivation, which can result in improved work performance, but it also fosters a sense of loyalty. Better job performance results from engaged and committed employees who see a future with the company. Effective career development activities are crucial for raising job satisfaction and performance in the banking industry, claim Faridi and Baloch (2018).

Mediating Role of Organizational Commitment

Work performance and HR procedures like career development and training & development are connected by organizational commitment. Employee loyalty to the company increases when they receive quality training and have access to possibilities for professional advancement. Dedicated employees are more likely to exert more effort and remain with the organisation, leading to enhanced work performance as a result of their increased dedication. Meyer and Allen's (1991) model substantiates this viewpoint, highlighting that employees with a profound sense of belonging to their organisation are more motivated to enhance its performance. Khan, Rehman, and Fatima (2022) further illustrate that organisational commitment significantly mediates the association between HR practices and work performance.

Enhancing employee performance necessitates comprehension of the relationships among career advancement, organisational dedication, and training and development. This is particularly applicable to the banking sector in Pakistan. Effective HR practices enhance organisational dedication and individual performance, hence elevating overall performance. HR professionals and policymakers can significantly enhance employee capabilities and organisational success by leveraging the insights provided by this research.

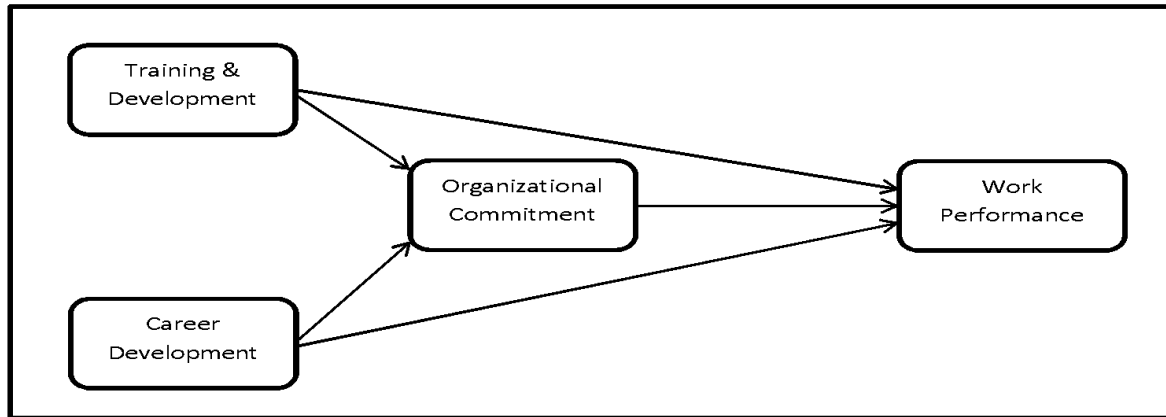
Conceptual Model Development

This study examines the correlations among Organisational Commitment (OC), Career Development (CD), and Training & Development (T&D) in relation to work performance within Pakistan's banking sector. Training and development programs are crucial for enhancing employees' knowledge, comprehension, and overall job satisfaction. These activities foster the cultivation of a culture centered on enhancement and learning. Defining explicit trajectories for advancement, offering guidance, and aligning individual ambitions with corporate objectives constitute career development.

A vital mediating function is played by organizational commitment, which encompasses affective, continuance, and normative components. It facilitates the transformation of T&D and CD advantages into improved work output. When workers are more dedicated, they typically work

harder, are more driven, and are more involved in their work, all of which improve performance

Model Framework



Hypotheses

H1: Training and Development exert a beneficial direct influence on Work Performance.

Training and development initiatives seek to enhance employees' skills, knowledge, and competencies. These innovations allow workers to do their duties with more efficacy and efficiency. Research consistently shows that employees who receive enough training are better prepared to tackle professional challenges and display increased productivity, hence improving their work performance (Azeem & Akhtar, 2014).

H2: Career Development positively influences Work Performance.

Career development initiatives, such as career planning, mentoring, and advancement opportunities, help employees see a clear path for growth within the organization. When employees perceive opportunities for advancement, they become more motivated and engaged. This increased motivation often translates into better job performance, as employees are more likely to invest extra effort into their roles (Faridi & Baloch, 2018).

H3: Training & Development positively affects Organizational Commitment.

Effective training & development programs show that an organization is committed to its employees' growth. This investment helps employees feel valued and appreciated, strengthening their psychological attachment to the organization. As employees recognize the organization's commitment to their development,

their own commitment to the organization is likely to grow (Faridi & Baloch, 2018).

H4: Career Development positively affects Organizational Commitment.

Providing career development opportunities makes employees feel supported and secure within the organization. This sense of support increases their loyalty and commitment. Employees are more inclined to reciprocate this investment by developing a stronger attachment to the organization, which enhances their organizational commitment (Noviyanti et al., 2019).

H5: Organizational commitment has a favorable impact on work performance.

Employees with strong organizational commitment have more motivation to attain its objectives and are less prone to exhibit detrimental behaviors. Their dedication compels them to exceed fundamental job responsibilities, resulting in enhanced work performance. This robust affiliation with the firm motivates employees to invest increased effort and demonstrate heightened engagement in their tasks (Meyer & Allen, 1991).

H6: Organizational Commitment serves as a mediator in the link between Training & Development and Work Performance.

Training & development improve employees' skills directly, but they also influence work performance indirectly through organizational commitment. As training enhances employees' commitment to the organization, this increased commitment further

boosts their performance. Consequently, organizational commitment serves as a mediator, enhancing the positive effects of training on work performance (Khan, Rehman, & Fatima, 2022).

H7: Organizational Commitment mediates the relationship between Career Development and Work Performance.

Initiatives for career development increase organizational commitment while also immediately enhancing work performance. Strong career development possibilities increase employees' commitment to the company and improve performance. Consequently, career development and job performance are mediated by organizational commitment, which amplifies the beneficial effects of career development on performance (Agboola et al., 2020).

These theories are based on the understanding that improving employee performance necessitates both career growth and training. They operate both directly, via skill enhancement, and indirectly, through increased organisational commitment, which fortifies the psychological connection between the individual and the organisation. This comprehensive plan offers an in-depth understanding of the impact of HR practices on employee performance in the workplace.

Research Methodology

This study employs a quantitative methodology, focusing on the use of surveys to gather and analyses numerical data to examine the correlations among various aspects. The study benefits from a systematic, objective framework that facilitates rigorous data collection and analysis through the use of quantitative methods. This approach facilitates the examination of specific hypotheses and aids in generating accurate, empirical data regarding the relationships among the studied components.

Research Paradigm

This study employs a positivist methodology that prioritizes objectivity and measurable data acquired using quantitative methods. This study seeks to examine the correlation between employee Work Performance (WP) in Pakistani banks and its potential influences from Career Development (CD) possibilities, Organisational Commitment (OC), and Training & Development (T&D) programs. The research aims to elucidate these links to provide a thorough understanding of the interactions among these variables and their impact on worker performance.

Research Design

This study uses a quantitative methodology, concentrating on employing surveys to collect and analyze numerical data in order to investigate the correlations between important factors. In order to investigate these relationships, partial least squares structural equation modeling (PLS-SEM) is done using SmartPLS software. This approach enables a thorough analysis of the suggested connections between: the suggested connections

- Training and Development (TD) programs offered by Pakistani banks.
- Career Development (CD) opportunities within these institutions.
- Organizational Commitment (OC) of employees in the banking sector.
- Work Performance (WP) of bank employees.

This approach facilitates a comprehensive knowledge of the correlation between Work Performance (WP) and Organizational Commitment (OC) concerning Training & Development (T&D) and Career Development (CD). It offers valuable insights into the efficacy of human resource techniques within Pakistan's banking sector.

Confirmatory Factor Analysis (CFA)

| | Career Development | Organizational Commitment | Training & Development | Work Performance |
|-----|--------------------|---------------------------|------------------------|------------------|
| CD1 | 0.797 | | | |
| CD2 | 0.953 | | | |
| CD3 | 0.948 | | | |
| CD4 | 0.941 | | | |
| CD5 | 0.874 | | | |
| OC1 | | 0.896 | | |
| OC2 | | 0.831 | | |
| OC3 | | 0.887 | | |
| OC4 | | 0.916 | | |
| TD1 | | | 0.817 | |
| TD2 | | | 0.832 | |
| TD3 | | | 0.904 | |
| TD4 | | | 0.887 | |
| TD5 | | | 0.898 | |
| WP1 | | | | 0.701 |
| WP2 | | | | 0.884 |
| WP3 | | | | 0.893 |
| WP4 | | | | 0.851 |
| WP5 | | | | 0.839 |
| WP6 | | | | 0.852 |

With factor loadings more than 0.70, the findings demonstrate the robust associations that all indicator variables have with their corresponding constructs. The Career Development components (CD1-CD5), for instance, have loadings that vary from 0.797 to 0.953. In a similar vein, high factor loadings were discovered for Work Performance (WP1-WP8), Training & Development (TD1 - TD5), and Organizational Commitment (OC1-OC4), with ranges from 0.701 to 0.916. The efficacy of these measures in capturing the intended structures is confirmed by these strong factor loadings.

Pilot Testing

Bank employees engage in a preliminary test before the final survey is disseminated. This practice exam is crucial for pinpointing any ambiguous or perplexing sections of the questionnaire. It guarantees that the overall structure is coherent and user-friendly, while also enhancing the linguistic quality of the questions. Potential issues, such as ambiguous questions or understanding difficulties, are identified by analysing the pilot responses. The necessary modifications are subsequently implemented in accordance with this feedback, ensuring that the final survey is authentic and reliable for the primary data collection phase.

Normality Test

| Tests of Normality | | | | | | |
|---------------------------------------|---------------------------------|-----|-------|--------------|-----|-------|
| | Kolmogorov-Smirnov ^a | | | Shapiro-Wilk | | |
| | Statistic | df | Sig. | Statistic | df | Sig. |
| WP1 | 0.281 | 114 | 0.000 | 0.723 | 114 | 0.000 |
| WP2 | 0.318 | 114 | 0.000 | 0.691 | 114 | 0.000 |
| WP3 | 0.320 | 114 | 0.000 | 0.652 | 114 | 0.000 |
| WP4 | 0.282 | 114 | 0.000 | 0.729 | 114 | 0.000 |
| WP5 | 0.251 | 114 | 0.000 | 0.792 | 114 | 0.000 |
| WP6 | 0.335 | 114 | 0.000 | 0.605 | 114 | 0.000 |
| OC1 | 0.286 | 114 | 0.000 | 0.728 | 114 | 0.000 |
| OC2 | 0.258 | 114 | 0.000 | 0.831 | 114 | 0.000 |
| OC3 | 0.225 | 114 | 0.000 | 0.837 | 114 | 0.000 |
| OC4 | 0.253 | 114 | 0.000 | 0.820 | 114 | 0.000 |
| TD1 | 0.346 | 114 | 0.000 | 0.672 | 114 | 0.000 |
| TD2 | 0.230 | 114 | 0.000 | 0.827 | 114 | 0.000 |
| TD3 | 0.250 | 114 | 0.000 | 0.784 | 114 | 0.000 |
| TD4 | 0.254 | 114 | 0.000 | 0.802 | 114 | 0.000 |
| TD5 | 0.263 | 114 | 0.000 | 0.778 | 114 | 0.000 |
| CD1 | 0.338 | 114 | 0.000 | 0.681 | 114 | 0.000 |
| CD2 | 0.472 | 114 | 0.000 | 0.397 | 114 | 0.000 |
| CD3 | 0.453 | 114 | 0.000 | 0.450 | 114 | 0.000 |
| CD4 | 0.381 | 114 | 0.000 | 0.543 | 114 | 0.000 |
| CD5 | 0.403 | 114 | 0.000 | 0.550 | 114 | 0.000 |
| a. Lilliefors Significance Correction | | | | | | |

The Shapiro-Wilk and Kolmogorov-Smirnov tests were employed to determine the normality of the data. The findings demonstrated that the data for career development (CD), work performance (WP), organizational commitment (OC), and training and development (T&D) deviated from a normal distribution, as all p-values were below 0.05.

Partial Least Squares Path Modeling (PLS-SEM) is employed for supplementary analysis using SmartPLS software due of this non-normality. PLS-SEM is a robust structural equation modeling technique adept at managing non-normal data, rendering it suitable for our dataset study.

Questionnaire

This research employed a rigorously designed and organized questionnaire to gather data from personnel in Pakistan's banking sector. The questionnaire is a validated instrument proven to be both trustworthy and valid for evaluating the major constructs; so, it is not only an arbitrary tool.

Employing a certified instrument guarantees accurate and dependable data collection. The questionnaire has been carefully modified to improve its applicability to the banking sector in Pakistan. This version maintains the fundamental attributes of the original validated scale while altering certain items to more precisely reflect the unique quirks of the Pakistani banking sector.

Target Constructs and Corresponding Items:

- **Work Performance (WP):** This construct is evaluated using six questionnaire items (WP1-WP6). These topics explore many facets of employee performance in the banking sector.
- **Organisational Commitment (OC):** Employee dedication to their organisation is assessed using four questionnaire items (OC1-OC4).

- Training & Development (TD): This concept centers on employee attitudes of their organization's training and development initiatives. It is evaluated via five questionnaire items (TD1-TD5).
- Professional Development (CD): Employee perceptions of professional development prospects are assessed using five questionnaire items (CD1-CD5).

Scale:

Measure Utilize:

| S. No. | Construct | Code | No. of Items | Scholar Citation |
|--------|---------------------------|------|--------------|-----------------------------------|
| 1 | Work Performance | WP | 6 | Koopmans, 2015 |
| 2 | Organizational Commitment | OC | 4 | Gracia Cruz & Valle-Cabrera, 2021 |
| 3 | Training & Development | TD | 5 | Yavas et. al., 2003 |
| 4 | Career Development | CD | 5 | Pearson & Ananthram, 2008 |

Sample Frame:

This study examines banking professionals within Pakistan's formal banking industry. The primary focus is on staff in commercial, Islamic, and specialist banks. The research aims to partner with key regulatory bodies, including the Federal Board of Revenue (FBR), the State Bank of Pakistan (SBP), the Securities and Exchange Commission of Pakistan (SECP), and the Banking Mohtasib, to identify and recruit participants. These agencies may provide access to personnel directories and possess power over some facets of the banking sector.

If direct collaboration with these regulatory bodies isn't feasible, the study will consider working with the Pakistan Bankers' Association (PBA) or reaching out to individual banks' HR departments. Ensuring compliance with data privacy regulations and obtaining ethical approval will be central to the process. In cases where these primary channels are unavailable, supplementary methods will include searching online job boards and professional networking sites to locate young banking professionals. The objective is to construct a sample that accurately represents the diversity of the young workforce in Pakistan's banking sector.

Sampling:

This study used a snowball sampling technique to gather responses. Initially, the survey was distributed within my social circle, and respondents were asked

This study utilizes the Likert scale, a prevalent assessment tool developed by social scientist Rensis Likert in 1932. Participants in this study receive a range of comments relevant to the primary topics being examined. Respondents thereafter indicate their degree of agreement or disagreement on a scale from 1 (Strongly Disagree) to 5 (Strongly Agree). This method facilitates comprehension of intricate concepts and perspectives, providing substantial insights into the experiences and opinions of participants.

to share the survey with banking professionals. While this method helps to reach the target group of young banking professionals, it does not ensure that every individual in the sector had an equal chance of being selected, which is a limitation to consider

Data Collection:

An online self-administered questionnaire that was modified from a reliable source is used in this study to collect data from young banking professionals in Pakistan. Consistent and dependable data collection is ensured by the pre-designed instrument's use of structured questions with predefined response alternatives. Particularly, the questionnaire assesses the following important components related to work ethic in Pakistan's banking industry: job performance, organizational commitment, possibilities for training and development, and career advancement routes.

Data Analysis

I perform partial least squares structural equation modeling (PLS-SEM) for my research using SmartPLS software. This methodology is exceptionally appropriate for my research for various reasons:

- Emphasis on Forecasting: PLS-SEM emphasises predictive accuracy rather than rigid compliance with normalcy assumptions. In applied organisational research, where data frequently deviates from an ideal

normal distribution, this is highly advantageous.

- The model I am analysing is ideally suited for the capabilities of PLS-SEM in managing large models with multiple latent variables and intricate interactions.
- PLS-SEM operates efficiently with reduced sample sizes, in contrast to other SEM methods. This is beneficial considering the difficulties in obtaining a significant sample of banking personnel.
- I like SmartPLS over alternative SEM software because of its proficiency in handling complex models and resolving potential data normality concerns, as well as

its intuitive interface and suitability for PLS-SEM analysis.

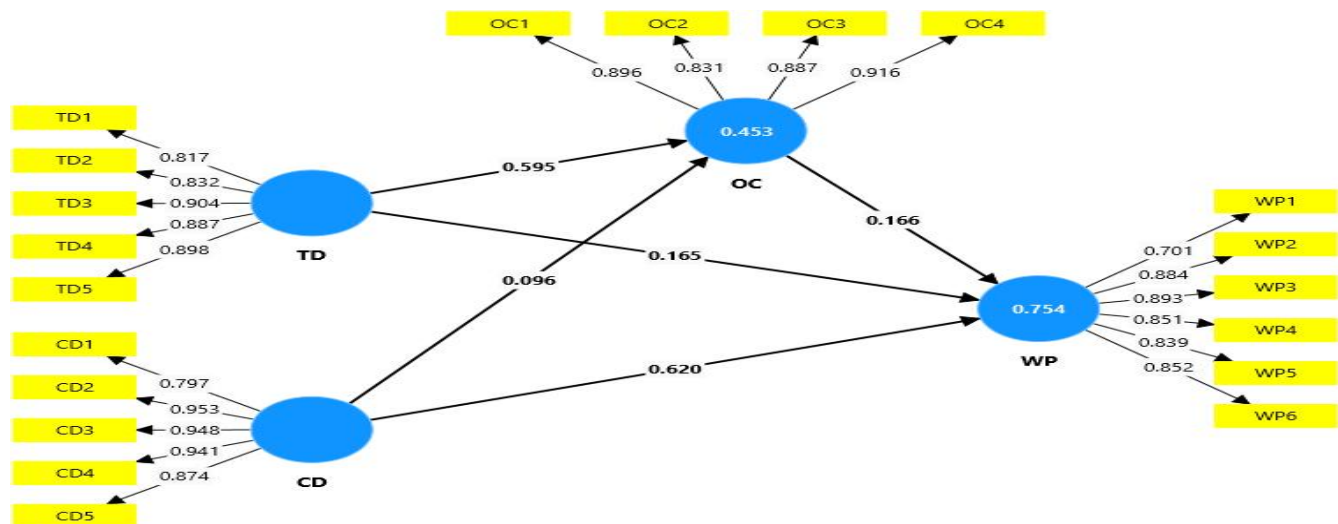
SmartPLS Analysis Steps

Evaluation of the Measurement Model: This stage involves analyzing the reliability and validity of my measurement tool. I utilize methods such as internal consistency reliability (Cronbach's alpha) and convergent validity (average variance extracted - AVE) to evaluate the quality of the measurements.

Structural Model Analysis: In this section, I concentrate on examining the interrelationships among variables. I evaluate the model's predictive capability and the robustness of these associations through path coefficients, significance levels, and R-squared values.

Descriptive Head

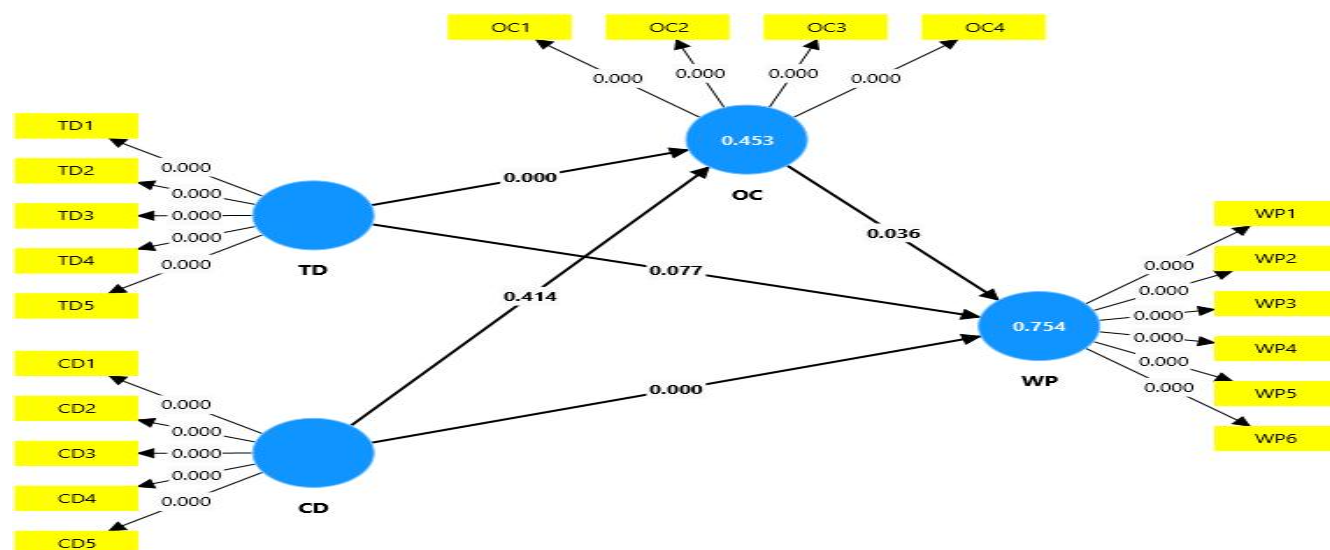
Measurement Model Assessment



The measurement model was assessed in SmartPLS to evaluate the quality of the measures used to capture the latent constructs. The outer loadings, ranging from 0.701 to 0.953, exhibit strong positive

correlations between the indicator variables and their respective latent components. This demonstrates robust construct validity, indicating that the measures precisely represent the desired constructs.

Structural Model Assessment



The findings partially corroborate the proposed hypothesis. Career Development (CD) exerts a positive and statistically significant influence on Work Performance (WP), indicating that employees

who view themselves as more advanced in their careers are likely to exhibit enhanced work performance.



Data Analysis & Results

Demographics Profile

| Gender | | |
|----------------------|-------|------------|
| Gender | Count | Percentage |
| Female | 30 | 26% |
| Male | 84 | 74% |
| Grand Total | 114 | 100% |
| Age Bracket | | |
| Age Bracket | Count | Percentage |
| 23 Years to 26 Years | 27 | 24% |
| 27 Years to 30 Years | 16 | 14% |
| 31 Years to 34 Years | 19 | 17% |
| 35 Years to 38 Years | 22 | 19% |
| 39 Years or above | 30 | 26% |
| Grand Total | 114 | 100% |
| Qualification | | |
| Qualification | Count | Percentage |
| Graduate | 28 | 25% |
| Masters | 75 | 66% |
| Mphil or above | 11 | 10% |
| Grand Total | 114 | 100% |
| Years of Experience | | |
| Years of Experience | Count | Percentage |
| 1 Year to 3 Years | 27 | 24% |
| 4 Years to 6 Years | 13 | 11% |
| 7 Years to 9 Years | 16 | 14% |
| 10 Years to 12 Years | 17 | 15% |
| 13 Years or above | 41 | 36% |
| Grand Total | 114 | 100% |
| Banks | | |
| Banks | Count | Percentage |
| Meezan Bank | 26 | 23% |
| Bank Alfalah | 16 | 14% |
| Bank Islami | 14 | 12% |
| HBL | 14 | 12% |
| Bank Al Habib | 13 | 11% |
| Allied Bank | 11 | 10% |
| MCB | 8 | 7% |
| UBL | 7 | 6% |
| Al Barka | 5 | 4% |
| Grand Total | 114 | 100% |

The demographic profile of the sample, obtained through snowball sampling, shows a fairly representative distribution across different categories. Although there is a noticeable male predominance (74%), and the age range is well-balanced. The educational backgrounds are varied, with 25% of participants holding graduate degrees, 66% completed their master's degrees, and 10% possessing even higher qualifications. Participants'

work experience spans from 1 to over 13 years, with most having more than 13 years of experience. The sample includes employees from a range of banks, with Meezan Bank having the highest representation at 23%. Overall, the snowball sampling method has resulted in a fairly balanced demographic and work experience profile for the study.

Descriptive Analysis

| | Mean | Median | Observed min | Observed max | Standard deviation | Excess kurtosis | Skewness | Cramér-von Mises test statistic | Cramér-von Mises p value |
|----|------|--------|--------------|--------------|--------------------|-----------------|----------|---------------------------------|--------------------------|
| CD | 0.00 | 0.331 | -4.557 | 0.530 | 1.000 | 11.733 | -3.285 | 2.818 | 0.000 |
| OC | 0.00 | 0.041 | -2.921 | 1.028 | 1.000 | 0.929 | -1.174 | 0.609 | 0.000 |
| TD | 0.00 | 0.114 | -3.615 | 0.988 | 1.000 | 2.685 | -1.496 | 0.558 | 0.000 |
| WP | 0.00 | 0.193 | -4.316 | 0.865 | 1.000 | 6.977 | -2.338 | 0.924 | 0.000 |

The elevated Cramér-von Mises test statistics and corresponding p-values indicate that all four variables—career development, organizational commitment, training and development, and work performance—exhibit significant deviations from normality. The distributions exhibit varying degrees of kurtosis and skewness, indicating a

non-normal data distribution. Partial Least Squares Structural Equation Modeling (PLS-SEM) is an appropriate analytical technique given these changes. PLS-SEM is a robust method for examining the relationships among these variables due to its efficacy with intricate models and non-normally distributed data.

Measurement Model Analysis Construct Reliability and Validity

| Variables | Cronbach's alpha | Composite reliability (rho_a) | Composite reliability (rho_c) | Average variance extracted (AVE) |
|---------------------------|------------------|-------------------------------|-------------------------------|----------------------------------|
| Career Development | 0.943 | 0.948 | 0.957 | 0.818 |
| Organizational Commitment | 0.906 | 0.920 | 0.934 | 0.780 |
| Training & Development | 0.918 | 0.919 | 0.939 | 0.754 |
| Work Performance | 0.915 | 0.924 | 0.934 | 0.704 |

The table demonstrates that all constructs (Career Development, Organizational Commitment, Training & Development, and Work Performance) display robust reliability and validity within the research paradigm. This indicates that the measures employed accurately reflect the intended constructs.

Reliability is evidenced by great internal consistency across all constructs, as seen by

Cronbach's alpha and composite reliability values, both exceeding 0.9. This indicates that the elements within each construct are intricately connected.

Validity is demonstrated by strong convergent validity for all constructs, with Average Variance Extracted (AVE) values surpassing 0.7. Work Performance exhibits potential for marginal enhancement, with an AVE of 0.704.

STRUCTURAL MODEL ANALYSIS

Path Coefficients

| | Original sample (O) | Sample mean (M) | Standard deviation (STDEV) | T statistics (O/STDEV) | P values |
|---------|---------------------|-----------------|----------------------------|--------------------------|----------|
| CD → OC | 0.096 | 0.089 | 0.117 | 0.818 | 0.414 |
| CD → WP | 0.620 | 0.607 | 0.086 | 7.204 | 0.000 |
| OC → WP | 0.166 | 0.173 | 0.079 | 2.092 | 0.036 |
| TD → OC | 0.595 | 0.600 | 0.099 | 5.983 | 0.000 |
| TD → WP | 0.165 | 0.166 | 0.093 | 1.770 | 0.077 |

Specific Indirect Effect

| | Original sample (O) | Sample mean (M) | Standard deviation (STDEV) | T statistics (O/STDEV) | P values |
|--------------|---------------------|-----------------|----------------------------|--------------------------|----------|
| CD → OC → WP | 0.016 | 0.016 | 0.024 | 0.666 | 0.505 |
| TD → OC → WP | 0.099 | 0.105 | 0.053 | 1.880 | 0.060 |

RESULTS

Career Development, Organizational Commitment, Training & Development, and Work Performance demonstrate strong internal consistency, as indicated by composite reliability values exceeding 0.7. The high outer loadings, mostly above 0.7, and AVE values likely above 0.5, suggest that the measures effectively capture the intended constructs. However, there is a potential issue with the Work Performance indicator WP1, which may be a weaker indicator compared to the others due to its slightly lower outer loading of 0.701.

Hypothesis 1: Career Development has a favorable impact on Organizational Commitment. The evidence corroborating this idea is tenuous. The path coefficient is positive (0.096) but negligible and statistically non-significant ($p = 0.414$). This suggests that, under the present paradigm, Career Development exerts little to no direct influence on Organizational Commitment.

Hypothesis 2: Career Development exerts a beneficial direct influence on Work Performance. Substantial evidence substantiates this hypothesis. The path coefficient is considerable (0.620) and statistically significant ($p < 0.001$). This research indicates that employees who recognize greater prospects for career development are likely to demonstrate superior work performance.

Hypothesis 3: Organizational Commitment exerts a favorable and direct influence on Work Performance.

The data provide moderate corroboration for this idea. The path coefficient (0.166) is positive and statistically significant ($p = 0.036$), while the effect

magnitude is lesser than that of Career Development on Work Performance. This indicates that although Organizational Commitment improves Work Performance, its effect is less significant than that of Career Development.

Hypothesis 4: Training & Development positively affects Organizational Commitment.

Strong evidence supports this hypothesis. The path coefficient (0.595) is positive and statistically significant ($p < 0.001$). This suggests that Training & Development programs significantly enhance employee Organizational Commitment.

Hypothesis 5: Training and Development exert a beneficial direct influence on Work Performance. The evidence supporting this idea is insufficient. The path coefficient (0.165) is positive yet only marginally significant ($p = 0.077$), indicating that the effect of Training & Development on Work Performance may be constrained and potentially inaccurate.

Hypothesis 6: Organizational Commitment mediates the relationship between Career Development (CD) and Work Performance (WP). Evidence for this hypothesis is weak. While the direct effect of Career Development on Work Performance is strong and significant (path coefficient = 0.620, $p < 0.001$), the effect of Career Development on Organizational Commitment is weak and non-significant (path coefficient = 0.096, $p = 0.414$). For mediation to occur, both the effect of the independent variable on the mediator and the mediator on the dependent variable must be significant. Here, the first condition is not met, making mediation unlikely.

Hypothesis 7: Organizational Commitment functions as a mediator between Training & Development (TD) and Work Performance (WP). The data substantiating this concept as a mediating influence is similarly weak. The influence of Training and Development on Work Performance is low and marginally significant (path coefficient = 0.165, $p = 0.077$). The influence of Training and Development on Organizational Commitment is considerable and statistically significant (path coefficient = 0.595, $p < 0.001$).

Furthermore, Career Development emerges as the most significant factor positively influencing Work Performance. Organizational Commitment also boosts Work Performance, though its impact is not as pronounced. Training & Development programs appear to effectively enhance Organizational Commitment; however, the direct impact of these programs on Work Performance is less clear. While Training & Development strongly influences Organizational Commitment, evidence for its direct effect on Work Performance or an indirect effect through Organizational Commitment remains weak.

Discussion

This study explored the relationships between Career Development (CD), Organizational Commitment (OC), Training & Development (TD), and Work Performance (WP). The measurement model demonstrated strong internal consistency and convergent validity, indicating that the constructs were effectively captured. However, there was a potential issue with the Work Performance indicator WP1, which may be weaker due to a slightly lower outer loading. That means Training & Development does have impact on employee work performance but it is not necessary that all trainings contributes in improving work performance, a detailed study can examine which type of trainings have a major impact on work performance (Abbasi et al., 2023). The hypotheses concerning direct effects received mixed support. Career Development had a significant positive impact on Work Performance, supporting Hypothesis 2. This indicates that employees who see greater career advancement opportunities tend to perform better in their roles. This also relates with the findings by Agboola et al., 2020. Organizational Commitment also had a positive and significant effect on Work

Performance (Hypothesis 3), though the effect size was smaller than that of Career Development. These findings underscore the importance of career development opportunities and a sense of commitment for enhancing employee performance that aligns with the findings of Hasanah, et al., 2021.

Training & Development programs significantly boosted Organizational Commitment (Hypothesis 4), suggesting these programs are crucial in fostering employee loyalty that also supports the results drawn by Aleem, et al., 2020. However, the evidence for a direct effect of Training & Development on Work Performance (Hypothesis 5) was weak, with the path coefficient being positive but only marginally significant.

The mediation hypothesis lacked robust support. The limited and insignificant impact of Career Development on Organizational Commitment diminishes the case for mediation by Organizational Commitment between Career Development and Work Performance (Hypothesis 6). Likewise, while Training & Development significantly impacts Organizational Commitment, the minimal direct effect of Training & Development on Work Performance renders mediation by Organizational Commitment improbable (Hypothesis 7).

Future Scope of Study

This study explored how Career Development (CD), Training & Development (TD), Organizational Commitment (OC), and Work Performance (WP) are interconnected. While the research provided valuable insights, there are some limitations and areas for future investigation: The study did not distinguish between different types of Training & Development programs. Future research could examine how various training approaches impact Work Performance.

There might be other factors influencing the relationships between these variables that were not considered in this study. Future research could identify and explore additional variables that could affect these dynamics.

The hypotheses regarding Organizational Commitment as a mediator were not entirely supported. Further research is needed to investigate the potential mediating effects of other variables within the model.

CONCLUSION

This study provided valuable insights into factors influencing employee Work Performance. Career Development emerged as the most significant factor, emphasizing the importance of offering employees career growth opportunities. While Organizational Commitment also contributes positively to Work Performance, its effect is less pronounced. Training & Development programs seem effective in fostering Organizational Commitment, but the direct link between these programs and Work Performance remains unclear. Future research should explore additional factors influencing Work Performance and investigate the potential indirect effects of Training & Development programs. Addressing the potential weakness in the Work Performance measure (WP1) would also strengthen the overall model.

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