

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

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ABSTRACT

This research investigates the influence of training and development programs, career development opportunities and organizational commitment on employee work performance in the banking industry of Pakistan. Using a quantitative method and survey information, the interrelations between these factors were investigated in close detail. The findings reveal strong internal consistency within the constructs, with career development emerging as the most significant predictor of work performance. Organizational commitment also positively influences work performance, though to a lesser degree. Notably, while training and development programs strengthen organizational commitment, their direct effect on work performance is less pronounced.

These findings underscore the pivotal role of career development programs and an organizational supportive climate in facilitating high work performance among Pakistani banking employees. It is suggested that further research should be conducted to determine Which aspects of training and development programs most strongly enhance work performance, perhaps through the mediating role of organizational commitment

INTRODUCTION

This study examines the influence of strategic HR practices on workers' performance in Pakistan's banking industry, with a focus on the case of a fast-changing industry. The research investigates how factors like training and development, career development activities and organizational commitment interact to affect work performance. This is important as it provides insightful advice to HR managers on how best to maximize these strategies in order to increase results, hence facilitating economic growth and stability in Pakistan.

A. Background of the Study

Training and development programs are crucial for equipping employees with the skills, knowledge, and competencies they need to perform their roles effectively. These programs not only boost

individual performance but also enhance overall organizational productivity and efficiency. When employees undergo training, their improved capabilities often translate into better team performance as they share their new skills and knowledge with colleagues, thus raising team productivity as a whole. For instance, Jabeen (2021) highlights that, when implemented thoughtfully, training programs in the banking sector can significantly enhance job performance and customer satisfaction.

Career development initiatives play a key role in providing employees with opportunities for professional growth within the organization. These initiatives help foster employee loyalty and motivation, leading to a more engaged and committed workforce. Furthermore, organizational commitment can have a significant

impact on motivation and performance levels. According to Khan et al. (2022), a high level of organizational commitment is linked to greater job satisfaction and a lower attrition rate among bank employees.

1.2 Research Question

The importance of training, development, and career progression in nurturing organizational commitment is widely acknowledged. Yet, there is a notable gap in research regarding their combined effect on work performance, especially within Pakistan's banking sector. This sector faces numerous challenges, including rapid technological advancements, evolving regulatory requirements, and fierce competition. These conditions highlight the necessity for a comprehensive understanding of the factors that drive employee performance.

This study aims to address this critical gap by investigating how training and development, alongside career advancement opportunities, influence work performance. It will also explore how organizational commitment mediates these relationships, offering insights into how these elements interact to enhance employee effectiveness in the banking industry.

1.3 Gap Analysis

Although several researchers have proven the positive influence of development and training on the performance of workers (Azeem & Akhter, 2014), not many studies have examined the joint impact of career development and organizational commitment. Most existing studies are based in Western contexts, leaving a gap in understanding for developing economies such as Pakistan. The distinct cultural, economic, and organizational characteristics of Pakistan's banking sector necessitate a focused investigation into these factors.

This research aims to address this gap by examining how training and development, career development, and organizational commitment collectively influence work performance within Pakistan's banking industry. By exploring these interactions, the study seeks to provide insights into how customized training programs and career growth opportunities can enhance organizational commitment and, in turn, improve employee performance. Understanding these dynamics will assist banks in Pakistan in crafting more effective

human resource strategies, thereby boosting their competitiveness and fostering growth in a challenging economic landscape.

1.4 Research Objectives

This research aims to understand the factors that influence employee work performance in Pakistan's banking sector. The study will specifically focus on the following objectives:

Exploring the impact of training and development programs on work performance in Pakistani banks. This objective examines how these programs provide employees with the skills and knowledge needed to perform their jobs effectively, leading to better performance outcomes.

i. Analyzing the influence of career development initiatives on work performance within the Pakistani banking sector. This objective looks into how opportunities for professional growth and advancement boost employee loyalty and motivation, contributing to improved work performance.

ii. Examining the mediating role of organizational commitment in the relationship between training and development, career development, and work performance. This objective investigates how a strong sense of attachment and dedication to the organization (organizational commitment) links training and career development to employee performance.

1.5 Research Questions

The study seeks to illuminate how various elements influence working performance in Pakistan's banking industry. First, by giving employees core knowledge and skills, training and development initiatives affect job performance, which could result in improved job performance. Next, the research investigates how career development chances—that is, mentorship and promotions—affect work output by increasing staff motivation and satisfaction. Lastly, the article investigates how organizational commitment, which is employees' emotional bond to their firm, acts as a link between training, career growth, and job output. The study seeks to provide banks with useful information for improving their training, development, and career advancement policies based on an understanding of how this commitment affects these relationships, therefore in general increasing employee performance and engagement.

How do training and development programs impact work performance in Pakistan's banking sector?

- i. How does career development affect work performance in the Pakistani banking industry?
- ii. What role does organizational commitment play in mediating the relationship between training and development, career development, and work performance in Pakistan's banking sector?

1.6 Research Significance

This study delivers critical insights for both scholarly research and practical HR management in the banking sector. Analyzing the links between employee training, career growth, organizational commitment, and work performance, provides valuable direction for developing effective HR strategies in banks. The results can guide HR professionals in crafting training and career development initiatives that strengthen employee commitment and boost overall performance. Moreover, policymakers and industry leaders can apply these insights to design workforce development programs that enhance banking sector outcomes. Ultimately, this research seeks to expand our understanding of how strategic HR practices can elevate performance and drive the success of banks.

2. Literature Review

Navigating a constantly evolving landscape, Pakistan's banking sector requires a workforce that is both adaptable and committed to ongoing learning. With the rapid introduction of new technologies and shifting regulatory frameworks, effective training and development (T&D) strategies have become more crucial than ever. Traditional, sporadic training sessions are inadequate to meet these emerging demands. According to Sanyal and Hisam (2018), there is a pressing need for banks to cultivate a culture of continuous learning. This transformation can be achieved through various initiatives, including regular workshops focused on current trends, the establishment of knowledge-sharing platforms that encourage employee collaboration, and the provision of self-directed learning opportunities tailored to individual roles. Such measures not only help employees stay abreast of industry advancements like

digital banking and financial inclusion but also better prepare them to address new challenges, thereby enhancing the overall success of the bank (Sanyal & Hisam, 2018).

2.1 Work Performance (Dependent Variable)

Employee work performance is a crucial measure of how effectively individuals fulfil their job responsibilities, achieve set targets, and contribute to their organization's broader goals (Faridi & Baloch, 2018). In the highly competitive banking sector, where precision, superior customer service, and operational efficiency are vital, strong work performance is essential for maintaining a competitive edge and driving organizational success.

Work performance is a multi-faceted concept. It includes task performance which relates to the core duties employees are hired to perform. Contextual performance covers behaviors that enhance the organizational environment, such as teamwork, adaptability, and alignment with the organization's values. Adaptive performance involves employees' ability to adjust and excel amid changes, whether driven by technological advances or shifting market conditions (Faridi & Baloch, 2018).

Jabeen (2021) emphasizes that continuous training and well-structured career development programs are vital for improving these dimensions of performance, particularly in the rapidly changing banking industry.

2.2 Training & Development (Independent Variable)

Training and development (T&D) programs play a crucial role in equipping employees with the necessary skills and knowledge to excel in their roles and stay updated with industry trends (Faridi & Baloch, 2018). These programs are essential for addressing the evolving needs of the workforce, ensuring that employees are prepared to meet job demands and adapt to technological and regulatory changes. Effective T&D goes beyond initial onboarding and encompasses continuous learning opportunities that enable employees to remain competitive in the face of industry advancements. Imran and Tanveer (2015) emphasize that comprehensive T&D initiatives significantly contribute to employees' professional growth and overall performance. By investing in well-structured T&D strategies, organizations can

cultivate a more capable and adaptable workforce, leading to enhanced performance and success.

Research underscores the importance of thorough needs assessments to pinpoint specific skill gaps within the workforce (Imran & Tanveer, 2015). These assessments are critical for developing targeted training programs that address particular areas needing improvement, as a generic approach to T&D is unlikely to deliver optimal results (Imran & Tanveer, 2015). The design and delivery of training programs are equally important, as they directly impact learning outcomes and employee performance. Studies suggest that elements such as the quality of training materials, the chosen delivery method (e.g., interactive workshops versus traditional lectures), and the overall program design significantly influence effectiveness (Abu Daqar &

Constantinovits, 2021). For instance, incorporating case studies and

simulations tailored to the Pakistani banking context can enhance engagement and knowledge retention more effectively than generic training modules (Sanyal & Hisam, 2018).

Beyond improving individual performance, well-structured T&D initiatives can lead to greater organizational productivity and efficiency, which is crucial in the dynamic banking sector (Jabeen, 2021). Effective T&D programs are associated with better job performance, higher employee satisfaction, and lower turnover rates (Khan, Rehman, & Fatima, 2022). Studies conducted in Pakistan support these findings, such as research by Shakeel and Lodhi (2015), which identified a significant positive correlation between T&D initiatives and performance metrics, including job knowledge and work quality among 200 bank employees in Karachi. Similarly, Imran and Tanveer (2015) found that well-designed T&D programs enhance employee performance across multiple dimensions in a survey of 150 employees from six banks in Bahawalpur.

Overall, effective T&D programs empower employees to navigate their roles more efficiently, leading to improved problem-solving abilities, higher customer satisfaction, and greater organizational success (Sanyal & Hisam, 2018; Motlokoa et al., 2018). However, the effectiveness of these programs hinges on several critical factors, which future research will further explore.

B. Career Development (Independent Variable)

Career development (CD) involves a range of activities that organizations use to support employees in managing their career progression within the company (Faridi & Baloch, 2018). These activities can include career counselling, mentorship programs, skill development workshops, and providing opportunities for internal advancement.

Effective career development programs are vital in fostering employee loyalty and motivation. When organizations offer clear pathways for career growth, they can significantly enhance employee commitment and job satisfaction (Faridi & Baloch, 2018). Research shows that robust career development programs not only improve job satisfaction and motivation but also boost overall work performance (Faridi & Baloch, 2018). By investing in career development, banks can retain talented employees who are motivated to contribute to the organization's success.

Interestingly, some studies suggest that career development opportunities may have a greater impact on work performance than training and development (T&D) programs in the Pakistani banking sector. For instance, Agboola et al. (2020) found that while both T&D and CD programs positively influenced employee performance, career development emerged as a particularly influential factor in their study of bank employees in Nigeria. This highlights the importance of providing employees with clear career paths, meaningful mentorship, and skill development opportunities aligned with their professional goals. These initiatives can instil a sense of purpose and drive that translates into higher performance levels (Agboola et al., 2020).

Supporting these findings, research by Noviyanti et al. (2019) in Indonesian banks offers insights relevant to the Pakistani context. Their study emphasized that well-structured career development programs significantly enhance job satisfaction by offering employees opportunities for growth and advancement within the organization. This increased satisfaction leads to higher retention rates and a more stable workforce, ultimately benefiting organizational performance. Effective career development not only equips employees with essential skills but also fosters a sense of belonging and loyalty to the organization, reducing turnover and the associated costs of recruitment and training (Noviyanti et al., 2019).

2.3 Organizational Commitment (Mediator)

Organizational commitment (OC) refers to the emotional attachment and loyalty an employee feels toward their organization (Meyer & Allen, 1991). This sense of attachment plays a crucial role in influencing how motivated and productive employees are, as well as their overall behaviour within the workplace. According to Meyer and Allen's (1991) well-known model, organizational commitment consists of three key 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).

A strong sense of organizational commitment can bring about numerous positive outcomes for both employees and the organization. Employees who are highly committed typically demonstrate higher levels of work performance, often exhibiting greater motivation, creativity, and a willingness to go the extra mile to help their organization achieve its goals (Meyer et al., 2002). These employees are also less likely to be absent and more likely to stay with the organization, reducing turnover and the associated costs of hiring and training new staff (Meyer & Allen, 1991).

Moreover, organizational commitment plays a crucial role as a mediator between various HR practices, such as training and development (T&D) and career development (CD) programs, and employee work performance (Khan, Rehman, & Fatima, 2022). Effective HR practices can foster organizational commitment, which in turn leads to higher job satisfaction, lower turnover rates, and enhanced job performance. For example, research in the banking sector by Khan et al. (2022) found

that employees with strong organizational commitment are more likely to perform well, driven by their heightened motivation to contribute to the organization's success.

This underscores the importance of nurturing organizational

commitment through strategic HR initiatives to achieve better performance and organizational outcomes.

3. Conceptual Model Development & Hypothesis

This research explores the interplay between Training and Development (T&D), Career Development (CD), and Organizational Commitment (OC) and their collective impact on work performance in Pakistan's banking sector. T&D programs are essential for enhancing employees' skills, knowledge, and abilities, leading to increased job satisfaction and fostering innovation. Meanwhile, CD initiatives provide clear pathways for career growth, including mentorship and professional advancement, aligning employees' personal aspirations with the organization's goals.

Organizational Commitment, which comprises affective, continuance, and normative components, serves as a crucial mediator in this relationship. It helps convert the advantages gained from T&D and CD into measurable improvements in work performance. Employees who exhibit strong Organizational Commitment are typically more motivated, willing to exert extra effort, and more engaged in their work, all of which contribute to superior job performance.

The study proposes that both T&D and CD positively impact Organizational Commitment, which in turn boosts work performance. Additionally, these HR practices are expected to have direct positive effects on work performance, highlighting their critical role in promoting both employee commitment and productivity. By unravelling these relationships, the research aims to provide insights for crafting HR strategies that effectively enhance employee commitment and drive better performance within the banking sector.

3.1 Training and Development and Work Performance

Training and development programs are crucial for enhancing employees' job performance by providing them with the necessary skills and

knowledge. Effective training boosts employees' confidence and capabilities, which in turn improves their performance. Research consistently demonstrates a positive relationship between training and development and work performance, indicating that well-structured programs lead to better job outcomes (Azeem & Akhtar, 2014; Jabeen, 2021). Moreover, when training initiatives are aligned with organizational objectives and address employees' individual needs, they can significantly increase productivity and efficiency.

3.2 Career Development and Work Performance

Career development is essential for offering employees clear pathways for advancement within an organization. This not only fosters a sense of loyalty but also enhances motivation, often resulting in better work performance. When employees perceive opportunities for growth and a future within the organization, they tend to be more engaged and committed, which leads to improved job outcomes. Faridi and Baloch (2018) highlight that effective career development initiatives are crucial for boosting job satisfaction and performance, particularly in the banking sector.

3.3 Mediating Role of Organizational Commitment

Organizational commitment serves as a crucial link between HR practices like training and development, career development, and employee work performance. When employees receive effective training and access to career advancement opportunities, their commitment to the organization tends to increase. This heightened commitment, in turn, boosts work performance, as committed employees are more likely to exert extra effort and stay with the organization. Meyer and Allen's (1991) model supports this concept, indicating that employees who feel a strong

attachment to their organization are more motivated to contribute to its success. Khan, Rehman, and Fatima (2022) also emphasize that organizational commitment plays a significant role in mediating the relationship between HR practices and work performance.

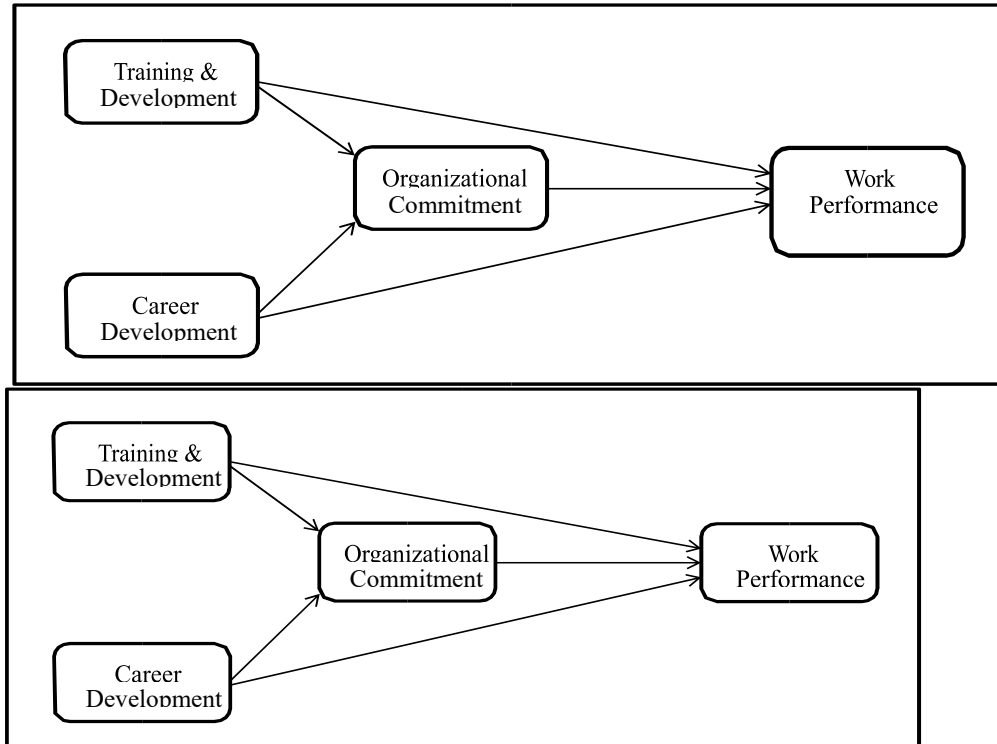
Understanding the interaction between training and development, career development, and organizational commitment is essential for enhancing employee performance, particularly in Pakistan's banking sector. Effective HR practices not only improve individual performance but also reinforce organizational commitment, leading to overall improved outcomes. This research offers valuable insights for HR professionals and policymakers, helping them develop strategies that enhance both employee capabilities and organizational success.

3.4 Conceptual Model Development

This research examines how Training and Development (T&D), Career Development (CD), and Organizational Commitment (OC) are interconnected and influence work performance in Pakistan's banking sector. T&D programs are essential for enhancing employees' skills, knowledge, and overall job satisfaction, promoting a culture of continuous learning and improvement. Career Development focuses on creating clear paths for advancement, providing mentorship, and aligning individual goals with the organization's objectives.

Organizational Commitment, which encompasses affective, continuance, and normative components, plays a vital mediating role in this dynamic. It helps translate the advantages of T&D and CD into improved work performance. Employees with higher organizational commitment are generally more motivated, put in more effort, and engage more deeply with their work, leading to enhanced job performance.

Model Framework



3.5 Hypotheses

H1: Training & Development has a positive direct effect on Work Performance.

Training and development programs are designed to enhance employees' skills, knowledge, and competencies. These improvements allow employees to perform their job duties more effectively and efficiently. Research consistently shows that employees who receive adequate training are better prepared to handle job challenges and show increased productivity, which directly improves their work performance (Azeem & Akhtar, 2014).

H2: Career Development has a positive direct effect on 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 and 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 positively affects Work Performance.

Employees who are highly committed to their organization are more motivated to achieve its goals and are less likely to engage in negative behaviours. Their commitment drives them to go beyond their basic job requirements, leading to higher work performance. This strong attachment to the organization encourages employees to exert more effort and show greater involvement in their work (Meyer & Allen, 1991).

H6: Organizational Commitment mediates the relationship between Training & Development and Work Performance.

Training and 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. Thus, organizational commitment acts as a mediator, amplifying the benefits of training on work performance (Khan, Rehman, & Fatima, 2022).

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

Career development initiatives directly improve work performance and also strengthen organizational commitment. When employees see strong career development opportunities, their commitment to the organization grows, leading to better performance. Therefore, organizational commitment mediates the relationship between career development and work performance, enhancing the positive impact of career development on performance (Agboola et al., 2020).

These hypotheses rest on the premise that both training and career development are crucial for boosting employee performance. They operate directly by improving skills and indirectly by strengthening the psychological bond between employees and the organization through increased organizational commitment. This holistic perspective provides a thorough understanding of how these HR practices impact work performance.

4. Research Methodology

A quantitative research approach is employed in this study to examine the relationships among several variables. By administering surveys and analyzing numerical data, we aim to establish a systematic and objective understanding of these connections. This methodology allows for rigorous data collection and analysis, enabling the testing of

specific hypotheses and the generation of clear, empirical evidence.

C. Research Paradigm

This study adopts a positivist approach to investigate the interplay between Training and Development (T&D), Career Development (CD), and Organizational Commitment (OC) on employee Work Performance (WP) within Pakistan's banking sector. Employing quantitative methods, the research will collect and analyze numerical data to establish objective and measurable relationships among these variables. By understanding these connections, the study aims to contribute to a deeper comprehension of how T&D, CD, and OC collectively influence employee performance in the banking industry.

4.1 Research Design

This research employs a quantitative approach to investigate the relationships among key variables. Survey data will be collected and analyzed to explore these connections. To delve deeper into the proposed relationships, the study will utilize SmartPLS software for partial least squares structural equation modelling (PLS-SEM). This advanced statistical technique will allow for a comprehensive examination of the hypothesized links between:

- Training and Development (T&D) 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 helps to deeply understand how Training and Development (T&D) and Career Development (CD) impact Organizational Commitment (OC) and Work

Performance (WP). By doing so, it offers valuable insights into the effectiveness of human resource practices within the Pakistani banking sector.

4.2 Confirmatory Factor Analysis (CFA)

	Career Development	Organizational Commitment	Training & Development	Work Performance
CD1	0.878			
CD2	0.967			
CD3	0.964			

CD4	0.954			
CD5	0.866			
OC1		0.879		
OC2		0.835		
OC3		0.888		
OC4		0.945		
TD1			0.873	
TD2			0.845	
TD3			0.904	
TD4			0.887	
TD5			0.898	
WP1				0.701
WP2				0.884
WP3				0.879
WP4				0.843
WP5				0.839
WP6				0.835

The results show that all indicator variables have strong relationships with their respective constructs, with factor loadings exceeding 0.80. For example, Career Development items (CD1-CD5) exhibit loadings ranging from 0.878 to 0.866. Similarly, high factor loadings were found for Organizational Commitment (OC1-OC4) ranging from 0.879 to 0.945, Training & Development (TD1 – TD5) ranging from 0.873 to 0.898 and Work Performance (WP1-WP8) ranging from 0.701 to 0.835. These strong factor loadings confirm the validity of these measures in capturing their intended constructs.

4.3 Pilot Testing

A pilot test involving 28 bank employees was conducted prior to the main survey administration. This preliminary phase aimed to identify and address any ambiguities or inconsistencies within the questionnaire. By analyzing pilot responses, potential issues such as unclear question wording or confusing survey structure were detected and rectified. This iterative process ensured the final survey's reliability and validity for the main data collection phase.

4.4 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						

To assess the normality of the data, both the Shapiro-Wilk and Kolmogorov-Smirnov tests were conducted. The results indicated that the data for work performance (WP), organizational commitment (OC), career development (CD), and training and development (T&D) did not follow a normal distribution, with all p-values being less than 0.05.

Given this non-normality, Partial Least Squares Path Modeling (PLS-SEM) is chosen for further analysis using SmartPLS software. PLS-SEM is a robust structural equation modelling technique that can handle data deviations from normality, making it well-suited for analyzing our dataset.

4.5 Questionnaire

To gather data from employees in Pakistan's banking sector, a validated and reliable questionnaire was adopted for this study. The instrument was originally designed to measure specific constructs and has undergone rigorous testing to establish its psychometric properties. To ensure its relevance to the Pakistani banking context, the questionnaire was carefully modified while preserving the core measurement properties of the original scale. This adaptation process aimed to capture the unique characteristics of the Pakistani banking industry without compromising the questionnaire's established validity and reliability.

4.6 Target Constructs and Corresponding Items:

- **Work Performance (WP):** This construct is assessed using 6 questionnaire items (WP1-WP6). These items delve into various aspects of employee performance within the banking sector.
- **Organizational Commitment (OC):** Employee commitment to their organization is measured through 4 questionnaire items (OC1-OC4).
- **Training and Development (TD):** This construct focuses on employee perceptions of their organization's training and development programs. It is assessed using 5 questionnaire items (TD1-TD5).
- **Career Development (CD):** Employee experiences with career development opportunities are examined through 5 questionnaire items (CD1-CD5).

4.7 Scale:

To measure participants' perceptions and attitudes towards the study constructs, a Likert scale was employed. This widely used rating scale presents respondents with statements and requires them to indicate their level of agreement or disagreement on a five-point scale ranging from "Strongly Disagree" to "Strongly Agree." This approach allows for the quantification of subjective responses, providing valuable data for analysis.

4.8 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 targets banking professionals employed in Pakistan's commercial, Islamic, and specialized banks. To ensure a representative sample, the research aims to collaborate with key regulatory bodies such as the State Bank of Pakistan (SBP), the Securities and Exchange Commission of Pakistan (SECP), Banking Mohtasib, or the Federal Board of Revenue (FBR). Alternatively, partnerships with the Pakistan Bankers' Association (PBA) or individual bank HR departments will be pursued.

Strict adherence to data privacy regulations and ethical approval is paramount. In cases where primary channels are inaccessible, online job boards and professional networking platforms will be utilized to recruit young banking professionals. The ultimate goal is to construct a diverse sample reflective of Pakistan's banking workforce.

Sampling:

A snowball sampling technique was employed to recruit participants for this study. The initial survey distribution was among the researcher's social circle, with subsequent participants identified through referrals from existing respondents. While this method effectively accessed the target population of young banking professionals, it introduced a limitation in terms of sample representativeness as it did not guarantee equal selection probabilities for all potential participants within the broader banking sector.

F. Data Collection:

A validated questionnaire was adapted for online self-administration to collect data from young Pakistani banking professionals. The structured instrument employed closed-ended questions to ensure data consistency and reliability. Key constructs measured include work performance, organizational commitment, training and development opportunities, and career development pathways within the Pakistani banking context.

Data Analysis

Partial Least Squares Structural Equation Modeling (PLS-SEM) was conducted using SmartPLS software. This method was selected due to its emphasis on predictive accuracy, suitability for complex models, and effectiveness with smaller sample sizes – all of which are advantageous in organizational research. Unlike traditional SEM techniques, PLS-SEM relaxes normality assumptions, making it more robust for real-world data. Additionally, SmartPLS' user-friendly interface and comprehensive capabilities for model assessment solidified its selection as the analysis tool for this study.

G. SmartPLS Analysis Steps

The measurement model was assessed for reliability and validity using Cronbach's alpha for internal consistency and average variance extracted (AVE) for convergent validity.

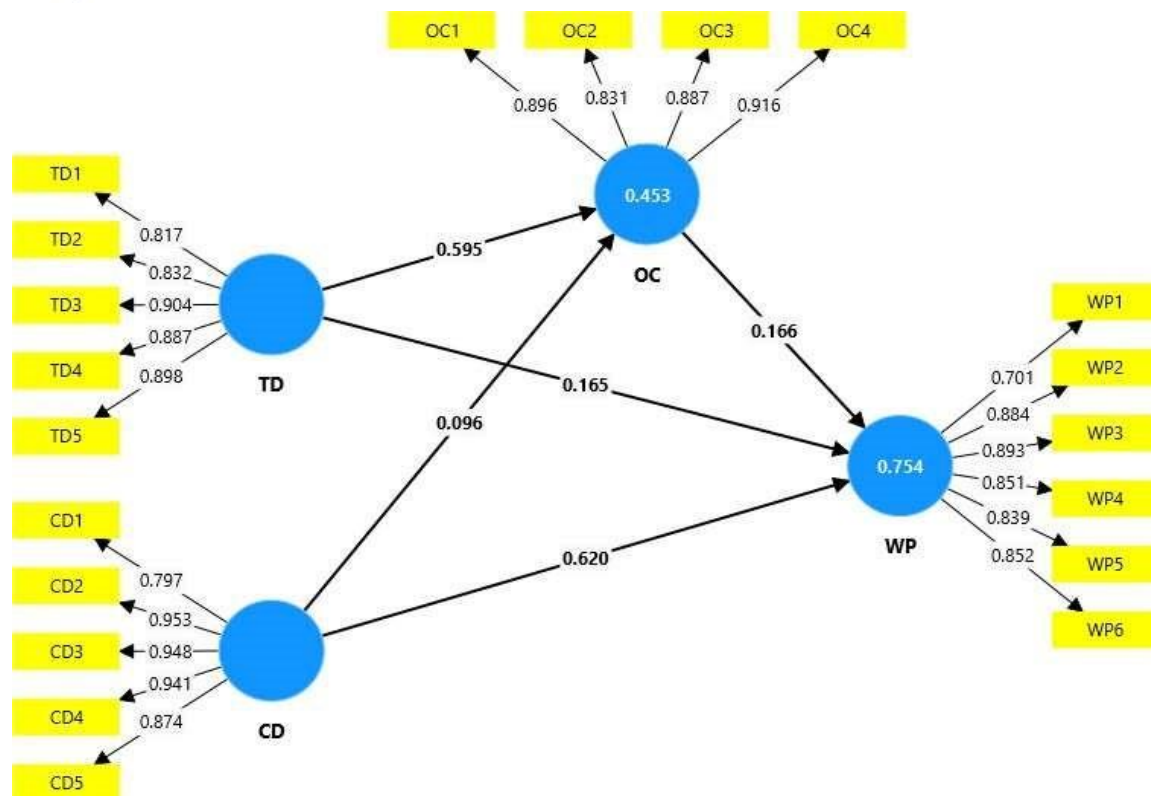
Discriminant validity was established through the Fornell-Larcker criterion to ensure distinctness among constructs.

The structural model was analyzed to examine the relationships between variables. Path coefficients, significance levels, and R-squared values were employed to evaluate the model's predictive power and the strength of the relationships.

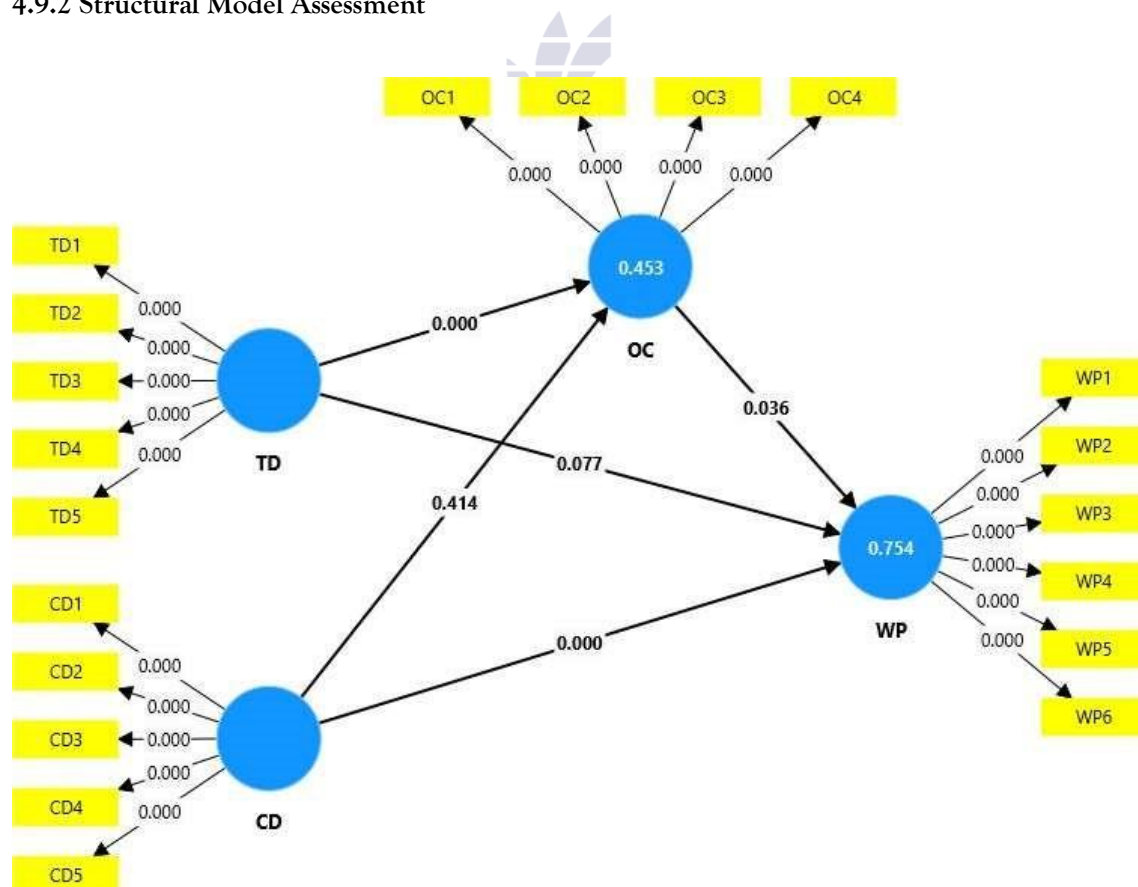
4.9 Descriptive Head

4.9.1 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, indicate strong positive relationships between the indicator variables and their respective latent constructs. This suggests good construct validity, meaning the measures effectively capture the intended constructs.



4.9.2 Structural Model Assessment



The results partially support the hypothesized model. Career Development (CD) has a positive and statistically significant effect on Work

Performance (WP), suggesting that employees who perceive themselves as more developed in their careers tend to have higher work performance.

5. Data Analysis & Results

5.1 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 sample, recruited through snowball sampling, comprises primarily male participants (74%) with a balanced age distribution.

Educational attainment is relatively high, with 25% holding graduate degrees, 66% possessing master's degrees, and 10% having even higher

qualifications. Work experience is extensive, with a majority of participants having over 13 years in the banking sector. While Meezan Bank constitutes the largest group (23%), the sample includes employees from various banks. Despite the

limitations of snowball sampling, the demographic and work experience profile of the sample provides a reasonably representative overview of the target population.

5.2 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

All four variables—Career Development, Organizational Commitment, Training & Development, and Work Performance—exhibit significant deviations from normality, as evidenced by the elevated Cramér-von Mises test statistics and corresponding p-values. These distributions display varying degrees of skewness and kurtosis, indicating that the data do not follow a normal

distribution. Given these deviations, Partial Least Squares Structural Equation Modeling (PLS-SEM) is an appropriate choice for analysis. PLS-SEM is well-suited for handling non-normal data and complex models, making it a robust method for examining the relationships between these variables.

5.3 Measurement Model Analysis

5.3.1 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 indicates that all constructs (Career Development, Organizational Commitment, Training & Development, and Work Performance) exhibit strong reliability and validity within the research model. This means the measures used effectively capture the intended constructs.

Reliability is demonstrated through high internal consistency for all constructs, as indicated by Cronbach's alpha and composite reliability values,

both of which are above 0.9. This suggests that the items within each construct are closely related to each other.

Validity is shown through good convergent validity for all constructs, with Average Variance Extracted (AVE) values exceeding 0.7. There is some room for slight improvement with Work Performance, which has an AVE of 0.704.

5.4 STRUCTURAL MODEL ANALYSIS

5.4.1 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

5.4.2 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

5.5 RESULTS

Career Development, Organizational Commitment, Training & Development, and Work Performance demonstrates 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 positively affects Organizational Commitment.

The evidence supporting this hypothesis is weak. Although the path coefficient (0.096) is positive, it is very small and statistically non-significant ($p = 0.414$). This indicates that in the current model, Career Development has minimal to no direct impact on Organizational Commitment.

Hypothesis 2: Career Development has a positive direct effect on Work Performance.

There is strong evidence to support this hypothesis. The path coefficient is substantial (0.620) and statistically significant ($p < 0.001$). This finding suggests that employees who perceive higher opportunities for Career Development tend to exhibit better Work Performance.

Hypothesis 3: Organizational Commitment has a positive and direct effect on Work Performance.

The data provides moderate support for this hypothesis. The path coefficient (0.166) is positive and statistically significant ($p = 0.036$), though the effect size is smaller compared to the effect of Career Development on Work Performance. This implies that while Organizational Commitment does enhance Work Performance, its impact is less pronounced 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 & Development has a positive direct effect on Work Performance.

Support for this hypothesis is weak. The path coefficient (0.165) is positive but only marginally significant ($p = 0.077$), suggesting that the impact of Training & Development on Work Performance may be limited and possibly unreliable.

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 mediates the relationship between Training & Development (TD) and Work Performance (WP). Support for this hypothesis as a mediation effect is also weak. The direct effect of Training & Development on Work Performance is weak and marginally significant (path coefficient = 0.165, $p = 0.077$). However, the effect of Training & Development on Organizational Commitment is strong and 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.

6. Discussion

Interpretation of Key Findings

The results of this study provide compelling evidence about the varying influence of HR practices on employee performance within the Pakistani banking industry. Among all variables studied, Career Development (CD) emerged as the strongest and most direct predictor of Work Performance (WP), with a substantial path coefficient ($\beta = 0.620$, $p < 0.001$). This outcome indicates that when employees perceive robust career growth opportunities, such as clear promotion paths, mentorship programs, or professional learning, there is a significant boost in their motivation, engagement, and ultimately their work output.

This finding is consistent with prior research conducted in developing economies, where limited external mobility often makes internal career growth more valuable to employees. Within the competitive and hierarchical structure of banking institutions, employees often associate career development with recognition and future financial security, which fuels performance. This aligns with Maslow's hierarchy of needs, particularly the esteem and self-actualisation levels, where achieving professional growth leads to greater job satisfaction and a higher drive to perform.

Conversely, the effect of Training & Development (TD) on Work Performance is notably weaker. While TD significantly enhances Organisational Commitment (OC) ($\beta = 0.595$, $p < 0.001$), its direct impact on WP is marginally significant ($\beta = 0.165$, $p = 0.077$). This suggests that training may not immediately translate into tangible performance improvements. A possible reason could be a gap between training content and job

applicability, or a delay in implementation, where the benefits of training are only realized after some time or when combined with supportive supervision and practical opportunities.

Evaluating Mediation Effects

A key objective of this study was to examine whether Organizational Commitment mediates the effects of TD and CD on Work Performance. The mediating role of OC in the TD \rightarrow OC \rightarrow WP relationship shows borderline significance ($p = 0.060$), hinting at a possible indirect path. This is theoretically sound, as training enhances an employee's sense of investment and belonging in the organization, which can then enhance motivation to contribute effectively.

However, the expected mediating effect of OC in the CD \rightarrow OC \rightarrow WP relationship was not statistically significant ($p = 0.505$). This could point to a decoupling of personal career ambitions from organizational loyalty in the sample studied. Employees may view their career development as self-driven rather than as a result of organizational support. In such contexts, commitment does not play an intermediary role, as intrinsic goals are already driving the individual's performance.

These findings highlight the importance of aligning organisational initiatives with employee perceptions. Where employees perceive career development as a personal achievement, they may not associate it strongly with loyalty to the organisation. Thus, the anticipated emotional bond with the organisation, as described by Meyer and Allen's affective commitment component, may not be sufficiently reinforced.

Comparative Analysis of Variables

The comparative strength of relationships observed in the model underscores the priority of CD in influencing WP. Below is a summary of path coefficients:

- CD \rightarrow WP: $\beta = 0.620$, $p < 0.001$ (Strong and significant)
- TD \rightarrow OC: $\beta = 0.595$, $p < 0.001$ (Strong and significant)
- OC \rightarrow WP: $\beta = 0.166$, $p = 0.036$ (Moderate)
- TD \rightarrow WP: $\beta = 0.165$, $p = 0.077$ (Weak to marginal)
- CD \rightarrow OC: $\beta = 0.096$, $p = 0.414$ (Insignificant)

These values suggest that TD is more effective at building emotional or normative commitment, but not necessarily at boosting performance directly.

On the other hand, CD influences performance independently of OC. This reinforces the notion that HR strategies should prioritize long-term growth opportunities and visible career paths to sustain productivity.

It's also notable that OC's own impact on WP, while significant, is relatively limited in strength. This could reflect the cultural dynamics within Pakistani banks, where employees may not equate organizational loyalty with increased discretionary effort unless tied to tangible benefits.

Theoretical and Practical Implications

From a theoretical standpoint, the study offers partial support for social exchange theory and commitment-performance frameworks. It suggests that while reciprocal relationships between employer and employee exist, they are not uniformly strong across all HR practices. Career Development appears to operate independently of such exchanges, functioning more like a self-motivation catalyst.

Practically, HR managers should take note that investments in T&D should be supplemented with reinforcement strategies, such as coaching or performance-linked applications, to bridge the gap between learning and doing. Career Development, on the other hand, should remain a strategic priority for talent retention and performance optimization. Organizations can achieve this by fostering internal mobility, developing succession pipelines, and creating transparent growth frameworks.

Additionally, the limited mediating effect of OC suggests the need to investigate more nuanced dimensions of commitment—like continuance or normative commitment—and their differential effects on WP.

Recommendations for Future Research

Given the limitations of this study, future research should examine the role of moderating variables such as leadership style, organizational culture, and employee engagement to better understand the conditions under which T&D can significantly impact WP. Also, it would be valuable to disaggregate types of training—technical vs. interpersonal, mandatory vs. optional—and evaluate their respective effectiveness.

Longitudinal studies are also recommended to observe how the effects of training and commitment evolve over time. Such an approach

would capture the lag between the intervention (training) and outcome (performance). Additionally, expanding the sample across industries can determine if these findings are banking-sector-specific or apply broadly.

Lastly, improving the measurement of Work Performance by incorporating supervisor ratings and objective KPIs would increase robustness and generalizability of results.

6.1 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.

Within the banking industry, this research investigated the complex interactions among Career Development (CD), Training & Development (TD), Organizational Commitment (OC), and Work Performance (WP). Although the results give valuable information on how those constructs engage, it is vital to recognize the restrictions of this study. Understanding these restrictions not only enables one to put the findings in perspective but also provides the basis for more thorough and complete followup research.

Training & Development is a single entity that is obviously limited by its generalization. This research did not differentiate among kinds or approaches of training programs. In content, for example, technical proficiency as opposed to... training courses can differ greatly. soft skills), delivery mode (e.g., online vs. inperson), engagement level of participant, frequency and extent. Employees' motivation, learning retention,

and hence performance may all differently be affected by each of these factors. Future studies should seek to classify and evaluate various training techniques to help us better understand which formats and types of material are most effective in increasing both Organizational Commitment and Work Performance. Comparative research across different sectors might also reveal industry-specific best practices and training requirements.

Another vital constraint is the range of factors taken into account. Though the research looked at CD, TD, OC, and WP, there are probably other important factors in the organizational environment that influence these connections. For example, leadership style, organizational culture, employee engagement, psychological empowerment, job-life balance, and performance appraisal systems could very much mediate or moderate the relationships among the studied variables. By not considering these likely influences, you might oversimplify the interactions happening. Future studies should therefore investigate using a more complete approach including a wide spectrum of factors so as to offer a more sophisticated view of what motivates employee performance in the financial sector.

Another aspect in need of investigation is the part of Organizational Commitment in a mediation variable. Although the theoretical underpinnings suggested that OC could act as a bridge connecting TD and WP, the results of the mediation effect hypotheses were not entirely consistent with the data. This could suggest that OC is controlled by still uninvestigated factors or that the presumed linear relationship is more complicated than first thought. This cross-sectional study also did not consider the temporal element of commitment growth—that is, how long it takes for commitment to develop and affect behavior. Longitudinal studies will offer more certain knowledge on how organizational commitment changes over time and long-term effects on performance results, hence addressing these doubts.

Furthermore, later studies should investigate substitute moderating and mediating factors that could more exactly define the route from Training & Development to Work Performance. In particular organizational circumstances, for instance, constructs like job satisfaction, employee motivation, perceived organizational support, psychological safety could provide better mediators. Testing such variables might improve

the model's explanatory ability and enable more finely tuned HR initiatives to be identified.

Finally, this research was carried out in the banking sector, which own unique operational traits, staff expectations, and regulatory stresses. Therefore, the applicability of the conclusions could be restricted when using in different sectors such as education, healthcare, or manufacturing. To see if these connections hold true across several organizational settings or if sector-specific patterns arise, future studies would profit from cross-sectoral comparative research.

Overall, this study adds to the current body of knowledge on employee development and performance and also gives several lines for further investigation. Future studies can give more pertinent and valuable insights for both academics and professionals seeking to improve organizational performance via strategic human resource policies by addressing the noted limitations and broadening the research framework to encompass more varied training kinds, extra influencing variables, and longitudinal perspectives.

7. Conclusion

The results of this research emphasize how critical Career Development is for improving staff Work Performance in the banking industry. The assessment clearly shows that under organized career development initiatives, when staff have chances for development, promotion, and skill building their drive and dedication toward corporate objectives rise, thus enhancing their job performance. Not only do career development plans help to advance employees' professional lives, but they also inspire a sense of worth and involvement that could result in increased output, superior quality of work, and more total job satisfaction.

Though Organizational Commitment also turned out to be a positive factor for work performance, its impact was far less clearly obvious. This implies that although a dedicated staff is absolutely critical, commitment by itself may not be enough to motivate the best performance unless backed by real career advancement chances. Although workers may have emotional ties to the company and fidelity to its values, their performance might stagnate without defined professional routes. Therefore, for measurable performance results to fully translate, commitment must be bolstered with

practical support strategies like coaching, promotions, and performance-based incentives. Training and Development's function is a noteworthy finding in this research. Although the data showed a positive link between Training & Development and Organizational Commitment, its immediate effect on Work Performance was uncertain. This result corresponds with other research stressing the crucial need for education as a core component for developing trust and commitment among employees. Employees see training programs as a sign of organizational backing; therefore, investment in such programs by companies serves to increase their mental attachment to the organization. Nevertheless, other mediating variables such as the relevance of training material, application possibilities, or individual learning ability might delay or affect the exact conversion of training efforts into better performance.

The data suggests the complicated interactions of many factors impacting the performance of staff. Training might indirectly benefit by boosting attitude, job satisfaction, or teamwork rather than by direct application of skills by improving morale, so improving performance. Future studies should therefore seek to identify mediating and moderating factors that may more thoroughly explain this correlation. Employee engagement, learning styles, manager support, or corporate culture, for example, could really change how training affects performance.

Future research should also look at integrating extra variables that might affect Work Performance to fortify the current model. Performance dynamics in the banking industry could be more fully understood by considering variables including job design, leadership style, employee recognition, work-life balance, and technological adaptability. Including these dimensions could also assist in finding out whether the present focus on training and career advancement covers the whole range of employee wants and expectations.

Furthermore, the Work Performance measure (WPI) employed in this research is highly suggested to be improved. Though the current performance indicator yielded useful information, increasing its validity and reliability by including more varied and exact performance criteria could notably strengthen the model's robustness. Future studies might examine multidimensional scales evaluating qualitative signals (e.g., innovation,

teamwork, adaptability) as well as quantitative results (e.g., customer service numbers, error reduction, task accomplishment rates). Including self-evaluations, colleague reviews, and supervisor assessments could also yield a more honest appraisal of employee output.

Finally, this research confirms the vital part Career Development plays in advancing Work Performance and emphasizes the subtleties of Training & Development as well as Organizational Commitment in this respect. Banks looking to raise staff efficiency must create cohesive human resource plans that combine growth opportunities with loyalty-building techniques and valuable training. Concurrent with this, continuous assessment and improvement of performance measurement instruments will be essential for reflecting the actual effect of these HR policies. Adopting a more complete and flexible approach would help businesses to more closely match their human capital policies with performance results, thus guaranteeing sustained growth and a competitive edge in a more challenging economic environment.

8. Questionnaire

Work Performance

I took on challenging work tasks, when available.
I worked at keeping my job knowledge up-to-date.
I worked at keeping my job skills up-to-date.
I came up with creative solutions to new problems.
I kept looking for new challenges in my job.
I actively participated in work meetings.

Organizational Commitment

The organization is a big family of which the employees are a part.
The organization creates an emotional bond with its employees.
For the organization, the employees have a great deal of meaning.
The organization provides the employees with a strong sense of belonging to the organization.

Training & Development

Employees in this organization receive continued training to provide good service.
Employees in this organization receive extensive customer service training before they come into contact with customers.
Employees of this organization receive training on how to serve customers better.

Employees of this organization are trained to deal with customer complaints.
Employees of this organization receive training on dealing with customer problems.

Career Development

A formal process to attain career development is important to me.
Career development is important to me.
I understand the need for continuous career development.
Career planning tools are essential to support my career development.
Career management programs are essential to support my career development.

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