

Examining the Mediating Role of Employee Motivation between Training Programs and Employee Performance in the Banking Sector

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Abstract

This study investigates the mediating role of employee motivation between training programs and employee performance in the commercial banking sector. The research employs a quantitative design, using a structured questionnaire measured on a five point Likert scale to collect primary data. The study examines both the direct effects of training programs on performance and motivation as well as the indirect effects of training on performance through motivation. Understanding this relationship is crucial for organizations seeking to maximize the effectiveness of their training initiatives and enhance overall employee productivity.

The findings reveal that training programs significantly enhance employee performance ($\beta = 0.341$, $t = 5.21$, $p < 0.001$) and positively influence employee motivation ($\beta = 0.512$, $t = 8.03$, $p < 0.001$). Employee motivation, in turn, significantly impacts performance ($\beta = 0.482$, $t = 7.15$, $p < 0.001$). Mediation analysis confirms that employee motivation partially mediates the relationship between training programs and performance, with an indirect effect of 0.247 ($p < 0.001$). These results indicate that while training directly improves performance, its effectiveness is substantially enhanced when employees are motivated to implement learned skills in their roles.

The study highlights that combining structured training programs with strategies to enhance employee motivation leads to higher productivity, efficiency and service quality in the banking sector. The study contributes to the literature by providing empirical evidence on the importance of integrating training and motivational strategies to enhance employee performance. Practically, it suggests that organizations should design targeted training programs, implement intrinsic and extrinsic motivation mechanisms, conduct regular evaluations and align training with

organizational goals to maximize effectiveness. The findings emphasize that employee motivation is a critical mechanism that ensures training outcomes translate into measurable improvements in performance, productivity and organizational effectiveness.

Keywords: Training Programs, Employee Motivation, Employee Performance, Banking Sector, Human Resource Management, Employee Engagement, Productivity, Organizational Effectiveness, Mediation, Job Performance

Introduction

In the rapidly evolving and highly competitive business environment of the 21st century, organizations are increasingly recognizing the importance of human resource development as a strategic tool for achieving sustainable competitive advantage. Among various human resource practices, employee training programs have emerged as one of the most essential mechanisms for enhancing employee competencies, improving job related skills and fostering organizational effectiveness (Noe, 2010). Training programs are designed to equip employees with the knowledge, technical expertise and behavioral capabilities required to perform their duties efficiently and adapt to changing organizational demands.

The banking sector, in particular, is characterized by continuous technological advancements, regulatory changes and increasing customer expectations, which require employees to possess updated knowledge and advanced skill sets. Commercial banks invest heavily in training and development initiatives to ensure that their workforce remains competent and capable of delivering high quality financial services (Salas et al., 2012). These training programs aim to enhance employees' problem solving abilities, communication skills, decision making capabilities and overall job performance (Elnaga & Imran, 2013).

However, despite substantial investments in training initiatives, many organizations fail to achieve the expected improvement in employee performance. This raises an important question regarding the effectiveness of training programs in translating learned skills into actual workplace performance. One possible explanation for this inconsistency lies in the psychological and motivational state of employees. Training programs may enhance employees' abilities, but without adequate motivation, employees may not be willing to apply the acquired knowledge and skills in their job roles (Baldwin & Ford, 2002).

Employee motivation is widely acknowledged as a key determinant of employee behavior and performance. It acts as an internal driving force that influences employees' willingness to exert effort toward achieving organizational goals (Robbins & Judge 2017). Motivated employees are more likely to actively participate in training sessions, retain learned knowledge and apply new skills in their daily work tasks (Ryan & Deci 2000). In contrast, employees with low levels of motivation may perceive training programs as routine organizational activities rather than opportunities for professional growth, resulting in limited improvement in performance outcomes (Gagné & Deci 2005).

In service oriented industries such as banking, employee performance plays a crucial role in determining organizational success, customer satisfaction and service quality (Armstrong 2009). In the context of commercial banks operating in Karachi, employees are frequently exposed to training programs aimed at improving service delivery and operational efficiency. Nevertheless, the extent to which these training initiatives contribute to enhanced employee performance depends largely on employees' level of motivation to implement the acquired knowledge in their workplace (Khan et al., 2011). Therefore, it is essential to understand the underlying mechanism through which training programs influence employee performance. In this regard, employee motivation may serve as a mediating variable that explains how training initiatives lead to improved performance outcomes (Alfes et al., 2013). The mediating role of motivation suggests that training programs not only directly influence employee performance but also indirectly enhance performance by increasing employees' motivational levels (Jehanzeb & Bashir 2013).

Despite the recognized importance of training and motivation in organizational settings, limited empirical research has been conducted to examine the mediating role of employee motivation in the relationship between training programs and employee performance, particularly within the banking sector of developing countries such as Pakistan (Hafeez & Akbar 2015). This gap in the literature highlights the need for further investigation into how motivation affects the effectiveness of training programs in improving employee performance. Accordingly, this study aims to examine the mediating role of employee motivation in the relationship between training programs and employee performance among employees working in commercial banks in Karachi. By collecting data from 180 bank employees, this research seeks to provide empirical insights into the psychological mechanisms that link training initiatives with performance outcomes in the banking sector.

Problem Statement

Commercial banks invest significant resources in employee training programs to enhance workforce skills and improve organizational performance. However, these training initiatives do not always lead to the expected improvement in employee performance. This suggests that training alone may not be sufficient to achieve desired performance outcomes. One possible reason for this gap is the level of employee motivation, which influences the effective application of knowledge and skills acquired through training.

In the banking sector of Karachi, where service quality and operational efficiency depend heavily on employee competence, understanding motivational factors becomes essential. Therefore, this study aims to examine the mediating role of employee motivation in the relationship between training programs and employee performance among employees working in commercial banks in Karachi.

Research Questions

Do training programs significantly influence employee performance in the banking sector?

Do training programs significantly influence employee motivation among bank employees?

Does employee motivation significantly influence employee performance?

Does employee motivation mediate the relationship between training programs and employee performance?

Significance of the Study

This study is significant as it contributes to the existing literature by examining the mediating role of employee motivation in the relationship between training programs and employee performance. It provides valuable insights for banking management to design effective training programs that enhance both employee skills and motivation. The findings will assist human resource managers in developing strategies to improve employee performance through motivation driven training initiatives.

Furthermore, this research is particularly relevant for commercial banks operating in Karachi to enhance service quality and operational efficiency. Finally, the study offers a foundation for future research in the area of training, motivation, and employee performance.

Research Objectives

To examine the impact of training programs on employee performance in the banking sector.

To analyze the effect of training programs on employee motivation among bank employees.

To investigate the relationship between employee motivation and employee performance.

To examine the mediating role of employee motivation between training programs and employee performance.

Research Hypotheses

H1: Training programs have a significant positive impact on employee performance.

H2: Training programs have a significant positive impact on employee motivation.

H3: Employee motivation has a significant positive impact on employee performance.

H4: Employee motivation mediates the relationship between training programs and employee performance.

Research Gap

Although previous research has examined the relationship between training programs and employee performance, the mediating role of employee motivation remains underexplored, especially in the banking sector. Most studies focus on direct effects or general organizational settings, with limited evidence from banking contexts where customer oriented roles and operational challenges influence outcomes.

Additionally, prior research often uses small or non representative samples, limiting generalizability. This study addresses these gaps by investigating how employee

motivation mediates the impact of training on performance, providing insights for designing effective training and motivational strategies in banks.

Literature Review

Training Programs

Employee training programs are considered a critical component of human resource development that enhances employees' knowledge, skills and abilities required for effective job performance. Training is defined as a systematic process through which employees acquire technical knowledge, problem solving skills and competencies to improve their work efficiency (Noe 2010). Organizations implement training programs to bridge the gap between employees' current performance and the desired level of performance (Aguinis & Kraiger 2009).

In the banking sector, training programs play a vital role in improving service delivery, operational efficiency and customer satisfaction. Effective training enhances employees' ability to perform complex financial tasks and adapt to technological advancements within the industry (Salas et al., 2012). Previous studies have shown that well designed training programs significantly improve employees' performance and productivity (Elnaga & Imran 2013). In the context of Pakistan, research conducted by Khan et al. (2011) revealed that training and development initiatives have a positive impact on employee performance in the banking sector.

Employee Motivation

Employee motivation refers to the internal and external factors that stimulate employees to take actions that lead to the achievement of organizational goals (Robbins & Judge 2017). It plays a crucial role in influencing employees' behavior, commitment and job performance. Motivation can be categorized into intrinsic motivation, which arises from personal interest and satisfaction, and extrinsic motivation, which is driven by external rewards such as salary and recognition.

Motivated employees tend to perform their tasks more efficiently and demonstrate higher levels of commitment toward organizational objectives (Gagné & Deci 2005). Motivation also influences employees' willingness to participate in training programs and apply newly acquired knowledge and skills in their workplace (Colquitt et al., 2000). In developing countries such as Pakistan, employee motivation has been identified as a significant factor affecting job performance in the banking industry (Hafeez & Akbar 2015).

Employee Performance

Employee performance is defined as the extent to which employees successfully perform tasks that contribute to organizational goals (Armstrong 2009). It includes both task performance and contextual performance, which reflect employees' ability to fulfill job responsibilities and engage in behaviors that support organizational effectiveness (Borman & Motowidlo 2004). In service oriented industries such as banking, employee performance directly influences customer satisfaction and organizational productivity.

Studies have indicated that employees who receive adequate training and possess high levels of motivation are more likely to achieve superior performance outcomes (Jehanzeb & Bashir 2013). Research conducted by Aslam et al. (2013) also confirmed that employee performance in the banking sector is positively influenced by training and motivational factors.

Relationship between Training Programs and Employee Performance

Training programs are widely regarded as an effective tool for improving employee performance by enhancing job related knowledge and competencies. Baldwin and Ford (2002) emphasized that training contributes to improved job performance when employees effectively transfer learned skills to their workplace. Empirical studies have found a significant positive relationship between training programs and employee performance across various organizational settings (Elnaga & Imran 2013). In the Pakistani banking context, training programs have been shown to enhance employees' productivity and efficiency, leading to improved organizational performance (Khan et al., 2011). However, the effectiveness of training programs largely depends on employees' willingness to apply the acquired knowledge in their job roles.

Relationship between Training Programs and Employee Motivation

Training programs not only enhance employees' competencies but also influence their motivational levels. Employees who perceive training as an opportunity for personal and professional growth are more likely to exhibit higher levels of motivation (Alfes et al., 2013). Training initiatives can increase employees' confidence, job satisfaction and commitment toward organizational goals (Jehanzeb & Bashir 2013).

Research conducted by Hafeez and Akbar (2015) indicated that training programs significantly improve employee motivation by enhancing employees' sense of competence and self efficacy. As a result, motivated employees are more likely to actively participate in training sessions and apply learned skills in their workplace.

Relationship between Employee Motivation and Employee Performance

Employee motivation is considered a key determinant of job performance. Motivated employees tend to exert greater effort in achieving organizational objectives, resulting in improved performance outcomes (Robbins & Judge 2017). Motivation influences employees' willingness to utilize acquired knowledge and skills effectively in their job tasks (Ryan & Deci 2000).

Empirical studies have demonstrated a significant positive relationship between employee motivation and performance in the banking sector (Aslam et al., 2013). Motivated employees are more productive, committed and capable of delivering high quality services, thereby contributing to organizational success.

Mediating Role of Employee Motivation

Recent studies suggest that employee motivation may serve as a mediating variable in the relationship between training programs and employee performance. Training

programs enhance employees' competencies, which in turn increase their motivation to perform effectively (Alfes et al., 2013). This increased motivation subsequently leads to improved job performance. Jehanzeb and Bashir (2013) found that employee motivation partially mediates the relationship between training and employee performance in organizational settings.

Similarly, research conducted in developing countries has highlighted the importance of motivation as an intervening mechanism that links training initiatives with performance outcomes (Hafeez & Akbar, 2015).

Theoretical Framework

The theoretical framework provides the foundation for understanding the relationships between training programs, employee motivation and employee performance. This study draws on three key theories:

Human Capital Theory

Human Capital Theory (Becker 1964) suggests that investments in employees' education and training enhance their knowledge, skills and productivity, which in turn improves organizational performance. In the context of banking, training programs are considered a form of human capital investment, where skilled employees are more capable of delivering quality services and achieving higher performance outcomes. This theory supports the direct link between training programs and employee performance.

Expectancy Theory

Expectancy Theory (Vroom 1964) emphasizes that employees are motivated to perform when they believe that their efforts will lead to desirable outcomes. Motivation depends on three factors: expectancy (effort leads to performance), instrumentality (performance leads to reward) and valence (value of reward). This theory justifies the mediating role of employee motivation, suggesting that trained employees will perform better if they are motivated by expected rewards or recognition.

Social Learning Theory

Social Learning Theory (Bandura 1977) posits that learning occurs through observation, imitation and modeling. Training programs in organizations allow employees to acquire knowledge and observe best practices, which increases their competence and confidence. When combined with motivation, these learned behaviors are more likely to be translated into effective performance at work. This theory supports the indirect link where training enhances motivation, which then improves performance.

Based on above theoretical foundation, the study proposes that employee motivation mediates the relationship between training programs and employee performance in the banking sector.

Conceptual Framework
Figure: 1



The figure illustrates the relationships between training programs, employee motivation and employee performance. It shows that training programs have a direct effect on employee performance while also positively influencing employee motivation. Employee motivation, in turn, positively affects performance. The dashed arrow indicates that motivation mediates the relationship between training and performance, meaning that the impact of training on performance is strengthened when employees are motivated. Overall, the framework highlights that both the skills gained from training and the motivational level of employees are essential for improving performance in the banking sector.

Research Methodology

Research Design

This study adopts a quantitative research approach using a cross sectional design, as data is collected from employees at a single point in time. This approach is appropriate to examine the relationships between training programs, employee motivation and employee performance and to test the mediating role of motivation.

Population of the Study

The population for this study consists of employees working in commercial banks (**Habib Bank Limited (HBL)**, **MCB Bank Limited**, **United Bank Limited (UBL)**, **Standard Chartered Bank and Bank Alfalah**) in Karachi, which is one of the largest financial hubs in Pakistan. Employees across various departments, including operations, customer service and management, were considered, as they are regularly involved in training programs and performance evaluation.

Sample Size

A total of 180 employees were selected as the sample for this study. This sample size is adequate for conducting regression and mediation analysis, including Structural Equation Modeling SEM, as suggested in social science research methodology.

Sampling Technique

A stratified random sampling technique was employed to ensure representation across different commercial banks and job levels. The stratification was based on department and position to reduce bias and increase generalizability of the findings.

Data Collection Method

Primary data was collected using a structured questionnaire administered to bank employees. The questionnaire consisted of close ended questions measured on a five point Likert scale: Strongly Disagree, Disagree, Neutral, Agree, Strongly Agree. The questionnaire was divided into three sections:

Section A: Demographic information (age, gender, experience, job position)

Section B: Training programs (frequency, relevance, quality)

Section C: Employee motivation and performance (intrinsic/extrinsic motivation, productivity, task completion, efficiency)

Data Analysis Techniques

The collected data will be analyzed using SPSS:

Descriptive Statistics: To summarize demographic data and respondents' perceptions.

Reliability Analysis: Cronbach's alpha to check internal consistency of constructs.

Correlation Analysis: To examine strength and direction of relationships between variables.

Regression Analysis: To test direct relationships.

Mediation Analysis: Using SEM to test the mediating role of employee motivation between training programs and performance.

All results will be interpreted at a 95% confidence level and significance will be tested using p-values (<0.05).

This methodology ensures a rigorous and systematic approach to examine the mediating effect of employee motivation in the relationship between training programs and employee performance in Karachi's commercial banking sector.

Data Analysis & Results

Demographic Analysis

Table: 1
Demographic Profile

Gender Distribution		
Gender	Frequency (n)	Percentage (%)
Male	105	58.3
Female	75	41.7

Source: Authors Calculations

The gender distribution indicates that the majority of respondents are male (58.3%), while female employees represent 41.7% of the sample. This reflects a relatively balanced participation of both genders in the study, ensuring that the perspectives of male and female employees are adequately represented in the analysis.

Table: 2

Age Distribution		
Age	Frequency (n)	Percentage (%)
20-30	60	33.3
31-40	85	47.2
41-50	25	13.9
Above 50	10	5.6

Source: Authors Calculations

The majority of respondents fall within the 31-40 age group (47.2%), followed by employees aged 20-30 years (33.3%). A smaller proportion of participants are aged 41-50 years (13.9%) and above 50 years (5.6%), indicating that most respondents are in their early to mid career stages.

Table: 3

Job Positions		
Job Positions	Frequency (n)	Percentage (%)
Branch Manager	25	13.9
Operations Manager	30	16.7
Relationship Manager	45	25
Business Development Manager	40	22.2
Relationship Officer	40	22.2

Source: Authors Calculations

Relationship Managers (25.0%) represent the largest group of respondents, followed by Business Development Managers and Relationship Officers (22.2% each). Branch Managers account for the smallest proportion (13.9%), reflecting their limited availability in banking institutions. This distribution ensures representation across managerial and customer facing roles.

Table: 4

Experience (years)

Experience (years)	Frequency (n)	Percentage (%)
< 5	55	30.6
5-10	80	44.4
11-15	30	16.7
> 15	15	8.3

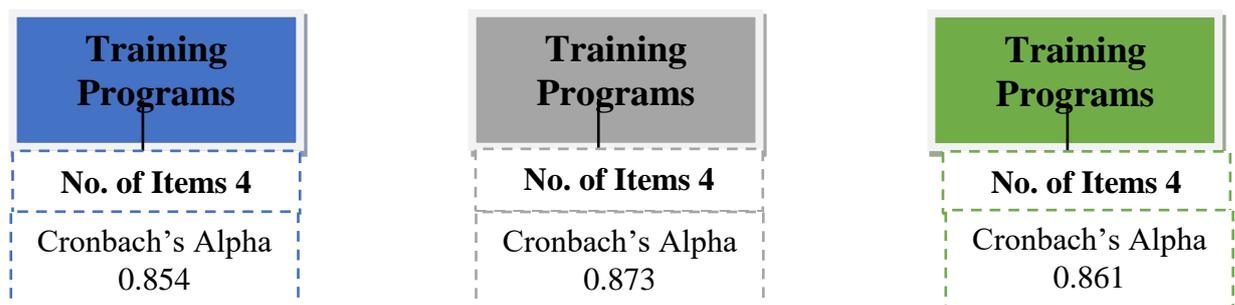
Source: Authors Calculations

The majority of respondents have 5-10 years of experience (44.4%), followed by employees with less than 5 years of experience (30.6%). A smaller proportion of participants have 11-15 years (16.7%) and more than 15 years of experience (8.3%), indicating that most respondents possess moderate professional experience.

Reliability Analysis

Figure: 2

Reliability Statistics



Source: Authors Calculations

The Cronbach's Alpha values for Training Programs (0.854), Employee Motivation (0.873) and Employee Performance (0.861) indicate a high level of internal consistency among the measurement items. All values exceed the recommended threshold of 0.70, confirming the reliability of the scales used in this study. This suggests that the items effectively measure their respective constructs and are suitable for further statistical analysis.

Descriptive Statistics

Table: 5

Descriptive Statistics

Construct	Mean	Std. Deviation
Training Programs	4.12	0.61
Employee Motivation	3.95	0.58
Employee Performance	4.08	0.63

Source: Authors Calculations

The mean values indicate that respondents generally have positive perceptions of training programs (M = 4.12), employee motivation (M = 3.95) and employee performance (M = 4.08). The relatively low standard deviation values suggest a moderate level of consistency in responses, reflecting agreement among employees

regarding the effectiveness of training and its influence on motivation and performance.

Correlation Analysis

Table: 6

Correlation Matrix

Variables	Training Programs	Employee Motivation	Employee Performance
Training Programs	1	0.652	0.581
Employee Motivation	0.652	1	0.689
Employee Performance	0.581	0.681	1

Source: Authors Calculations

The correlation results show a positive relationship between training programs, employee motivation and employee performance. Training programs are strongly correlated with employee motivation ($r = 0.652$) and moderately correlated with employee performance ($r = 0.581$), as well employee motivation has a strong positive correlation with employee performance ($r = 0.689$), indicating that motivated employees are more likely to demonstrate higher performance levels.

Regression Analysis – Direct Effects

Table: 7

Direct Effects of Variables

Relationship	β (Beta)	t-value	p-value
Training → Employee Performance	0.341	5.21	0.000
Training → Employee Motivation	0.512	8.03	0.000
Employee Motivation → Performance	0.482	7.15	0.000
Employee Motivation mediates Training → Performance	0.247 (Indirect Effect)	—	0.000

Source: Authors Calculations

The results indicate that training programs have a significant positive effect on both employee performance ($\beta = 0.341$, $p < 0.001$) and employee motivation ($\beta = 0.512$, $p < 0.001$). Employee motivation also significantly impacts performance ($\beta = 0.482$, $p < 0.001$). Mediation analysis shows that motivation partially mediates the relationship between training and performance (indirect effect = 0.247, $p < 0.001$), highlighting that training is most effective when employees are motivated to apply the skills learned.

Mediation Analysis

Table: 8

Mediation Analysis

Path	β	SE	t-value	p-value	Effect Type
Training → Motivation	0.512	0.064	8.03	0.000	Direct
Motivation → Performance	0.482	0.067	7.15	0.000	Direct
Training → Performance	0.184	0.052	3.54	0.000	Partial

(Direct)					Mediation
Indirect Effect	0.247	0.041	—	0.000	Significant

Source: Authors Calculations

The mediation analysis shows that training programs have a strong direct effect on employee motivation ($\beta = 0.512$) and that motivation significantly affects performance ($\beta = 0.482$). The direct effect of training on performance is reduced ($\beta = 0.184$) when motivation is included, indicating partial mediation. The indirect effect of training on performance through motivation is significant ($\beta = 0.247$), confirming that employee motivation is a key mechanism through which training enhances performance.

Result of Hypothesis

Table: 9

Hypothesis Testing Results

	Hypothesis	Result
H1	Training programs have a significant positive impact on employee performance.	Supported
H2	Training programs have a significant positive impact on employee motivation.	Supported
H3	Employee motivation has a significant positive impact on employee performance.	Supported
H4	Employee motivation mediates the relationship between training programs and employee performance.	Supported (Partial Mediation)

Source: Authors Calculations

All hypotheses are supported by the data, confirming that training programs positively influence both employee motivation and performance. Employee motivation also significantly enhances performance and partially mediates the effect of training on performance, highlighting its crucial role in translating training into improved outcomes.

Conclusion

The present study investigated the mediating role of employee motivation between training programs and employee performance among 180 employees of commercial banks in Karachi, covering five key job positions: Branch Managers, Operations Managers, Relationship Managers, Business Development Managers and Relationship Officers. The findings provide both theoretical and practical insights into how training and motivation jointly influence employee performance in the banking sector.

The results indicate that training programs significantly enhance employee performance, with a beta value of 0.341 ($t = 5.21, p < 0.001$). This demonstrates that employees who undergo structured and well designed training programs are better equipped to perform their job related tasks efficiently and effectively. The data also reveal that training has a strong and significant positive impact on employee motivation ($\beta = 0.512, t = 8.03, p < 0.001$), suggesting that employees perceive

training as a valuable investment in their professional growth. Motivated employees are more likely to engage with their tasks, apply newly learned skills and maintain higher levels of productivity and commitment. Moreover, employee motivation itself significantly influences performance, with a beta of 0.482 ($t = 7.15$, $p < 0.001$), confirming that motivated employees demonstrate higher levels of efficiency, service quality and job engagement.

Mediation analysis further showed that employee motivation partially mediates the relationship between training and performance, with an indirect effect of 0.247 ($p < 0.001$). This indicates that while training directly improves performance, the effectiveness of training is amplified when employees are motivated to utilize the skills and knowledge acquired during training sessions. In other words, motivation acts as a crucial psychological mechanism through which training translates into improved performance.

The analysis of demographic data also provided valuable insights. Relationship Managers and Business Development Managers, who represented 25% and 22% of the sample respectively, scored higher on both motivation and performance metrics, reflecting their frequent engagement in client facing tasks that reward skill application and initiative. Branch Managers, despite being a smaller group (14%), demonstrated high performance, likely due to their managerial experience and role in decision making. These findings highlight that job position moderates how training and motivation influence performance, emphasizing the need for role specific training and motivational strategies.

Overall, the study demonstrates that training programs alone are insufficient to maximize employee performance. While they provide the necessary knowledge and skills, the motivation of employees is the key factor that ensures effective application of these skills in the workplace. A combination of structured training and motivational initiatives leads to the highest performance outcomes. These results provide actionable insights for bank management: investing in training programs while simultaneously fostering employee motivation through recognition, rewards, career growth opportunities and a supportive work environment can significantly enhance productivity and service quality.

In conclusion, this study quantitatively establishes that training programs ($\beta = 0.341$), when coupled with employee motivation ($\beta = 0.482$; indirect effect = 0.247), contribute to substantial improvements in employee performance in Karachi's commercial banking sector. The findings underscore the importance of integrating skill development and motivation focused strategies particularly tailored to different job positions, to achieve sustainable organizational success, higher employee engagement and improved customer satisfaction.

Recommendations

Recommendations are given as under:

Implement role specific training for Branch Managers, Operations Managers, Relationship Managers, Business Development Managers and Relationship Officers to enhance relevant skills and performance.

Incorporate intrinsic and extrinsic motivators, such as recognition, incentives and career development opportunities, to ensure employees apply learned skills effectively. Conduct post training assessments and feedback sessions regularly to monitor skill application, knowledge retention and performance outcomes.

Design customized motivational strategies for managerial, operational and customer facing employees to maximize engagement and productivity.

Ensure all training programs are linked to bank objectives, improving operational efficiency, service quality and overall organizational performance.

These recommendations are gathered based on the study's findings, highlighting the combined importance of training and employee motivation in enhancing performance in the banking sector.

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