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## **Training and Development as Drivers of Organizational Success: Examining the Mediating Effect of Job Satisfaction in the Banking Sector of Karachi, Pakistan**

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### **Abstract**

The aim of this study is to explore the effects of training and development on the success of an organization, focusing specifically on the mediating role of job satisfaction among employees in some banks located in Karachi, Pakistan. The data will be collected using structured questionnaires completed by employees holding different positions at various banks in Karachi. A total of 120 questionnaires were distributed with a response rate of 102 which were used in the final analysis. The results showed a significant positive correlation between job satisfaction and training as well as development programmes. On top of that, the achievement by an organisation serves as a connection or link between training and development on one hand, and job satisfaction on the other hand; this therefore demonstrates its significance towards enhancing employee productivity while promoting their involvement into organization's objective. This will lead to increased levels of satisfaction and loyalty amongst participants while stimulating them to achieve better performance at work, thereby boosting overall organizational efficacy. The study presents an opportunity to look at the ways in which customized training interventions can help address certain challenges facing the financial sector of Pakistan with a key emphasis on management support and fostering continuous learning culture. Consequently, future studies need to extend their reach and include other variables like employee engagement and organizational commitment so as to gain a deeper understanding in regards to how effective training is within Pakistan's bank. The link among training and development must be explored because this is critical for success in institutions, especially in the banking sector.

Keywords: Training, Development, Organizational Success, Banking Sector, Job Satisfaction.

### **Background of the Study**

The study at hand seeks to examine the link between development and training initiatives and their effect on company performance. and employee satisfaction



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in Karachi's banking sector, Pakistan. Training enhances employees' skills, competencies and knowledge base resulting in increased productivity and performance (Khan & Abdullah, 2021). It is for this reason that it has increasingly become a vital component of HRM (Khan & Abdullah, 2021). In banking industry, training and development must be given priority so as to remain operationally excellent, drive business growth and achieve success (Gul et al., 2020). Effective training provides workers with necessary tools for generating significant changes in organizational operations (Ahmad et al., 2020).

Training – Ali and Shukur (2015) In fact, training is a strategic approach within banking industry utilized to unlock unexploited employee capabilities leading up to better output and improved consumer experience. The competitive edge of an organization depends on how well trained its workforce is; hence serving customers effectively through providing quality services. Training programs that are regularly reviewed enhance worker growth facilitating corporate progress amid dynamic financial environment (Khan & Othman, 2015).

### **Problem Statement**

However, there is a common understanding that Job fulfilment in education and growth and has advantages of organization, many banks in Karachi face difficulties in implementing such programs. This study intends to reveal the specific aspects of training and development that directly influence job satisfaction as well as affect the success of companies in the banking sector especially. Within this dynamic environment, studying how training and development programs can raise employee morale will help identify how job satisfaction plays an intermediary role—particularly in today's highly aggressive banking sector that is characterized by rapid change. Identifying key elements within a training program that have the greatest benefits for both organizational outcomes and employee well-being is important.

### **Gap Analysis**

Despite the extensive literature on training and development within Pakistani banking, there is an absence of thorough research regarding its effects. And growing advancements. In addition to this, Minimal study has been undertaken in this domain concerning the connection between employee satisfaction and successful training and development programs at most employees' levels in organizations numerous empirical studies recognize the benefits of workforce training.

Performance but fail to address contextual training needs as well as satisfaction aspects peculiar to the banking industry. The study aims at exploring key training and development components contributing to organizational performance as well job satisfaction in Karachi's banking sector therefore bridging these gaps identified earlier. It therefore becomes crucial for organizations operating under this sector to develop tailored training interventions which will enhance employee job satisfaction leading into improved overall.

### **Research Objectives**

1. How success in an organization can be related with how much they invest towards training and development within the Karachi banking industry.
2. How does employee satisfactions relate success, development, and trainings within organizations.



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3. Discuss some of the critical components associated with job satisfaction amongst bank workers in terms of their training and development programmer.
4. Karachi banks can introduce initiatives focused on enhancing the skills and knowledge of employees to boost their overall satisfaction and boost business growth.

### **Research Questions**

1. How is Learning and growth in relation to organizational success in the banking industry of Karachi industry?
2. Which aspects of training and development programs influence job satisfaction among bank employees most?
3. What are some of the methods used by banks for training and development?
4. What recommendations should be made to improve employee satisfaction through enhancing training and development programs so as to enhance banking institutions' overall success rate?

### **1.6 Research Significance:**

This study fills an important void concerning education and training dynamics within Pakistan's banking industry, indicating the strategic importance of investing in human capital, since this involves linking all such activities with both the organization's performance results and employee contentment. The findings will allow financial institutions design cost-effective, efficient trainings that promote workers' participation while meeting their goals. Besides, a unique feature had been treated as separate variables. In this research, job satisfaction will be analyzed as it relates to job satisfaction and impact on the relationship between organizational performance and training & development. We will now proceed to the next part which is literature review.

### **Limitations of the Study**

The investigation centers exclusively on Karachi, Pakistan. These results should therefore not be generalized to other parts of Pakistan.

### **Literature Review**

The following section presents the perspectives and analyses of earlier academics regarding the factors addressed. The section of literature review explains the major variables for this study.

### **Training and Development**

The education and growth are the basic components management which helps employees to improve their skills to prepare them for upcoming opportunities. While development seeks to expose employees to a wider range of learning opportunities in order to prepare them for future challenges, training focuses on improving current job performance through targeted skills (Sultana et al., 2012). These elements have been highlighted by Nazi (2011) as they enhancing organizational productivity.

According to Hameed and Waheed (2011) is a continuous process that involves structured educational activities aimed at developing employee's skills, competencies, and attitudes towards pre-defined performance goals. However,



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development prepares workers for future roles or responsibilities by focusing on long-term growth beyond present position needs (Jehanzeb & Bashir, 2013). These functions can be performed concurrently or separately depending on the context involved. Again; these tasks can be executed either simultaneously or independently depending upon how strategically aligned they are with organisational objectives (Farooq).

### **Types of Training**

Saleem et al. (2011) say that business training is workers receive on-the-job training within the workplace through gaining experience practically with the help of older colleagues or supervisors. The other methods include work rotation, apprenticeships and mentoring (Khan et al., 2011). Although it may sometimes suffer from a lack of employee's involvement, on-the-job training is always relevant to specific tasks at hand; hence its quality varies greatly (Khan, 2012). Moreover there are seminars, workshops and classroom teaching sessions for pre-employment education that are conducted outside the usual place of work. Such an approach helps create a focused environment without any distractions from the job and thus increases interaction between instructors and learners (Elnaga & Imran, 2013). They often require organized programs as well as skilled trainers not associated with their jobs (Qureshi et al., 2010).

### **Job Satisfaction**

According to Haque and Aston (2016) job description, pay, work relations and culture at the place of work. This indicates that when employees experience job satisfaction, they are likely to demonstrate greater commitment to their labour, that in turn will also make them perform better than when they feel some form of dissatisfaction of varied degree (Tella & Ayeni, 2007). A positive working environment that provides workers with the necessary resources and support to succeed is a main determiner of job satisfaction (Malik et al., 2010). However, certain other issues must be considered when it comes to this issue; for instance, fair pay and leave entitlements contribute towards increased employee morale (Shahzad et al., 2008); definite job descriptions that enhance efficiency while reducing ambiguity (Raziq & Maulabakhsh, 2015); and good human relations through which social cooperation can be cultivated among staff members thereby leading to mutual assistance within organizations (Awan).

### **Organizational Effectiveness**

One of the measures that can be used to significantly assess how effective an organization is, is by determining whether able their aims. Some of its aspects include profitability, adaptability, employee satisfaction and productivity (Khair, 2013). For defining vision and strategic direction as well as aligning employees around shared goals, effective leadership is very important (Noor & Dola, 2011). The performance of employees is crucial for the effectiveness of the organization. Since it determines overall productivity and success based on workers' skills and talents (Shah et al., 2011). Managing resources effectively that includes human resources, finance and technology is significant for the continuing success of the firm (Ali & Hameed, 2012). In order to keep up with changing environment or market conditions such organizations need to adopt competitive strategies so that they can respond more effectively to external forces (Javed et al., 2014).



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## **Relationship Between Training and Development and Job Satisfaction**

The linkage between Job fulfilment in the workplace and training opportunities is important due to the way in which it helps employees acquire skills for performing their tasks with higher levels of confidence and efficiency (Ahmed et al., 2014). These practices enhance employee morale as well as motivation by creating a feeling of worth and backing up towards them by their employers, leading to improved job performance (Khan et al., 2011). An impression that the organization cherishes their professional growth cultivates loyalty and a sense of ownership among employees translating into increased job satisfaction (Jehanzeb & Bashir, 2013).

## **Relationship Between Job Satisfaction and Organizational Effectiveness**

Employee satisfaction is essential in order for an organization to function effectively. Malik et al. (2010) posit that employees who experience well-being engaged, work which ultimately impacts positively on the success of the company. High job satisfaction levels leads to a significant reduction in absenteeism and turn over thereby making workers much more reliable and effective (Raziq & Maulabakhsh, 2015). Highly satisfied individuals have more innovative tendencies; they cooperate better with colleagues; they are helpful in realizing objectives of the organization (Ahmed & Kolachi, 2013).

## **Relationship Between Training and Development and Organizational Effectiveness**

Ensure that staff members perform at their best, organizations should invest in training as well as development initiatives since these equip them with knowledge necessary for their successful performance (Niazi, 2011). These activities support innovation or continuous improvement which remains critical for gaining competitive advantage as well as accomplishing strategic goals in the long term (Elnaga & Imran, 2013). If organizations create a culture of learning they can improve team functioning by enabling appropriate structures and coping mechanisms that would lead to increased adaptability required for responding quickly to new situations (Farooq & Khan, 2011).

## **Conceptual Model Development and Hypotheses**

### **Conceptual Model Development**

Analytical Framework for Operational Performance, learning and growth and fulfillment in work Pakistani Banking Sector The model will examine the effect of professional development and training programs on work satisfaction as well as their relation to organizational success in banking industry. It is made up of one mediating effect and three direct propositions.

### **Interrelationship of variables and theory**

The study considers the role of T&D in enhancing organizational development with regard to Pakistan. The primary goals of T&D are to improve employee skills and knowledge regarding work-related expectations from the organization which are essential for evaluating job satisfaction (Jehanzeb & Bashir, 2013). Job



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contentment boosts engagement, efficacy, and lowers attrition—all these are positive outcomes (Raziq & Maulabakhsh, 2015). In turn, learning Growth and advancement opportunities greatly influence worker's satisfaction levels as well as overall organizational performance.

### Hypotheses

#### Relationship Between Direct and Indirect Variables

- H1: Notably positive Effect of Educational and Training Initiatives on Job Satisfaction in the Financial services Sector.
- H2: Positive Impact on Job Satisfaction on Corporate Effectiveness in Banking Sector.
- H3: Organizational Performance Significantly Enhanced through Training and Development Initiatives within Banking Industry.
- H4: For banks; employee satisfaction acts as a moderating influence between organizational performance and training and development.

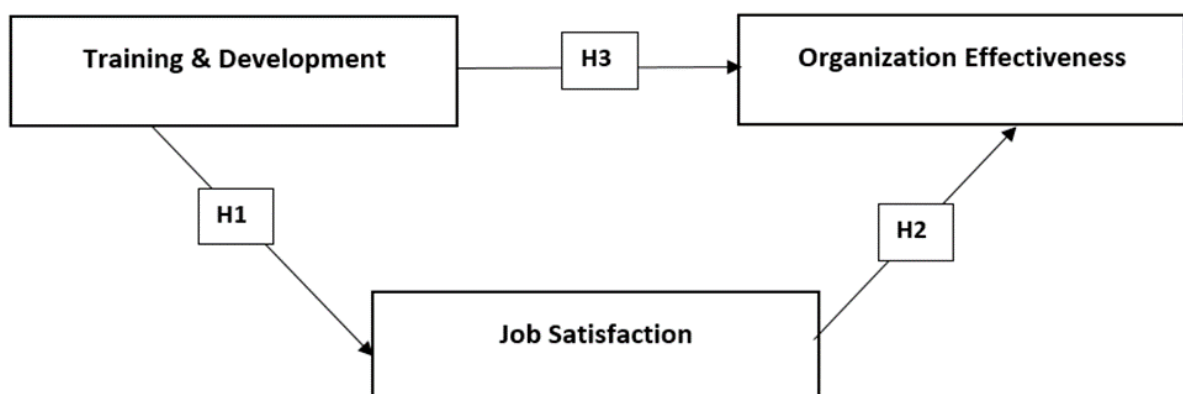
### Mediation Analysis

For a comprehensive analysis regarding the outcomes of education and training (E&T) activities, one needs to know the mediating role played by job satisfaction between organizational success and T&D. Mediation analysis enables evaluation of whether job satisfaction acts as a path through which training and development affects organizational effectiveness and performance (Baron & Kenny, 1986).

### Hypotheses

H4a: Job satisfaction is an intermediate in the connection between education and growth and performance at work.

### Conceptual Model



Below is an illustration of the study's conceptual model:

#### Direct Effects

- Training and Development → Job Satisfaction (H1)
- Job Satisfaction → Organizational Effectiveness (H2)



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- Training and Development → Organizational Effectiveness (H3)

### **Mediation Effect**

- Training and Development → Job Satisfaction → Organizational Effectiveness (H4a)

### **Research Methodology**

This study explores how organizations achieve success in Karachi through employee initiatives focused on training and development, specifically within banks Pakistan using quantitative research design while taking into account job satisfaction as a mediating variable. To objectives, data preparation, collection, and analysis processes were carried out systematically. Standard questionnaires were given to staff members at different levels in Pakistani banks for primary data. 222 completed questionnaires were returned from the initially distributed 120. The first part aimed at giving information on demographics while the second one focused on issues like working conditions, job satisfaction, organizational effectiveness etc.

The secondary data consist of earlier studies investigating organizational outcomes, job satisfaction, and training in similar environments to deepen the research. Descriptive research analysis were applied where the significance of job satisfaction as a critical strength was shown through the use of smart PLS and SPSS for statistical examination. This factor's mediating role was also demonstrated revealing how organizational development and training affects the success of banking industry in Karachi, Pakistan

### **Research Paradigm**

Positivist approach was utilized in epistemology to look at the relationships among variables. These hypotheses were put through quantitative and statistical tests on their patterns.

### **Research Design**

#### **Causal and Quantitative Approach**

This study uses a causal quantitative methodology to compare work satisfaction, organizational achievement, training, and development. This method supports the theoretical assumptions of this study allowing quantification of the effects of learning and growth training on organizational outputs or employee levels of satisfaction.

#### **Confirmatory Factor Analysis (CFA)**

Analysis of factors (CFA) serves to validate measurement model. For validation process of hypothesized model that ensures its alignment with the data incorporates all identified features needs to be carried out Confirmatory factor analysis (CFA) is a statistical tool for establishing the relationship between observed data generated by different variables and the latent ones, it looks at whether or not these relationships exist. It helps to authenticate concepts like job satisfaction, development, training, and organizational effectiveness.



	<b>Job Satisfaction</b>	<b>Organizational Effectiveness</b>	<b>Training and Development</b>
<b>JS1</b>	0.779		
<b>JS2</b>	0.819		
<b>JS3</b>	0.813		
<b>JS4</b>	0.733		
<b>OE1</b>		0.759	
<b>OE2</b>		0.775	
<b>OE3</b>		0.742	
<b>OE4</b>		0.730	
<b>TD1</b>			0.774
<b>TD2</b>			0.728
<b>TD3</b>			0.813
<b>TD4</b>			0.734
<b>TD5</b>			0.810
<b>TD7</b>			0.707

The CFA shows all the items for constructing Job Satisfaction, Organizational Effectiveness and Training and development have high factor loadings all greater than 0.7. In detail; the loadings for the variables Job Satisfaction is 0.733 to 0.819, Organizational Effectiveness 0.730 to 0.775 and Training and Development 0.707 to 0.813. Thus, high loadings show that each item adequately





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reflects its corresponding construct, proving The agreement of the model's validity and the adequacy of the evaluation of the model.

### **Pilot Testing**

To enhance reliability and validity embarking on exercise, it was important to involve a small sample from the target group in this phase to collect views concerning; the comprehensiveness of items in the questionnaires, sensitivity of topics and their wording . However due to time constraints off distributing the questionnaire more widely until next semester, some changes were made based on findings obtained from pilot test so as to improve its overall quality.

### **Normality Test**

A fundamental objective of a statistical technique is to check whether data follows a normal distribution, which is also known as the normality test, and is an important assumption in many statistical analyses. In this particular study, another examination called the normalcy test was used with the aim of investigating whether further parametric statistical analysis could be done on the data .The evaluation of kurtosis and skewness was made using graphical techniques such as histograms and Q-Q plots alongside other methods. To make accurate estimations in statistical conclusions and effectively forecast a wide array of results, it is vital to establish what qualifies as normal.

### **Questionnaire**

In this study, we adapted the questionnaire from previous validated tools used in earlier investigations in order to address changes that arose during formatting. All these measures have shown good internal consistency reliability for all components involved in this study. Efforts were exerted towards minimising socially desired responding across diverse socio-cultural situations when utilizing measures originally developed in USA/UK among others so as to maintain relevance and validity of the completed questionnaire for Pakistani context .It was important that cultural influences remained intact while ensuring that elements were accurately assessed by the instrument itself.

### **Construct, Coding, and Items**

**Training and Development (TD):** It involves an analysis of eight questions which emphasized on various aspects of training and development policies within the place of work.

**Organizational Effectiveness (OE):** The Company was evaluated through seven questions having to do with company goals.

**Job Satisfaction (JS):** 8 items were used to measure this factor which were designed in such a way as to capture employee satisfaction levels regarding their job and the working environment they operated on.

### **Likert scales**

The study employe a five-point Rating scales that extend from strong disagreement to strong agreement. At UNC CH three different source instruments were adapted for use in generating the questionnaire. The work



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satisfaction items were extracted from Anwar & Shukur's (2015) study, while those pertaining to organizational efficiency came from Abdulla et al.'s (2017) investigation, and the questions about employee training were taken from Abdullah & Othman's (2019) study.

### Measures Utilize

Construct	Items	Coding	Likert Scale
Training and Development	8 questions	TD	Nechirwan Burhan Ismael et al.
Organizational Effectiveness	7 questions	OE	Nechirwan Burhan Ismael et al.
Job Satisfaction.	8 questions	JS	Nechirwan Burhan Ismael et al.

### Sampling Size

#### Population and Sample Size

Focused on banking community in Karachi, Pakistan was the goal of this study. The selection of the banking industry as a research focus is primarily driven by its increasing importance in the economic development of emerging economies, including Pakistan. The current study examines work satisfaction as an intervening factor. It also looks at how "availability of training, motivation to learn, and managerial support" influence job satisfaction and consequently, organizational success. This study mainly focuses on banks operating within Pakistan. Questionnaires were given to selected banks in Pakistan with the help of assistants who administered them for us. The researcher analysed 102 questionnaires out of 121 in order to understand how job satisfaction links with training and organizational performance in banking sector.

#### Data Collection

Questionnaires were sent online to various bank employees working in Karachi area, Pakistan. Among the analyses carried out was that of collected responses intended to reveal whether there existed any relationship between investigation into learning and growth, organizational effectiveness, and fulfillment in work. Accordingly, they explored their experience-based knowledge about this subject matter.

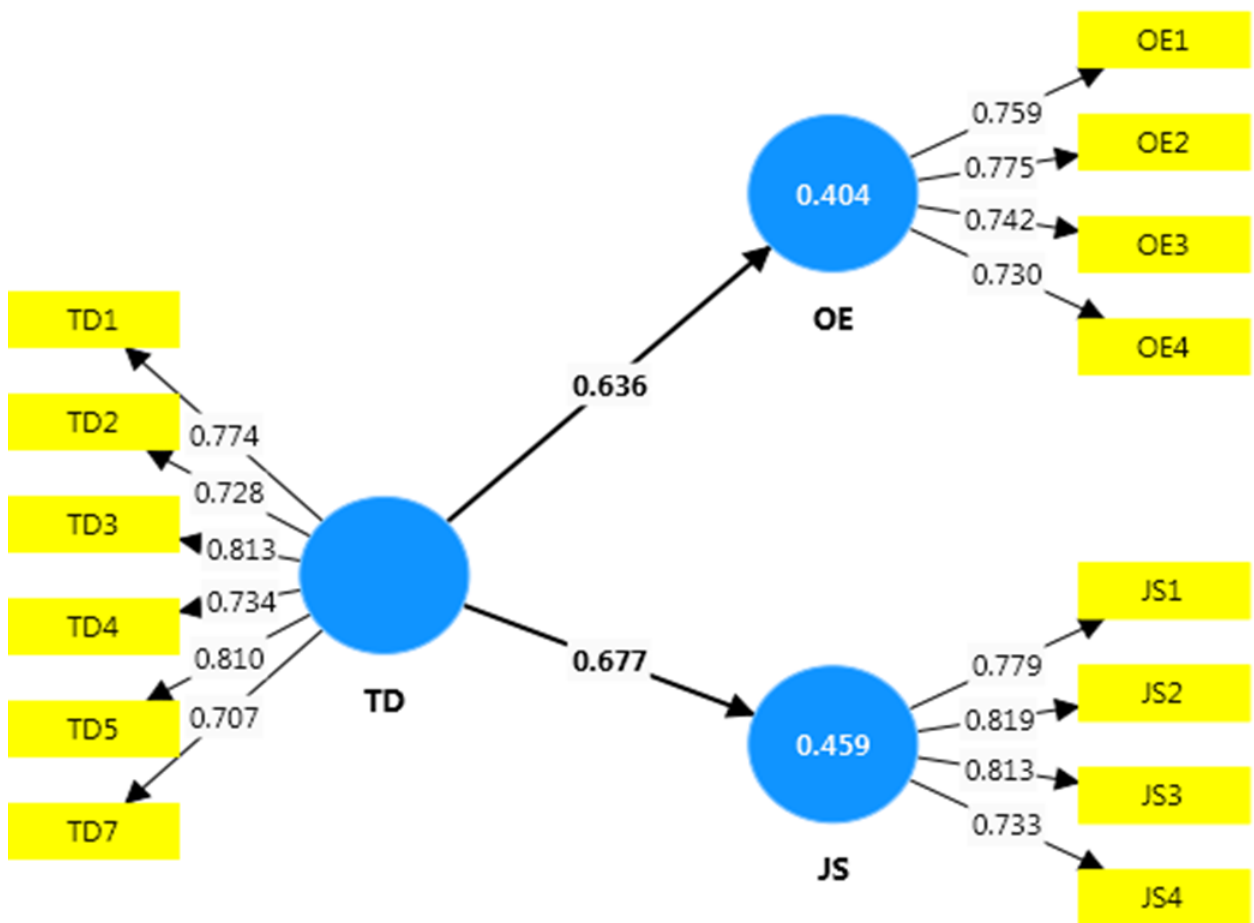
#### Descriptive Head

##### Measurement Model Assessment

SEM tests show that PM structural model shows good fit with the research data among others indicating a proposed model's compatibility with collected data as per SEM tests conducted thereby providing evidence regarding its goodness-of-

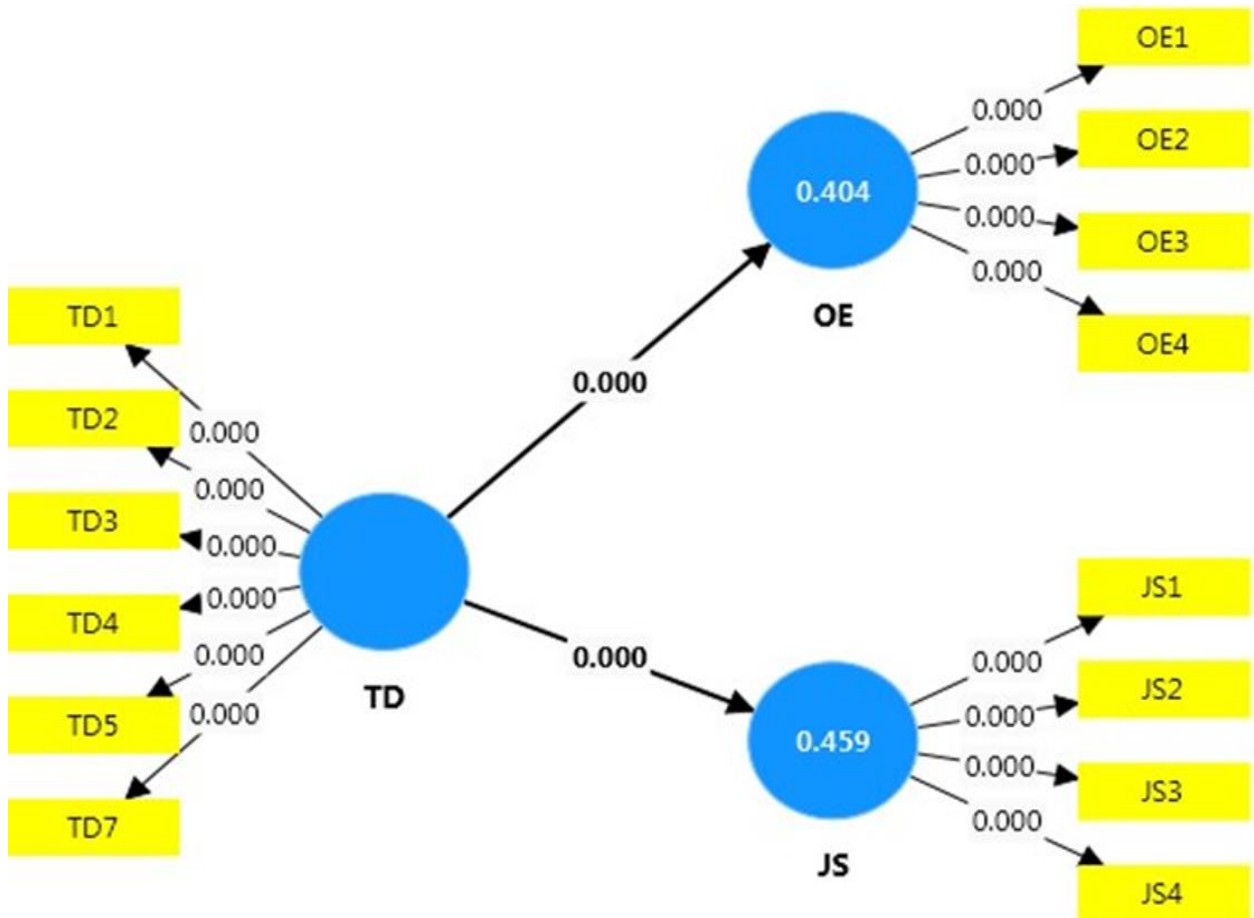


fit. The measurement model CFA in SmartPLS software showed that all the factor loadings were above 0.7 which means that there are strong convergent validity and reliability of constructs used. After that, SEM proposed study relationships among these constructs by analyzing how learning and growth affects both company performance likewise job satisfaction perceptions.



**Structural Model Assessment**

Thus, it is necessary to evaluate the structural model in order to validate its efficiency at examining the suggested relationships between job satisfaction, organisational effectiveness and training and development in banking sector of Karachi. The interrelations between them were investigated by a structural equation modelling (SEM) approach. Due to this fact that data match with the model and relations represented within it, fit indices were used such as R<sup>2</sup> values for endogenous variables and Chi-square tests for goodness-of-fit of models produced by Author et al (2011). With respect to actions and outcomes of different factors within Karachi’s banking industry, this study aims at providing an extensive understanding of training & development programs that affect employees’ satisfaction level or their productivity related perceptions with regard to organizations



**Data Analysis and Result**

**Research Theme**

The chapter seeks to gauge between job contentment, organizational effectivity on top of learning and development with its relation within the banking industry in Karachi. It emphasizes the necessity for implementing, schooling as well as encouraging enthusiasm among others whilst giving management to increasing employee contentment and heightening organizational productivity. This study tries to fill these gaps by presenting empirical evidence from banking theories with recommendations that can aid in enhancing employee satisfaction and ultimately bank performance.

**Demographics profile**

**Gender of Respondent**

Cases		Missing		Total	
Valid					
N	Perce nt	N	Perce nt	N	Perce nt



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<b>Gender</b>	100	99.0 %	1	1.0%	101	100.0 %
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<b>Gender</b>	<b>Mean</b>		1.50	.050
	95% Confidence Interval for Mean	Lower Bound	1.40	
		Upper Bound	1.60	
	5% Trimmed Mean		1.50	
	Median		1.50	
	Variance		.253	
	Std. Deviation		.503	
	Minimum		1	
	Maximum		2	
	Range		1	
	Interquartile Range		1	
	Skewness		.000	.241
	Kurtosis		-2.041	.478

## Age of Respondent

	Cases		Missing		Total	
	Valid					
	N	Percent	N	Percent	N	Percent
<b>Age</b>	100	99.0 %	1	1.0%	101	100.0 %

<b>Age</b>	<b>Mean</b>		1.17	.047
	95% Confidence Interval for Mean	Lower Bound	1.08	
		Upper Bound	1.26	



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5% Trimmed Mean	1.10	
Median	1.00	
Variance	.223	
Std. Deviation	.473	
Minimum	1	
Maximum	4	
Range	3	
Interquartile Range	0	
Skewness	3.441	.241
Kurtosis	14.362	.478

### Education of Respondent

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
EducationLevel	100	99.0%	1	1.0%	101	100.0%

EducationLevel	Mean	3.00	.080
EducationLevel	95% Confidence Interval for Mean	Lower Bound	2.84
		Upper Bound	3.16
EducationLevel	5% Trimmed Mean	3.06	
EducationLevel	Median	3.00	
EducationLevel	Variance	.646	
EducationLevel	Std. Deviation	.804	
EducationLevel	Minimum	1	



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Maximum	4	
Range	3	
Interquartile Range	1	
Skewness	-.714	.241
Kurtosis	.399	.478

### Experience of Respondent

Cases						
Valid		Missing		Total		
N	Percent	N	Percent	N	Percent	
Experience	100	99.0%	1	1.0%	101	100.0%
Experience	Mean			1.96	.080	
	95% Confidence Interval for Mean		Lower Bound	1.80		
			Upper Bound	2.12		
	5% Trimmed Mean			1.90		
	Median			2.00		
	Variance			.645		
	Std. Deviation			.803		
	Minimum			1		
	Maximum			4		
	Range			3		
	Interquartile Range			1		
	Skewness			.670	.241	
	Kurtosis			.230	.478	

### Designation of Respondent

Cases

Valid

Missing

Total



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	N	Percent	N	Percent	N	Percent
Designation	100	99.0%	1	1.0%	101	100.0%

Designation	Mean	2.01	.082
	95% Confidence Interval for Mean	Lower Bound	1.85
		Upper Bound	2.17
	5% Trimmed Mean	1.96	
	Median	2.00	
	Variance	.677	
	Std. Deviation	.823	
	Minimum	1	
	Maximum	5	
	Range	4	
	Interquartile Range	1	
	Skewness	.759	.241
	Kurtosis	.969	.478

### Descriptive Analysis

The detailed examination of the data distribution derived from the survey shows that key construct distributions differ across items. JS4 and OE2 are examples of items with low standard deviations in the table (0.851 and 0.838, respectively). This suggests that respondents had more uniform responses. Conversely, for example, JS3 and TD2 have larger standard deviations (1.041 and 1.089 respectively), implying increased variance and wider dispersion of data.

In general, job satisfaction items show a fair degree of variation, with JS4 being most consistent among them all. The organizational effectiveness items show a moderate degree of variation with OE2 being most consistent among them all. Respondents showed different perspectives regarding training and development as indicated by this variability.

	Mean	Median	Observed min	Observed max	Standard deviation	Excess kurtosis	Skewness
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<b>JS1</b>	3.787	4.000	1.000	5.000	0.930	0.456	-0.666
<b>JS2</b>	3.933	4.000	1.000	5.000	0.897	0.574	-0.816
<b>JS3</b>	4.079	4.000	1.000	5.000	1.041	1.677	-1.376
<b>JS4</b>	4.079	4.000	2.000	5.000	0.851	-0.366	-0.598
<b>OE1</b>	3.775	4.000	1.000	5.000	0.980	0.146	-0.696
<b>OE2</b>	3.921	4.000	2.000	5.000	0.838	-0.603	-0.315
<b>OE3</b>	3.944	4.000	1.000	5.000	0.891	0.294	-0.663
<b>OE4</b>	3.888	4.000	1.000	5.000	0.917	0.159	-0.661
<b>TD1</b>	3.596	4.000	1.000	5.000	1.025	-0.205	-0.454
<b>TD2</b>	3.730	4.000	1.000	5.000	1.089	-0.337	-0.610
<b>TD3</b>	3.944	4.000	1.000	5.000	0.891	0.093	-0.566
<b>TD4</b>	3.888	4.000	1.000	5.000	0.977	0.812	-0.875
<b>TD5</b>	3.944	4.000	1.000	5.000	0.964	0.171	-0.651
<b>TD7</b>	3.730	4.000	1.000	5.000	1.014	-0.295	-0.485

## Results

### Measurement Model Analysis

For confirming its strength to our constructs, we had to assess the evaluation model and verify the reliability and authenticity. The analysis indicated that Cronbach's alpha coefficients showed strong internal consistency for Job Satisfaction (0.796), Organisational Effectiveness (0.743) and Training and Development (0.855) respectively which were all above the acceptable threshold of 0.7. demonstrated robust values exceeding 0.7 across all constructs: Job Satisfaction ( $\rho_a = 0.808$ ,  $\rho_c = 0.866$ ), Organisational Effectiveness ( $\rho_a = 0.744$ ,  $\rho_c = 0.838$ ) and Training and Development ( $\rho_a = 0.857$ ,  $\rho_c = 0.892$ ).

With AVE values exceeding 0.5 for each variable, the average variance extracted demonstrated convergent validity as follows: Job Satisfaction (AVE = 0.619), Organisational Effectiveness (AVE = 0.565), and Training & Development (AVE = 0.581). In conclusion, these findings provide support for the reliability and coherence of concepts used in this study.



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Table 1. Cronbach's alpha, Composite reliability & AVE Values

	<b>Cronbach's alpha</b>	<b>Composite reliability (rho_a)</b>	<b>Composite reliability (rho_c)</b>	<b>Average variance extracted (AVE)</b>	<b>Findings</b>
<b>JS</b>	<b>0.796</b>	<b>0.808</b>	<b>0.866</b>	<b>0.619</b>	<b>Supported</b>
<b>OE</b>	<b>0.743</b>	<b>0.744</b>	<b>0.838</b>	<b>0.565</b>	<b>Supported</b>
<b>TD</b>	<b>0.855</b>	<b>0.857</b>	<b>0.892</b>	<b>0.581</b>	<b>Supported</b>

### Structural Model Analysis

Review on structural model has been done to establish connections between education and growth, organizational effectiveness and satisfaction at work. The path coefficients associated with each hypothesis are provided in the following path details accompanying t statistics and p-values.

	<b>Original sample (O)</b>	<b>Sample mean (M)</b>	<b>Standard deviation (STDEV)</b>	<b>T statistics ( O/STDEV )</b>	<b>P values</b>
<b>JS1 &lt;- JS</b>	<b>0.779</b>	<b>0.777</b>	<b>0.059</b>	<b>13.256</b>	<b>0.000</b>
<b>JS2 &lt;- JS</b>	<b>0.819</b>	<b>0.815</b>	<b>0.050</b>	<b>16.421</b>	<b>0.000</b>
<b>JS3 &lt;- JS</b>	<b>0.813</b>	<b>0.806</b>	<b>0.058</b>	<b>14.121</b>	<b>0.000</b>
<b>JS4 &lt;- JS</b>	<b>0.733</b>	<b>0.731</b>	<b>0.064</b>	<b>11.470</b>	<b>0.000</b>
<b>OE1 &lt;- OE</b>	<b>0.759</b>	<b>0.749</b>	<b>0.103</b>	<b>7.354</b>	<b>0.000</b>
<b>OE2 &lt;- OE</b>	<b>0.775</b>	<b>0.776</b>	<b>0.067</b>	<b>11.636</b>	<b>0.000</b>
<b>OE3 &lt;- OE</b>	<b>0.742</b>	<b>0.743</b>	<b>0.058</b>	<b>12.727</b>	<b>0.000</b>
<b>OE4 &lt;- OE</b>	<b>0.730</b>	<b>0.725</b>	<b>0.078</b>	<b>9.354</b>	<b>0.000</b>
<b>TD1 &lt;- TD</b>	<b>0.774</b>	<b>0.773</b>	<b>0.059</b>	<b>13.089</b>	<b>0.000</b>
<b>TD2 &lt;- TD</b>	<b>0.728</b>	<b>0.731</b>	<b>0.061</b>	<b>11.900</b>	<b>0.000</b>
<b>TD3 &lt;- TD</b>	<b>0.813</b>	<b>0.810</b>	<b>0.044</b>	<b>18.285</b>	<b>0.000</b>
<b>TD4 &lt;- TD</b>	<b>0.734</b>	<b>0.728</b>	<b>0.083</b>	<b>8.804</b>	<b>0.000</b>
<b>TD5 &lt;- TD</b>	<b>0.810</b>	<b>0.803</b>	<b>0.057</b>	<b>14.292</b>	<b>0.000</b>
<b>TD7 &lt;- TD</b>	<b>0.707</b>	<b>0.698</b>	<b>0.088</b>	<b>8.024</b>	<b>0.000</b>



**Discriminant Validity**

<b>Hell-Larcker Criterion</b>			
	7		
	6	1	
	7	6	2

**Path Coefficients**

<b>Path Coefficients</b>			
	0.77	0.36	

Therefore, a total effect ratio of 0.677 shows a strong positive correlation among work, education and growth; hence the issue of improving the educational achievement and training success of educators is addressed.

According to employee views increased level of satisfaction at their jobs is cognate to this correlation that has been observed in their responses. The path coefficient was given as 0.636 which indicates there exists positive link between growth & Development and Organizational Effectiveness means it enhancement in Training & Development will improve Organizational Effectiveness.

The fifth hypothesis from the conceptual model states clearly that Training & Development significantly affects two variables namely Job Satisfaction and Organizational Effectiveness as evidenced by their highly positive path coefficients that are above . The outcomes of this study affirm that well-arranged Development & Training programs have a favourable influence on Employee Satisfaction and Organizational Overall Performance.

**Cross loadings**

	<b>JS</b>	<b>OE</b>	<b>TD</b>
<b>JS1</b>	<b>0.779</b>	<b>0.608</b>	<b>0.544</b>
<b>JS2</b>	<b>0.819</b>	<b>0.486</b>	<b>0.590</b>



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<b>JS3</b>	<b>0.813</b>	<b>0.419</b>	<b>0.567</b>
<b>JS4</b>	<b>0.733</b>	<b>0.464</b>	<b>0.398</b>
<b>OE1</b>	<b>0.455</b>	<b>0.759</b>	<b>0.516</b>
<b>OE2</b>	<b>0.560</b>	<b>0.775</b>	<b>0.463</b>
<b>OE3</b>	<b>0.508</b>	<b>0.742</b>	<b>0.458</b>
<b>OE4</b>	<b>0.363</b>	<b>0.730</b>	<b>0.469</b>
<b>TD1</b>	<b>0.448</b>	<b>0.463</b>	<b>0.774</b>
<b>TD2</b>	<b>0.571</b>	<b>0.539</b>	<b>0.728</b>
<b>TD3</b>	<b>0.549</b>	<b>0.525</b>	<b>0.813</b>
<b>TD4</b>	<b>0.463</b>	<b>0.513</b>	<b>0.734</b>
<b>TD5</b>	<b>0.560</b>	<b>0.413</b>	<b>0.810</b>
<b>TD7</b>	<b>0.484</b>	<b>0.435</b>	<b>0.707</b>

## Total Effects

	<b>JS</b>	<b>OE</b>	<b>TD</b>
<b>JS</b>			
<b>OE</b>			
<b>TD</b>	<b>0.677</b>	<b>0.636</b>	

Table 1 shows the correlation coefficients among JS, OE, and TD. Tables 6.4 and 6.5 below indicate that TD and JS are positively related with a correlation coefficient of (.677). This implies that as more emphasis is given to development and training initiatives for workers, the level of their job satisfaction also improves significantly[19]. The Production function reveals a strong, significant



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relationship between TD and OE (correlation coefficient: .636). That represents an affirmative relationship between training investment in the organization's performance. The results emphasized that within this context, both job satisfaction and organizational performance were enhanced through training and development activities[32].

### Heterotrait & Monotrait Ratios (HTMT)

	JS	OE	TD
JS			
OE	0.818		
TD	0.803	0.791	

The chart outlines the correlation between Job Satisfaction (JS) and Organizational.

There are two major subthemes that fall under these, which are Organizational Effectiveness (OE) and Training and Development (TD). The results show almost perfect positive correlation between Job Satisfaction (JS) and Organizational Effectiveness 0.818. It implies that high levels of job satisfaction may be associated with better organizational performance. This is also evident in the high positive relationship that exists between Training and Development (TD) showed by a correlation coefficient of 0.803. In addition to this, staff members who adhere to training programs have greater job satisfaction. Correspondingly, TD and OE report a strong positive relationship as indicated by a point correlation coefficient of 0.791 . Workforce skills improvement are closely tied to high organization performance levels altogether, hence such initiatives aimed at improving employees' skill sets could go a long way towards fostering better organisational performance . In total, these correlations support the view that both employee satisfaction and firm performance are significantly influenced by training programmes in the context of the study.

### Discussion

Quantitative methods were employed in this study to analyze the link among development and training , organizational productivity and work satisfaction in the banking sector located in Karachi, Pakistan. In order to get preliminary data, employees of banks from different tiers located in Karachi filled structured questionnaires. Out of 120 questionnaires distributed for completion and return a total of 100 were analyzed using SPSS and SmartPLS techniques. The survey



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was addressed questions on organizational performance; training; development. Recently published papers, scholarly articles and previous studies have dwelt on job satisfaction vis-à-vis organizational efficiency, general work contentment as well as education and skills development.

### **Impact of Training & Development on Job Satisfaction**

The results show that training and development program for employees enhance job satisfaction in small and medium scale enterprises. A total of 0.677 direct path coefficient enhance worker's competency, job engagement, and overall satisfaction (Huffaker et al., 2017). It is not just about giving people the right skills but also about nurturing their professional growth, boosting their sense of worth within the company, which are all important components of effective education programs and personal growth. This encourages job satisfaction among employees and promotes positive working environment

### **Mediating Role of Job Satisfaction**

This means that businesses can only improve productivity, reduce turnover rates, and increase employee engagement through job satisfaction enhancement (mediation analysis). Organizations' overall performance can be improved by properly designed training and development programs that result in satisfied employees. When workers are satisfied they will also become more committed and motivated to their jobs which would assist the organization in achieving its goals thereby yielding better outcomes.

### **Key Findings**

- Training and development is directly related with job satisfaction. Staff engaged in well-structured training interventions report highest levels of work satisfaction due to enhanced skills, knowledge, and confidence when performing their duties. In contrast to other researchers such as Rahman (2014), this study points out some unique dynamics within the banking industry of Karachi. This study underscores the need for banks' curriculum adaptation to meet the challenges of this environment, contrary to Rahman who has quite different general arguments.
- In addition, through proper training, satisfied employees tend to be more productive and better align with the objectives of their organization. However, Bakare (2012) pointed out happiness at work as an individual mediator while this study moves beyond this by concentrating on a developing nation context where cultural and economic factors in Pakistan shape the facets of job satisfaction.
- Impact on organisational success The study findings articulate the significance of training to improving organisational performance. In other words, such employee orientation programs not merely promote skill building but also enhance overall organisational productivity and efficiency. Lockwood et al. (2008) discuss that training expenses have direct and indirect impacts on organizational outcomes. Still, this research provides additional insights by identifying particular managerial and infrastructure



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issues faced by Karachi's banking sector which determine such outcomes' extent.

- According to Vemić (2007), training is important in enhancing employees' competence and satisfaction that affects performance. The same idea has been discovered by our study, which points out specific requirements for the banking sector. This research extends Rahman's (2014) argument on the influence of training on employee contentment by examining the impact of job satisfaction in optimizing organizational productivity. As shown earlier, Dialoke et al. (2016) found out that it was a favourable effect among growth and organisational productivity though they did not examine work satisfaction as a mediator.
- In contrast to common literature that supports the benefits of training in Karachi's banking industry, this research concentrates on specific problems faced by its practitioners. On one hand, Lack of Resources; Cultural Factors; and Different Level of Support from Management among others like Zohir (2010). Focused Examination by Sector For this analysis, the author focuses on banking industry in Karachi which sheds light on a highly regulated competitive market. In addition to other studies such as Lockwood et al. (2008), this research pinpoints appropriate managerial practices as well as effective training programs intended specifically for banking institutions.

### **Recommendations**

- Improve Managerial Involvement in Identifying Training Needs and Providing Reliable Support during and after Training Sessions; it can only be achieved through active participation of managers. Regular training sessions such as coaching and feedbacks can help to improve the skills and knowledge that workers have gained over time.
- Develop Targeted Training Modules for Different Job Roles There is need to customize learning activities so that they are directly related to the roles assigned to workers within the banking industry. Instructional designs should meet the specific requirements of different job categories in banking. For example, some back office employees may require technical skill training while others doing front-line jobs would need interpersonal and communication skills coaching.
- Video telephony integration Improving workforce training using advanced virtual training tools and online learning resources, increasing convenience and adaptability for employees. Curriculum should be designed to address specific needs of different job categories in the banking sector. For example, employees working in back-office positions may need more technical skills while those dealing with customers could benefit from interpersonal and communicational skills trainings.

### **Future Research Directions**



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- **Extending Geographic Scope:** To improve generalizability of the findings and provide deeper understanding on link among growth, satisfaction and performance this research is recommended to be replicated in diverse cities and regions of Pakistan.
- **Exploring Additional Mediators:** It is important to also consider other mediators such as motivation, organizational commitment, engagement to increase our understanding on various factors that affect organizational effectiveness.
- **Comparing the banking sector with other sectors,** like manufacturing or small and medium enterprises, may offer valuable insights into how industry-specific factors influence the effectiveness of training. Further Pakistani cities and regions should be studied through this investigation.

This will give a lot of important information about the unique traits of an industry that influence how effective training is just as it is seen from differences between bank manufacturing small and medium enterprises.

### **Conclusion**

This study stresses job satisfaction as an important mediator, while at the same time placing high importance on how development and training can enhance productivity for organizations in the banking industry in Karachi, Pakistan. This conclusion shows that train and develop their staff through offering training courses aimed at improving employees' job satisfaction and competence levels among other skills. Thus, this study provides experimental evidence of the mediating role played by satisfaction of work among growth and development on one hand and organisational success on the other within Pakistan's banking industry; thus filling a fundamental gap in existing literature. Corporate training programs have significant effects on employee's job contentment thereby increasing their capabilities, skills as well as knowledge. Job contentment results into higher level commitment with more motivated employees showing improved performance therefore assuring long term success hence organization efficiency. That was just an example of what our professional writers can do for you if you want someone to help with rewriting your paragraph or any part of it; we are here for you. This research demonstrates that when it comes to building trust between employers and employees (especially within an environment where these crimes are rampant), there is no magic bullet: managers will have to adapt their approach depending on cultural context. Improved corporate image emanating from sound CSR policies positively impacts both internal customers (employees) and external customers such as suppliers. Companies' CSR initiatives are seen by employees as effective tools for retaining them due to many advantages it offers including promotion possibilities. This means there exists no simple answer or unique strategy that may be applied by different companies because they function under various circumstances. Are you looking for someone to rewrite your paragraph? If yes, then you are in the right place. It has been argued that research designs should be adjusted to fit non-standard situations. This is a developing country where there are very few educational opportunities for women; it is still highly patriarchal and cultural upsides related





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to gender inequality also have implications on women's career choices. Also, organizations can tap into this tacit knowledge by fostering learning cultures that facilitate individual knowledge sharing (Garza & Porras, 2014). This report will discuss some of the issues that have been raised regarding how to improve patient safety in hospitals. This means that L&D specialists need to create training programs and materials that address all aspects of the work environment including culture, technology requirements among others. This constructivist perspective may help explain why some employees or trainees are able to learn so effectively from their working experiences.

Although many employers believe the motivational impact of money can only be achieved through financial rewards To sum it all up, the study concludes by highlighting that investment in training and development offers two main benefits; that is, enhancing organisational capacity and increasing employee satisfaction. One of the two proposals stresses on cultivating an organizational culture that gives room for continuous growth and adaptability to market changes. The paper makes a significant contribution to improved comprehension as well as practical applications in HRM thereby becoming a basis for future research into these processes across different industries and regions.

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