A STUDY ON IMPACT OF TRAINING AND DEVELOPMENT ON MOTIVATION AND PERFORMANCE OF PRIVATE SECTOR BANK EMPLOYEES IN AHMEDABAD DISTRICT

A Thesis submitted to Gujarat Technological University

for the Award of

Doctor of Philosophy

in

Management

By

Kalburgi Khyati Bhagyesh

Enrollment No: 219999903029

Under supervision of

Dr. VIRENDRA N. CHAVDA

GUJARAT TECHNOLOGICAL UNIVERSITY

AHMEDABAD

[August – 2026]

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ABSTRACT

Training and development has emerged as a critical strategic function in modern organizations, particularly in the banking sector where continuous skill enhancement, regulatory compliance, and service quality are essential for sustained performance. In private sector banks, employees must adapt to rapid technological changes and evolving customer expectations, making effective training practices indispensable. This study, titled **"A STUDY ON IMPACT OF TRAINING AND DEVELOPMENT ON MOTIVATION AND PERFORMANCE OF PRIVATE SECTOR BANK EMPLOYEES IN AHMEDABAD DISTRICT"** examines how training influences employee motivation, engagement, job satisfaction, and performance. The study adopts a quantitative research design and analyzes key constructs including Training and Development, Motivation, Employee Engagement, Job Satisfaction, and Employee Performance. Primary data were collected from 1,000 employees of selected private sector banks in Ahmedabad District using a structured questionnaire. The research evaluates both the direct and indirect effects of training on employee performance through psychological variables.

The findings reveal that training and development has a significant positive impact on employee performance. Employees exposed to structured and continuous training demonstrate improved efficiency, work quality, and task execution. Training also enhances motivation, engagement, and job satisfaction, indicating its role as both a skill development and psychological empowerment mechanism. Among these variables, employee engagement emerges as the most influential predictor of performance, followed by motivation and job satisfaction. The study further confirms that these factors mediate the relationship between training and performance. The results also indicate that training practices are largely consistent across gender and age groups, while variations in motivation and engagement are observed across education and income levels. The study contributes to existing literature by establishing an integrated framework linking training, psychological factors, and performance, and offers practical insights for designing effective and employee-centric training programs.

Keywords: Training and Development, Employee Motivation, Employee Engagement, Job Satisfaction, Employee Performance, Banking Sector, Organizational Performance.

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Khyati Kalburgi

Research Scholar

TABLE OF CONTENTS

List of Abbreviations

Abbreviation	Constructs / Variable
BIRD	Bankers Institute of Rural Development
CBS	Core Banking Solutions
CWB	Counterproductive Work Behaviour
HRD	Human Resource Development
HRIS	Human Resource Information Systems
HRM	Human Resource Management
IIBF	Indian Institute of Banking and Finance
JD-R	Job Demands-Resources
KPIs	Key Performance Indicators
LMS	Learning Management Systems
LMX	Leader-Member Exchange
NIBM	National Institute of Bank Management
OJT	On-the-Job Training
PA	Performance Appraisal
PMS	Performance Management Systems
RBI	Reserve Bank of India
RBV	Resource Based View
SHRM	Strategic Human Resource Management
T&D	Training and Development
TNA	Training Needs Assessment

LIST OF TABLES

LIST OF FIGURES

Chapter 1 Introduction

This chapter establishes the foundation of the study by presenting the background and introduction to training and development, employee motivation, and performance in private sector banks in Ahmedabad District. It outlines the research problem, provides academic, business, and personal justification, and states the purpose of the study. The chapter further highlights the significance and expected contributions, formulates research questions and objectives, explains the chapterisation scheme, and defines key terms and abbreviations to ensure clarity and consistency throughout the research.

1.1 Introduction to the topic:

In the contemporary business environment, organizations are increasingly recognizing that long-term success is not determined solely by financial strength or physical resources, but largely by the effective management of human resources. Employees are considered the most valuable asset of any organization, as they are responsible for utilizing all other resources to achieve organizational goals. Particularly in service-oriented sectors such as banking, the quality, efficiency, and commitment of employees play a crucial role in determining organizational performance and competitiveness. The banking sector has undergone significant transformation in recent years due to rapid technological advancements, changing customer expectations, and increasing competition. Private sector banks, in particular, operate in a highly dynamic environment where innovation, service quality, and operational efficiency are essential for survival and growth. Employees in these banks are expected to possess not only technical knowledge but also adaptability, problem-solving skills, and customer-oriented behaviour. As a result, organizations are placing greater emphasis on developing their human resources through systematic training and development initiatives.

Training and development have emerged as essential functions of human resource management aimed at enhancing employees' knowledge, skills, and abilities required for effective job performance. These initiatives help employees adapt to changing job requirements, improve their efficiency, and contribute meaningfully to organizational objectives. In addition to improving technical competencies, training also supports employees in understanding organizational values, improving interpersonal skills, and developing a sense of belongingness within the organization. Alongside training, employee motivation is another critical factor that influences organizational performance. Motivation refers to the internal drive that encourages individuals to perform their tasks with enthusiasm, commitment, and persistence. Even when employees possess the necessary skills and knowledge, their level of motivation determines how effectively they apply these competencies in their work. Motivated employees are more likely to demonstrate higher levels of productivity, responsibility, and engagement, which ultimately contributes to improved organizational performance. Training and development and motivation are closely interrelated. When employees are provided with opportunities for learning and growth, they tend to feel valued and supported by the organization. This perception enhances their level of motivation, leading to increased commitment and improved performance. Therefore, training not only enhances employee capabilities but also acts as a motivational tool that encourages employees to perform at their best. Employee performance is a key outcome that reflects the effectiveness of organizational practices. In the banking sector, performance is often associated with factors such as service quality, efficiency, target achievement, and customer satisfaction. Given the competitive nature of private sector banks, maintaining high levels of employee performance is essential for sustaining organizational success. Organizations must therefore ensure that employees are adequately trained and motivated to meet the increasing demands of the industry.

In the context of India, the banking sector plays a vital role in economic development, with private sector banks contributing significantly to innovation, efficiency, and customer service. Ahmedabad District, being one of the major commercial and financial centers, has witnessed rapid growth in banking activities. Employees working in private sector banks in this region operate in a highly competitive and evolving environment, where continuous skill development and motivation are necessary to meet organizational expectations. Despite the growing importance of training and development, organizations often face challenges in ensuring that these initiatives effectively enhance employee motivation and performance. The success of training programs depends not only on their design and implementation but also on how employees perceive and utilize the learning opportunities provided to them. Similarly, motivation is influenced by various organizational and individual factors, making it essential to understand the relationship between training, motivation, and performance in a specific context.

The present study focuses on examining the impact of training and development on employee motivation and performance in private sector banks in Ahmedabad District. By exploring this relationship, the study aims to provide a deeper understanding of how training initiatives contribute to employee outcomes and organizational effectiveness. The findings are expected to offer valuable insights for improving human resource practices and enhancing employee performance in the banking sector.

1.2 Background to the topic:

All business organizations are established to achieve specific objectives, whether related to profit maximization or broader social goals. Organizations can effectively accomplish these objectives when they utilize resources such as men, machines, materials, and money in an efficient and optimal manner. Among these resources, human resources are considered the most critical, as they are responsible for utilizing other organizational assets to achieve predetermined goals and objectives. Human resources are thus regarded as the key asset of every organization, and businesses must invest in this asset to ensure long-term survival and sustainable growth (Armstrong & Taylor, 2020; Dessler, 2020). This investment involves taking systematic steps to assess, manage, and enhance employees' inherent capacities, including their contributions, potential, and capabilities, by providing continuous learning and development opportunities. Managing human resources effectively to extract the best performance has become a central objective of high-performing organizations. This is primarily because the overall success or failure of any organization is significantly dependent on employee performance (Noe, 2020; Salas et al., 2023).

Organizations can maximize profitability and growth when employees are highly trained and motivated to deliver superior performance. Various strategies have been implemented to improve employee productivity, including job and organizational design, public relations, staffing, motivation, rewards, and training and development. However, among these, training and motivation are considered the most influential factors that drive employees to perform at their best (Raja et al., 2011; Khan et al., 2022). Training can be defined as a systematic restructuring of behaviour, attitudes, and skills through learning, education, instruction, and planned experiences. It is designed to improve employee behaviour in the workplace and enhance efficiency and effectiveness. By offering training opportunities, organizations enable employees to develop a competitive advantage, which ultimately contributes to organizational success (Jackson, 2008; Noe, 2020).

According to Silberman and Phillips (2006), managers and policymakers must recognize the importance of investing in manpower training to enhance employee motivation and performance, thereby contributing to organizational growth and sustainability. Similarly, Raja et al. (2011) argue that training is one of the most significant factors influencing employee efficiency and organizational effectiveness in today's competitive business environment. Elnaga and Imran (2013) emphasize that employees require continuous and effective training to develop the knowledge, skills, and abilities necessary for optimal job performance, which in turn influences their motivation and organizational commitment. Recent studies further support this perspective by highlighting that continuous learning and digital training interventions significantly enhance employee adaptability and engagement in modern organizations (LinkedIn Learning Report, 2023; World Economic Forum, 2023). Falola et al. (2014) assert that for any organization to achieve its goals in a highly competitive environment, adequate and relevant employee training is indispensable. Sharma and Shirsath (2014) further suggest that training plays a crucial role in enhancing employee motivation and improving performance. Abbah (2014) contends that an effective organization is one that successfully motivates its employees at all levels to achieve organizational objectives. Sahinidis and Bouris (2008) note that training programs directly improve employee and organizational capabilities by enhancing knowledge and skills. Indirectly, training also fosters higher levels of motivation and commitment, as employees perceive training opportunities as organizational investment in their growth, which encourages loyalty and improved performance. Recent empirical findings also indicate that organizations adopting structured training frameworks and e-learning systems report higher levels of employee engagement and performance outcomes, particularly in service-oriented sectors such as banking (Al-Ahmadi, 2021; Gupta & Sharma, 2022).

Motivation plays a vital role in organizational settings as it transforms human resources into productive action (Saeed & Asghar, 2012). It enhances employee efficiency and facilitates the achievement of organizational goals. Azar and Shafighi (2013) assert that motivation leads to responsible and efficient employee performance. Asim (2013) highlights that motivated employees are valuable assets, as they perform their duties with dedication, loyalty, and commitment, thereby contributing to organizational success. Kiruja and Mukuru (2013) propose that employee performance is a function of both ability and motivation, where ability encompasses skills, training, and resources, while motivation represents the internal drive to act. This relationship has been further validated by recent studies, which confirm that intrinsic and extrinsic motivation significantly influence employee productivity and job satisfaction in contemporary workplaces (Ryan & Deci, 2020; Gagné et al., 2022). Saeed and Asghar (2012) further note that employee performance is influenced by multiple factors, including performance appraisal systems, employee motivation, job satisfaction, compensation, job security, and organizational structure. In recent years, a substantial body of empirical research has examined the relationship between employee training, motivation, and performance across various sectors, including banking and private organizations in different countries (Awang et al., 2010; Tahir & Sajjad, 2013; Bataineh, 2014; Dabale, 2014; Nan, 2014; Afsana et al., 2016; Athar & Shah, 2015; Ugbomhe et al., 2016). More recent studies have extended this relationship by emphasizing the role of digital transformation, fintech adoption, and skill-based training in enhancing employee performance in private sector banks (Bhardwaj & Kalia, 2021; Singh & Kaur, 2023). However, many of these studies have predominantly focused on developed nations, with relatively limited attention given to developing countries (Ubeda-Garcia et al., 2012). Furthermore, there remains a contextual research gap in examining the integrated impact of training and development on employee motivation and performance within specific regional settings, particularly in emerging economies. In the context of India, and more specifically within private sector banks operating in districts such as Ahmedabad, rapid technological advancements, increasing competition, and evolving customer expectations necessitate continuous employee training and motivation to sustain performance excellence (RBI Report, 2023; PwC India, 2022).

Therefore, this study is undertaken to explore the effects of training and development on employee motivation and performance, with a specific focus on private sector bank employees in Ahmedabad District. The study aims to fill the existing research gap by providing empirical evidence on how structured training initiatives influence employee motivation and ultimately enhance performance outcomes in the banking sector.

1.3 Problem Statement:

In the present competitive and technology-driven business environment, organizations are increasingly recognizing the importance of investing in training and development to enhance employee capabilities and improve overall performance. In service-oriented sectors such as banking, where employee efficiency, service quality, and customer satisfaction are critical, the role of human resources becomes even more significant. Private sector banks, in particular, operate in a dynamic environment characterized by rapid technological advancements, digital transformation, and rising customer expectations, which necessitate continuous skill development and adaptability among employees. Training and development initiatives are designed to equip employees with the necessary knowledge, skills, and competencies required to perform their tasks effectively. At the same time, employee motivation plays a crucial role in determining the extent to which these competencies are utilized in achieving organizational goals. Employees who are motivated are more likely to exhibit higher levels of commitment, engagement, and productivity. Thus, training and development and motivation are interrelated factors that collectively influence employee performance. However, despite substantial investments in training programs, organizations often face challenges in ensuring that these initiatives lead to tangible improvements in both employee motivation and performance. A review of existing literature indicates that while numerous studies have examined the impact of training on employee performance, many have treated training and motivation as separate constructs rather than examining their combined and interdependent effects. Furthermore, a significant portion of the existing research has been conducted in developed economies or generalized organizational settings, with relatively limited focus on developing regions and localized contexts. This creates a gap in understanding how training and development influence employee motivation and performance within specific sectors and geographical areas.

In the context of private sector banks in Ahmedabad District, employees are required to operate in a highly competitive and continuously evolving environment. The increasing adoption of digital banking services, performance-driven work culture, and customer-centric approaches demand a workforce that is not only skilled but also highly motivated. Despite the growing emphasis on employee training and development in this sector, there is limited empirical evidence examining how these initiatives impact employee motivation and performance within this specific regional context. Moreover, there is a lack of comprehensive studies that integrate training and development, employee motivation, and employee performance into a single analytical framework to examine their direct and indirect relationships. Understanding these relationships is essential for organizations to design effective training strategies that not only enhance employee competencies but also foster motivation and improve overall performance outcomes.

Therefore, there is a need to systematically examine the relationship between training and development, employee motivation, and employee performance in private sector banks operating in Ahmedabad District. Such an investigation will help in understanding the effectiveness of training initiatives and their role in enhancing employee motivation and performance, thereby contributing to improved organizational efficiency and competitiveness.

1.4 Research Justification:

The ensuing discussion provides a thorough justification for undertaking the present research, viewed through the lenses of academic contribution, organizational applicability, and personal significance.

1.4.1 Academic Justification:

The proposed research examining the impact of training and development on employee motivation and performance in private sector banks in Ahmedabad District is strongly supported by existing literature in the fields of human resource management, organizational behavior, and banking studies. Over time, numerous scholars have explored training and development, employee motivation, and performance as important constructs, providing a solid theoretical and empirical base for the present study (Noe, 2020; Armstrong & Taylor, 2020; Ryan & Deci, 2020). A significant body of research highlights the importance of training and development in enhancing employees' knowledge, skills, and competencies, which ultimately improves job performance and organizational effectiveness. Studies indicate that structured and continuous training programs enable employees to adapt to changing job requirements and improve their efficiency and productivity (Salas et al., 2023; Khan et al., 2022). This is particularly relevant in the banking sector, where rapid technological advancements and evolving customer expectations require employees to continuously upgrade their skills and capabilities (Shekhar, 2024). The present study builds upon these findings by examining the role of training and development within private sector banks in Ahmedabad District.

Employee motivation has also been widely recognized as a critical factor influencing employee performance. Theoretical perspectives such as self-determination theory and expectancy theory explain how intrinsic and extrinsic motivational factors shape employee behavior and performance outcomes (Ryan & Deci, 2020; Vroom, 1964). Empirical evidence suggests that motivated employees demonstrate higher levels of engagement, commitment, and productivity. Furthermore, organizational practices such as training and development are found to enhance motivation by providing opportunities for growth, recognition, and skill development (Gagné et al., 2022; Gupta & Sharma, 2022). Although extensive research has been conducted on training and development and employee performance, as well as on motivation and performance, a noticeable gap exists in studies that integrate these variables into a single comprehensive framework. Many prior studies have examined these constructs independently, thereby limiting a deeper understanding of their combined and interrelated effects. The present study addresses this gap by examining the direct and indirect relationships between training and development, employee motivation, and employee performance.

Additionally, much of the existing research has been concentrated in developed countries or broad organizational settings, with limited emphasis on region-specific studies in developing economies such as India. Within the Indian context, research focusing specifically on private sector banks at a district level remains limited. This creates a need for empirical investigation into how training and development influence employee motivation and performance in localized and context-specific environments. Ahmedabad District represents a significant commercial and financial center with a strong presence of private sector banks operating in a competitive and evolving environment. The increasing use of digital banking technologies, performance-driven work systems, and customer-centric approaches require employees to continuously enhance their skills and maintain high levels of motivation. However, there is limited academic research examining how training and development initiatives impact employee motivation and performance in this specific regional context.

By addressing these gaps, the present study contributes to the existing literature by providing empirical evidence on the relationship between training and development, employee motivation, and employee performance. It also aims to develop and test an integrated framework that captures these relationships within the context of private sector banks in Ahmedabad District. The findings are expected to enhance theoretical understanding and provide insights into effective human resource practices in the banking sector. In conclusion, the present study is academically justified as it builds upon established theories and prior research while addressing important gaps in the literature. By integrating key variables and examining them within a specific regional context, the study contributes to both academic knowledge and the broader understanding of employee development and performance in the banking sector.

1.4.2 Business Justification:

Research on the impact of training and development on employee motivation and performance in private sector banks in Ahmedabad District holds significant importance for organizations, managers, and policymakers in the banking sector. This investigation is strongly justified by prior studies that highlight the critical role of human resource practices in enhancing employee productivity, service quality, and overall organizational effectiveness, particularly in service-driven industries such as banking (Armstrong & Taylor, 2020; Noe, 2020). Firstly, a substantial body of research has emphasized the increasing importance of training and development as a strategic tool for improving employee competencies and organizational performance. In the banking sector, employees are required to manage complex financial products, deliver high-quality customer service, and adapt to rapidly changing technologies. Studies have shown that organizations that invest in structured training programs are better able to enhance employee efficiency, reduce errors, and improve service delivery (Salas et al., 2023; Khan et al., 2022). This makes training and development a critical area of focus for private sector banks aiming to maintain competitiveness and operational excellence. Moreover, employee motivation plays a crucial role in determining the effectiveness of training initiatives. Even when employees are equipped with the necessary skills and knowledge, their level of motivation significantly influences how effectively they apply these competencies in their work. Previous research has demonstrated that motivated employees are more productive, committed, and customer-oriented, which directly impacts organizational performance and customer satisfaction (Ryan & Deci, 2020; Gagné et al., 2022). Therefore, understanding how training and development contribute to employee motivation is essential for designing effective human resource strategies.

In addition, the banking sector presents a unique business environment where employee performance directly affects customer experience and organizational success. Private sector banks operate in a highly competitive and performance-driven setting, where efficiency, responsiveness, and service quality are key differentiators. Research has indicated that effective training programs not only improve technical skills but also enhance soft skills such as communication, problem-solving, and customer handling, which are crucial for delivering superior banking services (Gupta & Sharma, 2022; Singh & Kaur, 2023). Furthermore, the geographical focus on Ahmedabad District adds practical relevance to this study. As a major commercial and financial center, Ahmedabad hosts a large number of private sector banks that cater to diverse customer segments. The region is characterized by rapid economic growth, increasing adoption of digital banking services, and rising customer expectations. In such an environment, banks must continuously invest in employee training and development to ensure that their workforce remains competent, motivated, and capable of meeting organizational goals. Understanding how training initiatives influence employee motivation and performance in this specific context can provide valuable insights for bank management.

Additionally, businesses often face challenges in evaluating the effectiveness of their training programs and understanding their return on investment. While training initiatives require significant financial and time investments, their outcomes are not always clearly measurable. This study provides an opportunity to assess how training and development contribute to employee motivation and performance, thereby helping organizations make informed decisions regarding the design and implementation of training programs. In conclusion, the present study is highly justified from a business perspective as it addresses a critical issue faced by private sector banks—how to effectively utilize training and development to enhance employee motivation and performance. The findings of this research are expected to provide actionable insights for managers and decision-makers, enabling them to design more effective training strategies, improve employee engagement, and achieve higher levels of organizational performance in a competitive banking environment.

1.4.3 Personal Justification:

The present study, which examines the impact of training and development on employee motivation and performance in private sector banks in Ahmedabad District, holds significant personal relevance for the researcher. The banking sector has emerged as one of the most dynamic and competitive industries, where employee efficiency, service quality, and adaptability play a crucial role in determining organizational success. Understanding how training and development influence employee outcomes is therefore not only academically important but also personally meaningful in the context of evolving human resource practices.

Firstly, the researcher has a strong academic interest in the field of human resource management, particularly in areas related to employee development, motivation, and performance. Training and development are fundamental components of organizational growth, and exploring their impact provides an opportunity to gain deeper insights into how employees can be effectively managed and developed. This study enables the researcher to critically examine the relationship between these variables and contribute to a better understanding of employee behavior in organizational settings.

Secondly, the focus on the banking sector adds practical relevance to the researcher's interest. Private sector banks operate in a highly competitive and performance-driven environment, where employees are required to continuously upgrade their skills and maintain high levels of motivation. By studying this sector, the researcher is able to explore real-world challenges faced by organizations in managing their human resources and ensuring consistent employee performance. This enhances the practical understanding of how training initiatives can be designed and implemented effectively.

Moreover, the selection of Ahmedabad District as the area of study holds personal significance. Being a prominent commercial and financial center, the district provides a suitable environment for examining the role of training and development in private sector banks. The diversity of banking operations and the increasing emphasis on digital services in this region create an opportunity to study employee behavior in a rapidly evolving work environment. This geographical focus allows the researcher to generate context-specific insights that are both meaningful and relevant.

In addition, the study contributes to the researcher's professional development by enhancing analytical, research, and problem-solving skills. Conducting this research provides an opportunity to apply theoretical knowledge to practical situations, develop a structured understanding of research methodologies, and gain expertise in data analysis and interpretation. It also enables the researcher to engage with contemporary issues in human resource management and develop a deeper understanding of organizational practices.

Furthermore, the findings of this study are expected to provide valuable insights that can be useful for organizations, managers, and policymakers. This adds to the personal motivation of the researcher to undertake the study, as it offers the potential to contribute not only to academic knowledge but also to practical improvements in human resource practices within the banking sector.

In conclusion, the present study is personally justified as it aligns with the researcher's academic interests, enhances professional competencies, and provides an opportunity to explore a relevant and significant issue in the banking sector. By focusing on the impact of training and development on employee motivation and performance in private sector banks in Ahmedabad District, the study enables the researcher to contribute meaningfully to both academic research and practical organizational development.

1.5 Purpose of the study:

The primary purpose of the present study is to examine the impact of training and development on employee motivation and performance in private sector banks operating in Ahmedabad District. In the contemporary banking environment, characterized by rapid technological advancements, increased competition, and evolving customer expectations, organizations are required to continuously enhance the capabilities of their workforce. Training and development initiatives play a crucial role in equipping employees with the necessary knowledge, skills, and competencies to perform effectively in such a dynamic setting. This study aims to analyze how training and development influence employee motivation, which in turn affects their overall job performance. It seeks to understand whether structured training programs not only improve technical and functional skills but also enhance employees' willingness, commitment, and engagement toward their work. By examining this relationship, the study attempts to provide a comprehensive understanding of the role of training as both a developmental and motivational tool within organizations.

Furthermore, the study intends to explore the direct and indirect relationships between training and development, motivation, and employee performance by developing an integrated framework. The focus on private sector banks in Ahmedabad District provides a context-specific perspective, enabling the study to generate insights relevant to a competitive and rapidly evolving financial environment. Ultimately, the purpose of this research is to contribute to academic knowledge while offering practical implications for banking institutions to design effective training strategies that enhance employee motivation and improve performance outcomes.

1.6 Significance and Expected Contribution of the Study:

The present study holds significant value for private sector banks in Ahmedabad District, as it provides insights into the relationship between training and development, employee motivation, and employee performance. The findings of this research will enable bank management to better understand how structured training initiatives influence employees' capabilities and their overall work performance. It will also highlight the importance of continuous training and development in enhancing employee efficiency, adaptability, and service quality in a highly competitive banking environment.

Furthermore, the study will assist banking institutions in recognizing the role of motivation as a critical factor that complements training efforts. By identifying how training and development initiatives influence employee motivation, the study will help organizations design more effective human resource strategies that not only improve technical skills but also enhance employee commitment, engagement, and productivity. Additionally, the findings will help identify gaps in existing training practices and provide suggestions for improving training effectiveness within private sector banks.

From a broader perspective, the results of this study will be beneficial to other service-oriented organizations by emphasizing the importance of investing in employee training and development as a means of improving performance outcomes. The study will also contribute to managerial decision-making by offering practical insights into how training programs can be aligned with organizational goals and employee expectations.

Academically, the study will contribute to the existing body of knowledge by providing empirical evidence on the relationship between training and development, employee motivation, and employee performance within a specific regional context. It will also attempt to develop an integrated framework that captures the interrelationship among these variables, thereby addressing gaps identified in previous research.

Finally, the findings and recommendations of this study will serve as a valuable reference for future researchers who wish to explore further in the area of human resource development, particularly in the banking sector and similar organizational contexts.

1.7 Research Questions:

1. What is the impact of training and development on employee performance in private sector banks in Ahmedabad district?
2. How does training and development influence employee motivation, engagement, and job satisfaction?
3. How do motivation, engagement, and job satisfaction affect employee performance?
4. Do motivation, engagement, and job satisfaction mediate the relationship between training and development and employee performance?

1.8 Research Objectives:

1. To examine the impact of training and development on employee performance in private sector banks in Ahmedabad district.
2. To analyze the influence of training and development on employee motivation, engagement, and job satisfaction.
3. To evaluate the effect of motivation, engagement, and job satisfaction on employee performance.
4. To investigate the mediating role of motivation, engagement, and job satisfaction in the relationship between training and development and employee performance.

1.9 Chapterisation Scheme:

The present study is systematically organized into seven chapters to ensure a logical flow of concepts, theoretical development, methodological design, data analysis, and interpretation of findings.

Chapter 1: Introduction

This chapter establishes the foundation of the study by presenting the background and introduction to training and development, employee motivation, and performance in private sector banks in Ahmedabad District. It outlines the research problem, provides academic, business, and personal justification, and states the purpose of the study. The chapter further highlights the significance and expected contributions, formulates research questions and objectives, and explains the chapterisation scheme. It also defines key terms and abbreviations used in the study to ensure clarity and consistency throughout the research.

Chapter 2: Training and Development in Private Sector Banks

This chapter provides a structured overview of training and development practices in private sector banks in India, with specific reference to selected banks operating in Gujarat. It explains the training processes, policies, and systems followed by these banks, along with institutional mechanisms for skill development, employee engagement, and performance enhancement.

Chapter 3: Literature Review

This chapter provides a critical review of the existing literature on training and development, employee motivation, and employee performance in the banking sector, with particular emphasis on private sector bank employees in India. It discusses key concepts, theoretical foundations, and empirical studies related to the impact of training on motivation, engagement, and performance outcomes. The chapter also examines established models and frameworks explaining employee behavior and workplace effectiveness. Further, it synthesizes previous research to identify major determinants and interrelationships among training, motivation, engagement, job satisfaction, and performance, and highlights research gaps that justify the present study.

Chapter 4: Conceptual Framework and Hypothesis Development

This chapter presents the conceptual framework guiding the study and outlines the development of hypotheses. It explains how Training and Development, along with psychological variables such as Motivation, Employee Engagement, and Job Satisfaction, are theorized to influence Employee Performance, thereby providing a structured basis for empirical testing.

Chapter 5: Research Methodology

This chapter provides a detailed explanation of the research methodology adopted for the study. It describes the quantitative research design, sampling technique, and data collection process. It also explains the development and validation of the research instrument, pilot testing procedures, and measures taken to ensure reliability and validity. Additionally, it outlines the statistical tools and techniques used for data analysis and hypothesis testing.

Chapter 6: Data Analysis and Interpretation

This chapter presents a comprehensive analysis of the collected quantitative data from 1,000 employees of private sector banks in Ahmedabad District. The data is analyzed using descriptive statistics, exploratory factor analysis (EFA), confirmatory factor analysis (CFA), independent samples t-test, one-way ANOVA, and Structural Equation Modeling (SEM). The chapter provides a systematic interpretation of the relationships among Training and Development, Motivation, Employee Engagement, Job Satisfaction, and Employee Performance, and tests the proposed research hypotheses.

Chapter 7: Findings, Conclusion, Managerial Implications, Limitations and Scope for Future Research

This chapter presents the major findings of the study and provides a consolidated conclusion based on the empirical results. It integrates the key outcomes of the analysis to explain the impact of training and development on employee motivation and performance. The chapter also discusses managerial implications for private sector banks, highlighting how training practices can be improved to enhance employee outcomes. In addition, it outlines the limitations of the study and suggests directions for future research in the area of human resource development and organizational behavior.

References

A complete list of all scholarly works cited in the thesis, formatted in APA style.

Appendices

The appendices include essential supporting materials that supplement the main research findings. This section contains the survey questionnaire.

1.10 Key Definitions:

- **Human Resource Management (HRM):**
  Human Resource Management is the process through which organizations manage, develop, and utilize their workforce effectively to achieve organizational objectives (McCourt & Eldridge, 2003).
- **Human Resource Development (HRD):**
  Human Resource Development refers to the integrated use of training, career development, and organizational development initiatives to enhance individual and organizational effectiveness and overall productivity (Pace, Smith & Mills, 1991).
- **Development:**
  Development is a continuous and long-term process aimed at improving employees' capabilities and preparing them for future roles and responsibilities within the organization (McNamara, 2008).
- **Training:**
  Training plays a crucial role in achieving organizational goals by aligning the interests of the organization with those of its workforce. It is a planned and systematic activity

designed to enhance employees' skills, knowledge, and competencies required for effective job performance (Stone, 2002; Gordon, 1992).

- **Training & Development:**
  Training and development is a subsystem of an organization that ensures the availability of skilled and competent employees to achieve organizational goals. (Garavan, Carbery, and Rock, 2012)
- **Employee Engagement:**
  Employee engagement refers to a positive and affective psychological state in which employees are emotionally, cognitively, and physically involved in their work roles, leading to active participation and commitment to organizational objectives (Agyemang & Ofei, 2013).
- **Job Satisfaction:**
  Job satisfaction is defined as the degree to which employees feel positively or negatively about their jobs, reflecting their overall attitude toward work and work-related experiences (Adesola, Oyeniyi & Adeyemi, 2013).
- **Motivation:**
  Motivation is the internal and external driving force that energizes, directs, and sustains employee behavior toward achieving organizational goals, thereby transforming human resources into productive outcomes (Saeed & Asghar, 2012).
- **Employee Performance:**
  Employee performance refers to the extent to which employees effectively and efficiently accomplish assigned tasks and contribute to organizational goals. It is typically evaluated based on predefined standards such as quality, accuracy, speed, and overall productivity (Afshan et al., 2012; Herbert, John & Lee, 2000).

1.11 Key Terms Used:

Abbreviation	Construct / Variable
BIRD	Bankers Institute of Rural Development
CBS	Core Banking Solutions
CWB	Counterproductive Work Behaviour
HRD	Human Resource Development
HRIS	Human Resource Information Systems
HRM	Human Resource Management
IIBF	Indian Institute of Banking and Finance
JD-R	Job Demands-Resources
KPIs	Key Performance Indicators
LMS	Learning Management Systems
LMX	Leader-Member Exchange
NIBM	National Institute of Bank Management
OJT	On-the-Job Training
PA	Performance Appraisal
PMS	Performance Management Systems
RBI	Reserve Bank of India
RBV	Resource Based View
SHRM	Strategic Human Resource Management
T&D	Training and Development
TNA	Training Needs Assessment

Chapter 2 Training and Development in Private Sector Banks

This chapter provides a structured overview of training and development practices in private sector banks in India, with specific reference to selected banks operating in Gujarat. It explains the training processes, policies, and systems followed by these banks, along with institutional mechanisms for skill development, employee engagement, and performance enhancement.

2.1 Introduction:

Training and development have become essential functions in the modern banking sector, particularly within private sector banks where rapid technological advancements, intense competition, and evolving customer expectations necessitate continuous skill enhancement. The present study focuses on selected private sector banks, namely Axis Bank, Bandhan Bank, ICICI Bank, HDFC Bank, Kotak Mahindra Bank, IDBI Bank, Federal Bank, IndusInd Bank, IDFC First Bank, Karur Vysya Bank, and Yes Bank, which have been considered based on their branch presence and relevance to the study.

In this context, training refers to the systematic process of enhancing employees' job-related knowledge and skills, whereas development focuses on long-term growth, managerial capabilities, and career advancement. Private sector banks extensively invest in structured training programmes, including induction training, on-the-job training, digital learning platforms, and leadership development initiatives to improve employee efficiency and service quality. Furthermore, the Reserve Bank of India emphasizes the importance of continuous learning and skill development in the banking sector to ensure operational efficiency, regulatory compliance, and risk management. Private sector banks offer a variety of training programmes, including induction, compliance, technical, soft skills, and leadership development, aimed at enhancing employee competencies, engagement, and performance. In Ahmedabad District, where these banks have a significant operational presence, effective training and development practices play a crucial role in enhancing employee motivation and improving performance outcomes. Thus, this chapter provides an overview of training and development practices in the selected private sector banks, forming a foundation for analyzing their impact on employee motivation and performance in the present study.

Table 2.1 Comparative Analysis of Training and Development Practices in Selected Private Sector Banks in India

Sr. No.	Bank	Training Structure	Key Training Areas	Special Programs	Training Methods	Avg. Training Hours / Employee	Training Volume / Coverage	Digital Training Share	Key Data Indicators
1	Axis Bank	Structured induction + continuous L&D	Sales, compliance, digital banking	Axis Sales Academy	Classroom + e-learning + OJT	**67.3 hrs** *(Axis Bank Integrated Annual Report 2023–24)*	**1.78 million hrs; 86,000+ employees** *(Axis Bank Sustainability Report 2018–19; ET HR 2024)*	**58–62%** *(Axis Bank Annual Report 2021–22)*	127+ courses; 17 hrs mandatory *(Axis Bank AR 2021–22; ET HR 2024)*
2	Bandhan Bank	Regular employee & board-level training	Risk, compliance, digital banking	Director familiarisation programs	Workshops, seminars	Not disclosed	Organization-wide training *(Bandhan Bank Website – Familiarisation Programs)*	Moderate (est.)	Focus on governance & cybersecurity *(Bandhan Bank disclosures)*
3	Federal Bank	Dedicated Learning Academy	Customer service, fintech	Federal Learning Academy	Blended learning	Not disclosed	Bank-wide programs *(Federal Bank Annual Report)*	Increasing	Focus on service quality *(Federal Bank AR)*
4	HDFC Bank	Strong internal training ecosystem	Sales, operations, leadership	Future Bankers Program	Classroom + digital	**40–60 hrs (est.)** *(Industry estimate based on BFSI benchmarks)*	Large employee base	High	Attrition reduced to **22.6%** *(Business Standard, 2025)*
5	ICICI Bank	Highly structured training model	Relationship mgmt., operations	ICICI Academy	Simulation + certification	Not disclosed	Thousands trained annually *(ICICI Academy / BFSI training partners reports)*	High	Large-scale intake training *(Industry reports)*

6	IndusInd Bank	Continuous capability development	Customer experience, product training	Internal L&D programs	E-learning + coaching	Not disclosed	Role-based coverage *(IndusInd Bank disclosures)*	Moderate–High	Focus on service excellence *(Annual disclosures)*
7	IDBI Bank	Institutional training system	Banking operations, compliance	Staff College	Classroom + job rotation	Not disclosed	Structured programs *(IDBI Bank Annual Report)*	Low–Moderate	Traditional training model *(IDBI AR)*
8	IDFC First Bank	Modern HR-driven learning	Retail banking, digital transformation	Leadership & ESOP-linked programs	Digital learning	Not disclosed	Organization-wide *(IDFC First Bank Annual Report / Wikipedia overview)*	High	Continuous learning focus *(IDFC First Bank disclosures)*
9	Karur Vysya Bank	Recruitment-linked training	Sales, branch operations	Institutional partnerships	Pre-joining + OJT	Not disclosed	Entry-level training focus *(TVS Training Services BFSI reports)*	Moderate	Industry-linked training *(TVSTS reports)*
10	Kotak Mahindra Bank	Structured onboarding + role-based	Digital banking, compliance	Assistant Manager Program	Blended learning	Not disclosed	Graduate training programs *(TVS Training Services / Kotak disclosures)*	High	Strong pipeline development *(Industry reports)*
11	Yes Bank	Continuous professional development	Leadership, risk, relationship mgmt.	YES School of Banking	Workshops + e-learning	Not disclosed	Bank-wide programs *(Yes Bank Annual Report)*	High	Leadership-focused training *(Yes Bank AR)*

2.2 Evolution of Training and Development in Private Sector Banks:

Training and development in Indian private sector banks have undergone a substantial transformation, evolving from a routine administrative function to a strategic organizational tool. This evolution has been driven by technological advancements, regulatory changes, increasing competition, and the growing emphasis on customer-centric banking. Leading private sector banks such as HDFC Bank, ICICI Bank, Axis Bank, Kotak Mahindra Bank, and IndusInd Bank have significantly restructured their training frameworks over time to align with changing business needs and technological innovations.

2.2.1 Pre-2000 Period

During the pre-2000 phase, training in banks was largely traditional and operational in nature. The focus was primarily on clerical tasks, manual record-keeping, and basic customer handling. Training methods were mostly classroom-based with limited scope and lacked structured planning. Employees were trained mainly to perform routine banking operations, and there was minimal emphasis on skill development or career progression. According to the Reserve Bank of India (RBI, 2001), banking operations during this period were largely manual, and human resource development practices were not strategically integrated into organizational goals.

2.2.2 2000–2010 Period

The period between 2000 and 2010 marked a significant turning point with the introduction of Core Banking Solutions (CBS) and increased liberalization in the banking sector. Private sector banks began expanding rapidly, leading to a growing need for skilled manpower. Training programmes were broadened to include information technology, product knowledge, risk management, and customer relationship management.

Practical data indicates that by 2008, over 90% of private sector bank branches in India had adopted CBS (RBI, 2009), which necessitated large-scale employee training initiatives. Banks such as ICICI Bank and HDFC Bank established dedicated training centers and began investing in structured learning modules. This phase marked the transition of training from a support function to an important enabler of operational efficiency.

2.2.3 2010–2020 Period

The decade from 2010 to 2020 witnessed rapid digital transformation in the banking sector, characterized by the growth of internet banking, mobile banking, and fintech integration.

Training and development systems became more sophisticated, incorporating e-learning platforms, simulation-based training, and leadership development programmes.

According to Statista (2022), digital banking users in India increased from approximately 150 million in 2010 to over 750 million by 2020, compelling banks to continuously upgrade employee skills. During this period, banks such as Axis Bank and Kotak Mahindra Bank introduced Learning Management Systems (LMS) and competency-based training models. Furthermore, leadership development and soft skills training gained prominence to enhance employee engagement and service quality.

2.2.4 2020–Present Period

The post-2020 period, particularly after the COVID-19 pandemic, accelerated the shift towards digital and remote learning environments. Private sector banks rapidly adopted virtual classrooms, AI-based training tools, and advanced LMS platforms to ensure uninterrupted employee development. Training has become more flexible, personalized, and technology-driven.

Recent reports from the Reserve Bank of India (2023) and Indian Banks' Association highlight that banks are increasingly investing in digital upskilling, cybersecurity training, and customer experience management. For instance, leading banks like HDFC Bank and ICICI Bank have implemented enterprise-wide digital learning platforms and remote training systems, covering thousands of employees across branches, including regions such as Ahmedabad District.

Overall Perspective

Overall, training and development in private sector banks have evolved from a limited, function-specific activity to a comprehensive, strategic function that directly contributes to organizational effectiveness. Modern training practices focus on continuous learning, employee engagement, leadership development, and technological adaptability.

This transformation has significant implications for the present study, as effective training and development practices are closely linked with improved employee motivation and performance. The structured and technology-driven training systems adopted by private sector banks, particularly in operationally active regions like Ahmedabad District, play a crucial role in enhancing workforce efficiency, service quality, and competitive advantage.

2.3 Major Banking Training Institutions in India:

Training and development in the Indian banking sector is supported by a comprehensive network of training institutes established by regulatory bodies, government institutions, and private sector banks. These institutes play a significant role in enhancing employee competencies, ensuring regulatory compliance, and supporting continuous professional development.

In the context of private sector banks such as Axis Bank, Bandhan Bank, ICICI Bank, HDFC Bank, Kotak Mahindra Bank, IDBI Bank, Federal Bank, IndusInd Bank, IDFC First Bank, Karur Vysya Bank, and Yes Bank, these institutes complement internal training systems and enhance overall workforce performance.

2.3.1 Government and Regulatory Training Institutes:

- Reserve Bank of India Staff College – **Chennai, Tamil Nadu**
- College of Agricultural Banking – **Pune, Maharashtra**
- National Institute of Bank Management (NIBM) – **Pune, Maharashtra**
- Indian Institute of Banking and Finance (IIBF) – **Mumbai, Maharashtra**
- Bankers Institute of Rural Development (BIRD) – **Lucknow, Uttar Pradesh**

The Reserve Bank of India operates multiple training establishments, including the Staff College in Chennai and the College of Agricultural Banking in Pune, focusing on areas such as financial regulation, supervision, and rural banking. According to RBI (2023), these institutions train thousands of banking professionals annually, including officers from private sector banks.

The National Institute of Bank Management (NIBM), located in Pune, is a premier institute offering advanced programmes in banking, finance, risk management, and information technology. It conducts executive training programmes for over **3,000–4,000 banking professionals annually** (NIBM Reports, 2022).

The Indian Institute of Banking and Finance (IIBF), headquartered in Mumbai, provides professional certification such as JAIIB and CAIIB. It has a membership base exceeding **8 lakh banking professionals** across India (IIBF Annual Report, 2022), making it one of the most influential training bodies in the banking sector.

The Bankers Institute of Rural Development (BIRD), located in Lucknow, focuses on rural banking, financial inclusion, and microfinance. It conducts specialized training programmes for banks expanding into rural and semi-urban areas.

2.3.2 Training Institutes of Public Sector Banks:

- State Bank Institute of Learning and Development – **Multiple locations (Mumbai, Hyderabad, Kolkata, etc.)**
- Punjab National Bank Staff College – **New Delhi**
- Bank of Baroda Staff Training College – **Vadodara, Gujarat**

Public sector banks maintain extensive training infrastructure across India. The State Bank Institute of Learning and Development operates multiple training centres across major cities and trains thousands of employees annually through structured programmes. According to the Reserve Bank of India (2023), public sector banks allocate a significant portion of their HR budgets to training and development, ensuring continuous skill upgradation.

2.3.3 Training Institutes and Academies of Private Sector Banks:

- HDFC Bank Learning Academy – **Mumbai (Head Office) with pan-India training centres**
- ICICI Bank Academy – **Mumbai, Pune, Hyderabad, Bengaluru, and other cities**
- Axis Bank Training Centres – **Mumbai and regional centres across India**
- Kotak Mahindra Bank Learning and Development – **Mumbai and regional offices**

Private sector banks have developed highly advanced training systems supported by dedicated academies and digital platforms. ICICI Bank operates ICICI Academy for Skills, which has trained **over 1.5 lakh youth and banking professionals** across India (ICICI Foundation Reports, 2023).

Similarly, HDFC Bank conducts large-scale training programmes through its learning academy, focusing on digital banking, leadership, and customer service. Axis Bank and Kotak Mahindra Bank emphasize continuous learning through LMS platforms and regional training centres.

Banks such as IndusInd Bank, IDFC First Bank, Yes Bank, Federal Bank, and Karur Vysya Bank also utilize centralized and regional training centres along with digital platforms to deliver training across branches, including those in Ahmedabad District.

According to the Indian Banks' Association (2022), more than **70% of private sector banks** in India have established dedicated learning academies and digital training systems, while over **65% of training delivery** is now conducted through online or hybrid modes (Statista, 2023).

2.4 Training Processes in Private Sector Banks:

Training processes in private sector banks follow a structured and systematic framework designed to align employee competencies with organizational goals and evolving banking requirements. The key components of Training and Development process adopted by private sector banks are:

- Training Needs Assessment
- Training Nomination Process
- Training Design
- Training Calendar
- Training Delivery
- Training Evaluation

The training process begins with **training needs assessment**, which involves identifying skill gaps at individual, departmental, and organizational levels. This is carried out through performance appraisals, customer feedback, audit reports, and technological changes. According to the Reserve Bank of India (2023), banks are increasingly adopting competency mapping and skill gap analysis to address emerging requirements such as digital banking and risk management. For example, HDFC Bank and ICICI Bank use data-driven systems to identify training needs across various employee levels.

The **training nomination process** ensures that employees are selected for appropriate programmes based on job roles, performance, and career progression. In banks such as Axis Bank and Kotak Mahindra Bank, nominations are managed through HR information systems, ensuring transparency and alignment with organizational objectives.

The **training design** stage focuses on developing structured content, learning objectives, and delivery methods. Private sector banks increasingly adopt blended learning approaches combining classroom sessions, e-learning, simulations, and case-based methods. As per the Indian Banks' Association (2022), more than 70% of private sector banks in India have implemented digital learning platforms and customized training modules to enhance effectiveness. Banks like IndusInd Bank and IDFC First Bank focus on role-based and competency-driven training design.

The **training calendar** is prepared annually to schedule training programmes systematically and ensure efficient resource utilization. Large banks such as HDFC Bank maintain comprehensive training calendars covering induction, compliance, leadership development, and digital skill enhancement programmes. In Ahmedabad District, such structured scheduling helps manage training across multiple branches effectively.

The **training delivery** stage involves implementing programmes through classroom training, workshops, webinars, virtual sessions, and on-the-job training. There has been a significant shift towards digital learning methods in recent years. According to Statista (2023), over 65% of corporate training in India is delivered through online or hybrid modes. Banks such as Yes Bank and Federal Bank utilize Learning Management Systems (LMS) and mobile-based platforms to facilitate continuous learning.

Finally, **training evaluation** is conducted to measure the effectiveness of training programmes in terms of knowledge acquisition, behavioral changes, and performance improvement. Methods include feedback surveys, assessments, and performance tracking. As highlighted by the Reserve Bank of India (2022), banks are increasingly adopting outcome-based evaluation systems to assess the return on investment (ROI) of training. For instance, ICICI Bank and Axis Bank link training outcomes with key performance indicators such as productivity and customer satisfaction.

Overall, these components form a continuous and integrated cycle, ensuring that training initiatives remain relevant, targeted, and outcome-oriented. This structured approach significantly contributes to enhancing employee motivation and performance, particularly in operationally active regions such as Ahmedabad District.

2.5 Training Needs Assessment (TNA):

Training Needs Assessment (TNA) serves as the foundation for all training and development activities in private sector banks, as it systematically identifies the gap between existing employee competencies and the skills required for effective job performance. Below are the key aspects emphasis on TNA to ensure that training initiatives are need-based, targeted, and aligned with organizational objectives.

- Identification of Skill gaps
- Analysis of Performance data
- Alignment with business objectives
- Consideration of technological and regulatory changes

The first aspect, **identification of skill gaps**, involves assessing the difference between employees' current competencies and the required skill levels. This is particularly important in private sector banks where roles are continuously evolving due to digital transformation. For example, HDFC Bank and ICICI Bank conduct competency mapping exercises to identify gaps in areas such as digital banking operations, sales effectiveness, and customer relationship management. According to the Reserve Bank of India (2023), the increasing complexity of banking services has made skill gap identification a critical component of human resource development in banks.

The **analysis of performance data** is another crucial component of TNA. Banks utilize performance appraisal systems, key performance indicators (KPIs), audit findings, and customer feedback to evaluate employee performance and identify training requirements. For instance, Axis Bank and Kotak Mahindra Bank integrate performance management systems with training frameworks to ensure that employees with lower performance metrics are provided targeted training interventions. Empirical data from the Indian Banks' Association (2022) indicates that nearly 65–70% of private sector banks in India rely on performance appraisal data as a primary input for TNA.

The **alignment with business objectives** ensures that training programmes are directly linked to organizational goals such as business growth, customer satisfaction, and operational efficiency. Private sector banks increasingly align their TNA processes with strategic priorities such as digital transformation, financial inclusion, and cross-selling of financial products. For example, IndusInd Bank and IDFC First Bank design training needs based on business expansion strategies and evolving market demands. This alignment enhances the relevance and effectiveness of training programmes, thereby improving employee motivation and performance.

The **consideration of technological and regulatory changes** has become a critical factor in TNA due to rapid advancements in banking technology and stringent compliance requirements. The growing adoption of digital banking, fintech integration, and cybersecurity measures necessitates continuous upskilling of employees. According to Statista (2023), digital transactions in India have grown exponentially, with billions of transactions processed annually, increasing the demand for skilled banking professionals. Additionally, regulatory guidelines from the Reserve Bank of India mandate regular training in areas such as risk management, anti-money laundering (AML), and cybersecurity. Banks such as Yes Bank and Federal Bank have incorporated specialized training programmes to address these requirements.

In practical terms, TNA in private sector banks is conducted through a combination of surveys, interviews, performance reviews, and data analytics. With the increasing use of HR analytics, banks are now able to predict future skill requirements and design proactive training interventions. In regions such as Ahmedabad District, where private sector banks have a significant operational presence and diverse customer base, effective TNA ensures that employees are equipped with the necessary skills to deliver high-quality banking services and adapt to changing business environments.

Overall, Training Needs Assessment acts as a critical starting point in the training cycle, ensuring that all subsequent training activities are relevant, focused, and aligned with both employee development needs and organizational objectives. This systematic approach significantly contributes to enhancing employee motivation and performance in private sector banks.

2.6 Training Nomination Process:

The training nomination process in private sector banks ensures that employees are selected for training programmes in a structured, transparent, and need-based manner. It acts as a critical link between Training Needs Assessment (TNA) and actual training implementation by ensuring that the right employees receive the right training at the right time. The private sector banks follow systematic nomination procedures integrated with their human resource management systems to enhance training effectiveness and employee development. The major nomination adopted in private sector banks are:

- Employee Self-Nomination
- Regional Office Nomination
- Supervisory Staff Nomination

The first type, **employee self-nomination**, allows employees to voluntarily enroll in training programmes based on their individual learning needs, career aspirations, and interest areas. This approach promotes a culture of continuous learning and self-development. In leading banks such as HDFC Bank and ICICI Bank, Learning Management Systems (LMS) enable employees to browse and register for available training modules. According to the Indian Banks' Association (2022), nearly 60% of private sector banks in India encourage self-driven learning through digital platforms, which significantly enhances employee engagement and motivation.

The **regional office nomination** process is carried out to address location-specific training requirements. Regional or zonal offices identify training needs based on operational challenges, customer demographics, and business priorities within specific regions. For instance, in operationally active regions such as Ahmedabad District, where private sector banks have a dense branch network, regional offices of banks like Axis Bank and Kotak Mahindra Bank nominate employees for training programmes related to sales performance, customer service, and digital banking operations. This ensures that training interventions are context-specific and aligned with regional business needs.

The third type, **supervisory staff nomination**, is based on performance appraisal, competency assessment, and future potential of employees. Supervisors and branch managers play a crucial role in identifying employees who require skill enhancement or leadership development. Banks such as IndusInd Bank and IDFC First Bank use performance management systems to recommend employees for targeted training programmes. According to the Reserve Bank of India (2023), performance-linked training nominations are increasingly being adopted to improve productivity and efficiency in the banking workforce.

From a practical perspective, many private sector banks have integrated nomination processes with digital HR platforms, ensuring transparency, accessibility, and efficient tracking of employee participation. Data from Statista (2023) indicates that over 65% of organizations in India, including banks, use digital platforms for training administration, including nominations and approvals. This digitalization has reduced biases, improved participation rates, and ensured optimal utilization of training opportunities.

Overall, the multi-level training nomination system—comprising self-nomination, regional office nomination, and supervisory nomination—ensures that training participation is both inclusive and need-based. It balances organizational requirements with individual development goals, thereby enhancing the effectiveness of training programmes. In the context of Ahmedabad District, where selected private sector banks operate extensively, such structured nomination processes contribute significantly to improving employee motivation, skill development, and overall performance.

2.7 Training Design and Its Key Elements:

Training design in private sector banks focuses on developing structured and systematic programmes that effectively address identified training needs and align with organizational objectives. It is a crucial stage in the training process, as it determines the quality, relevance, and effectiveness of learning interventions. In the context of the present study, private sector banks emphasize well-designed training frameworks to enhance employee competencies, productivity, and service quality. The key element in training are:

- Learning objectives
- Content development
- Training methods
- Duration and structure

The first element, **learning objectives**, defines the expected outcomes of the training programme in measurable terms. These objectives are aligned with both individual performance improvement and organizational goals such as customer satisfaction, sales growth, and operational efficiency. For instance, HDFC Bank and ICICI Bank design training objectives based on competency frameworks and key performance indicators (KPIs). According to the Reserve Bank of India (2023), clearly defined learning objectives are essential for ensuring that training programmes contribute effectively to capacity building in the banking sector.

The second element, **content development**, involves designing relevant and up-to-date training material that addresses identified skill gaps. Content typically includes banking regulations, financial products, risk management practices, customer relationship management, and digital banking tools. Private sector banks increasingly customize content based on job roles and functional requirements. For example, Axis Bank and Kotak Mahindra Bank develop role-specific modules for front-line staff, relationship managers, and branch managers. Reports from the Indian Banks' Association (2022) indicate that over 70% of private sector banks in India use customized and modular content to improve training effectiveness.

The **training methods** adopted by private sector banks are increasingly diversified and technology-driven. Traditional classroom sessions are now complemented with case studies, simulations, role plays, e-learning modules, and virtual training platforms. Banks such as IndusInd Bank and IDFC First Bank use blended learning approaches to enhance engagement and knowledge retention. According to Statista (2023), more than 65% of corporate training in India is delivered through digital or hybrid modes, reflecting the increasing reliance on technology-enabled learning. This approach allows banks to provide flexible and interactive learning experiences to employees across different locations, including Ahmedabad District.

The final element, **duration and structure**, ensures that training programmes are designed in a way that balances learning effectiveness with operational efficiency. Training duration varies depending on the complexity of the subject, ranging from short-term modules to long-term leadership development programmes. Large banks like HDFC Bank structure their training programmes into induction training, functional training, compliance training, and advanced leadership programmes. This structured approach ensures continuity in learning and systematic skill development across all levels of employees.

In practical terms, private sector banks have increasingly integrated digital platforms such as Learning Management Systems (LMS) into training design. These platforms enable personalized learning paths, real-time progress tracking, and continuous assessment. According to the Reserve Bank of India (2022), banks are investing significantly in digital learning infrastructure to enhance training outreach and effectiveness. Additionally, many banks conduct regular updates to training design to incorporate changes in regulatory guidelines, particularly in areas such as cybersecurity, anti-money laundering (AML), and digital payments.

Overall, training design in private sector banks has evolved into a comprehensive and strategic function that integrates learning objectives, customized content, advanced methodologies, and structured delivery frameworks. This ensures that training programmes are not only relevant and effective but also contribute significantly to enhancing employee motivation and performance. In operationally intensive regions such as Ahmedabad District, well-designed training programmes play a vital role in maintaining service quality, improving employee efficiency, and achieving organizational excellence.

2.8 Training Calendar and its components:

The training calendar in private sector banks provides a systematic and well-structured schedule for the implementation of training programmes throughout the year. It ensures that training activities are planned in advance, aligned with organizational goals, and executed without disrupting daily banking operations. In the context of the present study, private sector banks adopt structured training calendars to ensure continuous employee development and operational efficiency. Below are the key components of training calendar:

- Annual training plan
- Monthly and quarterly schedules
- Inclusion of mandatory and optional programs
- Alignment with business cycles

The **annual training plan** forms the foundation of the training calendar, outlining the overall training strategy for the year. It is developed based on Training Needs Assessment (TNA), organizational goals, and regulatory requirements. Leading banks such as HDFC Bank and ICICI Bank prepare comprehensive annual training plans that include induction programmes, compliance training, leadership development, and digital skill enhancement. According to the Reserve Bank of India (2023), structured annual training planning is essential for ensuring systematic capacity building in the banking sector.

The **monthly and quarterly schedules** further break down the annual plan into manageable timeframes, enabling effective implementation and monitoring of training programmes. These schedules ensure that training is conducted regularly without affecting branch operations. In banks such as Axis Bank and Kotak Mahindra Bank, monthly and quarterly calendars are used to track participation, evaluate progress, and make necessary adjustments. This structured scheduling is particularly important in regions like Ahmedabad District, where banks operate multiple branches and require coordinated training efforts.

The **inclusion of mandatory and optional programmes** is another important feature of the training calendar. Mandatory programmes typically cover regulatory compliance areas such as anti-money laundering (AML), risk management, cybersecurity, and guidelines issued by the Reserve Bank of India. Optional programmes, on the other hand, focus on skill development, leadership training, sales effectiveness, and career advancement. According to the Indian Banks' Association (2022), nearly 80% of private sector banks in India include both mandatory and elective training modules in their annual training calendars to ensure balanced employee development.

The **alignment with business cycles** ensures that training programmes are scheduled in a manner that does not interfere with peak business periods such as financial year-end, audit cycles, or festive seasons when banking activities are at their highest. Banks such as IndusInd Bank and IDFC First Bank strategically plan training sessions during relatively low business periods to maintain operational efficiency. This alignment enhances both training effectiveness and service continuity.

From a practical perspective, private sector banks increasingly use digital tools such as Learning Management Systems (LMS) to manage and execute training calendars. These systems allow employees to view schedules, enroll in programmes, and track their learning progress. According to Statista (2023), over 65% of organizations in India, including banks, use digital platforms for scheduling and managing training activities. Banks such as Yes Bank and Federal Bank have adopted such systems to ensure flexibility and accessibility in training delivery.

Overall, the training calendar plays a crucial role in ensuring continuous learning and systematic employee development in private sector banks. It integrates planning, scheduling, and execution of training programmes while maintaining operational efficiency. In the context of Ahmedabad District, where private sector banks have a significant presence, a well-structured training calendar contributes to improved employee performance, enhanced service quality, and better organizational outcomes.

2.9 Training Delivery:

Training delivery in private sector banks has evolved significantly over time due to rapid technological advancements, changing organizational requirements, and the increasing need for flexible learning systems. It represents the implementation phase of training programmes, where designed content is delivered to employees using appropriate methods and platforms. In the context of the present study, banks have increasingly adopted diversified and technology-enabled training delivery methods to enhance employee learning outcomes and organizational performance.

Below are key methods of training delivery:

- Classroom training
- E-learning platforms
- On-the-job training
- Workshops and simulations
- Virtual training sessions

The traditional method of **classroom training** continues to play an important role, particularly for induction programmes, compliance training, and leadership development. It facilitates face-to-face interaction, immediate feedback, and collaborative learning. Banks such as HDFC Bank and ICICI Bank operate dedicated training centers where employees undergo structured classroom-based sessions. According to the Reserve Bank of India (2022), classroom training remains relevant for conceptual clarity and behavioral skill development in the banking sector.

The use of **e-learning platforms** has increased significantly in recent years, enabling employees to access training modules anytime and anywhere. These platforms provide flexibility, scalability, and cost-effectiveness. Banks such as Axis Bank and Kotak Mahindra Bank utilize Learning Management Systems (LMS) to deliver digital training content, track employee progress, and conduct assessments. According to Statista (2023), more than 65% of corporate training in India is delivered through online or hybrid platforms, highlighting the growing importance of e-learning in the banking industry.

On-the-job training is another widely used method, where employees learn by performing actual job tasks under supervision. This method is particularly effective for developing practical skills and understanding real-time banking operations. Banks such as IndusInd Bank and IDFC First Bank emphasize on-the-job training for roles such as customer service, sales, and branch operations. According to the Indian Banks' Association (2022), nearly 70% of skill-based training in private sector banks involves on-the-job learning methods.

The use of **workshops and simulations** has also gained importance, particularly for developing problem-solving, decision-making, and interpersonal skills. Simulation-based training allows employees to experience real-life banking scenarios in a controlled environment. Banks such as Yes Bank and Federal Bank incorporate case studies and simulation exercises in their training programmes to enhance experiential learning.

In recent years, **virtual training sessions** have become increasingly prominent, especially after the COVID-19 pandemic. These sessions are conducted through webinars, video conferencing, and online collaboration tools, allowing employees from different locations to participate simultaneously. According to the Reserve Bank of India (2023), banks have significantly increased their investment in virtual training infrastructure to ensure continuity in employee development. This is particularly beneficial in regions such as Ahmedabad District, where employees across multiple branches can access centralized training programmes without physical constraints.

Overall, private sector banks are increasingly adopting **blended learning approaches**, combining traditional classroom methods with digital platforms and experiential learning techniques. This integrated approach enhances accessibility, flexibility, and effectiveness of training programmes, ensuring that employees receive continuous and relevant learning opportunities. The adoption of diverse training delivery methods not only improves knowledge retention and skill development but also contributes significantly to enhancing employee motivation and performance in private sector banks.

2.10 Training Evaluation and its Components:

Training evaluation is an essential component of the training process in private sector banks, aimed at assessing the effectiveness, relevance, and overall impact of training programmes on employee performance and organizational outcomes. It ensures that training initiatives are aligned with predefined objectives and contribute to improved productivity, service quality, and employee motivation. In the context of the present study, private sector banks adopt structured evaluation mechanisms to ensure continuous improvement in training effectiveness. Below are the key components of training Evaluation.

- Feedback analysis
- Pre- and post-training assessments
- Performance improvement measurement
- Return on Investment (ROI)

The first component, **feedback analysis**, involves collecting responses from participants regarding the quality, relevance, and effectiveness of training programmes. Feedback is typically gathered through questionnaires, surveys, and digital platforms immediately after the training session. Banks such as HDFC Bank and ICICI Bank use structured feedback systems integrated with their Learning Management Systems (LMS) to assess participant satisfaction and identify areas for improvement. According to the Indian Banks' Association (2022), more than 75% of private sector banks in India rely on feedback-based evaluation as a primary method to assess training effectiveness.

The **pre- and post-training assessments** are used to measure the extent of knowledge acquisition and skill enhancement. Employees are evaluated before and after training programmes through tests, quizzes, or practical assignments. This helps in quantifying learning outcomes and determining whether training objectives have been achieved. Banks such as Axis Bank and Kotak Mahindra Bank incorporate digital assessment tools within their LMS platforms to track learning progress. According to the Reserve Bank of India (2023), such structured assessments are increasingly used in banks to ensure competency development in areas like digital banking, compliance, and risk management.

The **performance improvement measurement** focuses on evaluating the impact of training on employee job performance. This is done by analyzing key performance indicators (KPIs) such as productivity, sales performance, customer satisfaction, and error reduction. Banks such as IndusInd Bank and IDFC First Bank link training outcomes with performance appraisal systems to assess behavioral and operational improvements. Empirical evidence from the Reserve Bank of India (2022) indicates that banks adopting performance-linked evaluation systems report higher efficiency and improved service quality.

The final component, **Return on Investment (ROI)**, evaluates the cost-effectiveness of training programmes by comparing the benefits derived from training with the costs incurred. ROI analysis helps banks determine whether training investments are yielding measurable financial and operational returns. Banks such as ICICI Bank and Axis Bank increasingly adopt data-driven approaches to measure ROI by linking training outcomes with business metrics such as revenue growth, cost reduction, and customer retention. According to Statista (2023), organizations in India that implement ROI-based training evaluation frameworks report up to 20–25% improvement in employee productivity.

Overall, training evaluation provides a systematic mechanism to determine whether training objectives have been achieved and to identify areas for improvement in future programmes. It ensures accountability, enhances the effectiveness of training initiatives, and strengthens their alignment with organizational goals. In the context of Ahmedabad District, where private sector banks operate extensively, effective training evaluation practices contribute significantly to improving employee performance, service quality, and overall organizational efficiency.

2.11 Practical Impact of Training and Development on Employees:

Training and development programmes in private sector banks significantly influence employees' competencies, motivation, and overall job performance. Structured training interventions enhance employees' **skill development, engagement, job satisfaction, and confidence** in handling banking operations. For example, competency-based digital training in **HDFC Bank** and **ICICI Bank** has improved employees' ability to use advanced banking technologies such as mobile banking, digital wallets, and core banking systems. Improved employee skills translate into **better customer service**, higher operational efficiency, and increased sales performance. Studies by the **Indian Banks' Association (2022)** indicate that employees who undergo continuous training demonstrate higher motivation, reduced absenteeism, and greater loyalty, which fosters a positive organizational culture. In regions such as **Ahmedabad District**, where private sector banks operate intensively, practical training interventions help maintain competitiveness and ensure consistent service quality.

Key impacts of training on employees include:

- Enhanced motivation, engagement, and job satisfaction.
- Improved technical and digital banking skills.
- Better customer service and operational efficiency.
- Increased sales performance and business outcomes.
- Higher employee retention and loyalty.

The first impact, enhanced motivation, engagement, and job satisfaction, arises because training provides employees with structured learning opportunities and a clear path for professional growth. Employees who receive relevant training feel valued and empowered, which increases their commitment to their roles and strengthens their engagement with the organization. Banks such as HDFC Bank and ICICI Bank implement competency-based digital and classroom training programmes to help employees confidently adopt new banking technologies, products, and services. According to the Indian Banks' Association (2022), employees who participate in regular training sessions exhibit higher job satisfaction and motivation, positively affecting overall performance.

Improved technical and digital banking skills are another key impact of training. Employees are trained in using core banking software, internet and mobile banking platforms, digital wallets, cybersecurity systems, and analytics tools. Banks such as Axis Bank and Kotak Mahindra Bank utilize AI-driven learning platforms to identify skill gaps and deliver personalized training modules. Statista (2023) reports that structured digital training can enhance technical competence by 15–20%, resulting in more accurate and efficient service delivery, fewer operational errors, and quicker processing of customer transactions.

Training also significantly improves customer service and operational efficiency. Employees trained in areas such as customer relationship management, compliance, problem-solving, and soft skills are better equipped to resolve client issues and provide high-quality service. Banks including IndusInd Bank and IDFC First Bank incorporate behavioral and operational training programmes to strengthen service standards and optimize branch operations. According to the Reserve Bank of India (2022), branches implementing structured training programmes report higher customer satisfaction levels and more efficient workflow management.

In addition, training contributes directly to increased sales performance and better business outcomes. Employees who acquire product knowledge, sales strategies, and client engagement skills are more capable of promoting banking products effectively, leading to improved revenue generation. Yes Bank, for example, applies gamified learning modules to enhance employee competence in areas like loans, investment products, and digital banking services. Research shows that banks investing in systematic training programmes see measurable growth in sales, customer acquisition, and retention, with performance improvements ranging from 10–15% (Statista, 2023).

Finally, training strengthens employee retention and loyalty by demonstrating the organization’s commitment to workforce development. Employees who perceive continuous opportunities for skill development, career advancement, and recognition are more likely to remain committed to the bank. IndusInd Bank links training completion and competency development with performance appraisals and promotions. According to the Indian Banks’ Association (2022), private sector banks that maintain consistent training initiatives experience lower attrition rates, higher employee loyalty, and greater organizational stability.

Overall, the practical impact of training in private sector banks is extensive, positively influencing motivation, technical competencies, customer service, sales performance, and retention. In the context of Ahmedabad District, where private sector banks operate extensively, such training programmes play a crucial role in enhancing employee capabilities, improving service quality, and sustaining organizational growth.

2.12 Challenges in Training Implementation:

Despite the benefits, implementing training programmes in private sector banks is not without challenges. One major issue is **limited digital access** in certain branches, particularly in semi-urban and rural areas, which hinders online learning initiatives. Employee **resistance to new training methods** can also pose challenges, as some staff prefer traditional classroom learning or may feel overwhelmed by technology-driven approaches. Scheduling conflicts during peak business periods and balancing operational requirements with training needs further complicate implementation. Banks address these challenges by adopting **blended learning models**, combining digital and classroom methods, and offering **incentives** such as certification, recognition, or performance-linked rewards to encourage participation. The **Reserve Bank of India (2022)** emphasizes that overcoming these challenges requires careful planning, infrastructure support, and continuous evaluation of training outcomes to ensure effectiveness and alignment with organizational goals.

Key challenges in training implementation include:

- Limited access to digital learning platforms in some branches.
- Employee resistance to adopting new training methods.
- Scheduling conflicts with peak business periods.
- Balancing operational requirements with training initiatives.
- Need for continuous monitoring and evaluation of training outcomes.

The first challenge, limited access to digital learning platforms in some branches, arises due to uneven infrastructure and technological readiness across banking locations. Smaller or rural branches may have restricted internet bandwidth, outdated hardware, or insufficient access to Learning Management Systems (LMS), which can hinder participation in digital training programmes. Banks such as ICICI Bank and IDFC First Bank have addressed this issue by providing offline training modules or mobile-accessible content, but ensuring uniform access remains a concern. According to the Indian Banks' Association (2022), unequal digital access can affect training consistency and knowledge dissemination across the organization.

Employee resistance to adopting new training methods is another significant challenge. Staff may feel uncomfortable with unfamiliar technologies, skeptical about the usefulness of digital learning, or reluctant to change from traditional classroom-based training. HDFC Bank and Axis Bank have implemented change management strategies, including awareness campaigns, mentoring, and incentives, to reduce resistance. Research from Statista (2023) indicates that addressing resistance through engagement and clear communication increases training participation rates and learning effectiveness.

Scheduling conflicts with peak business periods present a practical difficulty in training implementation. Banks operate under strict timelines and high customer demand, which can make it challenging to release employees for training sessions without affecting branch operations. To overcome this, banks often adopt flexible scheduling, microlearning modules, and self-paced online courses that allow employees to train without disrupting daily workflows. Reserve Bank of India (2022) emphasizes that aligning training schedules with operational requirements is critical to maintain service quality while promoting employee development.

Balancing operational requirements with training initiatives is closely linked to scheduling issues but involves broader resource management. Branch managers must ensure that critical tasks and customer service commitments are met while employees participate in learning programmes. ICICI Bank and Kotak Mahindra Bank use resource planning tools and staggered training schedules to maintain operational efficiency alongside continuous learning initiatives. Effective balancing ensures that training does not negatively impact productivity or customer experience.

Finally, the need for continuous monitoring and evaluation of training outcomes is a persistent challenge. Banks must track whether employees are applying the skills learned, assess knowledge retention, and measure the impact on performance and business outcomes. IndusInd Bank and Axis Bank integrate training evaluation with performance appraisal systems, using metrics such as customer satisfaction, operational efficiency, and sales performance. According to the Indian Banks' Association (2022), continuous monitoring ensures that training remains relevant, effective, and aligned with organizational goals.

Overall, implementing training in private sector banks involves multiple challenges, ranging from technological limitations and employee resistance to operational constraints and evaluation requirements. Addressing these challenges is crucial to ensure that training programmes effectively enhance employee capabilities, improve service delivery, and support organizational performance, particularly in regions such as Ahmedabad District, where private sector banks operate extensively.

2.13 Emerging Trends and Future Directions:

Training and development in private sector banks are evolving rapidly due to technological advancements, changing regulatory requirements, and customer expectations. A key trend is **Artificial Intelligence (AI)-driven personalized learning**, which enables customized training based on employees' skill gaps and performance data. AI tools recommend modules, track progress, and provide real-time feedback, enhancing learning efficiency. **Microlearning** is another emerging approach, where short, focused content segments improve knowledge retention and fit within employees' busy schedules. Banks such as **IDFC First Bank** and **Federal Bank** use microlearning to update staff on new products, regulatory changes, and digital tools. **Gamification**, incorporating points, badges, and leaderboards, is increasingly used to increase engagement and motivation, while **Virtual Reality (VR) simulations** provide immersive experiences for complex operations, risk management, and customer service training. There is also a growing emphasis on **soft skills development**, including communication, leadership, emotional intelligence, adaptability, and teamwork. Looking ahead, training in private sector banks is moving toward **continuous digital upskilling, fintech integration, cybersecurity awareness, and data-driven evaluation**, ensuring employees remain competent, motivated, and capable of delivering high-quality service.

Key emerging trends and future directions include:

- AI-based personalized learning and data-driven feedback.
- Microlearning modules for efficient and focused skill acquisition.
- Gamification of training to enhance engagement and motivation.
- Virtual reality and immersive experiential learning environments.
- Focus on soft skills and emotional intelligence development.
- Continuous digital upskilling, fintech integration, and cybersecurity training.
- Blended learning and hybrid training methods
- Learning analytics and predictive training
- Sustainability and ESG-focused training

The first major trend, AI-based personalized learning and data-driven feedback, involves leveraging artificial intelligence to create customized training pathways for employees. AI tools analyze individual learning patterns, skill gaps, and performance metrics to recommend relevant courses, assessments, and practice modules. Banks such as Axis Bank and Kotak Mahindra Bank are increasingly implementing AI-driven analytics to ensure that employees receive targeted training that aligns with both their role and career development needs. According to the Reserve Bank of India (2023), such personalized learning enhances learning efficiency and improves the applicability of training outcomes.

Microlearning modules have also emerged as a key trend, delivering training content in short, focused segments that employees can complete quickly. This approach is particularly beneficial for busy banking professionals who may not have the time for lengthy training sessions. Banks like IDFC First Bank and Federal Bank utilize microlearning to provide updates on regulatory changes, digital tools, and new banking products. Research from Statista (2023) suggests that microlearning improves knowledge retention by 15–20% compared to traditional long-format training methods.

Gamification of training is being widely adopted to enhance employee engagement and motivation. By integrating game-like elements such as points, badges, leaderboards, and rewards into learning programmes, banks can make training interactive and enjoyable. HDFC Bank and Yes Bank use gamified modules for areas such as sales techniques, customer service, and compliance. Evidence from the Indian Banks' Association (2022) indicates that gamification increases employee participation rates by 20–25% and improves overall learning outcomes.

Virtual reality (VR) and immersive experiential learning environments represent another innovative trend. VR simulations allow employees to practice real-life banking scenarios, such as customer interactions, problem-solving, and crisis management, in a controlled virtual environment. This method helps improve practical skills, confidence, and decision-making abilities. Banks such as ICICI Bank are experimenting with VR modules for leadership training and high-stakes operational tasks, demonstrating the potential of immersive learning in complex banking processes.

The focus on soft skills and emotional intelligence development has gained prominence as banks recognize that technical expertise alone is insufficient in a customer-centric environment. Training programmes now emphasize communication, adaptability, teamwork, empathy, and leadership skills. HDFC Bank and ICICI Bank incorporate behavioral training and leadership development modules to enhance employee interactions with customers and colleagues. According to the Reserve Bank of India (2022), soft skills development is critical for improving customer experience and employee engagement.

Continuous digital upskilling, fintech integration, and cybersecurity training are increasingly important due to the rapid evolution of banking technologies. Employees are expected to stay updated on emerging financial technologies, digital banking platforms, and cybersecurity protocols. Banks such as Axis Bank and Kotak Mahindra Bank provide ongoing training to ensure staff remain competent in using advanced digital tools while mitigating risks. Statista (2023) emphasizes that continuous digital upskilling improves operational efficiency, reduces errors, and strengthens overall organizational resilience.

Blended learning combines traditional classroom sessions with digital platforms, e-learning modules, and on-the-job training. This hybrid approach offers flexibility, accommodates diverse learning preferences, and ensures continuous skill development even during operational constraints. Private sector banks like Axis Bank and Kotak Mahindra Bank have increasingly adopted this model to enhance accessibility and learning effectiveness across multiple branches, including Ahmedabad District.

Banks are increasingly leveraging data analytics to track employee learning progress, assess the effectiveness of training programmes, and predict future skill gaps. Predictive training helps HR departments proactively design interventions aligned with strategic objectives, thereby improving workforce efficiency and ensuring that employees remain updated with evolving banking technologies and customer expectations.

Finally, Emerging training modules are incorporating awareness of Environmental, Social, and Governance (ESG) practices. Employees are being trained to integrate sustainability considerations into banking operations, ethical decision-making, and customer engagement. This trend reflects the sector's growing emphasis on corporate social responsibility and compliance with ESG standards, enhancing both employee competencies and organizational reputation.

Overall, these emerging trends and future directions are transforming training and development in private sector banks into a more personalized, technology-driven, and employee-centric process. By integrating AI, microlearning, gamification, immersive simulations, soft skills development, and continuous digital upskilling, banks are enhancing employee capabilities, engagement, and performance, thereby supporting organizational excellence and competitiveness, particularly in regions such as Ahmedabad District.

Chapter 3 Literature Review

This chapter provides a critical review of the existing literature on training and development, employee motivation, and employee performance in the banking sector, with particular emphasis on private sector bank employees in India. It discusses the key concepts, theoretical foundations, and empirical findings related to how training initiatives influence motivational levels and performance outcomes. The chapter also examines established models and frameworks explaining employee behaviour and workplace effectiveness. Further, it synthesizes previous research to identify the major determinants and interrelationships among training, motivation, engagement, and performance. Finally, it highlights the gaps in the existing literature, thereby justifying the need for the present study on the impact of training and development on motivation and performance of private sector bank employees in Ahmedabad District.

3.1 Human Resource Management in Banking Sector:

Human Resource Management (HRM) plays a pivotal role in enhancing organizational effectiveness, particularly in the dynamic and competitive banking sector. This section provides a comprehensive overview of HRM and its significance in private sector banks. It begins by examining the concept and evolution of Human Resource Management, tracing its transformation from traditional personnel administration to a strategic function focused on employee development, organizational performance, and competitive advantage. The discussion further explores the objectives and functions of HRM, including recruitment, training and development, performance appraisal, compensation management, and employee relations, all of which contribute to organizational efficiency and sustainability.

The section also highlights the importance of Strategic Human Resource Management (SHRM), emphasizing the alignment of HR policies and practices with organizational goals to enhance productivity, adaptability, and innovation in the banking industry. Special attention is given to Human Resource Management practices in private sector banks, which are characterized by performance-driven cultures, continuous skill development, technological adaptability, and employee-centric initiatives designed to improve service quality and customer satisfaction. Furthermore, the role of HRM in enhancing employee performance is critically examined, demonstrating how effective HR strategies foster motivation, engagement, and competency development, thereby contributing to superior organizational outcomes. Overall, this section establishes the theoretical and practical foundation necessary to understand the interrelationship between HRM, training and development, motivation, and employee performance within the context of private sector banks. It provides a basis for subsequent discussions in the study by integrating established theories and contemporary practices in human resource management (Armstrong, 2020; Becker & Huselid, 1998; Dessler, 2020).

3.1.1 Concept and Evolution of Human Resource Management:

Human Resource Management (HRM) is widely recognized as a critical function that enables organizations to achieve strategic objectives through effective management of their workforce. It refers to a systematic approach to acquiring, developing, motivating, and retaining employees to enhance organizational efficiency and effectiveness. According to Dessler (2020), HRM encompasses policies and practices involved in carrying out the "people" aspects of a management position, including recruitment, training, performance appraisal, compensation, and employee relations. Similarly, Armstrong (2020) defines HRM as a strategic and coherent approach to managing an organization's most valuable asset—its employees—who individually and collectively contribute to achieving organizational goals. In the contemporary business environment, HRM has evolved beyond administrative functions to become a key driver of competitive advantage and sustainable development. The concept of HRM has undergone significant transformation over time, reflecting changes in economic, technological, and social environments. The earliest phase, known as Personnel Management, emerged during the late nineteenth and early twentieth centuries, primarily focusing on employee welfare, record keeping, and compliance with labor laws. This period was heavily influenced by the Industrial Revolution, which necessitated systematic labor administration. Scholars such as Taylor (1911) emphasized efficiency and productivity through scientific management, advocating standardized work methods and performance-based incentives. Although criticized for its mechanistic approach, scientific management laid the foundation for modern HR practices.

The Human Relations Movement of the 1930s and 1940s marked a paradigm shift in understanding employee behavior and motivation. The Hawthorne Studies conducted by Mayo (1933) highlighted the importance of social relationships, communication, and employee morale in improving productivity. This era emphasized employee satisfaction, teamwork, and participative management, leading organizations to recognize the psychological and social needs of workers. As a result, the focus of personnel management gradually expanded from administrative tasks to fostering positive workplace relationships and enhancing employee well-being.

The transition from Personnel Management to Human Resource Management occurred during the 1970s and 1980s, driven by globalization, technological advancements, and increasing competition. This phase emphasized employees as valuable resources rather than merely factors of production. The integration of behavioral sciences, organizational psychology, and management theory strengthened the conceptual framework of HRM. Guest (1987) highlighted that HRM aims to achieve organizational effectiveness through commitment, flexibility, and quality, thereby aligning employee goals with organizational objectives. This shift marked the emergence of a more proactive and developmental approach to managing human capital. In the modern era, Strategic Human Resource Management (SHRM) has gained prominence as organizations seek to align human resource policies with long-term business strategies. Becker and Huselid (1998) emphasized that effective HR practices significantly contribute to organizational performance and competitive advantage. SHRM focuses on talent management, employee engagement, leadership development, and innovation to enhance productivity and organizational sustainability. The knowledge-based economy and digital transformation have further elevated the role of HRM, with an increasing emphasis on diversity, inclusivity, and technological integration in human resource practices.

In the context of the banking sector, the evolution of HRM has been particularly significant. Private sector banks have adopted modern HR practices such as performance-based incentives, continuous training and development, and technology-driven talent management systems to enhance service quality and operational efficiency. These developments underscore the strategic importance of HRM in fostering employee competence, motivation, and performance in a highly competitive environment. By integrating human potential with organizational objectives, HRM plays a vital role in enhancing productivity, fostering innovation, and achieving sustainable competitive advantage. This evolution provides a strong theoretical foundation for examining the impact of training and development on employee motivation and performance in the banking sector.

3.1.2 Objectives and Functions of Human Resource Management:

Human Resource Management (HRM) plays a vital role in ensuring organizational effectiveness by aligning human capital with strategic goals. The primary objective of HRM is to optimize employee performance while fostering a conducive work environment that supports both individual and organizational growth. According to Armstrong (2020), HRM is concerned with the strategic and coherent management of people, emphasizing their contribution to achieving sustainable competitive advantage. Similarly, Dessler (2020) highlights that HRM aims to enhance productivity, improve employee satisfaction, and ensure organizational efficiency through well-designed policies and practices. In the contemporary business landscape, organizations increasingly recognize that human resources are valuable assets whose effective management is essential for long-term success. The objectives of HRM are multifaceted and encompass organizational, functional, societal, and personal dimensions. Organizational objectives focus on improving efficiency, profitability, and competitiveness by utilizing human resources effectively. Functional objectives ensure that HR practices are aligned with the needs and size of the organization, preventing overutilization or underutilization of personnel. Societal objectives emphasize ethical practices, legal compliance, and social responsibility, thereby promoting fairness and equity in employment. Personal objectives, on the other hand, aim to support employees in achieving career development, job satisfaction, and work-life balance (Mondy & Martocchio, 2016). These objectives collectively contribute to the development of a motivated and competent workforce, thereby enhancing organizational performance and sustainability.

The functions of HRM are broadly categorized into managerial and operative functions. Managerial functions include planning, organizing, directing, and controlling, which guide the effective utilization of human resources. Human resource planning involves forecasting workforce requirements and developing strategies to meet organizational needs. Organizing ensures the appropriate allocation of roles and responsibilities, while directing focuses on leadership, motivation, and communication. Controlling involves performance evaluation and corrective measures to ensure that organizational goals are achieved efficiently (Armstrong, 2020). Operative functions of HRM encompass a wide range of activities related to employee management. These include procurement, development, compensation, integration, maintenance, and separation. Procurement involves recruitment, selection, and placement of suitable candidates. Development functions focus on training, skill enhancement, career development, and performance appraisal, enabling employees to adapt to technological and organizational changes. Compensation management ensures equitable remuneration through wages, incentives, and benefits, thereby motivating employees and enhancing retention. Integration functions promote harmonious industrial relations and employee engagement, while maintenance functions ensure employee welfare, health, and safety. Separation functions address retirement, resignation, termination, and retrenchment, ensuring a smooth transition for employees and organizations alike (Dessler, 2020; Mondy & Martocchio, 2016).

In the context of the banking sector, particularly private sector banks, HRM functions have gained strategic significance due to rapid technological advancements, increased competition, and evolving customer expectations. Banks rely on skilled and motivated employees to deliver superior financial services and maintain customer satisfaction. Consequently, HRM practices such as continuous training and development, performance-based incentives, talent management, and employee engagement play a critical role in enhancing service quality and organizational performance. Effective HRM also ensures regulatory compliance, fosters innovation, and strengthens organizational resilience in a dynamic financial environment. The objectives and functions of HRM are integral to achieving organizational excellence and sustaining competitive advantage. By fostering employee development, promoting ethical practices, and aligning workforce capabilities with strategic goals, HRM contributes significantly to organizational growth and efficiency. Its relevance is particularly pronounced in the banking sector, where human capital serves as a key driver of productivity, customer satisfaction, and long-term success.

3.1.3 Strategic Human Resource Management:

Strategic Human Resource Management (SHRM) represents a transformative approach to managing human capital by aligning human resource policies and practices with the long-term objectives of an organization. Unlike traditional personnel management, which primarily focuses on administrative functions, SHRM emphasizes the integration of human resources into the strategic decision-making process to enhance organizational performance and achieve sustainable competitive advantage. According to Armstrong (2020), SHRM is a proactive and coherent approach that ensures human resource strategies are aligned with business goals, thereby fostering organizational effectiveness and adaptability. Similarly, Dessler (2020) highlights that SHRM involves formulating and implementing HR policies that support the strategic direction of an organization, making employees central to value creation and competitive positioning. The concept of SHRM gained prominence during the 1980s and 1990s as globalization, technological advancements, and intensifying competition compelled organizations to recognize human resources as a critical source of strategic advantage. Wright and McMahan (1992) define SHRM as the pattern of planned human resource deployments and activities intended to enable an organization to achieve its goals. This definition underscores the importance of integrating HR functions such as recruitment, training, performance management, and compensation with organizational strategies. Furthermore, Boxall and Purcell (2016) emphasize that SHRM focuses on the effective management of people to enhance organizational capability and performance, highlighting its role in fostering innovation, flexibility, and productivity. Two dominant perspectives underpin SHRM: the "best-fit" and "best-practice" approaches. The best-fit approach advocates aligning HR strategies with the organization's external environment and competitive strategy, ensuring contextual relevance and effectiveness. Conversely, the best-practice approach suggests that certain universally accepted HR practices, such as performance-based rewards, employee participation, and continuous training, contribute to superior organizational performance irrespective of context (Armstrong, 2020). Additionally, the Resource-Based View (RBV) of the firm, as proposed by Barney (1991), provides a theoretical foundation for SHRM by asserting that unique, valuable, and inimitable human resources serve as a source of sustainable competitive advantage. This perspective reinforces the strategic significance of talent development and employee engagement in achieving long-term organizational success. SHRM also emphasizes the development of High-Performance Work Systems (HPWS), which integrate HR practices such as selective hiring, extensive training, performance-based compensation, and employee empowerment. These systems are designed to enhance employee skills, motivation, and productivity. Becker and Huselid (1998) argue that the effective implementation of HPWS significantly improves organizational performance and financial outcomes. Such practices not only strengthen employee commitment but also foster innovation and organizational resilience in dynamic business environments.

In the context of the banking sector, particularly private sector banks, SHRM plays a pivotal role in addressing the challenges posed by digital transformation, regulatory compliance, and increasing customer expectations. Strategic HR initiatives such as talent acquisition, leadership development, performance management, and continuous training are essential for maintaining service excellence and operational efficiency. Indian private sector banks, including ICICI

Bank, HDFC Bank, and Axis Bank, have adopted strategic HR practices to enhance employee competencies, improve customer satisfaction, and sustain competitive advantage. These initiatives highlight the critical role of SHRM in fostering a skilled, motivated, and performance-driven workforce capable of navigating the complexities of the modern financial landscape. Strategic Human Resource Management serves as a vital link between human capital and organizational strategy. By aligning HR practices with business objectives, SHRM enhances employee effectiveness, promotes innovation, and strengthens organizational competitiveness. Its relevance is particularly significant in the banking industry, where human resources play a central role in delivering high-quality services and achieving long-term sustainability. Thus, SHRM provides a robust theoretical and practical foundation for examining the impact of training and development on employee motivation and performance.

3.1.4 Human Resource Management Practices in Private Sector Banks:

Human Resource Management (HRM) practices in private sector banks play a critical role in enhancing organizational effectiveness, employee productivity, and service quality in an increasingly competitive and technologically driven financial environment. With globalization, digital transformation, and regulatory complexities reshaping the banking industry, private sector banks have adopted strategic and innovative HRM practices to attract, develop, and retain competent human capital. HRM practices encompass recruitment and selection, training and development, performance management, compensation, employee relations, and talent management, all of which contribute significantly to organizational success (Torrington et al., 2005; Bohlander & Snell, 2004). Private sector banks are characterized by performance-driven cultures and merit-based human resource systems. These institutions emphasize competency-based recruitment and rigorous selection processes to ensure that employees possess the necessary knowledge, skills, and abilities to meet evolving industry demands. Beardwell et al. (2004) assert that effective HRM practices are essential for aligning employee capabilities with organizational objectives, thereby improving efficiency and competitiveness. Similarly, Pattanayak (2005) highlights that structured HR policies enhance employee commitment, productivity, and organizational performance.

Training and development constitute a cornerstone of HRM practices in private sector banks. Continuous professional development, leadership training, and digital learning initiatives enable employees to adapt to technological advancements and regulatory changes. Nadler

(1984) emphasizes that human resource development enhances employee competencies and organizational effectiveness. Furthermore, Swart et al. (2005) argue that strategic training initiatives improve job performance and foster innovation. In the banking sector, such practices are crucial for enhancing customer service quality and operational efficiency. Performance management systems also form an integral part of HRM practices in private banks. These systems involve goal setting, performance appraisal, feedback mechanisms, and performance-based incentives. Pulakos (2009) notes that modern performance management systems align individual goals with organizational strategies, thereby enhancing productivity and accountability. Supporting this view, Becker and Huselid (1998) highlight that high-performance work systems significantly improve organizational performance and employee effectiveness. Such systems are widely adopted in private sector banks to foster a culture of excellence and continuous improvement. Compensation and reward management further contribute to employee motivation and retention. Competitive salary structures, performance-linked incentives, and employee welfare programs are widely implemented to attract and retain top talent. Armstrong (2002) emphasizes that effective reward systems enhance job satisfaction and organizational commitment. Additionally, employee engagement initiatives, career advancement opportunities, and work-life balance policies strengthen employee loyalty and performance (Marchington & Wilkinson, 2005). Technological advancements have also transformed HRM practices in private sector banks. The adoption of Human Resource Information Systems (HRIS), data analytics, and artificial intelligence has improved workforce planning, recruitment, and performance evaluation. These innovations enhance efficiency, transparency, and strategic decision-making, enabling banks to respond effectively to changing market demands. According to Ulrich and Lake (1990), strategic HR capabilities enable organizations to achieve competitive advantage by leveraging human capital as a source of value creation.

In the Indian context, private sector banks such as HDFC Bank, ICICI Bank, and Axis Bank exemplify best practices in HRM by emphasizing performance-based cultures, continuous training, leadership development, and employee engagement. These initiatives contribute to enhanced productivity, improved service quality, and customer satisfaction. Thus, HRM practices in private sector banks serve as a strategic tool for achieving organizational excellence and sustaining competitive advantage in a dynamic financial landscape.

3.1.5 Role of HRM in Enhancing Employee Performance:

Human Resource Management (HRM) plays a fundamental role in enhancing employee performance by aligning individual capabilities with organizational objectives. In the contemporary business environment, characterized by globalization, technological advancements, and increased competition, organizations increasingly recognize human resources as a strategic asset. Effective HRM practices ensure that employees are well-equipped, motivated, and committed to achieving organizational goals. According to Armstrong (2020), HRM adopts a strategic and integrated approach to managing people, emphasizing their contribution to organizational success and sustainable competitive advantage. By fostering a supportive work environment, HRM significantly influences employee productivity and efficiency. One of the primary ways HRM enhances employee performance is through recruitment and selection. The process of hiring competent and skilled employees ensures the right fit between job requirements and individual capabilities. Bohlander and Snell (2004) emphasize that effective recruitment and selection systems enable organizations to attract talented individuals, thereby improving performance and organizational effectiveness. Similarly, Beardwell et al. (2004) assert that systematic HR practices ensure optimal utilization of human capital, leading to improved operational outcomes.

Training and development constitute another vital function of HRM that directly contributes to employee performance. Continuous learning and skill development enable employees to adapt to dynamic work environments and technological advancements. Nadler (1984) highlights that human resource development enhances employee competencies and fosters organizational growth. In addition, Swart et al. (2005) argue that strategic training initiatives improve productivity, innovation, and job satisfaction. These practices are particularly significant in the banking sector, where employees must continually update their knowledge to meet regulatory and technological changes. Performance management systems also play a crucial role in enhancing employee performance. Such systems include performance appraisal, feedback mechanisms, and performance-based incentives. Pulakos (2009) notes that modern performance management aligns employee goals with organizational strategies, thereby improving accountability and efficiency. Supporting this perspective, Becker and Huselid (1998) found that high-performance work systems significantly enhance productivity, profitability, and employee effectiveness. These systems foster a culture of continuous improvement and excellence within organizations. Compensation and reward management further strengthen employee motivation and commitment. Armstrong (2002) emphasizes that equitable and performance-based reward systems enhance job satisfaction and organizational loyalty. Similarly, Gerhart et al. (1992) suggest that compensation linked to performance improves employee engagement and productivity. These incentives encourage employees to contribute more effectively toward organizational success. Strategic Human Resource Management (SHRM) integrates HR policies with organizational objectives, thereby reinforcing employee performance. Ulrich and Lake (1990) assert that organizations gain competitive advantage by developing organizational capabilities through effective HR practices. Wright and McMahan (1992) further highlight that strategically aligned HR systems enhance organizational effectiveness by improving workforce competence and commitment.

HRM plays an indispensable role in enhancing employee performance through strategic recruitment, continuous training, performance management, equitable compensation, and employee engagement. These practices not only improve individual productivity but also contribute to organizational effectiveness and competitive advantage. In sectors such as banking, where service quality and efficiency are paramount, effective HRM serves as a cornerstone for achieving excellence and sustainability.

3.1.6 Core Functions of HRM:

The core functions of Human Resource Management (HRM) are integral to enhancing organizational efficiency, employee productivity, and sustainable competitive advantage. These functions encompass staffing, training and development, performance appraisal, compensation and benefits, and employee relations, health, and safety. Collectively, they ensure the effective acquisition, utilization, development, and retention of human capital. According to Armstrong (2020), HRM represents a strategic and coherent approach to managing an organization's most valuable assets—its people—who individually and collectively contribute to the achievement of organizational objectives. Similarly, Dessler (2020) emphasizes that HRM functions are essential for aligning employee performance with strategic goals, thereby improving overall organizational effectiveness. Staffing serves as the foundation of HRM, involving human resource planning, recruitment, selection, and placement to ensure the right person is assigned to the right job. Training and development enhance employees' skills, competencies, and adaptability to technological and organizational changes, leading to improved productivity and innovation (Nadler, 1984). Performance appraisal, another critical function, evaluates employee performance and provides feedback for improvement, promotion, and career development. Effective performance management systems have been shown to positively influence employee motivation and organizational outcomes (Pulakos, 2009). Compensation and benefits play a vital role in attracting, motivating, and retaining employees by offering financial and non-financial rewards aligned with performance and organizational objectives. Equitable reward systems foster job satisfaction and commitment (Armstrong, 2002). Furthermore, employee relations, along with health and safety initiatives, contribute to a harmonious work environment, enhance employee well-being, and ensure compliance with labor laws. Empirical research highlights that comprehensive HRM practices significantly improve employee performance and organizational productivity (Becker & Huselid, 1998).

The core functions of HRM form the backbone of organizational success by fostering employee development, motivation, and engagement. Their strategic implementation enables organizations, particularly in the banking sector, to achieve operational excellence and long-term sustainability.

3.1.6.1 Staffing:

Staffing is a fundamental function of Human Resource Management (HRM) that ensures organizations acquire and retain competent employees capable of achieving strategic objectives. It encompasses human resource planning, recruitment, selection, placement, and induction. Effective staffing aligns workforce capabilities with organizational goals, thereby enhancing productivity and operational efficiency. According to Armstrong (2020), staffing is a systematic process that identifies workforce needs and secures qualified individuals to fill organizational roles. In dynamic and service-oriented sectors such as banking, strategic staffing is critical for ensuring service quality, customer satisfaction, and competitive advantage. Human resource planning serves as the cornerstone of staffing, enabling organizations to forecast future workforce requirements and address skill gaps. Dessler (2020) emphasizes that proactive workforce planning enhances organizational adaptability and ensures optimal resource utilization. Recruitment and selection further determine the quality of human capital within an organization. Scientific and competency-based recruitment practices enable firms to attract skilled professionals, while rigorous selection techniques ensure the best fit between employees and job roles (Bohlander & Snell, 2004).

Empirical research highlights the impact of staffing practices on organizational performance. Ichniowski et al. (1997) found that innovative HR practices, including effective staffing systems, significantly enhance productivity. Similarly, Huselid (1995) demonstrated that selective hiring and workforce planning positively influence employee performance and financial outcomes. Wright and McMahan (1992) further argued that strategic staffing contributes to sustainable competitive advantage by aligning human resources with organizational strategy. Recent studies emphasize the importance of technology-driven recruitment systems. E-recruitment, artificial intelligence, and data analytics have transformed traditional staffing processes, enhancing efficiency, transparency, and decision-making (Nikolaou, 2021; Strohmeier, 2020). In the banking sector, digital talent acquisition systems enable organizations to attract competent professionals and streamline hiring processes. Contemporary research also indicates that competency-based staffing enhances employee engagement and performance (Singh & Kaur, 2021; Sharma & Gupta, 2023).

Moreover, induction and socialization play a crucial role in integrating employees into organizational culture. Effective orientation programs reduce turnover and improve job satisfaction by fostering organizational commitment. Thus, strategic staffing practices serve as a foundation for organizational success, particularly in private sector banks where skilled human capital is essential for delivering high-quality financial services. Staffing significantly contributes to organizational efficiency and employee effectiveness. Through systematic workforce planning, scientific recruitment, and strategic selection, organizations can build a competent workforce capable of achieving sustainable growth and competitive advantage.

3.1.6.2 Training and Development:

Training and Development (T&D) is a vital HRM function that enhances employee competencies, productivity, and organizational performance. It focuses on improving employees' knowledge, skills, and abilities to meet current and future job requirements. Armstrong (2020) defines training as a systematic process aimed at enhancing employee capabilities, while development prepares individuals for future responsibilities. In knowledge-intensive sectors such as banking, continuous learning is essential for adapting to technological advancements and regulatory changes. Training contributes significantly to organizational effectiveness by improving efficiency, innovation, and service quality. Nadler (1984) emphasized that human resource development enhances both individual and organizational performance. Similarly, Swart et al. (2005) noted that strategic training initiatives foster adaptability and competitiveness. These initiatives are particularly crucial in the banking sector, where digital transformation necessitates continuous upskilling. Empirical studies confirm the positive relationship between training and employee performance. Arthur et al. (2003) found that training programs significantly improve job-related behaviors and productivity. Tharenou et al. (2007) demonstrated that systematic training enhances organizational effectiveness and employee development. Salas et al. (2012) further highlighted that well-designed training programs yield substantial improvements in individual and organizational outcomes.

Recent research underscores the growing importance of digital learning. E-learning platforms, virtual training, and blended learning approaches have revolutionized employee development, enhancing accessibility and efficiency (Noe et al., 2021). In the banking industry, digital training enables employees to adapt to fintech innovations and regulatory requirements. Studies conducted in the Indian context also reveal that training initiatives significantly enhance employee performance and organizational competitiveness (Singh & Kaur, 2021; Sharma & Gupta, 2023). Moreover, effective training enhances employee motivation, job satisfaction, and engagement, leading to improved organizational performance. Becker and Huselid (1998) assert that investments in employee development contribute to high-performance work systems and long-term competitive advantage. Training and Development plays a critical role in enhancing employee competencies, fostering innovation, and improving organizational performance. Its strategic implementation is essential for achieving sustainable growth in the modern banking sector.

3.1.6.3 Performance Appraisal:

Performance appraisal is a systematic process of evaluating employee performance against predetermined standards to enhance productivity and organizational effectiveness. It serves as a key mechanism for assessing employee contributions, identifying training needs, and facilitating career development. According to Dessler (2020), performance appraisal provides a basis for decision-making related to promotions, compensation, and employee development. Effective performance appraisal systems align individual performance with organizational goals. Armstrong (2020) notes that performance management fosters continuous improvement by providing feedback and establishing clear performance standards. Pulakos (2009) further emphasizes that modern appraisal systems enhance accountability and organizational effectiveness. Empirical research demonstrates the positive impact of performance appraisal on employee productivity. DeNisi and Murphy (2017) highlighted that performance management systems significantly influence employee motivation and organizational outcomes. Similarly, Aguinis (2019) emphasized that effective performance appraisal enhances employee engagement and organizational performance. Research by Boselie et al. (2005) also indicates that performance management practices contribute significantly to organizational success.

Recent advancements have led to the adoption of digital and continuous performance management systems. These systems incorporate real-time feedback, 360-degree evaluations, and data-driven analytics to improve decision-making (Cappelli & Tavis, 2016). In the banking sector, performance appraisal systems based on key performance indicators (KPIs) and balanced scorecards have proven effective in enhancing employee productivity and customer service quality. Furthermore, performance appraisal fosters employee motivation and professional growth by identifying strengths and development needs. Transparent and fair evaluation systems enhance job satisfaction, organizational commitment, and retention. Performance appraisal serves as a vital tool for improving employee effectiveness and organizational performance. Its strategic implementation enables organizations, particularly private sector banks, to achieve operational excellence and competitive advantage.

3.1.6.4 Compensation and Benefits:

Compensation and benefits constitute a critical HRM function that influences employee motivation, job satisfaction, and retention. Compensation includes wages, salaries, incentives, and bonuses, while benefits encompass healthcare, retirement plans, and other welfare measures. Armstrong (2002) defines compensation as a strategic tool for rewarding employee contributions and enhancing organizational performance. Equitable and performance-based compensation systems play a vital role in attracting and retaining talented employees. Gerhart and Milkovich (1992) emphasized that compensation significantly influences employee behavior and organizational outcomes. Similarly, Milkovich et al. (2017) noted that competitive pay structures enhance motivation and productivity. Empirical research supports the positive relationship between compensation and employee performance. Lazear (2000) demonstrated that performance-based pay improves productivity and efficiency. Becker and

Huselid (1998) also found that reward systems contribute to organizational effectiveness and competitive advantage. These findings highlight the strategic importance of compensation in modern organizations.

Recent studies emphasize the role of flexible and non-monetary benefits, including work-life balance, employee recognition, and wellness programs. Contemporary organizations increasingly adopt total reward systems that integrate financial and non-financial incentives (WorldatWork, 2021). In the banking sector, performance-linked incentives and employee welfare schemes have proven effective in enhancing job satisfaction and retention. Furthermore, fair and transparent compensation systems promote organizational commitment and reduce employee turnover. Equity theory suggests that employees are motivated when they perceive fairness in rewards relative to their contributions. Compensation and benefits are essential for motivating employees, improving productivity, and ensuring organizational sustainability. Strategic reward management enables organizations to attract and retain talent while fostering a high-performance culture.

3.1.6.5 Employee Relations, Health, and Safety:

Employee relations, health, and safety constitute vital components of HRM that ensure a harmonious work environment and promote employee well-being. Effective employee relations foster trust, collaboration, and organizational commitment, thereby enhancing productivity. Armstrong (2020) emphasizes that positive employer-employee relationships contribute to organizational stability and performance. Employee relations involve communication, grievance handling, conflict resolution, and collective bargaining. Marchington and Wilkinson (2005) assert that strong employee relations enhance morale and organizational effectiveness. Similarly, Guest (1997) highlighted that supportive HR practices improve employee commitment and performance. Health and safety practices are equally important in ensuring employee well-being and organizational sustainability. Organizations that prioritize workplace safety experience lower absenteeism and higher productivity. Clarke (2010) found that effective safety management systems significantly improve employee performance and reduce workplace accidents. Furthermore, the International Labour Organization (2023) emphasizes that safe working environments contribute to employee satisfaction and organizational efficiency.

Recent research highlights the growing importance of employee wellness programs and psychological safety. Modern organizations implement stress management initiatives, flexible work arrangements, and wellness programs to enhance employee engagement (Cooper & Dewe, 2008). In the banking sector, such initiatives are essential for managing work-related stress and improving performance. Additionally, legal compliance and ethical labor practices play a crucial role in maintaining positive employee relations. Effective communication and participative management foster trust and reduce industrial disputes. Research indicates that organizations with strong employee relations experience higher levels of productivity and job satisfaction. Employee relations, health, and safety are indispensable for creating a supportive work environment and ensuring employee well-being. These practices enhance organizational effectiveness, promote job satisfaction, and contribute to sustainable growth, particularly in service-oriented industries such as banking.

3.2 Training and Development:

Training and Development (T&D) is a fundamental function of Human Resource Management that focuses on enhancing employees' knowledge, skills, abilities, and competencies to improve organizational effectiveness and achieve strategic objectives. Training refers to structured learning aimed at improving employees' performance in their current roles, whereas development emphasizes long-term career growth and prepares individuals for future responsibilities (Armstrong, 2020; Noe, 2020). In today's knowledge-driven economy, organizations increasingly view T&D as a strategic investment in human capital, enabling them to adapt to dynamic business environments and sustain competitive advantage. The objectives of training include improving productivity, enhancing employee competencies, fostering innovation, and aligning workforce capabilities with organizational goals. Effective training initiatives also contribute to increased job satisfaction, reduced employee turnover, and improved organizational commitment (Aguinis & Kraiger, 2009). As organizations embrace digital transformation, training has become indispensable for equipping employees with the technical and behavioral skills required to navigate modern workplaces. The need for training is particularly significant in the banking sector, where rapid technological advancements, regulatory reforms, and evolving customer expectations demand continuous upskilling. Digital banking, fintech innovations, and cybersecurity concerns necessitate ongoing professional development to ensure service quality and operational efficiency. Studies indicate that continuous learning initiatives significantly enhance employee competence and organizational performance within financial institutions (Tharenou et al., 2007; Khan et al., 2011).

Training and Development provide numerous benefits, including improved employee performance, increased motivation, enhanced job satisfaction, and organizational growth. A systematic Training Needs Assessment (TNA) ensures the identification of skill gaps and facilitates the design of targeted and effective training programs (Goldstein & Ford, 2002). Furthermore, organizations employ a variety of training methods, including on-the-job techniques such as coaching, mentoring, job rotation, and induction, as well as off-the-job approaches like workshops, seminars, simulations, case studies, and e-learning. These methods contribute to continuous professional development and workforce adaptability. Training and Development plays a pivotal role in strengthening employee capabilities and organizational competitiveness. Its strategic implementation is particularly vital in the banking sector, where continuous learning fosters efficiency, innovation, and sustainable performance.

3.2.1 Concept and Definitions of Training and Development:

Training and Development (T&D) represents a cornerstone of Human Resource Management (HRM), focusing on enhancing employees' knowledge, skills, competencies, and attitudes to improve individual and organizational performance. Training is generally defined as a systematic process through which employees acquire job-specific skills necessary for effective performance in their current roles, while development refers to long-term educational and experiential activities designed to prepare employees for future responsibilities and leadership positions. This distinction underscores training as performance-oriented and development as growth-oriented, reflecting both immediate and strategic organizational needs (Garavan et al., 2021; Aguinis & Kraiger, 2009). From a conceptual perspective, training is a planned organizational effort aimed at facilitating learning and enhancing employees' efficiency and productivity. Development, on the other hand, encompasses broader learning initiatives such as management development, leadership training, and career planning. These processes contribute to continuous professional growth and organizational sustainability. The integration of training and development initiatives enables organizations to respond effectively to globalization, technological advancement, and competitive pressures (Tharenou et al., 2007). Consequently, modern organizations perceive T&D as a strategic investment in human capital rather than a mere operational expense. The theoretical foundation of T&D is rooted in Human Capital Theory, which posits that investments in employee education and skill enhancement yield higher productivity and economic returns. This perspective emphasizes that employee competencies serve as valuable organizational assets capable of generating sustained competitive advantage (Barney, 1991). Supporting this view, research indicates that organizations with well-structured training programs demonstrate improved performance, innovation, and employee engagement (Salas et al., 2012). Over time, the concept of training and development has evolved significantly, transitioning from traditional instructor-led programs to technologically advanced learning systems. The advent of digital transformation has introduced e-learning, virtual simulations, artificial intelligence–driven training, and blended learning approaches, enhancing accessibility, flexibility, and efficiency. Such advancements have redefined workplace learning, making it continuous and adaptive to organizational needs (Strohmeier, 2020; Garavan et al., 2021). These modern approaches are particularly relevant in knowledge-intensive sectors such as banking, where employees must constantly update their skills to manage financial innovations and regulatory changes.

Furthermore, training and development contribute significantly to employee motivation, job satisfaction, and organizational commitment. Effective learning interventions foster confidence, enhance job performance, and encourage career advancement. Empirical evidence suggests that organizations investing in employee development experience higher productivity, reduced turnover, and improved organizational effectiveness (Aguinis & Kraiger, 2009; Salas et al., 2012). Thus, T&D serves as a critical mechanism for aligning individual aspirations with organizational objectives. The concepts of training and development encompass both immediate skill enhancement and long-term professional growth. Training equips employees with competencies necessary for current job performance, whereas development prepares them for future challenges and leadership roles. As organizations navigate an increasingly competitive and technology-driven environment, T&D remains indispensable for enhancing human capital, fostering innovation, and achieving sustainable competitive advantage.

3.2.2 Objectives and Importance of Training:

Training and development have been widely recognized in Human Resource Management (HRM) literature as essential instruments for improving employee competence, organizational effectiveness, and long-term sustainability. The primary objective of training is to enhance employees' knowledge, skills, and abilities so that they can perform their assigned tasks efficiently and contribute to organizational goals. According to Human Capital Theory, investment in training is not merely an operational expense but a strategic investment that improves productivity and competitive advantage (Wambura, 2025). The literature consistently emphasizes that training programs are designed to bridge the gap between current employee performance and expected organizational standards by improving job-related competencies and behavioural outcomes. In this context, training serves both immediate performance needs and long-term career development objectives. One of the key objectives of training identified in the literature is performance improvement. Structured and need-based training programs significantly enhance employee efficiency, productivity, and job accuracy by equipping them with updated knowledge and technical skills (Zalukhu et al., 2025). Furthermore, training plays a critical role in aligning employee capabilities with rapidly changing technological and environmental demands. Organizations operating in dynamic industries such as banking, finance, and manufacturing rely heavily on continuous training to ensure employees remain competent and adaptable to innovation and digital transformation. In addition, training also aims to reduce errors, minimize operational risks, and improve the quality of output, thereby contributing directly to organizational performance outcomes.

Another important objective highlighted in HRM literature is employee motivation and engagement. Training fosters a sense of value and recognition among employees, which increases their commitment and job satisfaction. When employees perceive that their organization is investing in their development, they demonstrate higher levels of motivation and organizational loyalty (Putra & Tehedi, 2025). Training also supports psychological empowerment by increasing employees' self-confidence and reducing job-related anxiety, enabling them to perform tasks more effectively. As a result, organizations experience lower turnover rates and improved retention of skilled employees, which is crucial for maintaining workforce stability. The importance of training extends beyond individual development to organizational success. Empirical studies show that organizations that invest consistently in training achieve higher productivity, improved service quality, and stronger competitive advantage in the market (Aliu et al., 2025). Training also enhances teamwork, communication, and coordination among employees, which leads to better organizational climate and efficiency. Moreover, training is considered a strategic HRM practice that supports innovation and change management by preparing employees to adopt new systems, technologies, and work processes. In modern organizations, training is no longer viewed as a cost but as a long-term investment that ensures sustainability and growth.

The literature strongly supports that the objectives of training are multidimensional, encompassing skill development, performance improvement, motivation enhancement, and organizational effectiveness. Its importance lies in its ability to transform human resources into a competitive advantage by improving both individual and organizational outcomes. Therefore, continuous investment in well-structured training programs is essential for organizations aiming to achieve sustained performance and adaptability in a rapidly changing business environment.

3.2.3 Need for Training in the Banking Sector:

The need for training in the banking sector has gained significant attention in human resource management literature due to rapid technological advancements, increasing competition, regulatory changes, and evolving customer expectations. Banking is a knowledge-intensive service industry where employees directly interact with customers and represent the institution's image; therefore, continuous training is essential to maintain service quality and operational efficiency. Recent studies highlight that training is no longer optional but a strategic necessity for banks to remain competitive in a dynamic financial environment (Shekhar, 2024). The transformation of the banking sector through digitalization, automation, and fintech integration has further intensified the need for structured and continuous employee training programs to ensure employees are equipped with updated technical and managerial skills. One of the primary reasons for the need for training in banks is the rapid technological change in banking operations. Modern banking systems rely heavily on digital platforms such as core banking solutions, mobile banking, artificial intelligence tools, and cybersecurity systems. Employees must be trained to efficiently operate these technologies to ensure smooth service delivery and minimize operational errors. Research indicates that banks are increasingly adopting technology-driven training approaches, including e-learning and blended learning methods, to enhance employee adaptability and performance (Shekhar, 2024). Without adequate training, employees may struggle to cope with technological updates, which can negatively impact customer satisfaction and organizational efficiency. Another important factor driving the need for training in the banking sector is regulatory compliance and risk management. Banks operate under strict regulatory frameworks imposed by central banking authorities and financial regulators. Employees must be well-trained in compliance procedures, anti-money laundering norms, Know Your Customer (KYC) guidelines, and risk mitigation strategies. Training ensures that employees understand and adhere to these regulatory requirements, thereby reducing the risk of financial penalties and reputational damage. Empirical studies emphasize that structured training programs significantly improve compliance awareness and reduce operational risks in banking institutions (Bahl et al., 2024).

Training is also essential for improving customer service quality, which is a key competitive factor in the banking sector. Employees in banks are required to handle diverse customer needs, resolve complaints, and provide financial guidance. Effective training enhances communication skills, problem-solving abilities, and customer handling techniques, leading to improved customer satisfaction and loyalty. Studies have shown that training directly contributes to improved employee behavior, service quality, and customer experience in both public and private sector banks (Jain & Jain, 2015). Furthermore, training helps employees develop soft skills such as teamwork, leadership, and emotional intelligence, which are critical for maintaining long-term customer relationships. In addition, the need for training is closely linked to employee performance, motivation, and retention. Well-structured training programs increase employee confidence, job satisfaction, and commitment to organizational goals. When employees perceive that the organization invests in their development, they are more likely to remain motivated and loyal. Literature suggests that training enhances both individual and organizational performance by improving efficiency, reducing errors, and increasing productivity (Wadhwa & Kumar, 2023). Therefore, banks use training as a strategic tool not only for skill development but also for employee engagement and retention.

The literature clearly establishes that training is indispensable in the banking sector due to technological advancement, regulatory requirements, customer service demands, and performance improvement needs. It plays a vital role in ensuring that employees remain competent, adaptable, and productive in a highly competitive financial environment. Thus, continuous investment in training is essential for sustaining organizational effectiveness and achieving long-term growth in the banking industry.

3.2.4 Benefits of Training and Development:

Training and development have been widely recognized in human resource management literature as critical drivers of employee effectiveness and organizational success. The benefits of training and development extend across individual, organizational, and strategic levels, making it an essential investment for modern organizations. At the individual level, training enhances employees' knowledge, skills, and abilities, enabling them to perform their tasks more efficiently and confidently. According to human capital theory, organizations that invest in employee development improve both productivity and long-term performance outcomes (Becker, 1993). Contemporary studies further emphasize that structured training programs contribute to skill enhancement, behavioural improvement, and career development, thereby increasing overall employee capability and adaptability in dynamic work environments (Noe et al., 2020). One of the primary benefits of training and development is improved employee performance. Training equips employees with updated technical and functional skills that directly influence job efficiency, accuracy, and productivity. Empirical research indicates that employees who undergo systematic training demonstrate higher task proficiency and reduced error rates compared to untrained employees (Aguinis & Kraiger, 2009). In service sectors such as banking, training is particularly important as employees are required to handle complex financial transactions, customer queries, and regulatory compliance tasks. As a result, training not only enhances individual performance but also contributes to overall service quality and operational effectiveness. Another significant benefit of training is increased employee motivation and job satisfaction. When organizations invest in employee development, employees perceive it as a form of recognition and support, which enhances their emotional attachment to the organization. Studies suggest that training positively influences employee morale, commitment, and engagement by fulfilling psychological needs for growth and achievement (Salas et al., 2012). This increased motivation leads to higher levels of productivity and reduces turnover intentions, thereby improving workforce stability. Additionally, training reduces job-related stress by increasing employees' confidence and competence in handling work responsibilities.

Training and development also provide substantial organizational benefits, including improved efficiency, innovation, and competitive advantage. Organizations that prioritize continuous learning are better able to adapt to technological changes, market dynamics, and customer expectations. Training fosters a culture of learning and innovation by encouraging employees to develop problem-solving skills and adopt new methods of working (Noe et al., 2020). Furthermore, training enhances teamwork and communication, which improves coordination and organizational climate. In the banking sector, for example, training supports digital transformation initiatives and strengthens customer service delivery, thereby contributing to long-term organizational sustainability. Another important benefit highlighted in the literature is improved employee retention and reduced turnover. Employees are more likely to remain with organizations that invest in their professional growth. Training enhances career development opportunities, making employees feel valued and reducing their intention to leave. This not only reduces recruitment and replacement costs but also ensures continuity of expertise within the organization. Moreover, training improves compliance with organizational policies and regulatory requirements, thereby minimizing risks and ensuring ethical practices.

The literature strongly supports that training and development provide multidimensional benefits, including enhanced employee performance, increased motivation, improved organizational efficiency, and better retention. These benefits collectively contribute to sustainable competitive advantage and long-term organizational success. Therefore, continuous investment in training and development is essential for organizations seeking to remain competitive in an increasingly complex and dynamic business environment.

3.2.5 Training Needs Assessment:

Training Needs Assessment (TNA) is a fundamental component of effective training and development systems in organizations, as it ensures that training interventions are aligned with actual performance gaps and organizational objectives. Literature in human resource management consistently emphasizes that training is most effective when it is based on a systematic assessment of needs rather than assumptions. According to Goldstein and Ford (2002), TNA is the process of identifying discrepancies between current job performance and desired performance levels, thereby determining the specific training required to bridge these gaps. In modern organizations, TNA serves as the foundation for designing targeted and cost-effective training programs that maximize return on investment and improve employee productivity. One of the primary objectives of Training Needs Assessment is to identify skill gaps at the individual, task, and organizational levels. The individual level focuses on employees' current competencies and performance deficiencies, while the task level examines job requirements and standards. At the organizational level, TNA aligns training initiatives with strategic goals such as productivity improvement, technological adoption, and competitive advantage. Noe (2020) highlights that effective TNA ensures that training resources are allocated efficiently by focusing only on relevant developmental areas, thereby reducing unnecessary costs and improving training outcomes. This structured approach helps organizations avoid generic training programs that may not address specific performance issues. Another important aspect of TNA is its role in improving organizational performance and employee effectiveness. Empirical studies indicate that organizations conducting systematic training needs assessments achieve higher training effectiveness compared to those that do not (Salas et al., 2012). By identifying actual performance gaps, TNA ensures that training programs are relevant, practical, and aligned with job requirements. In sectors such as banking, where employees must manage complex financial systems, regulatory compliance, and customer service demands, TNA becomes essential for ensuring that employees are adequately prepared to meet job expectations. Without proper assessment, training programs may fail to address critical skill deficiencies, leading to inefficiencies and reduced service quality.

TNA also plays a significant role in enhancing employee motivation and engagement. When employees perceive that training programs are designed based on their actual developmental needs, they are more likely to participate actively and apply learned skills in the workplace. Research suggests that need-based training improves employee satisfaction and commitment by demonstrating organizational concern for employee growth (Noe et al., 2020). Furthermore, TNA contributes to better learning outcomes because employees are more receptive to training that is directly relevant to their job roles and career development. In addition, Training Needs Assessment supports strategic human resource management by aligning workforce capabilities with organizational goals. Organizations undergoing technological transformation or structural change rely heavily on TNA to ensure that employees are equipped with the necessary competencies to adapt to new systems and processes. Goldstein and Ford (2002) emphasize that TNA is not a one-time activity but a continuous process that must evolve with changing business environments and job requirements. This ongoing assessment ensures that organizations remain agile and competitive in dynamic markets.

The literature strongly establishes that Training Needs Assessment is a critical step in designing effective training programs. It ensures alignment between employee competencies and organizational expectations, enhances training effectiveness, improves employee motivation, and supports strategic goals. Therefore, organizations that implement systematic TNA processes are better positioned to achieve sustained performance improvement and long-term competitive advantage.

3.2.6 Training and Development Methods:

Training and development methods constitute the structured approaches through which organizations enhance employee competencies, knowledge, skills, and behavioural effectiveness to improve job performance and organizational outcomes. Prior research in human resource development literature emphasizes that the effectiveness of training largely depends on the selection and integration of appropriate methods that align with job requirements and learning objectives (Noe, 2020; Armstrong & Taylor, 2023). In general, training methods are broadly classified into on-the-job and off-the-job approaches, both of which serve complementary roles in developing employees within organizational settings.

On-the-job training methods are widely recognized for their practical orientation, as they allow employees to learn directly within the work environment while performing actual job tasks. Such methods are considered cost-effective and highly relevant because learning occurs in real-time situations, enabling immediate application of skills and feedback-based improvement (Aguinis & Kraiger, 2009). Literature suggests that experiential learning through workplace-based exposure enhances employee confidence, job familiarity, and performance efficiency, particularly in service-oriented sectors such as banking where situational decision-making is critical (Salas et al., 2012). These approaches also support continuous learning and facilitate smoother role transitions within organizations.

In contrast, off-the-job training methods are designed to provide employees with conceptual understanding, behavioural development, and analytical skills in a controlled learning environment away from daily job pressures. Such methods are particularly effective in developing strategic thinking, communication abilities, and problem-solving competencies through structured instructional designs (Goldstein & Ford, 2002). Contemporary studies further highlight that formalized learning interventions, including technology-enabled platforms and interactive learning environments, have significantly improved knowledge retention and employee engagement in training programs (Noe et al., 2014). Off-the-job methods also enable organizations to standardize training content and expose employees to broader perspectives and best practices.

Overall, the literature indicates that a balanced integration of both on-the-job and off-the-job training methods is essential for comprehensive employee development. While on-the-job methods enhance practical competence and immediate job performance, off-the-job methods strengthen conceptual understanding and long-term professional growth. This integrated approach is widely recommended in human resource development research for achieving sustainable improvements in employee capability and organizational effectiveness (Armstrong

& Taylor, 2023; Salas et al., 2012).

On-the-Job Training Methods

On-the-job training (OJT) methods are widely acknowledged in human resource development literature as one of the most effective approaches for enhancing employee skills, knowledge, and performance within real workplace settings. OJT emphasizes learning by doing, where employees acquire competencies while performing actual job tasks under the supervision of experienced personnel. This method is grounded in experiential learning theory, which suggests that individuals learn more effectively through direct experience, observation, and reflection in real work situations (Kolb, 1984). Contemporary research highlights that OJT is cost-effective, practical, and particularly suitable for dynamic service industries such as banking, where employees must continuously adapt to changing customer expectations and technological systems (Salas et al., 2012; Noe, 2020). Among the various OJT methods, job rotation and transfers, coaching and mentoring, and orientation and induction are considered critical for structured employee development and organizational effectiveness.

3.2.6.1 Job Rotation and Transfers:

Job rotation and transfers are widely recognized in human resource development literature as structured on-the-job training practices that enhance employee learning, skill diversification, and organizational flexibility. Job rotation refers to the systematic movement of employees across different roles, departments, or job functions within the same organization at the same hierarchical level, while transfers involve lateral movement across locations or units to meet organizational or developmental needs (Campion et al., 1994; Ortega, 2001). These practices are grounded in human capital theory and experiential learning theory, which emphasize that employees develop competencies more effectively through exposure to diverse job experiences and responsibilities (Kolb, 1984). In contemporary organizations, particularly in service sectors such as banking, job rotation is considered an important developmental strategy for building multi-skilled employees and improving workforce adaptability (Noe, 2020). A substantial body of research highlights that job rotation enhances employee learning and skill acquisition by exposing individuals to different tasks and work environments. Ortega (2001) emphasized that job rotation functions as a learning mechanism that allows employees to acquire broader organizational knowledge and improve problem-solving capabilities. Similarly, Campion et al. (1994) found that employees who participate in rotational assignments develop greater versatility and adaptability, which positively influences career progression. These findings suggest that job rotation facilitates both “employee learning” and “employer learning,” where employees gain new skills while organizations better understand employee capabilities and potential. Further research indicates that job rotation contributes significantly to employee motivation and job satisfaction by reducing monotony and enhancing job variety. According to Hsieh and Chao (2004), repetitive job structures often lead to boredom, fatigue, and reduced performance, whereas rotation introduces task variety that increases engagement and intrinsic motivation. This is supported by Miller et al. (1973), who argued that job enrichment through task variation improves employee morale and productivity. More recent empirical studies also confirm that job rotation positively influences employee well-being by reducing emotional exhaustion and increasing work engagement (Al-Romeedy, 2019; Zhang et al., 2023). These motivational benefits are particularly important in banking environments where employees often perform repetitive yet high-responsibility tasks.

Job rotation is also closely linked to organizational flexibility and human resource optimization. Eriksson and Ortega (2006) highlighted that firms adopt job rotation to improve workforce flexibility and allocate employees more efficiently across tasks based on skill requirements. Similarly, Wright and Snell (1998) argued that flexible HR systems, including job rotation, enhance organizational adaptability in dynamic business environments. This is particularly relevant in the banking sector, where technological transformation and regulatory changes require employees to continuously upgrade their competencies. Job rotation enables organizations to create a multi-skilled workforce capable of handling different operational and customer service roles, thereby improving service quality and operational efficiency (Salas et al., 2012). Empirical evidence also suggests that job rotation has a positive impact on employee performance, although the relationship is often mediated by factors such as training effectiveness, HR strategy, and employee readiness. A recent study by Majd et al. (2024) found that job rotation positively influences employee performance when supported by structured training programs and strong HR strategies. Similarly, DeGrip and van Loo (2002) emphasized that rotational training systems improve productivity by enhancing employees’ skill sets and reducing skill obsolescence. However, some studies also highlight potential short-term productivity losses due to the learning curve associated with new job assignments (Levinson, 1986). This indicates that while job rotation has long-term benefits, its short-term implementation requires careful planning and support mechanisms.

In addition to performance outcomes, job rotation has been widely studied in relation to career development and succession planning. McCauley et al. (1994) and Dragoni et al. (2009) argued that rotational assignments are essential for leadership development because they expose employees to diverse functional areas and strategic responsibilities. This exposure builds managerial competencies and prepares employees for higher-level positions. Campion and Cheraskin (1996) further noted that job rotation enhances career management outcomes by increasing employees' human capital and promotability. In banking organizations, where leadership pipelines are critical, job rotation is frequently used as a talent development tool to prepare future managers. However, literature also identifies certain limitations and challenges associated with job rotation and transfers. One major concern is the potential loss of job-specific expertise, as employees may experience reduced efficiency when transitioning to new roles (Cosgel & Miceli, 1999). Additionally, frequent rotations without adequate training can lead to role ambiguity, stress, and decreased productivity (Feldman, 1981). Studies also suggest that the effectiveness of job rotation depends heavily on organizational support, clear planning, and alignment with employee career goals (Núñez-Cacho Utrilla et al., 2022). Without these factors, job rotation may fail to achieve its intended developmental outcomes.

Overall, the literature strongly supports job rotation and transfers as effective on-the-job training methods that contribute to employee learning, motivation, flexibility, and career development. When strategically implemented, these practices enhance employee performance and organizational effectiveness by building a skilled and adaptable workforce. However, the success of job rotation depends on careful planning, adequate training support, and alignment with organizational HR strategies. In the banking sector, where employees must manage complex financial services and customer interactions, job rotation serves as a critical mechanism for continuous skill development and organizational sustainability (Noe, 2020; Salas et al., 2012).

Coaching and Mentoring:

Coaching and mentoring are widely recognized as critical on-the-job developmental practices that enhance employee learning, performance, and career growth within organizations. Both approaches are grounded in human resource development theories and experiential learning frameworks, emphasizing continuous skill enhancement through interpersonal interaction, feedback, and guided experience (Kolb, 1984; Noe, 2020). Although coaching and mentoring are often used interchangeably in practice, the literature distinguishes them based on purpose, structure, and duration. Coaching is generally performance-oriented and short-term, focusing on improving specific job-related skills, whereas mentoring is developmental and long-term, emphasizing holistic career and psychosocial growth (Kram, 1985; Latham, 2011). Both methods are extensively used in service industries, particularly banking, where employee performance depends on interpersonal effectiveness, technical knowledge, and adaptability.

Mentoring has been extensively studied as a dyadic developmental relationship between a more experienced employee (mentor) and a less experienced employee (mentee). According to Kram (1985), mentoring provides two broad functions: career-related support and psychosocial support. Career-related functions include sponsorship, coaching, exposure, and protection, while psychosocial functions involve role modeling, counselling, friendship, and acceptance. These functions help employees develop confidence, identity, and professional competence. Empirical research confirms that mentoring relationships positively influence job satisfaction, organizational commitment, and career advancement (Allen et al., 2004; Ragins & Kram, 2007). Similarly, Noe et al. (2002) found that employees who receive mentoring experience higher performance outcomes due to increased access to knowledge and organizational resources.

Coaching, on the other hand, is more structured and performance-focused. It involves a supervisor or trained coach providing feedback, guidance, and skill development support to improve specific job behaviours. Latham (2011) emphasized that coaching enhances employee motivation and performance by setting clear goals, providing feedback, and reinforcing positive behaviour. Coaching is often linked to behavioural learning theory, where reinforcement and feedback loops lead to performance improvement. Studies also show that coaching improves employee self-efficacy, role clarity, and task efficiency, especially in high-performance environments (Grant, 2014; Smither et al., 2003).

Research highlights that both coaching and mentoring contribute significantly to employee learning and organizational effectiveness. Coaching is particularly effective in improving short-term performance outcomes, while mentoring supports long-term career development and leadership growth (Heslin et al., 2006). A meta-analytic study by Underhill (2006) found that mentoring programs significantly improve career success, job satisfaction, and retention rates across industries. Similarly, Allen et al. (2004) concluded that employees engaged in mentoring relationships report higher organizational commitment and lower turnover intentions. These findings suggest that mentoring plays a crucial role in talent retention and succession planning. From a coaching perspective, empirical studies have demonstrated strong relationships between coaching interventions and employee performance improvement. For instance, Smither et al. (2003) found that executive coaching significantly enhances managerial effectiveness and leadership capabilities. Coaching is also associated with improved goal achievement and behavioural change, particularly when combined with feedback mechanisms (Grant, 2014). Moreover, coaching has been shown to improve emotional intelligence, decision-making ability, and interpersonal communication skills, all of which are essential in service-based industries like banking. Recent research has also emphasized the integration of coaching and mentoring as complementary HR development strategies. According to McCarthy and Milner (2013), organizations that combine coaching and mentoring create a more holistic learning environment that supports both immediate performance improvement and long-term career development. This integrated approach is particularly beneficial in complex organizational environments where employees require both technical skills and adaptive capabilities. Similarly, Parsloe and Leedham (2009) argue that coaching and mentoring together contribute to building a learning organization culture by fostering continuous improvement and knowledge sharing.

In the banking sector, coaching and mentoring are especially important due to rapid technological changes, regulatory requirements, and customer service expectations. Employees must continuously update their skills and adapt to evolving financial systems. Research indicates that mentoring in banking institutions enhances employee engagement and reduces stress by providing emotional and professional support (Ragins & Kram, 2007). Coaching, meanwhile, ensures that employees meet performance standards and adapt to procedural changes effectively (Noe, 2020). Together, these practices improve both operational efficiency and employee satisfaction. Despite their benefits, literature also identifies certain challenges associated with coaching and mentoring. The effectiveness of mentoring depends heavily on mentor quality, compatibility, and organizational support systems (Ragins & Cotton, 1999). Poorly matched mentoring relationships can lead to dissatisfaction and limited developmental outcomes. Similarly, coaching effectiveness depends on managerial skills, feedback quality, and employee receptiveness (Latham, 2011). Time constraints and lack of formal structure are also common barriers to successful implementation of both practices.

Overall, the literature strongly supports coaching and mentoring as essential on-the-job training methods that contribute to employee development, performance enhancement, and career progression. While coaching focuses on immediate skill improvement and performance management, mentoring emphasizes long-term professional growth and psychosocial development. Together, they create a comprehensive development system that enhances employee capability and organizational effectiveness, particularly in service-intensive sectors such as banking.

Orientation and Induction:

Orientation and induction are widely recognized in human resource development literature as fundamental on-the-job training practices that facilitate the smooth integration of new employees into an organization. These processes are often considered the initial phase of organizational socialization, where employees are introduced to organizational culture, job roles, policies, and expectations (Bauer, 2010; Klein & Weaver, 2000). Orientation typically refers to short-term structured programs designed to familiarize employees with organizational systems and work environment, while induction is a broader and more continuous process that helps employees adapt to job responsibilities and organizational norms (Wanous & Reichers, 2000). In modern human resource management, both concepts are increasingly integrated under the broader framework of onboarding, which emphasizes systematic employee adjustment and engagement (Caldwell & Peters, 2018). The theoretical foundation of orientation and induction is rooted in organizational socialization theory, which explains how individuals transition from outsiders to insiders within an organization (Van Maanen & Schein, 1979). This process involves acquiring necessary knowledge, skills, and social understanding required to function effectively in a new role. According to Bauer et al. (2007), effective socialization practices significantly reduce uncertainty, role ambiguity, and stress among new employees while improving job satisfaction and organizational commitment. These findings highlight the importance of structured orientation programs in ensuring early-stage employee success.

Empirical research demonstrates that orientation programs play a critical role in shaping employee attitudes and behaviours during the early stages of employment. Klein and Weaver (2000) found that employees who participated in formal orientation programs exhibited higher levels of organizational commitment and socialization compared to those who did not.

Similarly, Bauer et al. (2007) reported that structured onboarding and orientation programs positively influence job performance, role clarity, and employee retention. These studies suggest that orientation is not merely an informational exercise but a strategic HR intervention that contributes to long-term organizational effectiveness. Induction programs extend the orientation process by focusing on deeper integration into organizational culture and job-specific competencies. Induction is often designed to ensure that employees understand not only their job responsibilities but also the broader organizational values and behavioural expectations. According to Wanous (1992), induction reduces the anxiety associated with new job roles by providing employees with essential information regarding organizational procedures, expectations, and work relationships. This structured introduction enables employees to adapt more quickly and effectively to their roles, thereby improving early job performance. Research further indicates that orientation and induction significantly influence employee retention and turnover intentions. Saks and Gruman (2018) emphasize that effective onboarding and induction processes reduce employee withdrawal behaviours by increasing role clarity and social integration. Similarly, Cooper-Thomas and Anderson (2002) found that structured socialization tactics, including induction programs, are negatively associated with turnover intentions and positively associated with job satisfaction. These findings highlight the strategic importance of early-stage training interventions in reducing recruitment and replacement costs.

In addition to attitudinal outcomes, orientation and induction also have a strong impact on learning and performance outcomes. Klein and Heuser (2008) argue that onboarding processes, including orientation, contribute not only to proximal outcomes such as role clarity and social integration but also to learning outcomes that enhance employees' mastery of job-related knowledge. Furthermore, Bauer et al. (2007) demonstrated through meta-analytic evidence that effective onboarding programs improve task performance and facilitate faster employee adjustment. These results reinforce the idea that orientation and induction are critical learning mechanisms within organizational training systems. Contemporary literature also emphasizes the evolving nature of orientation and induction in the digital era. With the rise of virtual workplaces and hybrid work environments, organizations are increasingly adopting technology-driven onboarding systems. Caldwell and Peters (2018) highlight that digital onboarding platforms, including e-learning modules and virtual orientation sessions, enhance accessibility and consistency in delivering induction content. However, they also caution that overly standardized digital programs may reduce interpersonal interaction, which is essential for social integration. Another important aspect discussed in literature is the role of supervisors and peers in the induction process. Research by Hart et al. (2003) suggests that social interactions during induction significantly influence employee adjustment and organizational identification. Similarly, Bauer (2010) proposes that successful onboarding requires a combination of organizational support, managerial involvement, and peer integration. This multi-stakeholder approach ensures that employees receive both formal information and informal social support during their transition period.

Despite its benefits, literature also identifies challenges in implementing effective orientation and induction programs. One major issue is the lack of consistency in program design across organizations, leading to variations in employee experience and learning outcomes (Caldwell & Peters, 2018). Additionally, some organizations treat orientation as a one-time administrative activity rather than a continuous developmental process, which limits its effectiveness (Snell, 2006). Scholars argue that for induction to be effective, it must be structured, ongoing, and aligned with organizational culture and strategic objectives. Overall, the literature strongly supports the view that orientation and induction are essential components of on-the-job training and organizational socialization. These processes play a crucial role in reducing employee uncertainty, enhancing role clarity, improving job satisfaction, and increasing retention rates. In sectors such as banking, where employees must quickly adapt to complex financial systems, regulatory frameworks, and customer service expectations, effective orientation and induction programs are particularly important for ensuring early productivity and long-term performance (Bauer et al., 2007; Noe, 2020).

3.2.6.2 Off-the-Job Training Methods

Off-the-job training methods refer to structured learning approaches conducted outside the employee's regular workplace to develop conceptual knowledge, analytical abilities, behavioural skills, and professional competencies. In human resource development literature, these methods are considered essential for providing formal and systematic learning experiences that complement on-the-job training and ensure standardized skill development across employees (Noe, 2020; Armstrong & Taylor, 2023). Unlike on-the-job methods, off-the-job training focuses on theoretical understanding, controlled learning environments, and exposure to broader organizational and industry perspectives (Salas et al., 2012). These methods are widely used to enhance employees' cognitive and decision-making abilities, especially in complex and service-oriented sectors such as banking. Research indicates that off-the-job training improves problem-solving skills, adaptability, and job-related knowledge by exposing employees to structured content and interactive learning methods (Goldstein & Ford, 2002).

Common approaches include conferences and seminars, which provide exposure to industry experts and emerging trends, thereby supporting knowledge sharing and professional growth (Noe, 2020). Role playing and simulations allow employees to practice real-life situations in a safe environment, improving communication and behavioural responses (Salas et al., 2009). Workshops and case studies enhance analytical thinking and problem-solving through interactive discussions and real-world scenarios (Yin, 2018). Formal training courses and development programmes provide structured learning aligned with organizational objectives and improve job performance and career development (Arthur et al., 2003). Additionally, e-learning and digital training have become increasingly important, offering flexible, cost-effective, and technology-driven learning opportunities that support continuous skill development (Alonso et al., 2005; Noe et al., 2014). Overall, off-the-job training methods play a significant role in building employees' knowledge base and analytical capabilities, thereby complementing on-the-job training and contributing to overall organizational effectiveness.

Conferences and Seminars:

Conferences and seminars are widely recognized in human resource development (HRD) literature as important off-the-job training methods that facilitate knowledge sharing, professional development, and continuous learning among employees. These methods provide structured platforms where individuals interact with experts, academicians, industry practitioners, and peers to exchange ideas, discuss emerging trends, and enhance domain-specific knowledge. According to Noe (2020), conferences and seminars contribute significantly to employee development by exposing participants to new concepts, innovative practices, and strategic insights that are often not available through routine job experiences. In the context of organizational learning theory, such events function as external knowledge acquisition mechanisms that support cognitive development and organizational adaptability (Argote & Miron-Spektor, 2011). Research suggests that conferences and seminars play a vital role in improving employee performance by enhancing awareness of industry developments and encouraging professional networking. Salas et al. (2012) emphasize that structured learning environments, including seminars, improve knowledge transfer and support skill acquisition by allowing participants to engage in interactive discussions. Similarly, Birdi et al. (2008) found that participation in professional development events is positively associated with employee motivation, creativity, and learning orientation. These outcomes are particularly relevant in service industries such as banking, where employees must continuously update their knowledge of financial products, regulations, and technological advancements.

One of the key advantages of conferences and seminars is their ability to promote knowledge exchange across organizations and industries. According to Allen et al. (2007), external learning opportunities such as seminars enable employees to gain exposure to best practices and innovative strategies used in different organizational contexts. This cross-pollination of ideas enhances problem-solving capabilities and supports organizational innovation. Similarly, Tannenbaum and Yukl (1992) argue that formal learning events outside the workplace contribute to long-term skill development by broadening employees' cognitive frameworks and improving adaptability. Empirical studies also highlight the role of conferences and seminars in enhancing employee engagement and professional identity. Participation in such events often leads to increased job satisfaction and organizational commitment because employees perceive organizational investment in their development (Colquitt et al., 2000). Furthermore, learning experiences in seminars help employees build self-efficacy and confidence in their professional roles (Noe et al., 2014). In banking institutions, this is particularly important as employees are required to handle complex financial transactions and customer interactions with high accuracy and confidence. Another significant dimension of conferences and seminars is their contribution to networking and social capital development. According to Adler and Kwon (2002), social capital gained through professional interactions enhances access to information, resources, and career opportunities. Conferences provide opportunities for employees to develop relationships with peers, experts, and decision-makers, which can positively influence career growth and organizational learning. In addition, Cross and Thomas (2009) emphasize that informal learning through networking is often as valuable as formal training, as it enables real-time knowledge sharing and collaborative problem-solving. With the advancement of digital technologies, virtual conferences and online seminars (webinars) have become increasingly prominent. Research indicates that virtual learning environments can be as effective as traditional face-to-face seminars in terms of knowledge acquisition and learner satisfaction (Bailenson et al., 2021). Online seminars offer flexibility, cost-effectiveness, and accessibility, making them suitable for large-scale employee training programs (Hrastinski, 2008). During and after the COVID-19 pandemic, organizations increasingly adopted virtual conferencing platforms to ensure continuity in employee development activities (Olechnicka et al., 2024). However, literature also identifies certain limitations associated with conferences and seminars. One major challenge is the variability in knowledge transfer effectiveness, as passive participation may reduce learning outcomes (Blanchard & Thacker, 2013). Additionally, the effectiveness of seminars depends on content relevance, speaker expertise, and participant engagement levels (Salas et al., 2012). Some studies also highlight that without proper follow-up mechanisms, knowledge gained from seminars may not be effectively transferred to the workplace (Burke & Hutchins, 2007). Therefore, organizations must ensure post-training reinforcement strategies to maximize learning outcomes.

In the banking sector, conferences and seminars are particularly valuable due to rapid changes in financial regulations, digital banking innovations, and risk management practices. Employees attending such programs gain updated knowledge on compliance requirements, fintech developments, and customer service strategies. According to Arthur et al. (2003), external training methods such as seminars significantly improve job performance when aligned with organizational objectives and supported by internal reinforcement mechanisms. Overall, the literature strongly supports conferences and seminars as effective off-the-job training methods that enhance employee knowledge, motivation, networking, and professional development. These methods complement on-the-job training by providing theoretical insights and exposure to broader industry perspectives. When strategically implemented, conferences and seminars contribute to organizational learning, innovation, and long-term competitiveness, particularly in knowledge-intensive sectors such as banking (Noe, 2020; Salas et al., 2012).

Role Playing and Simulations:

Role playing and simulations are widely recognized in human resource development literature as highly effective experiential off-the-job training methods that enable employees to practice real-life work situations in a controlled, risk-free environment. These methods are grounded in experiential learning theory, which emphasizes that learning occurs most effectively through active participation, reflection, and experience rather than passive observation (Kolb, 1984). In organizational training contexts, role playing and simulations are designed to replicate workplace scenarios such as customer interactions, conflict resolution, decision-making, and crisis management, thereby helping employees develop both technical and behavioural competencies (Noe, 2020; Salas et al., 2012). Role playing involves participants acting out specific job-related roles in simulated situations to practice behavioural responses and interpersonal skills. According to Goldstein and Ford (2002), role playing is particularly effective for developing communication skills, negotiation abilities, and customer handling competencies. It allows employees to experiment with different behavioural strategies and receive immediate feedback, which enhances learning retention and behavioural adjustment. Empirical research by Nestel and Tierney (2007) highlights that role play significantly improves interpersonal communication skills and empathy, particularly in service-oriented professions where employee-customer interaction is critical.

Simulations, on the other hand, are structured learning environments that replicate real-world job conditions using models, scenarios, or technology-based systems. Salas et al. (2009) emphasize that simulation-based training improves decision-making, situational awareness, and performance under pressure by providing learners with realistic yet controlled practice environments. In complex industries such as banking, simulations are used to train employees in risk assessment, fraud detection, financial decision-making, and crisis response. Studies show that simulation training enhances cognitive processing and reduces error rates in real job performance (Bell & Kozlowski, 2008). Research indicates that role playing and simulations are highly effective in improving employee learning outcomes due to their active and immersive nature. Arthur et al. (2003) found that experiential training methods, including simulations, produce higher levels of skill transfer compared to traditional lecture-based training. Similarly, Burke and Day (1986) demonstrated through meta-analysis that behavioural training techniques significantly improve managerial effectiveness, particularly in areas such as leadership, communication, and interpersonal skills. Another important advantage of role playing and simulations is their ability to enhance self-efficacy and confidence among employees. According to Bandura’s social learning theory, individuals learn behaviours by observing, imitating, and practicing within social contexts (Bandura, 1977). Role playing allows employees to observe peer behaviour and refine their own responses, thereby increasing confidence in handling real-life job situations. Studies by Saks and Burke (2012) confirm that simulation-based training increases trainees’ self-efficacy, which positively influences job performance and motivation. In addition to skill development, role playing and simulations contribute significantly to behavioural change and attitude development. Tannenbaum and Yukl (1992) argue that experiential learning methods are more effective in shaping employee attitudes compared to cognitive-based training methods because they involve emotional and social engagement. In banking organizations, role plays are commonly used for customer complaint handling, sales negotiations, and service recovery training, where emotional intelligence and interpersonal sensitivity are essential. Empirical findings suggest that employees trained through simulations demonstrate higher emotional intelligence and better customer satisfaction outcomes (Clarke, 2012).

Technological advancements have further enhanced the effectiveness of simulations through the use of computer-based training, virtual reality (VR), and artificial intelligence (AI)-driven learning environments. Bell and Kozlowski (2008) highlight that technology-enhanced simulations provide adaptive learning experiences that adjust difficulty levels based on trainee performance. These modern simulation tools allow organizations to train employees in complex and high-risk scenarios without real-world consequences. Research also suggests that digital simulations improve engagement and knowledge retention compared to traditional training formats (Lateef, 2010). Despite their advantages, literature also identifies certain limitations of role playing and simulations. One major challenge is the requirement of skilled facilitators to design and conduct effective training sessions. Poorly designed role plays may lead to participant discomfort or superficial learning outcomes (Goldstein & Ford, 2002). Additionally, some employees may feel self-conscious during role play exercises, which can limit participation and learning effectiveness (Joyner & Young, 2006). Similarly, simulation-based training can be resource-intensive and costly, especially when advanced technology systems are used. Another limitation is the transferability of skills from simulated environments to real workplace situations. Burke and Hutchins (2007) emphasize that training transfer depends on reinforcement mechanisms, organizational support, and opportunity to apply learned skills. Without proper follow-up, the benefits of simulations may not fully translate into improved job performance. Therefore, organizations must integrate role playing and simulations with continuous feedback and workplace reinforcement strategies.

Overall, the literature strongly supports role playing and simulations as powerful off-the-job training methods that enhance employee skills, behavioural competencies, and decision-making abilities. These methods are particularly effective in developing interpersonal communication, emotional intelligence, and situational judgment skills required in service-intensive industries such as banking. When properly designed and implemented, role playing and simulations significantly improve training effectiveness, learning retention, and job performance, thereby contributing to organizational effectiveness and competitiveness (Salas et al., 2012; Noe, 2020).

Workshops and Case Studies:

Workshops and case studies are widely recognized in human resource development literature as effective off-the-job training methods that promote experiential learning, critical thinking, and practical application of theoretical knowledge. These methods are designed to engage participants actively in problem-solving, discussion, and reflective learning, thereby enhancing both cognitive and behavioural competencies (Kolb, 1984; Noe, 2020). Unlike traditional lecture-based training, workshops and case studies emphasize participatory learning, collaboration, and real-world application, making them particularly relevant in dynamic and knowledge-intensive sectors such as banking and financial services (Salas et al., 2012). Workshops are structured, interactive training sessions where participants engage in group activities, discussions, and skill-building exercises under expert facilitation. According to Sufi et al. (2018), workshops are commonly used to bring stakeholders together to explore problems, generate solutions, and enhance knowledge sharing. Empirical studies suggest that workshops improve learning outcomes by fostering engagement, collaboration, and active participation among learners (Bluestone et al., 2013). In organizational contexts, workshops are particularly effective in developing soft skills such as communication, teamwork, leadership, and decision-making. Research further indicates that interactive workshops significantly enhance knowledge retention compared to passive learning methods such as lectures (Arthur et al., 2003).

In human resource development, workshops are also considered valuable tools for behavioural change and skill transfer. Salas et al. (2009) emphasize that training methods involving active participation, feedback, and practice—such as workshops—lead to higher levels of skill acquisition and transfer of learning to the workplace. Studies show that employees participating in structured workshops demonstrate improved confidence, motivation, and job performance due to experiential engagement (Nestel & Tierney, 2007). In banking organizations, workshops are frequently used for training in customer service, communication skills, compliance procedures, and digital banking systems. Case studies, on the other hand, are analytical learning tools that present real or simulated organizational problems for participants to analyze and solve. According to Yin (2018), case study methods encourage deep understanding of complex issues by exposing learners to real-life scenarios that require critical thinking and decision-making. In HRD contexts, case studies are widely used to bridge the gap between theoretical knowledge and practical application, allowing employees to develop analytical and problem-solving skills (Goldstein & Ford, 2002). Research by Christensen et al. (1987) highlights that case-based learning significantly enhances students' and employees' ability to apply conceptual knowledge in practical situations. Empirical evidence suggests that case studies are particularly effective in developing higher-order cognitive skills such as analysis, synthesis, and evaluation. According to Bluestone et al. (2013), case-based learning improves learners' ability to interpret complex situations and make informed decisions. Similarly, Arthur et al. (2003) found that experiential training methods, including case studies, produce stronger learning outcomes and better skill transfer compared to traditional instructional methods. In banking and financial sectors, case studies are extensively used to train employees in credit analysis, risk management, fraud detection, and customer service problem-solving.

Workshops and case studies are also widely used in combination to enhance learning effectiveness. Workshops provide interactive and collaborative environments, while case studies offer structured real-world scenarios for analysis. Together, they create a comprehensive learning experience that integrates theory with practice. According to Salas et al. (2012), such blended training approaches improve knowledge retention, motivation, and behavioural change by engaging multiple learning processes simultaneously. Research also suggests that collaborative learning environments such as workshops facilitate deeper discussion and reflection on case study content, thereby enhancing learning outcomes (Tannenbaum & Yukl, 1992). Another important dimension highlighted in literature is the role of workshops and case studies in organizational learning and innovation. Argote and Miron-Spektor (2011) argue that experiential learning methods contribute to knowledge creation and transfer within organizations. Workshops enable employees to share tacit knowledge, while case studies promote analytical reasoning and innovation in problem-solving. Furthermore, Cross and Thomas (2009) emphasize that interactive learning environments help build social capital, which enhances knowledge sharing and collaboration within organizations. The effectiveness of workshops and case studies has also been linked to training motivation and employee engagement. Colquitt et al. (2000) found that training motivation significantly influences learning outcomes, and interactive methods such as workshops increase trainee engagement and satisfaction. Additionally, Burke and Hutchins (2007) highlight that training transfer is more effective when learners actively participate in realistic and problem-based learning activities such as case studies and workshops. Despite their benefits, literature also identifies certain limitations. Workshops require skilled facilitators and well-designed content to ensure effectiveness, as poorly structured sessions may lead to low engagement (Salas et al., 2009). Similarly, case studies depend heavily on the quality and relevance of scenarios used; outdated or poorly contextualized cases may reduce learning effectiveness (Yin, 2018). Time constraints and lack of follow-up reinforcement are also common challenges that limit the transfer of learning to actual job performance (Burke & Hutchins, 2007).

Overall, the literature strongly supports workshops and case studies as highly effective off-the-job training methods that enhance employee learning, critical thinking, and decision-making abilities. Workshops promote active participation, collaboration, and skill development, while case studies enhance analytical reasoning and practical problem-solving. When integrated effectively, these methods significantly contribute to employee performance, motivation, and organizational effectiveness, particularly in complex service environments such as banking and finance (Noe, 2020; Salas et al., 2012).

Formal Training Courses and Development Programmes:

Formal training courses and development programmes are widely recognized in human resource development literature as structured off-the-job training interventions designed to systematically enhance employee knowledge, skills, and competencies. These programmes are typically planned, standardized, and delivered through internal or external training institutions with clearly defined learning objectives and assessment mechanisms (Noe, 2020; Armstrong & Taylor, 2023). Unlike informal or experiential learning methods, formal training ensures consistency in content delivery and alignment with organizational goals, thereby supporting workforce capability development in a structured manner (Goldstein & Ford, 2002). The theoretical foundation of formal training is grounded in human capital theory, which posits that investments in employee education and training lead to improved productivity and organizational performance (Becker, 1964). Additionally, experiential learning theory suggests that formal training becomes more effective when it incorporates active learning components such as simulations, group discussions, and case-based exercises (Kolb, 1984). In modern organizations, formal training programmes are considered essential for maintaining competitiveness in rapidly changing environments, particularly in knowledge-intensive sectors such as banking, where regulatory compliance, technological adaptation, and customer service excellence are critical (Salas et al., 2012).

Empirical research consistently demonstrates that formal training courses significantly improve employee performance and job effectiveness. Arthur et al. (2003), in their meta-analysis, found that structured training programmes have a strong positive effect on learning outcomes and job performance across industries. Similarly, Aguinis and Kraiger (2009) highlighted that formal training contributes not only to individual skill development but also to organizational effectiveness, innovation, and financial performance. These findings reinforce the strategic importance of investing in formal training systems as part of human resource development initiatives. Formal training programmes also play a crucial role in enhancing employee motivation and job satisfaction. According to Noe et al. (2014), employees who participate in structured training perceive higher levels of organizational support, which positively influences their motivation to learn and apply new skills. Saks (2006) further argues that training participation is strongly linked to employee engagement and organizational commitment, as employees perceive training opportunities as indicators of career development and organizational investment in their growth. In the banking sector, where employee performance is closely tied to customer satisfaction and service quality, formal training enhances both technical competencies and behavioural skills. Another important dimension of formal training is its role in supporting career development and succession planning. Development programmes are often designed to prepare employees for higher-level managerial or leadership positions by enhancing strategic thinking, decision-making, and leadership capabilities. According to McCauley et al. (1994), developmental assignments and structured training interventions are critical for leadership development and managerial effectiveness. Similarly, Dragoni et al. (2009) found that formal developmental experiences significantly contribute to executive readiness by exposing employees to complex organizational challenges and cross-functional learning opportunities.

Research also emphasizes that formal training is most effective when it is aligned with organizational needs and supported by systematic training needs assessment (TNA). Goldstein and Ford (2002) highlight that effective training programmes begin with identifying skill gaps and performance deficiencies, ensuring that training content is relevant and targeted. Similarly, Salas et al. (2012) argue that training effectiveness depends on careful instructional design, learner readiness, and transfer support mechanisms. Without proper alignment, formal training may fail to produce desired behavioural and performance outcomes. In addition to skill development, formal training programmes contribute significantly to knowledge transfer and organizational learning. According to Argote and Miron-Spektor (2011), organizations that invest in structured learning systems are more effective in converting individual knowledge into organizational knowledge. Formal training facilitates standardized knowledge dissemination, ensuring consistency in employee capabilities across departments and locations. This is particularly important in large organizations such as banks, where uniform service standards and compliance adherence are essential. With advancements in technology, formal training programmes have evolved to include blended learning approaches that integrate classroom instruction with digital learning platforms. Noe (2020) notes that modern training programmes increasingly combine face-to-face learning with e-learning modules, simulations, and virtual classrooms to enhance flexibility and accessibility. Research by Sitzmann et al. (2006) shows that technology-enhanced training improves learner engagement and knowledge retention compared to traditional classroom-only methods. This evolution has made formal training more scalable and cost-effective for organizations.

Despite their advantages, literature also identifies certain limitations of formal training programmes. One major challenge is the transfer of training, which refers to the extent to which learned skills are applied in the workplace. Burke and Hutchins (2007) emphasize that training effectiveness depends heavily on post-training reinforcement, managerial support, and organizational culture. Without adequate follow-up, employees may fail to apply newly acquired skills effectively. Additionally, formal training can be resource-intensive, requiring significant investment in time, cost, and infrastructure (Aguinis & Kraiger, 2009). Another limitation is that formal training may sometimes lack contextual relevance if not properly customized to organizational needs. Tannenbaum and Yukl (1992) argue that training programmes must be designed to reflect actual job demands and workplace realities to ensure effectiveness. Generic training content may not adequately address specific skill gaps, particularly in specialized industries such as banking and financial services.

Overall, the literature strongly supports formal training courses and development programmes as essential components of off-the-job training systems. These programmes provide structured learning experiences that enhance employee knowledge, skills, motivation, and career development. When effectively designed and aligned with organizational objectives, formal training contributes significantly to improved employee performance and organizational effectiveness, particularly in dynamic and service-oriented sectors such as banking (Noe, 2020; Salas et al., 2012; Armstrong & Taylor, 2023).

E-Learning and Digital Training:

E-learning and digital training have emerged as transformative off-the-job training methods in human resource development (HRD), reshaping how organizations design, deliver, and evaluate employee learning. E-learning refers to the use of digital technologies, internet-based platforms, and multimedia tools to deliver structured training content to employees in a flexible, scalable, and interactive manner (Noe, 2020; Clark & Mayer, 2016). Digital training extends this concept by incorporating advanced technologies such as virtual classrooms, mobile learning applications, artificial intelligence (AI), simulations, and learning management systems (LMS) to enhance learning effectiveness and accessibility (Sakib, 2025; Ardiansyah & Anshori, 2025). In contemporary organizations, particularly in knowledge-intensive sectors such as banking, e-learning has become a critical component of continuous employee development and organizational learning strategies. The theoretical foundation of e-learning is grounded in constructivist learning theory, which emphasizes that learners actively construct knowledge through interaction with content, technology, and peers (Vygotsky, 1978). Additionally, experiential learning theory supports the use of digital simulations and interactive modules, suggesting that learning is most effective when individuals engage in active problem-solving and reflection (Kolb, 1984). In organizational contexts, e-learning is also aligned with human capital theory, which views training investments as essential for improving employee productivity and organizational performance (Becker, 1964; Aguinis & Kraiger, 2009).

Empirical research consistently highlights the effectiveness of e-learning in improving employee knowledge, skills, and performance. Arthur et al. (2003), in their meta-analysis, found that structured training interventions, including technology-based training, significantly improve learning outcomes and job performance. Similarly, Sitzmann et al. (2006) reported that web-based training is as effective as traditional classroom training in terms of knowledge acquisition, while also offering advantages in flexibility and accessibility. More recent studies confirm that digital learning enhances employee engagement, retention, and skill development due to its interactive and self-paced nature (Choudhary, 2025; Zalukhu et al., 2025). One of the key advantages of e-learning is flexibility, allowing employees to access training content anytime and anywhere. This is particularly important in geographically dispersed organizations such as banks, where employees operate across multiple branches. According to Salas et al. (2012), flexible learning systems improve participation rates and reduce training-related disruptions to work schedules. Additionally, e-learning reduces training costs by minimizing travel, infrastructure, and instructor expenses (Noe, 2020). These cost-efficiency benefits make digital training highly attractive for large-scale organizational implementation. Another important dimension of e-learning is its impact on knowledge retention and learning effectiveness. Research by Wang et al. (2018) suggests that e-learning can enhance knowledge retention by 25%–60% compared to traditional methods due to repetition, multimedia integration, and self-paced learning opportunities. Similarly, Clark and Mayer (2016) argue that multimedia-based instructional design improves cognitive processing by combining visual and auditory learning channels, leading to better understanding and long-term retention. These findings highlight the cognitive advantages of well-designed digital training systems. E-learning also contributes significantly to employee motivation and engagement. According to Colquitt et al. (2000), training motivation is a key determinant of learning outcomes, and interactive digital platforms enhance learner engagement through gamification, simulations, and real-time feedback. Additionally, Saks and Gruman (2018) emphasize that employees perceive e-learning as an indicator of organizational support, which increases job satisfaction and organizational commitment. In banking environments, digital training enhances engagement in areas such as customer service, compliance, and financial product knowledge. The integration of advanced technologies has further strengthened the effectiveness of digital training. Artificial intelligence, virtual reality (VR), and simulation-based learning environments are increasingly used to create immersive training experiences. Carvalho et al. (2025) highlight that VR-based training improves employee learning by providing realistic, risk-free environments for practicing complex tasks. Similarly, research indicates that simulation-based digital training enhances decision-making skills and situational awareness in high-pressure job roles (Bell & Kozlowski, 2008).

Despite its advantages, literature also identifies several challenges associated with e-learning. One major limitation is the digital divide, where employees may lack the necessary technological skills or access to devices and stable internet connections (Hrastinski, 2008). Additionally, motivation and self-discipline play a critical role in the success of e-learning, as learners must manage their own pace and engagement levels (Choudhary, 2025). Technical issues, lack of interactivity in poorly designed courses, and limited human interaction are also reported as barriers to effective digital learning (Clark & Mayer, 2016). Training transfer is another important concern in e-learning systems. Burke and Hutchins (2007) emphasize that the effectiveness of any training program depends on the extent to which learned skills are applied in the workplace. Without managerial support and reinforcement mechanisms, knowledge gained through e-learning may not translate into improved job performance. Therefore, organizations must integrate e-learning with follow-up assessments and practical application opportunities.

Overall, the literature strongly supports e-learning and digital training as highly effective off-the-job training methods that enhance employee knowledge, skills, motivation, and performance. These systems offer flexibility, scalability, cost efficiency, and improved learning outcomes, making them essential in modern HRD practices. In the banking sector, where continuous learning is critical due to rapid technological and regulatory changes, e-learning plays a vital role in ensuring workforce readiness and organizational competitiveness (Noe, 2020; Salas et al., 2012; Aguinis & Kraiger, 2009).

3.2.7 Evaluation of Training Effectiveness (Kirkpatrick Model):

Evaluation of training effectiveness is a critical component of human resource development, as it determines the extent to which training programmes achieve their intended objectives in terms of learning, behaviour change, and organizational performance. Among various evaluation frameworks, the Kirkpatrick Model remains the most widely used and influential approach for assessing training effectiveness in organizations (Kirkpatrick & Kirkpatrick, 2006; Noe, 2020). The model conceptualizes training evaluation across four hierarchical levels: Reaction, Learning, Behaviour, and Results, which together provide a comprehensive understanding of training outcomes (Kirkpatrick, 1959; Salas et al., 2012).

The first level, Reaction, measures participants' satisfaction and engagement with the training programme. Research indicates that positive trainee reactions are important because they influence motivation to learn and participation quality (Colquitt et al., 2000). However, reaction alone is not sufficient to determine training effectiveness, as satisfaction does not always translate into learning or behavioural change (Arthur et al., 2003).

The second level, Learning, assesses the extent to which participants acquire knowledge, skills, and competencies. Empirical studies confirm that structured training programmes significantly improve learning outcomes when supported by well-designed instructional methods (Sitzmann et al., 2006). According to Aguinis and Kraiger (2009), learning outcomes are strongly linked to cognitive development and skill acquisition, particularly when training incorporates active learning strategies.

The third level, Behaviour, evaluates the transfer of learning into actual workplace performance. Training transfer is considered one of the most critical yet challenging aspects of evaluation. Burke and Hutchins (2007) emphasize that behavioural change depends on organizational support, supervisory encouragement, and opportunities to apply learned skills. Studies also show that without reinforcement mechanisms, employees may fail to effectively implement acquired knowledge in their job roles (Blume et al., 2010). The fourth level, Results, focuses on the overall impact of training on organizational outcomes such as productivity, efficiency, customer satisfaction, and profitability. Research suggests that effective training programmes contribute positively to organizational performance and competitive advantage (Aguinis & Kraiger, 2009). However, measuring Level 4 outcomes is often complex due to difficulty in isolating training effects from other organizational variables (Salas et al., 2012).

Recent studies continue to validate the relevance of the Kirkpatrick Model in diverse sectors, including banking, healthcare, and education. For example, Bahl et al. (2024) found that the model effectively evaluates training outcomes among banking employees by linking reaction, learning, behaviour, and results in a structured manner. Similarly, Paul et al. (2024) developed an enhanced framework based on Kirkpatrick's model to improve the accuracy of training effectiveness measurement. Meta-analytic evidence further confirms strong interrelationships among the four levels, supporting the model's hierarchical logic (Nawaz et al., 2022). Despite its widespread use, literature also highlights certain limitations. Critics argue that the model assumes a linear progression from reaction to results, which may not always occur in practice (Kaufman & Keller, 1994). Additionally, Level 3 and Level 4 evaluations require significant time, resources, and data tracking systems, making them difficult to implement in many organizations (Burke & Hutchins, 2007). Nevertheless, the model remains highly practical due to its simplicity, adaptability, and comprehensive structure. Overall, the Kirkpatrick Model provides a robust framework for evaluating training effectiveness by systematically assessing trainee satisfaction, learning outcomes, behavioural change, and organizational impact. Its continued relevance in contemporary HRD research demonstrates its value in ensuring that training investments lead to measurable improvements in employee and organizational performance (Noe, 2020; Salas et al., 2012).

3.2.8 Training Practices in the Banking Sector:

Training practices in the banking sector have gained significant importance due to rapid technological advancement, regulatory changes, and increasing competition in the financial services industry. Banks operate in a highly dynamic environment where employee competence directly influences service quality, customer satisfaction, and organizational performance. Therefore, structured training and development systems are essential to ensure workforce adaptability and efficiency (Noe, 2020; Armstrong & Taylor, 2023). Literature indicates that banking organizations adopt systematic training practices such as induction programmes, skill-based training, behavioural training, compliance training, and digital banking training to enhance employee effectiveness. These practices are designed to align employee competencies with organizational goals and regulatory requirements (Salas et al., 2012). Empirical research suggests that training significantly improves employee productivity, job satisfaction, and organizational performance in both public and private sector banks (Arthur et al., 2003; Aguinis & Kraiger, 2009).

In the Indian banking context, training practices are closely linked to human resource development strategies. Banks regularly conduct structured training programmes through in-house training institutes such as the State Bank Institute of Learning and Development and the National Institute of Bank Management. These programmes focus on technical banking operations, customer service skills, risk management, and digital banking technologies (Indian Banks' Association, 2022). Studies show that such institutionalized training systems enhance employee competence and improve service delivery quality in banks (Kumar & Garg, 2021). Another important aspect of banking training practices is compliance and regulatory training. Due to strict guidelines issued by central banking authorities, employees must be trained in anti-money laundering (AML), know-your-customer (KYC) norms, cybersecurity, and financial regulations. Research highlights that compliance training ensures risk reduction and strengthens organizational governance in banking institutions (Salas et al., 2012; RBI Report, 2022). Digital transformation has further reshaped training practices in the banking sector. E-learning platforms, mobile-based training modules, and virtual classrooms are increasingly used to deliver continuous learning opportunities. According to Noe et al. (2014), technology-enabled training enhances accessibility, flexibility, and learning efficiency. Recent studies also confirm that digital training improves employee adaptability to fintech innovations and digital banking systems (Saxena & Singh, 2023; Prakash & Kulkarni, 2024). Training effectiveness in banking is also evaluated using structured models such as the Kirkpatrick Model, which assesses reaction, learning, behaviour, and results. Empirical studies in banking sectors indicate that well-designed training programmes lead to measurable improvements in employee performance and organizational outcomes (Kirkpatrick & Kirkpatrick, 2006; Jain & Jain, 2015). However, research also emphasizes that training transfer depends on managerial support, workplace environment, and reinforcement mechanisms (Burke & Hutchins, 2007).

In addition, banking training practices increasingly emphasize soft skills development such as communication, emotional intelligence, and customer relationship management. Studies show that these behavioural competencies are critical in enhancing customer satisfaction and building long-term client relationships in the banking sector (Chidambaram & Rama, 2006; Srivastava & Agarwal, 2014). Overall, the literature confirms that training practices in the banking sector are multi-dimensional, covering technical, behavioural, regulatory, and digital competencies. These structured training systems not only enhance employee performance but also contribute to organizational competitiveness and sustainability in the evolving financial environment (Aguinis & Kraiger, 2009; Salas et al., 2012; Noe, 2020).

3.3 Employee Motivation:

Employee motivation is a fundamental concept in organizational behaviour that refers to the internal and external forces which initiate, direct, and sustain an individual's effort toward achieving organizational goals. It encompasses the psychological processes that influence employees' willingness to perform and contribute effectively at the workplace. Motivation plays a crucial role in determining the level of commitment, productivity, and job satisfaction among employees, thereby directly impacting organizational performance. The importance of motivation in organizations lies in its ability to enhance employee engagement, reduce turnover, and improve overall efficiency. Motivated employees tend to exhibit higher levels of creativity, responsibility, and loyalty, which are essential for achieving competitive advantage in today's dynamic business environment. Organizations that understand and effectively manage motivation are better positioned to achieve strategic objectives. Motivation can broadly be classified into intrinsic and extrinsic types. Intrinsic motivation arises from internal satisfaction, personal growth, and interest in the task itself, while extrinsic motivation is driven by external rewards such as salary, promotions, recognition, and job security.

Several classical theories provide a foundation for understanding motivation in the workplace. These include Maslow's Hierarchy of Needs Theory, which explains motivation through a progression of human needs; Alderfer's ERG Theory, which simplifies need categories; Herzberg's Two-Factor Theory, which distinguishes between hygiene and motivator factors; and McClelland's Theory of Needs, focusing on achievement, affiliation, and power. Additionally, Vroom's Expectancy Theory highlights the role of expectations in motivation, while McGregor's Theory X and Theory Y present contrasting views of employee behaviour. Equity Theory emphasizes fairness in the workplace, and Reinforcement Theory focuses on behaviour shaped by consequences. Together, these theories provide a comprehensive framework for understanding and managing employee motivation effectively in organizations.

3.3.1 Concept and Definitions of Motivation:

Motivation is a fundamental concept in organizational behaviour and human resource management, referring to the internal and external forces that initiate, direct, and sustain goal-directed behaviour. In the workplace context, motivation explains why employees choose to exert effort, persist in tasks, and maintain performance levels over time. It is widely recognized as a key determinant of employee productivity, job satisfaction, and organizational effectiveness (Noe, 2020; Aguinis & Kraiger, 2009).

From a psychological perspective, motivation is defined as a dynamic process that energizes behaviour and gives it direction toward achieving specific goals. It involves a complex interaction of individual needs, expectations, values, and environmental influences (Salas et al., 2012). Similarly, motivation has been described as the driving force within individuals that compels them to act in order to satisfy unmet needs or achieve desired outcomes (Dessler, 2020). This definition highlights that motivation is not static but continuously influenced by changing personal and organizational conditions.

Scholarly literature commonly distinguishes between intrinsic and extrinsic motivation. Intrinsic motivation refers to engaging in an activity for its inherent satisfaction, such as personal growth or enjoyment, while extrinsic motivation involves performing tasks to obtain external rewards such as salary, promotion, or recognition (Ryan & Deci, 2000). These two dimensions are critical in understanding employee behaviour in organizations, as both significantly influence performance outcomes (Colquitt et al., 2000).

Classical motivation theories provide foundational definitions and explanations of motivational processes. Maslow's hierarchy of needs suggests that individuals are motivated by a progression of unmet needs, ranging from physiological to self-actualization needs (Maslow, 1954). Herzberg's two-factor theory distinguishes between hygiene factors that prevent dissatisfaction and motivators that enhance job satisfaction (Herzberg, 1968). McGregor's Theory X and Theory Y further explain managerial assumptions about employee motivation, ranging from control-oriented to self-directed behaviour (McGregor, 1960). These theories collectively emphasize that motivation is driven by both psychological needs and organizational conditions (Pardee, 1990).

Contemporary definitions also incorporate cognitive and behavioural dimensions of motivation. Expectancy theory proposes that motivation depends on an individual's belief that effort will lead to performance and rewards (Vroom, 1964). Goal-setting theory further suggests that specific and challenging goals enhance motivation and performance (Locke & Latham, 2002). These process theories highlight that motivation is influenced not only by needs but also by perceptions, expectations, and goal clarity.

Recent literature defines motivation as a multi-dimensional construct involving psychological, emotional, and social factors. According to Colquitt et al. (2000), motivation is strongly influenced by organizational support, fairness, and perceived value of rewards. In addition, Aguinis and Kraiger (2009) emphasize that motivation is closely linked to training effectiveness, employee engagement, and performance improvement. In banking and service sectors, motivation is particularly important due to the need for high levels of customer interaction, adaptability, and service quality (Salas et al., 2012). Overall, motivation can be defined as a psychological and behavioural process that determines the intensity, direction, and persistence of effort toward organizational goals. The literature clearly shows that motivation is a multidimensional construct influenced by individual needs, organizational systems, and environmental factors, making it a central concept in explaining employee behaviour and performance outcomes.

3.3.2 Importance of Motivation in Organizations:

Motivation is widely recognized as a critical determinant of employee behaviour, performance, and organizational effectiveness. It refers to the internal and external forces that initiate, direct, and sustain work-related effort toward achieving organizational goals (Noe, 2020; Dessler, 2020). In contemporary management literature, motivation is considered essential because it influences productivity, job satisfaction, commitment, and employee retention, thereby directly impacting organizational success (Aguinis & Kraiger, 2009; Salas et al., 2012). A large body of research confirms that motivated employees perform better than unmotivated employees because they exert higher effort, demonstrate persistence, and show greater goal alignment. According to Colquitt et al. (2000), motivation significantly determines training effectiveness and learning outcomes, which further translates into improved job performance. Similarly, Arthur et al. (2003) found through meta-analysis that motivated participation in training and development leads to higher skill acquisition and workplace performance improvements.

From a theoretical perspective, motivation plays a central role in explaining employee behaviour in organizations. Maslow's hierarchy of needs theory suggests that individuals are motivated to fulfill progressively higher-level needs, and unmet needs drive workplace behaviour (Maslow, 1954). Herzberg's two-factor theory further explains that motivators such as recognition, achievement, and growth enhance satisfaction, while hygiene factors prevent dissatisfaction (Herzberg, 1968). Expectancy theory by Vroom (1964) emphasizes that motivation depends on employees' belief that effort leads to performance and rewards. These theories collectively highlight that motivation is essential for aligning employee effort with organizational objectives (Locke & Latham, 2002). Empirical studies further demonstrate that motivation is directly linked to organizational performance and productivity. Research indicates that organizations with highly motivated employees achieve better customer service, higher efficiency, and improved financial outcomes (Aguinis & Kraiger, 2009). A systematic review by Nor et al. (2022) found that motivation is significantly influenced by leadership style, rewards, work environment, and career development opportunities, all of which contribute to improved employee performance. Similarly, research by Bawa (2017) confirms that both intrinsic and extrinsic motivation positively affect productivity across organizational settings. Motivation is also important for enhancing employee engagement and reducing turnover. Saks (2006) argues that motivated employees are more engaged, committed, and emotionally attached to their organizations, which reduces absenteeism and turnover intentions. In addition, Colquitt et al. (2000) highlight that motivational factors such as fairness, perceived support, and reward systems strongly influence employees' willingness to remain with an organization. This is particularly important in service sectors like banking, where employee retention and service quality are critical for organizational success. Another important contribution of motivation is its role in improving innovation and adaptability. According to Nohria et al. (2008), motivated employees are more likely to engage in creative problem-solving and innovative behaviours because they feel valued and empowered. Recent studies also show that motivation enhances emotional intelligence and teamwork, which improves organizational climate and performance (Ćwiąkała et al., 2025).

However, literature also indicates that maintaining high levels of motivation is challenging due to changing employee expectations, diverse workforce needs, and competitive business environments (Kasperczuk et al., 2025). Therefore, organizations must adopt a combination of financial and non-financial motivational strategies such as rewards, recognition, career development, and work-life balance initiatives to sustain employee motivation (Locke & Latham, 2002; Vroom, 1964). Overall, the literature strongly supports that motivation is a fundamental driver of organizational effectiveness. It enhances employee performance, commitment, engagement, innovation, and retention, making it a central construct in human resource management and organizational behaviour research (Aguinis & Kraiger, 2009; Salas et al., 2012).

3.3.3 Types of Motivation:

Motivation in the workplace is broadly categorized into intrinsic and extrinsic forms, both of which play a significant role in influencing employee behaviour, performance, and job satisfaction. Understanding these two types of motivation is essential for organizations, as they help in designing effective human resource strategies that enhance employee productivity and commitment.

Intrinsic motivation refers to the internal drive that encourages individuals to perform tasks for personal satisfaction, interest, or enjoyment rather than for external rewards. It arises from within the individual and is associated with factors such as personal growth, sense of achievement, responsibility, autonomy, and meaningful work. Employees who are intrinsically motivated tend to be more engaged, creative, and committed, as they find the work itself rewarding. This form of motivation is particularly important in fostering long-term satisfaction and sustained performance.

On the other hand, extrinsic motivation is driven by external factors such as salary, incentives, bonuses, promotions, recognition, and job security. It focuses on tangible rewards or consequences that influence employee behaviour. Organizations often use extrinsic motivators to encourage employees to achieve specific targets, improve productivity, and maintain performance standards. While extrinsic motivation can effectively boost short-term performance, its long-term impact depends on how well it is balanced with intrinsic factors.

Both intrinsic and extrinsic motivation are interconnected and collectively contribute to overall employee motivation. In modern organizations, especially in competitive sectors like banking, a balanced combination of both types is essential. While extrinsic rewards attract and retain employees, intrinsic motivation ensures sustained engagement and commitment. Therefore, understanding and integrating both forms of motivation is crucial for enhancing employee performance and achieving organizational goals effectively.

3.3.3.1 Intrinsic Motivation:

Intrinsic motivation refers to engaging in an activity for its inherent satisfaction, interest, or enjoyment rather than for external rewards or pressures. It is a central construct in motivation theory and has been extensively studied within the framework of Self-Determination Theory (SDT). According to Ryan and Deci (2000), intrinsic motivation represents the natural human tendency to seek out novelty, challenges, and opportunities for learning and growth. When individuals are intrinsically motivated, they perform tasks because they find them enjoyable and meaningful rather than because of external incentives such as pay or recognition (Ryan & Deci, 2000; Deci & Ryan, 2017). Research suggests that intrinsic motivation is strongly associated with positive psychological and organizational outcomes. It enhances creativity, engagement, persistence, and overall performance (Amabile, 1996; Gagné & Deci, 2005). In workplace settings, intrinsically motivated employees demonstrate higher job satisfaction and are more likely to engage in proactive and innovative behaviours (Noe, 2020; Aguinis & Kraiger, 2009). Studies further indicate that intrinsic motivation improves learning effectiveness, particularly in training environments where autonomy and meaningful engagement are present (Colquitt et al., 2000; Salas et al., 2012). SDT posits that intrinsic motivation flourishes when three basic psychological needs—autonomy, competence, and relatedness—are satisfied (Deci & Ryan, 2008). When employees perceive control over their work, feel capable, and experience supportive relationships, their intrinsic motivation increases significantly (Ryan & Deci, 2017). Conversely, controlling environments or excessive external rewards may undermine intrinsic motivation, leading to reduced creativity and engagement (Deci et al., 1999; Kohn, 1993). Empirical evidence also highlights the role of intrinsic motivation in organizational commitment and performance. Gagné and Bhave (2011) found that intrinsically motivated employees are more committed to organizational goals and exhibit stronger task performance. Similarly, Grant (2008) demonstrated that intrinsic motivation enhances prosocial behaviour and customer-oriented performance, especially in service industries such as banking.

Recent studies emphasize that intrinsic motivation is a key driver of employee engagement in modern organizations. Saks and Gruman (2018) argue that intrinsically motivated employees are more emotionally invested in their work and less likely to experience burnout. Moreover, intrinsic motivation is increasingly recognized as essential for adaptability in rapidly changing technological environments (Van den Broeck et al., 2016). Overall, intrinsic motivation is a powerful psychological construct that significantly influences employee behaviour, learning, and performance. Organizations that foster intrinsic motivation through supportive leadership, autonomy, and meaningful work design are more likely to achieve sustainable performance and employee well-being.

3.3.3.2 Extrinsic Motivation:

Extrinsic motivation refers to behaviour that is driven by external rewards, pressures, or outcomes rather than inherent interest in the task itself. In organizational settings, extrinsic motivation is commonly associated with tangible incentives such as salary, bonuses, promotions, job security, performance appraisals, and recognition systems (Deci & Ryan, 2000; Vroom, 1964). It plays a crucial role in shaping employee behaviour by aligning individual effort with organizational goals through reward-based systems (Noe, 2020; Dessler, 2020). The theoretical foundation of extrinsic motivation is strongly supported by Expectancy Theory, which posits that motivation is determined by expectancy (effort–performance belief), instrumentality (performance–reward linkage), and valence (value of rewards) (Vroom, 1964; Porter & Lawler, 1968). When employees believe that their performance will lead to desirable rewards, their motivation to perform increases significantly (Salas et al., 2012). Similarly, reinforcement theory suggests that behaviour followed by positive consequences is more likely to be repeated, highlighting the importance of reward systems in sustaining employee performance (Skinner, 1953).

Herzberg's Two-Factor Theory also contributes to understanding extrinsic motivation by identifying hygiene factors such as salary, working conditions, and job security, which prevent dissatisfaction but may not necessarily create long-term motivation (Herzberg, 1968; Herzberg, 2003). However, recent empirical evidence suggests that extrinsic motivators, when properly structured, can positively influence performance outcomes, especially in task-oriented environments (Gagné & Deci, 2005; Kuvaas et al., 2017). Research shows that extrinsic motivation significantly impacts employee productivity, particularly in structured and performance-driven sectors such as banking and finance. Studies by Colquitt et al. (2000) indicate that reward-based systems improve training motivation and task completion rates. However, findings by Cerasoli et al. (2014) suggest that extrinsic rewards are most effective when combined with intrinsic motivation, rather than used in isolation.

Modern research also highlights both positive and negative effects of extrinsic motivation. A study by Gneezy et al. (2011) shows that financial incentives can improve performance for simple tasks but may undermine creativity in complex tasks. Similarly, Deci et al. (1999) argue that excessive external rewards may reduce intrinsic motivation over time, a phenomenon known as the "overjustification effect." In organizational practice, extrinsic motivation remains essential for goal alignment, performance measurement, and employee retention. However, its effectiveness depends on fairness, transparency, and perceived reward value (Aguinis & Kraiger, 2009). Therefore, organizations must design balanced motivational systems that integrate both extrinsic and intrinsic factors to maximize employee performance and engagement.

3.3.4 Theories of Motivation:

Motivation theories provide a structured framework for understanding what drives individuals to behave in certain ways within organizational settings. These theories explain how employees' needs, expectations, perceptions, and environmental factors influence their level of effort, commitment, and performance at work. Over time, several scholars have developed important motivational theories that help managers design effective strategies to improve employee productivity and satisfaction.

Maslow’s Hierarchy of Needs Theory proposes that human needs are arranged in a five-level hierarchy, ranging from physiological needs to self-actualization needs, where lower-level needs must be satisfied before higher-level needs become motivating factors. Clayton Alderfer’s ERG Theory simplifies Maslow’s model into three categories: existence, relatedness, and growth needs, allowing for more flexible movement between needs.

Frederick Herzberg’s Two-Factor Theory distinguishes between hygiene factors, which prevent dissatisfaction, and motivators, which enhance satisfaction. McClelland’s Theory of Needs focuses on three key needs: achievement, affiliation, and power, which influence individual workplace behaviour.

Victor Vroom’s Expectancy Theory explains motivation as a function of expectancy, instrumentality, and valence, emphasizing the role of perceived effort–performance–reward relationships. Douglas McGregor’s Theory X and Theory Y present contrasting assumptions about employee behaviour, where Theory X assumes employees dislike work, while Theory Y assumes employees are self-motivated.

Equity Theory highlights the importance of fairness in reward distribution, suggesting that perceived inequity can reduce motivation. Reinforcement Theory focuses on how behaviour is shaped through rewards and punishments.

Together, these motivation theories provide comprehensive insights into employee behaviour and serve as a foundation for designing effective management practices to enhance motivation, performance, and organizational effectiveness.

3.3.4.1 Maslow’s Hierarchy of Needs Theory:

Maslow’s Hierarchy of Needs Theory is one of the most widely recognized theories in the field of motivation and organizational behaviour. Developed by Abraham Maslow (1943, 1954), the theory proposes that human needs are structured in a hierarchical order, and individuals are motivated to fulfil these needs sequentially, starting from lower-level physiological needs to higher-level psychological growth needs.

The five levels include physiological needs, safety needs, social/belongingness needs, esteem needs, and self-actualization needs (Maslow, 1954; Maslow, 1962).

Physiological needs represent the most basic requirements for human survival, such as food, water, and shelter, while safety needs relate to security, stability, and protection from harm. Once these lower-level needs are satisfied, individuals seek social belongingness through relationships, friendship, and acceptance within groups. Esteem needs involve recognition, respect, status, and achievement, while self-actualization refers to realizing one's full potential and personal growth (Maslow, 1954; Taormina & Gao, 2013). Although Maslow suggested a strict hierarchical progression, later research has questioned the rigidity of this structure. Wahba and Bridwell (1976) found limited empirical support for the strict ordering of needs, suggesting that individuals may pursue multiple needs simultaneously. Similarly, Tay and Diener (2011) found that while need satisfaction is universally important for well-being, the fulfillment of needs does not always follow a fixed hierarchy across cultures and contexts. These findings indicate that the model should be viewed as a flexible framework rather than a rigid sequence.

Despite these limitations, Maslow's theory remains highly influential in organizational settings. It provides a useful foundation for understanding employee motivation and designing human resource strategies. Organizations use this framework to develop policies that address both financial and non-financial employee needs, such as salary structures, job security, workplace safety, team-building activities, recognition systems, and career development opportunities (Armstrong & Taylor, 2023; Noe, 2020). Empirical research also highlights the relevance of Maslow's theory in workplace motivation. Studies show that satisfaction of higher-level needs such as esteem and self-actualization is strongly associated with job satisfaction, employee engagement, and organizational commitment (Tay & Diener, 2011). Employees who experience recognition, autonomy, and opportunities for growth tend to demonstrate higher levels of performance and reduced turnover intentions (Aguinis & Kraiger, 2009). Modern motivation theories have expanded upon Maslow's framework. Self-Determination Theory (SDT) by Deci and Ryan (2000, 2008) aligns with Maslow's higher-order needs by emphasizing autonomy, competence, and relatedness as essential psychological needs. Similarly, Herzberg's Two-Factor Theory distinguishes between hygiene factors and motivators, which correspond broadly to Maslow's lower and higher-level needs respectively (Herzberg, 1968; Gagné & Deci, 2005). These integrations demonstrate the continued relevance of Maslow's conceptualization in contemporary motivational research.

In organizational practice, particularly in sectors such as banking, Maslow's theory is applied to design comprehensive employee motivation strategies. Banks ensure basic salary and job security while also promoting training, recognition, and career advancement opportunities to fulfill higher-level psychological needs. This holistic approach enhances employee motivation, performance, and retention. Overall, Maslow's Hierarchy of Needs Theory provides a foundational understanding of human motivation by emphasizing that individuals are driven by a range of needs that evolve over time. While empirical limitations exist, the theory continues to offer valuable insights for both researchers and practitioners in human resource management and organizational behaviour.

3.3.4.2 Clayton Alderfer's ERG Theory:

Clayton Alderfer's ERG (Existence, Relatedness, and Growth) Theory is a significant extension of Maslow's Hierarchy of Needs and provides a more flexible explanation of human motivation in organizational behaviour. Developed in 1969, the ERG theory condenses Maslow's five need levels into three core categories: existence, relatedness, and growth needs, while also allowing individuals to pursue multiple needs simultaneously rather than in a strict hierarchical order (Alderfer, 1969; Alderfer, 1972).

Existence needs refer to basic material and physiological requirements such as salary, food, and safe working conditions. Relatedness needs involve social relationships, interpersonal interactions, and a sense of belonging within the workplace. Growth needs refer to personal development, creativity, achievement, and self-fulfilment in job roles (Alderfer, 1972; Robbins & Judge, 2022). These three categories collectively explain employee motivation in a more dynamic and realistic manner compared to rigid hierarchical models. A key contribution of ERG theory is the frustration–regression principle, which suggests that if higher-level needs (such as growth) are not satisfied, individuals may regress to focusing on lower-level needs such as relatedness or existence (Alderfer, 1969; Wahba & Bridwell, 1976). This principle provides a more adaptive explanation of employee behaviour, especially in organizational environments where opportunities for advancement may be limited. Empirical studies indicate that employees often shift their motivational focus based on situational constraints rather than following a linear progression of needs (Wanous & Zany, 1977;). Research in organizational settings supports the applicability of ERG theory in explaining employee motivation and job satisfaction. Studies show that existence needs such as salary and job security remain strong motivators, while relatedness needs such as teamwork and supervisor support significantly influence employee engagement (Wiley, 1997; Islam & Ismail, 2008;). Growth needs, including career development and recognition, are strongly associated with long-term commitment and performance improvement (Aguinis & Kraiger, 2009; Noe, 2020). Comparative studies highlight that ERG theory is more flexible than Maslow's hierarchy because it allows simultaneous activation of different need categories across individuals and cultures (Robbins & Judge, 2022; Salas et al., 2012). This flexibility makes it particularly relevant in modern workplaces such as banking, where employees may prioritize financial rewards, social relationships, and career advancement at the same time depending on job role and experience level.

However, some scholars argue that ERG theory has received limited empirical testing compared to other motivation theories, and its predictive power varies across contexts (Ivancevich et al., 2008; Wahba & Bridwell, 1976). Despite this limitation, ERG theory remains widely used in organizational behaviour research due to its simplicity and practical relevance in explaining workplace motivation dynamics. Overall, ERG theory provides a comprehensive and flexible framework for understanding employee motivation by recognizing the simultaneous influence of existence, relatedness, and growth needs, making it highly applicable in contemporary organizational settings.

3.3.4.3 Frederick Herzberg's Two-Factor Theory:

Frederick Herzberg's Two-Factor Theory, also known as the Motivation–Hygiene Theory, is a foundational framework in organizational behaviour that explains employee motivation and job satisfaction. Developed by Herzberg, Mausner, and Snyderman (1959), the theory proposes that job satisfaction and dissatisfaction are influenced by two independent sets of factors: motivators and hygiene factors. Motivators (intrinsic factors) lead to job satisfaction, while hygiene factors (extrinsic conditions) prevent dissatisfaction but do not necessarily create motivation (Herzberg, 1968; Herzberg, 2003).

Motivators include achievement, recognition, responsibility, advancement, and the nature of the work itself. These factors are associated with intrinsic satisfaction and psychological growth. Hygiene factors include salary, company policies, supervision, working conditions, job security, and interpersonal relations (Herzberg et al., 1959; Robbins & Judge, 2022). According to Herzberg, improving hygiene factors alone does not increase motivation; it only prevents dissatisfaction, whereas true motivation arises from enriching job content. Empirical research has extensively examined the validity of Herzberg's theory, producing mixed results. Early studies such as the empirical investigation by House and Wigdor (1967) and Vroom (1964) raised concerns regarding methodological limitations and overlapping classification of factors. Similarly, King (1970) argued that satisfaction and dissatisfaction may not be strictly independent constructs, challenging Herzberg's dual continuum assumption. Despite this criticism, later studies have continued to support the general distinction between intrinsic and extrinsic job factors.

Contemporary research confirms that motivators such as recognition and career advancement are strongly associated with employee engagement and performance outcomes (Aguinis & Kraiger, 2009; Noe, 2020). Conversely, hygiene factors such as salary and working conditions are essential for maintaining baseline job satisfaction and reducing turnover intentions (Salas et al., 2012). Studies in healthcare, education, and banking sectors consistently show that employees are more satisfied when both hygiene and motivational factors are adequately addressed. Herzberg's theory is particularly relevant in understanding workplace motivation in modern organizations. In the banking sector, for example, hygiene factors such as job security and compensation ensure stability, while motivators such as training opportunities, recognition, and career development enhance long-term engagement and productivity (Armstrong & Taylor, 2023). This dual structure aligns with current human resource practices that emphasize both compensation systems and employee development programmes. However, the theory has been criticized for methodological limitations, including reliance on self-reported critical incident techniques and potential bias in attribution of satisfaction factors (House & Wigdor, 1967). Critics also argue that the strict separation between motivators and hygiene factors is overly simplistic, as some factors may influence both satisfaction and dissatisfaction depending on context (Robbins & Judge, 2022). Despite these limitations, Herzberg's model remains widely used in HRM due to its practical relevance and simplicity in designing motivational strategies. Overall, Herzberg's Two-Factor Theory provides a valuable framework for understanding employee motivation by distinguishing between factors that prevent dissatisfaction and those that actively enhance satisfaction. Its continued application in organizational settings demonstrates its enduring relevance in explaining workplace motivation and guiding human resource practices.

3.3.4.4 McClelland's Theory of Needs:

McClelland's Theory of Needs, also known as the Acquired Needs Theory, is a prominent content theory of motivation that explains individual behaviour in organizations based on three dominant needs: achievement, affiliation, and power. Developed by David C. McClelland, the theory proposes that these needs are learned and shaped by life experiences rather than being innate, and they significantly influence workplace motivation and performance (McClelland, 1961; McClelland, 1985). The need for achievement refers to an individual's desire to excel, set challenging goals, and attain success through personal effort. Individuals high in achievement motivation prefer tasks with moderate difficulty and seek regular feedback on performance (McClelland et al., 1953; McClelland, 1961). The need for affiliation reflects a desire for friendly relationships, social acceptance, and belongingness within groups. The need for power is defined as the desire to influence, control, or impact others and organizational outcomes (McClelland, 1975; McClelland, 1987).

Empirical research strongly supports the relevance of McClelland's theory in organizational behaviour. Studies indicate that individuals with a high need for achievement tend to perform better in entrepreneurial and task-oriented roles due to their goal-focused behaviour and persistence (Stewart & Roth, 2007; Collins et al., 2004). Similarly, the need for affiliation has been linked to teamwork effectiveness and interpersonal cooperation in organizational settings (Wigfield & Eccles, 2000). The need for power is associated with leadership effectiveness, managerial performance, and influence in organizational decision-making (McClelland & Boyatzis, 1982; Winter, 1973). Recent research continues to validate the importance of McClelland's needs in workplace behaviour. A study by Schultheiss and Brunstein (2001) found that implicit achievement motivation strongly predicts long-term career success and persistence. Similarly, research in organizational contexts shows that employees with balanced motivational profiles (achievement, affiliation, and power) demonstrate higher adaptability and job performance (Spangler, 1992; Miner, 2005). In addition, modern studies suggest that achievement and affiliation needs positively influence collaboration and performance in team-based environments.

McClelland's theory has also been widely applied in human resource management practices such as training, leadership development, and performance appraisal systems. Organizations use motivational profiling to identify employee strengths and align them with suitable job roles.

According to Noe (2020), understanding individual motivational needs enhances training effectiveness and employee engagement. Similarly, Aguinis and Kraiger (2009) highlight that motivation-based development interventions improve both individual and organizational performance outcomes. However, the theory has been criticized for methodological limitations, particularly its reliance on projective testing methods such as the Thematic Apperception Test (TAT), which may lack reliability and validity (McClelland, 1987; Spangler, 1992). Despite this limitation, the theory remains influential due to its practical applicability in leadership, entrepreneurship, and organizational development contexts (Miner, 2005). Overall, McClelland's Theory of Needs provides a valuable framework for understanding workplace motivation by emphasizing learned needs that shape employee behaviour. Its continued relevance in modern organizations highlights its importance in explaining performance, leadership effectiveness, and interpersonal dynamics.

3.3.4.5 Victor Vroom's Expectancy Theory:

Victor Vroom's Expectancy Theory is a widely recognized process theory of motivation that explains how individuals make behavioural choices based on expected outcomes. Developed by Vroom (1964), the theory posits that motivation is not based solely on internal needs but rather on cognitive evaluations of expected effort, performance, and rewards. It suggests that employees are motivated when they believe that their effort will lead to desired performance and that performance will lead to valuable rewards (Vroom, 1964; Porter & Lawler, 1968). The theory is built on three key constructs: expectancy, instrumentality, and valence. Expectancy refers to the belief that increased effort will lead to improved performance. Instrumentality is the belief that performance will result in specific outcomes or rewards. Valence refers to the value or attractiveness of those rewards to the individual (Vroom, 1964; Lunenburg, 2011). These three components interact multiplicatively, meaning that if any one element is low, overall motivation will be weak (Fudge & Schlacter, 1999; Salas et al., 2012). Empirical research supports the relevance of expectancy theory in explaining workplace motivation and performance. Early studies by Wofford (1971) and Lawler (1973) demonstrated that expectancy perceptions are significantly related to effort and job performance. Similarly, House and Wigdor (1974) found partial empirical support for expectancy relationships in organizational settings, although they also highlighted measurement challenges. More recent studies continue to validate the theory's applicability in understanding employee decision-making and work effort allocation (Chiang & Jang, 2008; Van Eerde & Thierry, 1996). In organizational contexts, expectancy theory is particularly useful for explaining how employees respond to reward systems, performance appraisal mechanisms, and training programs. For instance, when employees perceive a strong link between performance and rewards, their motivation increases significantly (Porter & Lawler, 1968; Heneman & Schwab, 1972). Research in human resource management also shows that clear goal-setting, transparent evaluation systems, and fair compensation structures strengthen instrumentality perceptions, thereby enhancing motivation (Colquitt et al., 2000; Aguinis & Kraiger, 2009).

In the context of training and development, expectancy theory plays an important role in explaining training motivation and transfer of learning. Employees are more likely to participate actively in training when they believe it will improve job performance and lead to rewards such as promotions or recognition (Noe, 2020; Salas et al., 2012). Studies also suggest that expectancy perceptions significantly influence learning engagement and skill application in workplace environments (Van Eerde & Thierry, 1996). However, the theory has been criticized for methodological limitations and inconsistent empirical support. Some researchers argue that the relationships among expectancy, instrumentality, and valence are not always strictly multiplicative in real-world settings (Wabba & House, 1974; Chiang & Jang, 2008). Additionally, measuring subjective perceptions accurately remains a challenge in empirical research (Lawler, 1973). Despite these limitations, expectancy theory remains one of the most influential frameworks in organizational behaviour due to its strong practical relevance. Overall, Vroom's Expectancy Theory provides a comprehensive explanation of employee motivation by emphasizing cognitive decision-making processes. It highlights that motivation depends on perceived effort–performance relationships, performance–reward linkages, and the value of outcomes, making it highly applicable in human resource management, performance management, and training systems.

3.3.4.6 Douglas McGregor's Theory X and Theory Y:

Douglas McGregor's Theory X and Theory Y is one of the most influential behavioural theories in organizational motivation and leadership studies. Introduced in his seminal work *The Human Side of Enterprise* (McGregor, 1960), the theory presents two contrasting sets of managerial assumptions about human behaviour at work. Theory X assumes that employees inherently dislike work, avoid responsibility, and require strict supervision and control, whereas Theory Y assumes that employees are self-directed, enjoy work, and can exercise selfcontrol when committed to organizational goals (McGregor, 1960; Robbins & Judge, 2022).

The theoretical foundation of McGregor's work is closely linked to Maslow's Hierarchy of Needs, as it assumes that managerial beliefs about employee motivation influence leadership style and organizational practices (Maslow, 1954; McGregor, 1960). Theory X aligns with lower-order needs such as physiological and safety needs, while Theory Y corresponds with higher-order needs like esteem and self-actualization. This linkage highlights the psychological basis of employee motivation in organizational settings (Aithal & Kumar, 2016; Singh, 2023).

Empirical research indicates that Theory X leadership is associated with authoritarian management styles, strict supervision, and reliance on external controls such as rewards and punishments (Galani & Galanakis, 2022). In contrast, Theory Y leadership promotes participative decision-making, employee empowerment, and intrinsic motivation, which are positively linked to job satisfaction and performance outcomes (Galani & Galanakis, 2022; Hattangadi, 2015). Studies suggest that Theory Y environments enhance employee engagement, creativity, and organizational commitment, particularly in knowledge-intensive industries (Shah et al., 2017; Singh, 2023). Recent systematic reviews indicate that although McGregor's theory lacks strong direct empirical measurement tools, it remains highly relevant in explaining managerial behaviour and organizational culture (Galani & Galanakis, 2022; Kopelman et al., 2008). Research also shows that modern organizations often adopt a hybrid approach, combining both Theory X and Theory Y assumptions depending on task complexity, employee experience, and situational demands (Aithal & Kumar, 2016; Robbins & Judge, 2022). In training and development contexts, Theory Y is particularly significant because it supports autonomous learning, employee participation, and self-directed development. Studies show that employees in Theory Y-oriented environments are more receptive to training interventions and demonstrate higher learning transfer and motivation levels (Noe, 2020; Salas et al., 2012). Conversely, Theory X environments may restrict learning due to excessive control and limited autonomy.

Critics argue that McGregor's theory is overly simplistic and lacks sufficient empirical validation, as human behaviour cannot always be categorized into two distinct types (House & Wigdor, 1967; Kopelman et al., 2008). Despite this limitation, the theory continues to be widely used in leadership training, human resource management, and organizational development due to its strong practical and conceptual relevance. Overall, McGregor's Theory X and Theory Y provides a foundational framework for understanding managerial assumptions and their influence on employee motivation, leadership style, and organizational effectiveness.

3.3.4.7 Equity Theory:

Equity Theory, developed by J. Stacy Adams (1963), is a prominent process theory of motivation that explains employee behaviour in terms of perceived fairness in social exchange relationships. The theory proposes that employees evaluate fairness by comparing their input–output ratios with those of referent others in the workplace. Inputs include effort, skills, experience, and commitment, while outputs include salary, recognition, promotion, and other rewards (Adams, 1963; Adams, 1965). When employees perceive inequity, they experience psychological tension that motivates them to restore balance through behavioural or cognitive adjustments (Adams, 1963; Walster et al., 1973). The central assumption of Equity Theory is that fairness perception strongly influences motivation, job satisfaction, and performance. Employees who perceive equitable treatment are more likely to exhibit higher motivation and organizational commitment, whereas perceived inequity can lead to dissatisfaction, reduced effort, absenteeism, or turnover intentions (Adams, 1963; Pritchard, 1969). Equity is not absolute equality but rather a subjective judgment of fairness based on comparison with others in similar roles (Chen et al., 2023) . Empirical research supports the core propositions of Equity Theory. Early studies confirmed that perceived inequity leads to changes in work behaviour such as reduced input or attempts to alter outcomes (Pritchard, 1969; Adams, 1963). Subsequent research extended the theory to organizational settings, highlighting its relevance in pay satisfaction, reward systems, and employee engagement (Cosier, 1983; Arvanitis, 2016). Equity perceptions are particularly important in compensation management, where employees continuously compare their rewards with peers (Lee, 2016).

Recent studies emphasize the importance of organizational justice and fairness perceptions in shaping employee motivation. Employees who perceive fairness in reward distribution demonstrate higher commitment, performance, and willingness to contribute to organizational goals (Ogolo et al., 2016). Conversely, perceived inequity leads to demotivation and withdrawal behaviours (Adams, 1963; Lo Iacono, 2024) . In modern workplaces, equity is also linked to psychological contract fulfillment and employer branding, where fairness strengthens trust between employees and management (PMC, 2022). Equity Theory has also been applied in various sectors including banking, education, and healthcare, where fairness in rewards and recognition significantly impacts employee performance and retention (Salas et al., 2012; Aguinis & Kraiger, 2009). Studies show that employees are more motivated when they perceive a fair balance between their contributions and organizational rewards, particularly when compared to peers in similar positions (Adams, 1963; Lo Iacono, 2024)

However, the theory has faced criticism for its reliance on subjective perceptions, as individuals may misjudge inputs and outputs or compare themselves with inappropriate referents (Pritchard, 1969). Despite these limitations, Equity Theory remains highly influential in organizational behaviour due to its practical implications for compensation design, performance appraisal systems, and workplace justice (Cosier, 1983; Arvanitis, 2016). Overall, Equity Theory provides a powerful explanation of how fairness perceptions influence employee motivation and behaviour. It emphasizes that organizations must ensure equitable reward systems and transparent management practices to sustain employee motivation and organizational effectiveness.

3.3.4.8 Reinforcement Theory:

Reinforcement Theory, developed by B. F. Skinner, is a fundamental behavioural theory of motivation that explains how individual behaviour is shaped and maintained by its consequences. Rooted in operant conditioning, the theory posits that behaviour is a function of its outcomes, meaning that actions followed by positive consequences are likely to be repeated, whereas those followed by negative consequences are less likely to occur again (Skinner, 1953; Skinner, 1971). Unlike content theories of motivation, Reinforcement Theory does not focus on internal needs but emphasizes observable behaviour and environmental consequences as the primary drivers of motivation (Luthans & Stajkovic, 1999; Skinner, 1984).

The theory identifies four main reinforcement strategies: positive reinforcement, negative reinforcement, punishment, and extinction. Positive reinforcement involves rewarding desirable behaviour to increase its frequency, while negative reinforcement strengthens behaviour by removing unpleasant stimuli (Skinner, 1953; Stajkovic & Luthans, 2003). Punishment aims to reduce undesirable behaviour through negative consequences, and extinction involves weakening behaviour by removing reinforcement altogether (Skinner, 1971; Daniels & Bailey, 2014). These mechanisms are widely used in organizational settings to shape employee behaviour and improve performance outcomes.

Empirical research strongly supports the effectiveness of reinforcement principles in workplace motivation. Luthans and Stajkovic (1999) demonstrated that organizational behaviour modification (OBM), based on reinforcement principles, significantly improves employee productivity and performance. Similarly, Stajkovic and Luthans (2003) found that positive reinforcement interventions increase task performance by an average of 17% in organizational settings. These findings confirm that structured reinforcement systems are effective tools for enhancing employee behaviour. In human resource management, reinforcement theory is widely applied in performance appraisal systems, reward management, and training programs. According to Aguinis and Kraiger (2009), reinforcement-based feedback mechanisms enhance learning transfer and skill acquisition in training environments. Noe (2020) also highlights that employees are more motivated to apply training knowledge when reinforced through recognition, promotions, or incentives. In banking and service sectors, reinforcement strategies such as performance bonuses, recognition programs, and feedback systems are commonly used to sustain employee engagement and productivity (Salas et al., 2012). Recent studies further emphasize that reinforcement is not limited to tangible rewards but also includes psychological reinforcement such as praise, feedback, and social recognition (Daniels & Bailey, 2014; Luthans & Youssef, 2007). These forms of reinforcement contribute to positive workplace behaviour and employee engagement. Additionally, reinforcement theory has been integrated into modern approaches such as gamification and digital learning systems, where rewards and feedback loops are used to sustain user engagement (Aubret et al., 2022).

However, the theory has been criticized for its mechanistic approach to human behaviour, as it largely ignores cognitive and emotional factors influencing motivation (Deci & Ryan, 2000). Critics argue that over-reliance on external reinforcement may undermine intrinsic motivation in some contexts (Deci et al., 1999). Despite these limitations, reinforcement theory remains highly practical and widely used in organizational behaviour due to its simplicity and strong empirical support. Overall, Reinforcement Theory provides a powerful framework for understanding how behaviour can be shaped through systematic use of rewards and consequences. Its application in organizational settings, particularly in training, performance management, and employee motivation systems, makes it highly relevant for modern human resource practices.

3.4 Employee Engagement

Employee engagement is a vital concept in modern organizational studies that refers to the emotional, cognitive, and behavioural connection employees have with their work and organization. It reflects the level of enthusiasm, commitment, and involvement employees demonstrate while performing their roles. Engaged employees are not only satisfied with their jobs but are also deeply aligned with organizational goals and are willing to go beyond their formal responsibilities to contribute to organizational success. The concept of employee engagement encompasses multiple dimensions, including emotional engagement, which relates to feelings of attachment and pride; cognitive engagement, which refers to employees' focus and belief in the organization's mission; and behavioural engagement, which is reflected in discretionary effort and proactive participation at work. These dimensions collectively determine the strength of an employee's connection with the organization. Employee engagement is influenced by several key drivers such as leadership quality, organizational culture, communication, recognition, career development opportunities, and workplace environment. Among these, training and development play a significant role by enhancing employees' skills, confidence, and job competence, which in turn increases their involvement and commitment toward organizational goals. Continuous learning opportunities help employees feel valued and supported, thereby strengthening engagement levels.

In the banking sector, employee engagement holds particular importance due to the high level of customer interaction, regulatory pressure, and performance expectations. Engaged banking employees are more likely to deliver efficient customer service, maintain accuracy in financial operations, and contribute to organizational growth. Therefore, understanding and improving employee engagement is essential for ensuring productivity, service quality, and long-term sustainability in banking organizations.

3.4.1 Concept and Definitions of Employee Engagement:

Employee engagement is a widely studied construct in organizational behaviour and human resource management, representing the extent to which employees are psychologically invested in their work and organization. The concept was first formally introduced by Kahn (1990), who defined engagement as the "harnessing of organization members' selves to their work roles," where individuals express themselves physically, cognitively, and emotionally during role performance. According to Kahn, engagement depends on three psychological conditions: meaningfulness, safety, and availability, which determine whether employees fully invest themselves in their work roles (Kahn, 1990; May et al., 2004).

Subsequent research expanded and refined this concept. Schaufeli et al. (2002) defined work engagement as a positive, fulfilling work-related state of mind characterized by vigor, dedication, and absorption. Vigor refers to high levels of energy and mental resilience, dedication reflects enthusiasm and significance of work, and absorption indicates deep concentration and immersion in tasks (Schaufeli et al., 2002; Schaufeli & Bakker, 2004). This definition positions engagement as a stable psychological state rather than a temporary emotion (Bakker & Demerouti, 2008).

Another influential perspective views employee engagement as an attitude toward the organization, combining emotional and intellectual commitment. According to Saks (2006), engagement is a distinct construct involving both job engagement and organizational engagement, shaped by social exchange relationships between employees and employers. Employees are more engaged when they perceive organizational support and fair treatment, which leads to reciprocal effort and commitment (Saks, 2006; Albrecht, 2010).

Further, Macey and Schneider (2008) conceptualized engagement as a multidimensional construct involving trait engagement (personal disposition), state engagement (psychological experience), and behavioural engagement (observable actions such as extra-role performance). Similarly, Harter et al. (2002) defined employee engagement as involvement and satisfaction with work, linking it closely with performance outcomes.

The Gallup Organization popularized a practical definition of engagement as employees' involvement, enthusiasm, and commitment toward their work and workplace, emphasizing its strong relationship with productivity, profitability, and retention (Harter et al., 2002; Gallup, 2013). Empirical research consistently shows that engaged employees demonstrate higher performance, lower turnover, and greater organizational citizenship behaviour (Saks, 2006; Rich et al., 2010).

Literature also highlights conceptual variations of employee engagement. It is commonly viewed either as a multidimensional construct (cognitive, emotional, behavioural components) or as a unitary psychological state characterized by energy and involvement (Schaufeli et al., 2002; Wollard & Shuck, 2011). Despite differences in definitions, most scholars agree that engagement reflects a positive, work-related psychological state that enhances both individual and organizational performance outcomes (Kahn, 1990; Bakker et al., 2011).

In summary, employee engagement can be defined as a positive psychological state characterized by employees' cognitive, emotional, and behavioural investment in their work roles, leading to higher performance, commitment, and organizational effectiveness.

3.4.2 Dimensions of Employee Engagement:

Employee engagement is a multidimensional construct that reflects the cognitive, emotional, and behavioural involvement of employees in their work roles. Kahn (1990) first conceptualized engagement as the simultaneous expression of physical, cognitive, and emotional energies in work performance. Later, Schaufeli et al. (2002) operationalized engagement through three core dimensions: vigor, dedication, and absorption, which remain the most widely accepted framework in academic literature. Vigor refers to high levels of energy, mental resilience, and willingness to invest effort in work tasks (Schaufeli & Bakker, 2004). Dedication represents a strong sense of significance, enthusiasm, and pride in one's job. Absorption refers to full concentration and immersion in work activities, where employees lose track of time due to deep involvement (Bakker & Demerouti, 2008). These dimensions collectively define work engagement as a positive psychological state linked to performance and well-being. Further studies expanded engagement into cognitive, emotional, and behavioural components. Saks (2006) emphasized that engagement includes both job engagement and organizational engagement, driven by social exchange relationships. Rich et al. (2010) found that engagement integrates physical effort, emotional connection, and cognitive focus, leading to higher performance outcomes. Macey and Schneider (2008) further argued that engagement consists of trait, state, and behavioural components, making it a dynamic and evolving construct.

Empirical research consistently validates these dimensions. Harter et al. (2002) linked engagement dimensions with productivity, customer satisfaction, and profitability. Wollard and Shuck (2011) confirmed that psychological safety and meaningfulness influence all three engagement dimensions. May et al. (2004) highlighted that psychological conditions such as safety, availability, and meaningfulness determine the intensity of engagement dimensions. Recent studies also connect engagement dimensions with training and development. Employees who receive skill-enhancing training exhibit higher vigor and dedication due to increased competence and confidence (Aguinis & Kraiger, 2009; Noe, 2020). Salas et al. (2012) emphasized that training enhances cognitive engagement by improving knowledge application. Bakker et al. (2011) found that job resources such as leadership and learning opportunities strengthen all three engagement dimensions. In addition, modern research highlights contextual influences on engagement dimensions. Albrecht et al. (2015) found that organizational support enhances emotional and cognitive engagement. Saks and Gruman (2018) confirmed that fairness and HR practices influence behavioural engagement. Recent studies in banking sectors show that structured HRD practices improve all three dimensions of engagement (turn0search5). Overall, employee engagement is best understood as a multidimensional construct consisting of vigor, dedication, and absorption, influenced by psychological, organizational, and developmental factors.

3.4.3 Drivers of Employee Engagement:

Employee engagement is influenced by multiple organizational, psychological, and environmental drivers that shape employee attitudes and behaviours. According to the Job Demands-Resources (JD-R) model, job resources such as autonomy, leadership, training, and organizational support are the primary drivers of engagement (Bakker & Demerouti, 2007; Bakker et al., 2011).

One of the most significant drivers is leadership. Transformational leadership enhances motivation, trust, and engagement by providing vision and support (Bass, 1985; Albrecht et al., 2015). Employees under supportive leadership demonstrate higher emotional and cognitive engagement (Saks & Gruman, 2018). Similarly, organizational support theory suggests that perceived organizational care strengthens engagement levels (Eisenberger et al., 1986). Training and development are also critical drivers. Research confirms that employees who receive structured training feel more competent and valued, increasing engagement (Aguinis & Kraiger, 2009; Noe, 2020). A recent systematic review shows that training directly enhances engagement through skill development and psychological empowerment (turn0search0). HR practices such as career development, rewards, and performance management also significantly influence engagement (Saks, 2006; Harter et al., 2002). Psychological factors such as meaningful work and job satisfaction are also strong drivers. Kahn (1990) emphasized that meaningfulness is a core psychological condition for engagement. May et al. (2004) further confirmed that psychological safety and availability enhance engagement. Job satisfaction has been consistently linked with higher engagement levels (Locke, 1976; Warr & Inceoglu, 2012). Work environment and organizational culture are additional drivers. A supportive and inclusive workplace promotes trust and engagement (Alnuaimi, 2022). Work-life balance also plays a significant role, as employees with balanced roles show higher engagement (Laiman et al., 2023). Emotional intelligence and well-being further enhance engagement by reducing stress and increasing resilience (Goleman, 1995).

In banking and financial sectors, engagement drivers include compensation fairness, training, leadership quality, and customer-oriented culture (turn0search5). Studies show that employee engagement increases when organizations invest in human capital development and fair HR systems (Bakker et al., 2011; Salas et al., 2012). Overall, employee engagement is driven by a combination of leadership, training, HR practices, psychological safety, and organizational support systems.

3.4.4 Role of Training in Enhancing Employee Engagement:

Training and development play a pivotal role in enhancing employee engagement by improving skills, confidence, and psychological attachment to the organization. According to Human Capital Theory, investment in employee training increases productivity and engagement by enhancing employee competencies (Becker, 1964; Noe, 2020). Empirical studies confirm that training is a key predictor of engagement. Employees who perceive training opportunities as meaningful are more likely to exhibit higher vigor and dedication (Aguinis & Kraiger, 2009). A systematic literature review confirms that training directly strengthens engagement through perceived organizational support and skill enhancement. Training also enhances psychological empowerment, which increases engagement. When employees feel competent and capable after training, they show greater involvement in their roles (Saks, 2006). Salas et al. (2012) found that training improves cognitive engagement by increasing knowledge application and task clarity.

The Social Exchange Theory explains that employees reciprocate organizational investment in training with higher engagement (Blau, 1964). Employees interpret training as organizational support, increasing emotional attachment and loyalty (Eisenberger et al., 1986). Similarly, Noe (2020) emphasizes that training improves motivation and engagement by increasing perceived career development opportunities. Digital training and e-learning have further strengthened engagement in modern organizations. Online learning platforms improve accessibility and flexibility, enhancing employee participation and engagement (Alenezi et al., 2025). Leadership support during training also enhances engagement outcomes (Demerouti et al., 2001). In banking sectors, training is essential for improving customer service skills, compliance knowledge, and financial decision-making. Studies show that trained employees demonstrate higher engagement and better performance outcomes (Hosen et al., 2025; turn0search4). Overall, training is a strategic HR tool that enhances employee engagement through skill development, psychological empowerment, and organizational support.

3.4.5 Employee Engagement in the Banking Sector:

Employee engagement in the banking sector is critical due to the service-oriented, high-pressure, and customer-facing nature of the industry. Banking employees must maintain high performance, accuracy, and customer satisfaction, making engagement a key determinant of organizational success (Bhandari & Lee, 2024). Research shows that engaged banking employees exhibit higher productivity, better customer service, and reduced turnover intentions. Engagement is strongly influenced by HR practices such as training, rewards, and leadership (Harter et al., 2002; Saks, 2006). A study in private banks confirms that engagement mediates the relationship between training and job performance (turn0search2).

Training and development are particularly important in banking because employees must continuously update their financial knowledge and compliance skills. Studies show that structured training programs enhance engagement and performance in banking environments (Noe, 2020; Salas et al., 2012). Leadership quality also significantly affects engagement in banks, as supportive managers enhance trust and motivation (Albrecht et al., 2015). Organizational justice and compensation fairness are additional determinants. Employees in banking sectors are highly sensitive to reward systems, which influence engagement levels (Adams, 1963; Colquitt et al., 2001). Work pressure and emotional demands also affect engagement, making work-life balance a critical factor (Laiman et al., 2023). Digital transformation has further reshaped engagement in banking. E-learning platforms and digital banking systems require continuous upskilling, increasing the importance of training-driven engagement (Alenezi et al., 2025). Studies also highlight that engagement improves customer satisfaction and financial performance in banks (Bakker et al., 2011). In summary, employee engagement in banking is shaped by training, leadership, fairness, and technological adaptation, making it a key strategic priority.

3.5 Job Satisfaction

Job satisfaction is a key construct in organizational behaviour that refers to the extent to which employees feel contented, fulfilled, and positive about their job roles and work environment. It reflects an individual's emotional response toward various aspects of their job, including work tasks, compensation, working conditions, relationships with colleagues, and organizational policies. High levels of job satisfaction are associated with greater employee commitment, motivation, and overall organizational effectiveness.

Job satisfaction is influenced by several determinants such as fair compensation, opportunities for career advancement, recognition, supervision quality, work-life balance, organizational culture, and job security. These factors collectively shape employees' perceptions of their workplace and significantly affect their attitude toward work. When these determinants are positive, employees are more likely to experience higher satisfaction levels and demonstrate improved performance. Various theories have been developed to explain job satisfaction, including Herzberg's Two-Factor Theory, which distinguishes between hygiene factors and motivators; Maslow's Hierarchy of Needs, which links satisfaction to the fulfillment of human needs; and Equity Theory, which emphasizes fairness in reward distribution. These theories provide a framework for understanding how job satisfaction is formed and sustained. Training and development also play a significant role in enhancing job satisfaction. Effective training improves employees' skills, confidence, and job competence, leading to reduced stress and increased efficiency. It also provides growth opportunities, which contribute to a sense of achievement and satisfaction at work.

In the banking industry, job satisfaction is particularly important due to high workload, customer expectations, and regulatory demands. Satisfied banking employees are more likely to deliver better customer service, maintain accuracy in financial transactions, and remain loyal to the organization, thereby improving overall organizational performance.

3.5.1 Concept and Definitions of Job Satisfaction:

Job satisfaction is one of the most extensively studied constructs in organizational behaviour, reflecting employees' emotional, cognitive, and evaluative responses toward their job roles. Locke (1976) defined job satisfaction as "a pleasurable or positive emotional state resulting from the appraisal of one's job or job experiences." This definition emphasizes the affective and cognitive evaluation of job experiences.

Spector (1997) further conceptualized job satisfaction as the extent to which individuals like (satisfaction) or dislike (dissatisfaction) their jobs, highlighting its multidimensional nature. Robbins and Judge (2022) describe job satisfaction as a positive feeling about one's job resulting from an evaluation of its characteristics. It reflects an employee's attitude toward work, pay, supervision, and working conditions.

Hoppock (1935) was among the earliest scholars to define job satisfaction as a combination of psychological, physiological, and environmental conditions that make a person feel satisfied with their job. Later, Weiss (2002) explained job satisfaction as an attitude comprising beliefs and feelings about various job aspects.

Empirical studies highlight that job satisfaction is influenced by organizational climate, leadership, compensation, and work environment (Harter et al., 2002; Judge et al., 2001). Research also shows that job satisfaction is strongly linked with employee performance, commitment, and turnover intention (Saks, 2006; Bakker & Demerouti, 2008). Recent systematic reviews confirm that job satisfaction remains a central variable in organizational research due to its impact on productivity and retention (Oktaviani & Sopiah, 2022; Rubio et al., 2025). Studies also indicate that job satisfaction is shaped by both intrinsic and extrinsic job factors (Herzberg et al., 1959; Warr, 2013). In contemporary research, job satisfaction is viewed as a dynamic psychological state influenced by emotional well-being, work-life balance, and organizational support (Bakker et al., 2014; Judge & Kammeyer-Mueller, 2012). In service industries like banking, job satisfaction is especially important due to high emotional labour and customer interaction demands (Spector, 1997; Salas et al., 2012). Overall, job satisfaction is a multidimensional psychological construct that reflects employees' overall evaluation of their job experiences and significantly influences organizational outcomes.

3.5.2 Determinants of Job Satisfaction:

Job satisfaction is influenced by multiple organizational, psychological, and environmental determinants. Research consistently identifies factors such as compensation, leadership, working conditions, organizational culture, and career development opportunities as key determinants (Herzberg et al., 1959; Locke, 1976).

One of the most significant determinants is compensation and rewards. Adams' Equity Theory suggests that perceived fairness in rewards strongly influences satisfaction levels (Adams, 1963). Similarly, Pay satisfaction is strongly associated with overall job satisfaction and turnover intention (Judge et al., 2010; Li et al., 2024) . Leadership style is another critical determinant. Transformational leadership has been found to enhance job satisfaction by motivating employees and improving organizational commitment (Bass, 1985; Putra et al., 2024) . Supportive supervision improves trust and reduces workplace stress (Eisenberger et al., 1986). Work environment and organizational culture also significantly influence satisfaction. Studies show that positive organizational climate improves employee morale and satisfaction (Rubio et al., 2025) . Job characteristics such as autonomy, skill variety, and task significance also affect satisfaction (Hackman & Oldham, 1976). Training and development opportunities are another key determinant. Employees who receive continuous training feel more competent and valued, leading to higher satisfaction (Noe, 2020; Aguinis & Kraiger, 2009). Work-life balance and stress levels are also important predictors of satisfaction (Warr & Inceoglu, 2012).

Recent studies also highlight psychological determinants such as motivation, engagement, and emotional well-being (Bakker & Demerouti, 2008; Judge & Kammeyer-Mueller, 2012). In banking sectors, workload, customer pressure, and performance targets strongly influence satisfaction (Salas et al., 2012). Overall, job satisfaction is determined by a combination of economic, psychological, and organizational factors.

3.5.3 Theories of Job Satisfaction:

Job satisfaction has been explained through several theoretical frameworks in organizational behaviour. One of the earliest is Herzberg's Two-Factor Theory, which distinguishes between hygiene factors and motivators (Herzberg et al., 1959). Hygiene factors prevent dissatisfaction, while motivators create satisfaction. Maslow's Hierarchy of Needs also explains job satisfaction through progressive fulfillment of needs such as physiological, safety, social, esteem, and self-actualization needs (Maslow, 1954). Similarly, Alderfer's ERG Theory simplifies needs into existence, relatedness, and growth categories (Alderfer, 1969).

Equity Theory by Adams (1963) explains job satisfaction as a function of perceived fairness in input-output ratios compared to others. Vroom's Expectancy Theory suggests satisfaction arises when employees believe effort leads to performance and rewards (Vroom, 1964). McClelland's Need Theory links satisfaction with achievement, power, and affiliation needs (McClelland, 1961). Reinforcement Theory emphasizes behavioural outcomes, where satisfaction increases when positive reinforcement follows performance (Skinner, 1953).

McGregor's Theory X and Y suggests that managerial assumptions influence satisfaction levels (McGregor, 1960). Empirical studies support these theories in explaining satisfaction across industries (Judge et al., 2001; Saks, 2006). Modern research integrates these theories into job design and HR practices (Robbins & Judge, 2022; Noe, 2020). Overall, job satisfaction theories provide a comprehensive understanding of employee attitudes and behaviour in organizations.

3.5.4 Impact of Training on Job Satisfaction:

Training and development play a crucial role in enhancing job satisfaction by improving employee skills, confidence, and career growth opportunities. Human Capital Theory suggests that investment in training increases employee value and satisfaction (Becker, 1964). Aguinis and Kraiger (2009) found that training improves job satisfaction by increasing competence and performance. Noe (2020) emphasizes that employees who receive training feel more valued and satisfied with their organization. Salas et al. (2012) highlight that effective training enhances motivation and reduces job stress. Social Exchange Theory explains that employees reciprocate organizational investment in training with higher satisfaction (Blau, 1964). Training also improves self-efficacy, which directly increases job satisfaction (Bandura, 1997).

Empirical studies show strong positive relationships between training and satisfaction across sectors (Saks, 2006; Harter et al., 2002). In banking, training improves service quality and employee satisfaction (Salas et al., 2012). Overall, training significantly enhances job satisfaction through skill development, motivation, and organizational support.

3.5.5 Job Satisfaction in the Banking Industry:

Job satisfaction in the banking industry is a critical factor influencing employee performance, service quality, and customer satisfaction. Banking employees operate in a high-pressure environment with strict targets, making satisfaction an important organizational concern (Spector, 1997). Research shows that compensation, leadership, and training significantly affect satisfaction in banks (Herzberg et al., 1959; Noe, 2020). Transformational leadership improves satisfaction by providing support and motivation (Bass, 1985). Work stress and workload are major determinants in banking satisfaction levels (Salas et al., 2012). Studies also show that job satisfaction in banking is linked with employee engagement and retention (Saks, 2006; Bakker et al., 2011). Fair HR practices and training programs enhance satisfaction levels (Aguinis & Kraiger, 2009).

Recent research highlights that digital banking transformation has increased job complexity, making training and support essential for satisfaction (Rubio et al., 2025). Organizational climate and reward systems also strongly influence satisfaction in banks (Li et al., 2024). Overall, job satisfaction in banking is shaped by leadership, training, workload, and organizational fairness.

3.6 Employee Performance:

Employee performance is a critical construct in organizational studies that refers to the extent to which an employee effectively fulfills job responsibilities and contributes to the achievement of organizational goals. It reflects the quality, efficiency, and consistency with which tasks are completed in alignment with predefined standards. High employee performance is essential for improving productivity, service quality, and overall organizational success.

Employee performance can be understood through multiple dimensions and indicators, including task performance, contextual performance, and adaptive performance. Task performance relates to core job duties, contextual performance involves supportive behaviours such as teamwork and cooperation, and adaptive performance refers to the ability to adjust to changing work environments. These indicators help organizations evaluate how effectively employees are contributing beyond routine job requirements. Performance management systems play a crucial role in monitoring, evaluating, and improving employee performance. These systems include goal setting, continuous feedback, coaching, and performance review mechanisms that ensure alignment between individual and organizational objectives. In the banking sector, performance appraisal is particularly structured and systematic, focusing on quantitative targets, customer service quality, compliance, and operational efficiency. Several factors influence employee performance, including the quality of management–subordinate relationships, working conditions, reward and compensation systems, teamwork, organizational support, health and safety provisions, unionization, organizational culture, and leadership effectiveness. Positive relationships, fair compensation, and supportive work environments significantly enhance employee motivation and productivity, while poor conditions can hinder performance. In the banking industry, employee performance is especially critical due to high customer expectations, regulatory compliance, and financial accountability. Therefore, understanding and managing the determinants of performance is essential for ensuring efficiency, competitiveness, and sustainable organizational growth.

3.6.1 Concept and Definitions of Employee Performance:

Employee performance is a central construct in organizational behaviour and human resource management, representing the extent to which employees successfully execute job-related tasks and contribute to organizational goals. Bernardin and Beatty (1984) defined employee performance as "the outcomes produced on specified job functions or activities during a specified time period," emphasizing measurable results achieved by employees. This outcome-based view highlights performance as a function of productivity and goal achievement. Campbell (1990) further conceptualized employee performance as behaviours or actions relevant to organizational goals rather than just results. According to this perspective, performance is what employees do, not the outcomes they produce. Campbell's framework identifies performance as a multidimensional construct including task performance, contextual performance, and counterproductive work behaviour. Similarly, Borman and Motowidlo (1993) distinguished between task performance and contextual performance. Task performance refers to core job duties that contribute directly to organizational output, while contextual performance involves voluntary behaviours such as cooperation, helping colleagues, and organizational citizenship behaviours. These dimensions indicate that employee performance extends beyond formal job descriptions. Recent literature reinforces the multidimensional nature of employee performance. Pradhan and Jena (2017) conceptualized performance as a combination of task, adaptive, and contextual performance, where adaptive performance refers to an employee's ability to adjust to changing work environments and demands. This model is widely used in modern HRM studies due to increasing workplace complexity and technological change (Pradhan & Jena, 2017; Sackett et al., 2014).

Employee performance is also defined in terms of effectiveness and efficiency. Effectiveness refers to the degree to which organizational goals are achieved, while efficiency relates to the optimal use of resources in achieving those goals (Robbins & Judge, 2022). Thus, performance is both qualitative and quantitative in nature. Empirical studies show that employee performance is influenced by multiple factors such as motivation, training, leadership, and organizational support (Judge et al., 2001; Aguinis & Kraiger, 2009). Harter et al. (2002) found that employee engagement and satisfaction significantly predict performance outcomes at the organizational level. Similarly, Campbell et al. (1993) emphasized that performance is a function of declarative knowledge, procedural knowledge, and motivation. From a behavioural perspective, performance is also linked to reinforcement and learning processes. Skinner

(1953) argued that behaviour followed by positive reinforcement tends to be repeated, thereby improving performance over time. This suggests that organizational reward systems and feedback mechanisms play a crucial role in shaping employee performance.

In contemporary research, employee performance is increasingly viewed as a dynamic construct influenced by technological change, work environment, and psychological factors (Bakker & Demerouti, 2008; Salas et al., 2012). In service sectors such as banking, performance is measured not only through productivity but also through customer satisfaction and service quality (Saks, 2006). Overall, employee performance can be defined as a multidimensional construct encompassing task-related outcomes, behavioural contributions, and adaptive capabilities that collectively determine organizational effectiveness.

3.6.2 Dimensions and Indicators of Performance:

Employee performance is a multidimensional construct that cannot be adequately captured through a single indicator. Contemporary organizational behaviour literature emphasizes that performance includes a combination of task-related outcomes, behavioural contributions, adaptability, and contextual actions that collectively determine organizational effectiveness (Campbell, 1990; Borman & Motowidlo, 1993). Therefore, identifying appropriate dimensions and indicators of performance is essential for accurate measurement and evaluation in organizations.

One of the most widely accepted dimensions is **task performance**, which refers to core job responsibilities that directly contribute to organizational goals. Campbell (1990) defined task performance as proficiency in job-specific duties, while Bernardin and Beatty (1984) emphasized output-based performance measures such as productivity, quality, and efficiency. Task performance is commonly measured using objective indicators like sales volume, error rates, and achievement of targets (Robbins & Judge, 2022).

Another important dimension is **contextual performance**, which includes voluntary behaviours that support the organizational environment but are not part of formal job requirements. Borman and Motowidlo (1993) highlighted behaviours such as teamwork, cooperation, helping colleagues, and organizational citizenship behaviour (OCB) as key indicators of contextual performance. Organ (1988) further linked OCB with improved organizational effectiveness and social cohesion.

A third dimension is **adaptive performance**, which reflects an employee's ability to adjust to changing work environments, technologies, and job demands. Pradhan and Jena (2017) identified adaptive performance as critical in dynamic organizational contexts, especially in sectors undergoing digital transformation. Griffin et al. (2007) also emphasized adaptability as a key indicator of modern performance evaluation systems.

Performance is also measured through **counterproductive work behaviour (CWB)**, which represents negative behaviours that harm organizational goals, such as absenteeism, rule violations, or reduced effort. Sackett and DeVore (2001) identified CWB as an important inverse indicator of employee performance. Including CWB ensures a balanced evaluation of both positive and negative behavioural outcomes.

Empirical studies also highlight **productivity and efficiency** as key indicators of performance. Efficiency refers to optimal resource utilization, while productivity measures output per unit of input (Bernardin & Beatty, 1984; Robbins & Judge, 2022). In service industries such as banking, performance indicators also include customer satisfaction, service quality, and response time (Harter et al., 2002; Saks, 2006).

Another emerging indicator is **innovative performance**, which reflects the ability of employees to generate and implement new ideas. Janssen (2000) found that innovation behaviour significantly contributes to organizational competitiveness and long-term success. Similarly, Scott and Bruce (1994) emphasized that innovation is a critical performance dimension in knowledge-based industries.

In addition, **learning and development performance** is increasingly recognized as an indicator in modern organizations. Employees who continuously upgrade skills and apply training effectively demonstrate higher performance outcomes (Aguinis & Kraiger, 2009; Salas et al., 2012). Training transfer is therefore considered an indirect but important performance indicator. Overall, employee performance is best understood as a multidimensional construct comprising task performance, contextual performance, adaptive performance, counterproductive behaviour, productivity, and innovation, all of which collectively determine organizational effectiveness.

3.6.3 Performance Management Systems:

Performance Management Systems (PMS) are structured approaches used by organizations to plan, monitor, evaluate, and improve employee performance in alignment with organizational goals. Armstrong (2006) defines performance management as a continuous process of identifying, measuring, and developing individual and team performance and aligning it with strategic objectives. It is not merely an appraisal mechanism but a holistic system integrating goal setting, feedback, coaching, and reward management.

Fletcher (2001) emphasizes that performance management is a strategic and integrated approach that ensures sustained organizational success by improving employee effectiveness. Similarly, Aguinis (2013) describes PMS as a continuous process of identifying, measuring, and developing performance in alignment with organizational strategy. These definitions highlight PMS as an ongoing developmental process rather than a periodic evaluation activity.

A key component of PMS is **goal setting**, which is strongly supported by Locke and Latham's Goal Setting Theory. They argue that specific and challenging goals significantly improve employee performance (Locke & Latham, 2002). Another important component is **performance appraisal**, which involves systematic evaluation of employee contributions. According to Murphy and Cleveland (1995), performance appraisal systems are critical tools for decision-making in promotion, training, and compensation.

Feedback and coaching are also essential elements of PMS. Kluger and DeNisi (1996) found that feedback interventions significantly influence performance improvement when properly designed. Similarly, DeNisi and Smith (2014) argue that continuous feedback enhances learning and employee engagement in performance systems. Empirical studies highlight that effective PMS improves organizational outcomes such as productivity, employee satisfaction, and engagement (DeNisi & Pritchard, 2006). A well-designed system ensures clarity of expectations and reduces role ambiguity, thereby enhancing performance (Aguinis, 2013). Studies also show that PMS contributes to employee development by identifying skill gaps and training needs (Aguinis & Kraiger, 2009). In recent years, PMS has evolved from traditional appraisal systems to continuous performance management systems, supported by digital technologies. Grote (2011) notes that modern PMS emphasizes real-time feedback, frequent communication, and developmental coaching rather than annual reviews. This shift is particularly relevant in dynamic industries such as banking and IT.

Research also shows that employee perceptions of fairness and transparency significantly influence the effectiveness of PMS. Colquitt et al. (2001) found that procedural justice in performance evaluation systems leads to higher employee trust and acceptance. Similarly, Erdogan et al. (2001) emphasize that fair appraisal systems enhance motivation and reduce turnover intentions.

In organizational contexts, PMS is closely linked with training, motivation, and reward systems. Performance evaluations identify training needs, which in turn improve employee competence and satisfaction (Noe, 2020). Reward-linked PMS systems also strengthen motivation through reinforcement mechanisms (Armstrong, 2006). Overall, Performance Management Systems represent an integrated HR approach that aligns individual performance with organizational strategy through goal setting, continuous feedback, appraisal, and development. Effective PMS enhances employee performance, engagement, and organizational effectiveness.

3.6.4 Performance Appraisal in the Banking Sector:

Performance appraisal in the banking sector is a systematic and formal process used to evaluate employee performance in relation to organizational objectives, service quality, and productivity standards. It plays a crucial role in ensuring accountability, identifying training needs, and linking employee performance with rewards and career development opportunities. According to Armstrong (2006), performance appraisal is an essential component of performance management that ensures employees' work behavior aligns with organizational goals. In the banking sector, performance appraisal is particularly important due to the high level of customer interaction, regulatory compliance, and target-driven work environment. Bernardin and Beatty (1984) define performance appraisal as a structured evaluation of job-relevant behaviour and outcomes over a specific period. Campbell (1990) further emphasizes that appraisal systems should measure both task performance and behavioural contributions to ensure comprehensive evaluation.

Research shows that banking institutions widely use appraisal systems to enhance employee productivity and organizational efficiency. Murphy and Cleveland (1995) highlight that appraisal systems serve administrative (promotion, compensation) and developmental (training, feedback) purposes. In Indian banking context, appraisal systems are used to align employee performance with branch-level and organizational goals (Chaudhary & Krishna, 2013; Tailor et al., 2021) . Empirical studies indicate that performance appraisal systems significantly influence employee motivation, engagement, and retention in banks. Yadav (2020) found that feedback-driven appraisal systems improve employee engagement and behavioural outcomes in banking organizations . Similarly, comparative studies between public and private sector banks show that appraisal fairness and transparency strongly impact employee satisfaction and performance perceptions (Shrivastava & Purang, 2011; Ahmad et al., 2018) . Performance appraisal in banks typically includes multiple methods such as rating scales, Management by Objectives (MBO), 360-degree feedback, and competency-based evaluation systems. According to Grote (2011), modern appraisal systems emphasize continuous feedback rather than annual evaluations, improving learning and development outcomes. In banking institutions, this shift has helped improve real-time performance tracking and employee accountability. Further research highlights that fairness and transparency are critical determinants of appraisal effectiveness. Colquitt et al. (2001) found that procedural justice in evaluation systems leads to higher employee acceptance and reduced turnover intention. In banking environments, perceived fairness in appraisal systems directly influences employee trust and organizational commitment (Erdogan et al., 2001).

Studies also confirm that performance appraisal systems in banks are closely linked with training and development. Aguinis and Kraiger (2009) argue that appraisal outcomes help identify skill gaps and design targeted training interventions. Salas et al. (2012) further emphasize that performance feedback enhances learning and improves future job performance. Overall, performance appraisal in the banking sector is a strategic HR tool that integrates evaluation, feedback, and development. It enhances employee performance, supports decision-making, and contributes to organizational effectiveness in a highly competitive and service-oriented environment.

3.6.5 Factors Affecting Employee Performance:

Employee performance is influenced by a wide range of organizational, individual, and environmental factors that collectively determine the effectiveness, efficiency, and behavioural outcomes of employees. Contemporary literature identifies that performance is not determined by a single variable but is a result of interconnected HR, motivational, and contextual factors (Campbell, 1990; Borman & Motowidlo, 1993).

One of the most significant determinants of employee performance is motivation. According to Vroom's Expectancy Theory, employees perform better when they believe that effort leads to performance and performance leads to rewards (Vroom, 1964). Similarly, Locke and Latham (2002) argue that goal clarity and challenging objectives significantly enhance performance outcomes. Empirical studies confirm that motivated employees demonstrate higher productivity and task efficiency (Judge et al., 2001). Another key factor is training and development, which enhances employee competencies, skills, and confidence. Aguinis and Kraiger (2009) emphasize that structured training improves both individual and organizational performance by increasing knowledge transfer and skill application. Salas et al. (2012) further highlight that effective training improves behavioural change and job effectiveness, particularly in service industries like banking.

Leadership style is also a critical factor affecting employee performance. Transformational leadership, in particular, has been found to significantly improve employee motivation, engagement, and performance by providing vision, support, and inspiration (Bass, 1985). Supportive leadership enhances trust and reduces workplace stress, leading to improved performance outcomes (Eisenberger et al., 1986). Job satisfaction and employee engagement are strongly linked with performance outcomes. Harter et al. (2002) found that higher engagement levels lead to increased productivity, customer satisfaction, and profitability. Saks (2006) also confirmed that engaged employees exhibit stronger performance due to emotional and cognitive involvement in their work roles. Another important factor is the organizational work environment, including culture, climate, and working conditions. A positive organizational culture fosters collaboration, innovation, and commitment, thereby improving employee performance (Schneider et al., 2013). Poor work environments, on the other hand, lead to stress and reduced efficiency.

Performance management systems (PMS) also play a vital role in influencing employee performance. According to Armstrong (2006), PMS aligns employee goals with organizational objectives through continuous feedback, appraisal, and reward systems. Fair and transparent appraisal systems enhance employee trust and motivation, thereby improving performance (Colquitt et al., 2001). Recent studies also highlight the role of technology and digital HR systems in enhancing performance through automation, real-time feedback, and data-driven decision-making (DeNisi & Smith, 2014). In banking sectors, digital transformation has significantly improved monitoring and evaluation of employee performance (Azzabi &

Lahrichi, 2023). Overall, employee performance is a multidimensional outcome influenced by motivation, training, leadership, satisfaction, organizational environment, and performance management systems. These factors collectively determine how effectively employees contribute to organizational goals.

3.6.5.1 Management subordinate Relationship:

The management–subordinate relationship is a fundamental component of organizational behaviour that significantly influences employee performance, motivation, communication, and overall organizational effectiveness. It refers to the interpersonal and professional interaction between supervisors (managers) and their subordinates within a formal organizational hierarchy. A strong and positive relationship between managers and employees is considered essential for enhancing productivity and reducing workplace conflicts (Dansereau et al., 1975; Graen & Uhl-Bien, 1995). One of the most widely accepted theoretical foundations of this relationship is the Leader–Member Exchange (LMX) Theory, which explains that leaders do not treat all subordinates equally but develop unique dyadic relationships with each employee. High-quality LMX relationships are characterized by trust, respect, and mutual obligation, leading to better performance outcomes and job satisfaction (Graen & Uhl-Bien, 1995; Liden et al., 1997). Employees in high-LMX relationships receive more support, information, and opportunities, which enhances their work performance and organizational commitment.

Research shows that effective supervisor–subordinate relationships improve communication flow within organizations. Open communication reduces role ambiguity and increases clarity of expectations, which directly enhances employee efficiency and task completion (Sias, 2005). In hierarchical organizations, communication quality between managers and employees plays a critical role in ensuring coordination and operational success (Josephs et al., 2022). Trust is another essential element in the management–subordinate relationship. Mayer et al. (1995) identified trust as a key determinant of cooperative behaviour in organizations. When employees trust their supervisors, they are more likely to demonstrate higher engagement, reduced turnover intentions, and stronger performance outcomes. Trust also enhances psychological safety, allowing employees to express ideas without fear of negative consequences (Edmondson, 1999). The quality of the supervisor–subordinate relationship is also closely linked to employee engagement and motivation. High-quality relationships foster emotional attachment and increase intrinsic motivation among employees, leading to improved task performance and discretionary effort (Kim et al., 2022). Conversely, poor relationships can lead to dissatisfaction, stress, and reduced productivity (Ahmed, 2011). From a behavioural perspective, management–subordinate relationships are influenced by leadership style. Relationship-oriented leadership focuses on supporting employees, building trust, and fostering collaboration, which enhances performance outcomes (Forsyth, 2010). Transformational leadership, in particular, strengthens supervisor–subordinate relationships by inspiring employees and aligning individual goals with organizational objectives (Bass & Avolio, 1994).

Empirical research also highlights that effective relationships reduce employee turnover and increase retention. Employees who maintain positive relationships with their supervisors are more likely to remain in the organization and contribute positively to long-term performance outcomes (Midhun Raj, 2022). Additionally, perceived fairness and supportive supervision improve organizational citizenship behaviour and workplace harmony. Overall, the management–subordinate relationship is a critical determinant of organizational effectiveness. It influences communication, trust, motivation, engagement, and performance. Organizations that invest in developing strong supervisor–employee relationships are more likely to achieve sustainable productivity and employee satisfaction.

3.6.5.2 Working conditions:

Working conditions refer to the physical, psychological, and organizational environment in which employees perform their duties. It includes aspects such as workplace safety, workload, working hours, infrastructure, interpersonal relationships, job security, and overall organizational climate. Contemporary literature emphasizes that working conditions significantly influence employee performance, motivation, satisfaction, and well-being, ultimately affecting organizational productivity (Demerouti et al., 2001; Bakker et al., 2004).

One of the most widely used theoretical foundations to explain working conditions is the **Job Demands–Resources (JD-R) model**, which proposes that job demands such as workload, time pressure, and emotional strain can negatively affect employee performance when not balanced with job resources such as supervisor support, autonomy, and adequate tools (Bakker & Demerouti, 2007). Poor working conditions increase burnout, whereas supportive environments enhance engagement and productivity.

Empirical research indicates that the **physical work environment**—including lighting, ventilation, noise levels, and ergonomic design—has a direct impact on employee efficiency and comfort. Studies show that employees working in well-designed environments demonstrate higher concentration and reduced fatigue, leading to improved performance outcomes (Vischer, 2007; Chandrasekar, 2011). In service industries like banking, comfortable physical conditions are particularly important due to long working hours and customer interaction demands.

The **psychosocial work environment** is equally important. Factors such as interpersonal relationships, leadership support, and organizational culture strongly affect employee behaviour. Kahn (1990) highlights that psychological safety in the workplace enhances employee engagement and willingness to contribute beyond formal job requirements. Similarly, perceived organizational support has been found to reduce stress and increase performance levels (Rhoades & Eisenberger, 2002).

Another critical dimension is **workload and job stress**. Excessive workload and role ambiguity are strongly associated with reduced performance and increased turnover intentions (Karasek, 1979; Ganster & Rosen, 2013). In contrast, balanced workload and clear role expectations improve employee focus and efficiency.

Working conditions are also shaped by **organizational policies such as flexibility, job security, and welfare facilities**. Flexible working arrangements have been shown to improve employee well-being and performance by reducing work–life conflict (Allen et al., 2013). Job security enhances emotional stability, which positively influences productivity and commitment (Sverke et al., 2002).

In the banking sector, working conditions are particularly significant due to target-driven roles, customer pressure, and regulatory compliance. Poor working conditions in banks often lead to stress, reduced service quality, and lower employee engagement, whereas supportive conditions improve efficiency and customer satisfaction (Singh & Kaur, 2019). Overall, working conditions are a multidimensional construct encompassing physical, psychological, and organizational factors. A positive work environment enhances employee well-being, reduces stress, and improves performance, while poor conditions negatively affect productivity and organizational effectiveness.

3.6.5.3 Reward and compensation system:

Reward and compensation systems refer to the structured financial and non-financial mechanisms used by organizations to attract, motivate, retain, and engage employees. These systems include salaries, incentives, bonuses, benefits, recognition, and career advancement opportunities. Contemporary literature emphasizes that effective compensation systems are central to improving employee performance, motivation, and organizational commitment (Dessler, 2020; Milkovich et al., 2014). Compensation is widely defined as the total returns received by employees in exchange for their services. According to Gerhart and Fang (2015), compensation systems serve both economic and psychological purposes by ensuring fairness and motivating employees to achieve organizational goals. The design of compensation systems is closely linked to behavioural theories such as expectancy theory, which suggests that employees are motivated when they perceive a clear link between effort, performance, and rewards (Vroom, 1964). Empirical research shows that fair and competitive compensation significantly influences employee motivation and performance. Shaw et al. (2002) found that pay structures aligned with performance outcomes enhance productivity and reduce turnover. Similarly, Gerhart and Rynes (2003) argue that strategic compensation systems improve organizational effectiveness by aligning employee behaviour with business objectives.

In the banking sector, reward systems play a particularly critical role due to high performance pressures and target-based work environments. Studies indicate that both monetary and non-monetary rewards significantly influence employee engagement and job satisfaction in financial institutions (Zhou et al., 2011). Performance-based incentives such as bonuses and commissions are widely used to enhance productivity and service quality. Non-financial rewards, including recognition, career development opportunities, and flexible working arrangements, are also important components of modern compensation systems. Armstrong (2012) highlights that total reward systems integrate financial and psychological rewards to maximize employee commitment. Research suggests that employees often value recognition and career growth as highly as monetary incentives (WorldatWork, 2010).

Equity theory further explains employee responses to compensation systems. Adams (1965) argues that employees compare their input–output ratio with others, and perceived inequity leads to dissatisfaction and reduced performance. Empirical studies confirm that perceived fairness in compensation is strongly associated with organizational commitment and reduced absenteeism (Colquitt et al., 2001). Recent research also emphasizes the role of compensation transparency and customization. Employees are more motivated when compensation systems are transparent, clearly communicated, and tailored to individual performance contributions (Zhou et al., 2011). Additionally, flexible reward systems are increasingly adopted in modern organizations to address diverse employee expectations. Overall, reward and compensation systems are a critical determinant of employee performance and organizational success. They function not only as financial incentives but also as psychological drivers that influence motivation, satisfaction, and retention. In the banking sector, well-designed compensation systems are essential for sustaining employee productivity and competitive advantage.

3.6.5.4 Teamwork and organizational support:

Teamwork and organizational support are critical determinants of employee performance, engagement, and organizational effectiveness. Teamwork refers to the coordinated efforts of individuals working collaboratively toward shared goals, while organizational support reflects employees' perceptions of how much the organization values their contributions and cares about their well-being. Contemporary literature highlights that both factors significantly influence employee productivity, motivation, and retention. Teamwork has been widely recognized as a key driver of organizational performance. Katzenbach and Smith (1993) define a team as a small group of individuals with complementary skills who are committed to a common purpose and performance goals. Effective teamwork enhances problem-solving, innovation, and efficiency through shared knowledge and collective responsibility (Salas et al., 2005). High-performing teams demonstrate strong communication, trust, and coordination, which directly improve task execution and organizational outcomes (Mathieu et al., 2008). Empirical research shows that teamwork improves employee performance by reducing workload stress and increasing efficiency through collaboration. Marks et al. (2001) emphasize that team processes such as coordination, communication, and mutual monitoring are essential for achieving high performance. Similarly, Bell (2007) found that teamwork quality is strongly associated with organizational productivity and employee satisfaction. Organizational support theory explains how employees develop global beliefs regarding how much the organization values their contributions. Eisenberger et al. (1986) introduced the concept of perceived organizational support (POS), which significantly influences employee commitment and performance. When employees perceive strong organizational support, they are more likely to reciprocate through higher performance and reduced turnover intentions.

Further studies confirm that organizational support enhances employee engagement and psychological well-being. Rhoades and Eisenberger (2002) found that POS is positively associated with job satisfaction, affective commitment, and performance outcomes. Similarly, Kurtessis et al. (2017) demonstrated that organizational support improves employee attitudes and reduces withdrawal behaviours. In the banking sector, teamwork is particularly important due to the interdependent nature of tasks such as customer service, loan processing, and financial operations. Effective teamwork ensures accuracy, efficiency, and timely service delivery. Organizational support in banks, including supervisory support and HR policies, has been shown to improve employee motivation and reduce stress (Karatepe, 2013). Leadership also plays a crucial role in strengthening teamwork and organizational support. Transformational leaders encourage collaboration, trust, and shared vision among employees, thereby improving team effectiveness (Bass & Avolio, 1994). Additionally, supportive leadership behaviours enhance employees' perception of organizational care and fairness. Overall, teamwork and organizational support are interrelated constructs that significantly enhance employee performance. Teamwork improves coordination and efficiency, while organizational support strengthens motivation and commitment. Together, they create a positive work environment that fosters high performance and organizational success.

3.6.5.5 Health, safety, and unionization

Health, safety, and unionization are critical dimensions of the organizational work environment that significantly influence employee performance, satisfaction, and productivity. Occupational health and safety (OHS) refers to the policies, procedures, and practices designed to protect employees from workplace hazards, while unionization refers to the collective representation of employees to safeguard their rights, improve working conditions, and negotiate wages and benefits. Together, these factors shape employee well-being and organizational effectiveness.

Occupational health and safety has been widely recognized as a fundamental aspect of human resource management. The World Health Organization (WHO, 2010) emphasizes that a safe working environment is essential for sustaining workforce productivity and reducing occupational injuries and illnesses. Similarly, the International Labour Organization (ILO, 2019) highlights that effective safety management systems improve employee morale and reduce absenteeism. Empirical research shows that workplace safety directly influences employee performance. Neal and Griffin (2006) found that safety climate—employees' shared perceptions of safety policies and practices—significantly predicts safety compliance and participation behaviours. A strong safety climate reduces accidents and enhances productivity by creating a secure work environment. Further studies highlight that occupational stress and unsafe working conditions negatively affect employee performance. Kompier (2006) argues that high job demands combined with poor safety practices increase stress-related illnesses and reduce efficiency. Likewise, Clarke (2010) found that organizations with strong safety cultures experience fewer accidents and higher employee engagement.

Unionization also plays an important role in shaping employee performance and working conditions. Freeman and Medoff (1984) describe unions as institutions that provide workers with a collective voice to negotiate better wages, benefits, and working conditions. Unionized environments are often associated with improved job security and standardized HR practices. Empirical evidence suggests that unions contribute to better workplace safety and employee welfare. Doucouliagos and Laroche (2009) found that unionized firms generally have stronger safety regulations and lower workplace accident rates. Union presence ensures accountability in enforcing safety standards and protecting employee rights. In addition, unionization influences employee motivation and organizational commitment. Bryson et al. (2010) found that unionized employees often experience higher levels of voice and representation, which enhances job satisfaction and reduces turnover intentions. However, some studies suggest that unionization may also introduce rigidity in HR practices, which can impact organizational flexibility (Addison & Belfield, 2004).

In the banking and service sectors, health and safety risks are often psychosocial rather than physical, including stress, workload pressure, and mental fatigue. Effective safety policies in such environments focus on stress management, ergonomic design, and employee well-being programs. Supportive HR policies and employee representation mechanisms contribute to improved performance and reduced burnout (Cooper & Cartwright, 1994). Overall, health, safety, and unionization are essential components of a sustainable work environment. A strong safety culture reduces risks and enhances productivity, while unionization ensures fair treatment and employee voice. Together, they contribute to improved employee performance, organizational commitment, and long-term effectiveness.

3.6.5.6 Organizational culture and leadership

Organizational culture and leadership are two interdependent constructs that significantly influence employee behaviour, performance, and overall organizational effectiveness. Organizational culture refers to the shared values, beliefs, norms, and practices that shape how employees think and act within an organization, while leadership refers to the process of influencing individuals or groups toward the achievement of organizational goals. Together, they form the foundation of organizational functioning and strategic success. Schein (2010) defines organizational culture as a pattern of shared assumptions learned by a group as it solves problems of external adaptation and internal integration. Culture provides employees with behavioural guidelines that influence decision-making, communication, and performance. Denison (1990) further emphasizes that strong organizational culture improves performance through consistency, adaptability, involvement, and mission clarity. Empirical research shows that organizational culture has a direct impact on employee performance and satisfaction. Hofstede (2001) highlights that cultural dimensions such as power distance, uncertainty avoidance, and collectivism significantly influence workplace behaviour and leadership effectiveness. A positive and supportive culture enhances employee engagement and productivity, while a rigid or toxic culture reduces motivation and performance. Leadership plays a central role in shaping and sustaining organizational culture. Bass (1985) introduced transformational leadership theory, which emphasizes inspiring and motivating employees to exceed expectations. Transformational leaders influence organizational culture by promoting shared vision, trust, and innovation. Similarly, Bass and Avolio (1994) found that transformational leadership positively impacts employee commitment and performance through cultural alignment.

Research also distinguishes between transformational, transactional, and laissez-faire leadership styles. Transactional leadership focuses on rewards and punishments, while transformational leadership emphasizes inspiration and development (Burns, 1978). Empirical studies show that transformational leadership is more effective in enhancing employee engagement and organizational performance (Judge & Piccolo, 2004). Organizational culture and leadership are closely linked through the concept of cultural embedding. Leaders shape culture by reinforcing values, setting behavioural norms, and modelling expected behaviours (Schein, 2010). Over time, leadership practices become institutionalized within the organizational culture, influencing long-term performance outcomes.

In the banking sector, organizational culture plays a critical role in ensuring customer service quality, regulatory compliance, and employee discipline. A strong service-oriented culture enhances customer satisfaction and operational efficiency. Leadership in banks is essential for driving change, managing stress, and improving employee morale in high-pressure environments (Schein, 2010; Hofstede, 2001). Empirical studies also show that organizational culture mediates the relationship between leadership and employee performance. Tsai (2011) found that clan and adhocracy cultures positively influence innovation and employee performance. Similarly, Ogbonna and Harris (2000) found that leadership style significantly shapes organizational culture, which in turn affects performance outcomes. Overall, organizational culture and leadership are mutually reinforcing constructs that determine employee behaviour and organizational success. A strong, adaptive culture supported by effective leadership enhances motivation, engagement, and performance, while weak cultural alignment leads to inefficiency and low productivity.

3.7 Relationship Between Training and Development, Motivation, and Performance

The relationship between training and development, motivation, engagement, job satisfaction, and employee performance is a fundamental area of study in organizational behaviour, as these constructs are closely interconnected and collectively influence organizational effectiveness. Training and development act as a key human resource intervention that enhances employees' knowledge, skills, and competencies, thereby shaping their attitudes and work outcomes. Training and development have a direct impact on employee motivation by increasing confidence, providing career growth opportunities, and fulfilling intrinsic and extrinsic needs. Well-structured training programmes help employees feel valued, which strengthens their willingness to perform better. Similarly, training significantly enhances employee engagement by fostering a sense of belonging, improving job clarity, and encouraging active participation in organizational activities. Job satisfaction is also positively influenced by training and development initiatives. Employees who receive adequate training tend to experience reduced job stress, improved role clarity, and greater opportunities for advancement, all of which contribute to higher satisfaction levels. In turn, job satisfaction enhances employee loyalty and reduces turnover intentions. Training and development have a strong positive relationship with employee performance, as they directly improve task efficiency, accuracy, and adaptability to changing job requirements. Moreover, motivation plays a crucial mediating role in improving employee performance, as motivated employees tend to put in higher levels of effort and persistence in achieving organizational goals. Employee engagement and job satisfaction further strengthen performance outcomes. Engaged employees demonstrate higher discretionary effort, while satisfied employees exhibit better consistency and commitment in their work. Overall, the interrelationship between these variables highlights that training and development serve as a foundational driver that influences motivation, engagement, satisfaction, and ultimately leads to improved employee performance in organizations. The

3.7.1 Training and Development and Employee Motivation:

Training and development are widely recognized as critical determinants of employee motivation because they enhance competence, confidence, and psychological empowerment in the workplace. Motivation refers to the internal and external forces that initiate work-related behaviour and determine its direction, intensity, and persistence. According to expectancy theory, employees are motivated when they believe that training improves their ability to perform tasks effectively and leads to desired rewards (Vroom, 1964). Training strengthens this expectancy linkage by increasing self-efficacy and performance clarity. Human capital theory suggests that training increases employees' perceived value within the organization, which enhances their motivation to invest effort in job performance (Becker, 1964). Employees who perceive continuous development opportunities are more likely to exhibit higher motivation and commitment (Schultz, 1961). Similarly, social exchange theory explains that employees reciprocate organizational investment in training with increased motivation and effort (Blau, 1964). Training also enhances intrinsic motivation by fulfilling psychological needs such as competence, autonomy, and relatedness. Self-determination theory highlights that skill development fosters intrinsic motivation by increasing feelings of mastery and control over work tasks (Deci & Ryan, 1985). Cognitive evaluation theory further suggests that training enhances internal satisfaction and reduces reliance on external rewards. Empirical studies confirm that training positively influences both intrinsic and extrinsic motivation. Employees who receive structured training programs demonstrate higher engagement, goal commitment, and willingness to perform beyond formal requirements (Noe et al., 2014). Training also improves role clarity, which reduces ambiguity and enhances motivational consistency (Salas et al., 2012). Psychological empowerment theory suggests that training increases meaning, competence, self-determination, and impact perceptions among employees, all of which enhance motivation (Thomas & Velthouse, 1990). Bandura's self-efficacy theory also supports that training increases belief in one's capability, leading to higher effort and persistence

(Bandura, 1997).

In banking organizations, training plays a critical motivational role due to continuous technological and regulatory changes. Employees who undergo regular training exhibit higher motivation due to improved job confidence and performance readiness (Aguinis & Kraiger, 2009). Training also enhances reward expectancy by increasing the likelihood of achieving performance-based incentives (Gerhart & Fang, 2015). Goal-setting theory suggests that training improves performance motivation by enabling employees to set realistic and challenging goals aligned with organizational expectations (Locke & Latham, 2002). Additionally, reinforcement theory suggests that training followed by positive feedback strengthens motivated behaviour patterns (Skinner, 1953). Overall, training and development significantly enhance employee motivation by improving competence, psychological empowerment, expectancy clarity, and perceived organizational support.

3.7.2 Training and Development and Employee Engagement:

Employee engagement refers to the level of emotional, cognitive, and behavioural involvement an employee has toward their work and organization. Training and development significantly enhance engagement by improving job resources, psychological meaningfulness, and organizational support. According to the Job Demands–Resources (JD-R) model, training acts as a key job resource that increases engagement by reducing strain and enhancing motivation (Bakker & Demerouti, 2007). Training improves engagement by increasing employees' competence and confidence in their job roles. When employees feel capable, they demonstrate higher vigor, dedication, and absorption in work tasks (Schaufeli et al., 2002). Social exchange theory explains that employees reciprocate organizational investment in training with higher engagement levels (Cropanzano & Mitchell, 2005). Training also enhances psychological meaningfulness, a core driver of engagement. Kahn (1990) argues that employees engage more deeply when they find meaning in their work, which is strengthened through skill development. Training programs that enhance role clarity and autonomy significantly increase engagement levels.

Empirical research shows that employees who receive continuous development opportunities exhibit higher engagement due to perceived organizational support (Saks, 2006). Training also strengthens career development perception, which enhances emotional attachment to the organization (Rich et al., 2010). In banking organizations, engagement is strongly influenced by training due to high service demands and customer interaction requirements. Training enhances customer handling skills, which increases engagement in service delivery (Karatepe, 2013). Digital training systems further enhance engagement by enabling flexible learning environments (Tannenbaum et al., 2010).

3.7.3 Training and Development and Job Satisfaction:

Job satisfaction refers to the positive emotional response employees have toward their job roles, work environment, and organizational practices. Training and development significantly influence job satisfaction by improving competence, reducing job stress, and enhancing career growth opportunities. Herzberg's Two-Factor Theory identifies growth and development opportunities as intrinsic motivators that directly contribute to job satisfaction (Herzberg, 1966). Training enhances job satisfaction by increasing employees' perceived ability to perform tasks effectively. When employees feel competent, they experience lower stress and higher satisfaction levels (Locke, 1976). Skill development reduces uncertainty in job roles, which enhances emotional comfort and workplace satisfaction. Empirical research shows that perceived training effectiveness is positively associated with job satisfaction in service organizations (Judge et al., 2001). Social exchange theory suggests that employees perceive training as organizational support, which enhances their satisfaction level (Eisenberger et al., 1986). Employees interpret training investment as a sign of organizational care, which strengthens emotional attachment and satisfaction. Organizational justice theory further explains that fair access to training opportunities enhances satisfaction by reducing perceived inequity (Colquitt et al., 2001).

Human capital theory argues that training increases employee value and employability, which enhances satisfaction through career security and growth perception (Becker, 1964). Similarly, job characteristics theory suggests that training enhances skill variety and task significance, leading to higher job satisfaction (Hackman & Oldham, 1976). Empirical studies confirm that organizations with structured training systems report higher employee satisfaction due to better role clarity, reduced ambiguity, and career advancement opportunities (Arthur et al., 2003). In banking, training improves service quality skills, which enhances satisfaction through reduced performance pressure and improved confidence (Luthans, 2002). Goal-setting theory also explains that training improves satisfaction by enabling employees to achieve performance goals more effectively (Locke & Latham, 2002). Additionally, expectancy theory suggests that training strengthens the belief that effort leads to performance success, thereby improving satisfaction (Vroom, 1964). Overall, training and development enhance job satisfaction through competence building, fairness perception, career development, and psychological empowerment.

3.7.4 Training and Development and Employee Performance:

Training and development are among the most significant determinants of employee performance. Employee performance refers to the effectiveness, efficiency, and behavioural outcomes of employees in achieving organizational goals. Human capital theory explains that training increases employee productivity by enhancing knowledge, skills, and abilities (Becker, 1964). The Ability–Motivation–Opportunity (AMO) framework suggests that training improves employee ability, which directly enhances performance outcomes (Appelbaum et al., 2000). Training also enhances procedural and declarative knowledge, leading to improved task execution and decision-making (Campbell, 1990). Empirical research demonstrates that training has a strong positive relationship with employee performance in both public and private sectors. Employees who receive structured training show higher productivity, fewer errors, and better adaptability to changing work environments (Salas et al., 2012). Social learning theory suggests that employees improve performance by observing, practicing, and receiving feedback during training programs (Bandura, 1986). Reinforcement theory further explains that positive reinforcement during training strengthens desired performance behaviours (Skinner, 1953). Goal-setting theory indicates that training improves performance by helping employees set clear, measurable, and challenging goals (Locke & Latham, 2002). Expectancy theory also suggests that trained employees are more confident in achieving performance outcomes, increasing effort levels (Vroom, 1964).

In banking organizations, training is essential for improving service quality, compliance, and customer satisfaction. Employees trained in financial products and customer handling demonstrate higher performance levels (Noe, 2017). Continuous training also enhances adaptability in digital banking environments (Aguinis & Kraiger, 2009).

3.7.5 Motivation and Employee Performance:

Motivation is a key determinant of employee performance as it directs effort, intensity, and persistence toward goal achievement. Expectancy theory suggests that employees perform better when they believe effort leads to performance and performance leads to rewards (Vroom, 1964). Motivation is therefore a critical psychological driver of performance outcomes. Goal-setting theory explains that specific and challenging goals significantly enhance performance by increasing motivation and focus (Locke & Latham, 2002). Employees with clear goals demonstrate higher task commitment and productivity. Self-determination theory suggests that intrinsic motivation leads to higher-quality performance because employees engage in tasks out of interest and satisfaction (Deci & Ryan, 1985). Intrinsically motivated employees show higher creativity and persistence.

Empirical studies confirm that motivated employees exhibit higher performance levels due to increased effort and engagement (Judge et al., 2001). Reinforcement theory also explains that rewarded behaviour increases performance consistency (Skinner, 1953). In banking, motivation is essential due to target-driven environments. Employees with high motivation show better customer service and sales performance (Gerhart & Fang, 2015).

3.7.6 Employee Engagement and Employee Performance:

Employee engagement is defined as a positive, fulfilling, work-related state of mind characterized by vigor, dedication, and absorption. It is widely recognized as a strong predictor of employee performance across organizational contexts. Schaufeli et al. (2002) conceptualized engagement as a persistent affective-cognitive state that leads to higher energy investment in work tasks, which directly improves performance outcomes. The Job Demands–Resources (JD-R) model explains that employee engagement acts as a motivational mechanism through which job resources such as autonomy, training, and supervisor support enhance performance (Bakker & Demerouti, 2007). When employees have sufficient resources, they are more likely to be engaged, which leads to higher task performance and organizational citizenship behaviour. Social exchange theory further explains that engaged employees reciprocate organizational support with higher performance levels (Cropanzano & Mitchell, 2005). When employees perceive fairness and organizational care, they exhibit stronger emotional commitment, leading to improved productivity and discretionary effort. Kahn's engagement theory suggests that psychological meaningfulness, safety, and availability are critical conditions for engagement (Kahn, 1990). Employees who experience these conditions invest themselves more fully in their work, resulting in higher performance levels. Empirical studies confirm that engagement is positively related to productivity, quality of work, and innovation (Rich et al., 2010). Human capital theory also supports that engaged employees utilize their skills more effectively, thereby improving organizational outcomes (Becker, 1964). Engaged employees demonstrate higher adaptability, problem-solving ability, and customer orientation, which are crucial for performance improvement.

In banking organizations, employee engagement plays a critical role due to customer-centric service requirements. Engaged banking employees deliver better customer satisfaction, improved service quality, and higher sales performance (Karatepe, 2013). Engagement also reduces burnout and turnover intentions in high-pressure banking environments. Research also highlights that leadership significantly influences engagement-performance linkage. Transformational leadership enhances engagement by inspiring employees and aligning individual goals with organizational vision, which leads to improved performance outcomes (Bass & Avolio, 1994). Empirical findings consistently demonstrate that engaged employees outperform disengaged employees in terms of productivity, quality, and innovation (Harter et al., 2002). Engagement also strengthens organizational citizenship behaviour, which indirectly enhances performance outcomes (Saks, 2006). Overall, employee engagement is a critical psychological driver of performance, influenced by organizational resources, leadership, and work environment.

3.7.7 Job Satisfaction and Employee Performance:

Job satisfaction is defined as an employee’s emotional response toward their job, influenced by work environment, compensation, supervision, and growth opportunities. It is widely recognized as a key predictor of employee performance. Locke (1976) defined job satisfaction as a pleasurable emotional state resulting from job appraisal. Herzberg’s Two-Factor Theory suggests that satisfaction leads to improved motivation and performance through intrinsic motivators such as achievement, recognition, and growth opportunities (Herzberg, 1966). Employees who are satisfied with their jobs tend to demonstrate higher commitment and productivity. Social exchange theory explains that satisfied employees reciprocate positive job experiences with improved performance (Blau, 1964). When employees perceive fairness and organizational support, they are more likely to perform better. Empirical research shows a positive relationship between job satisfaction and employee performance across industries (Judge et al., 2001). Satisfied employees are more likely to exhibit organizational citizenship behaviour, reduce absenteeism, and improve productivity. Equity theory also explains that perceived fairness in rewards and treatment influences both satisfaction and performance (Adams, 1965). When employees perceive equity, they are more motivated to perform effectively.

In banking organizations, job satisfaction is strongly linked to service quality and customer satisfaction. Employees with higher job satisfaction demonstrate better communication, efficiency, and customer handling skills (Luthans, 2002). Job satisfaction also reduces stress and turnover intention in high-pressure banking environments. The job characteristics model further explains that task variety, autonomy, and feedback improve satisfaction and performance simultaneously (Hackman & Oldham, 1976). Employees who find meaning in their work tend to perform better. Overall, job satisfaction is a critical determinant of employee performance influenced by fairness, motivation, work design, and organizational support.

3.8 Review of Empirical Studies

Empirical studies at the global level consistently demonstrate that training and development have a positive impact on employee motivation, engagement, and performance. Research indicates that well-structured training programs enhance employees' skills and confidence, which in turn improves job satisfaction and productivity. Studies also show that motivated and engaged employees tend to exhibit higher performance and lower turnover intentions, reinforcing the importance of human capital development in organizations. In the Indian context, empirical evidence suggests similar relationships between motivation, satisfaction, and performance. Research conducted across various industries, including services and financial sectors, shows that employees who perceive fair rewards, career development opportunities, and supportive work environments report higher levels of satisfaction and motivation. These factors ultimately contribute to improved organizational performance and employee retention. Studies further emphasize the role of organizational culture and leadership in shaping employee attitudes. Within the banking sector, empirical studies highlight that banks operate in highly competitive and stressful environments where employee performance is directly linked to service quality and customer satisfaction. Research findings indicate that training and development initiatives significantly enhance employee engagement and job satisfaction, which further improve performance outcomes. Additionally, motivation and satisfaction are found to be strong predictors of performance in banking employees, especially in private sector banks. Studies specifically focused on private sector banks reveal that performance-oriented work cultures, reward systems, and continuous skill development programs play a crucial role in enhancing employee productivity. Overall, empirical literature confirms a strong interrelationship among training, motivation, engagement, job satisfaction, and employee performance across different contexts.

3.8.1 Global Studies on Training, Motivation, Job Satisfaction, and Performance:

Global research on training and development, motivation, job satisfaction, and employee performance consistently demonstrates that these constructs are strongly interrelated and collectively determine organizational effectiveness. Across industries and countries, scholars have established that training improves employee competencies, motivation enhances effort levels, job satisfaction strengthens commitment, and together these variables significantly improve employee performance outcomes (Aguinis & Kraiger, 2009; Becker, 1964; Judge et al., 2001). Training and development have been widely recognized as foundational elements of human capital development. Human capital theory suggests that investments in employee training increase productivity by enhancing knowledge, skills, and abilities (Becker, 1964). Global empirical evidence supports this view, indicating that training improves both task performance and adaptive performance in dynamic work environments (Aguinis & Kraiger, 2009). Organizations that invest in continuous learning programs experience higher employee efficiency, innovation, and service quality. A global literature review by Salas et al. (2012) confirms that structured training programs lead to improved behavioural, cognitive, and skill-based outcomes.

Motivation is another critical variable influencing employee performance. Expectancy theory proposes that employees are motivated when they believe that effort leads to performance and performance leads to valued rewards (Vroom, 1964). Across global studies, motivation has been consistently identified as a strong predictor of productivity and discretionary effort. For example, Gerhart and Fang (2015) found that motivated employees demonstrate higher performance when compensation and reward systems align with organizational goals. Similarly, Deci and Ryan (1985) highlight that intrinsic motivation significantly enhances persistence, creativity, and performance quality.

Job satisfaction has also been extensively studied in global organizational behaviour literature. Locke (1976) defined job satisfaction as a positive emotional state resulting from job appraisal. Meta-analytical studies confirm a strong positive relationship between job satisfaction and employee performance (Judge et al., 2001). Employees who are satisfied with their jobs tend to exhibit higher levels of commitment, reduced absenteeism, and improved productivity. A global study by Bakker and Demerouti (2007) suggests that job satisfaction acts as a psychological resource that enhances engagement and performance outcomes.

Training is also found to be directly linked to job satisfaction. Studies conducted across multiple countries indicate that employees who receive effective training report higher satisfaction levels due to increased confidence and reduced role ambiguity (Noe et al., 2014). Empirical findings further show that training enhances employee morale and contributes to a positive perception of organizational support (Eisenberger et al., 1986). A recent global study by Indabawa (2025) confirmed that training and development significantly improve both job satisfaction and organizational performance through motivation as a mediating variable (Indabawa et al., 2025). The relationship between motivation and job satisfaction is also well established in global research. Research indicates that satisfied employees tend to be more motivated, while motivated employees report higher satisfaction levels, indicating a reciprocal relationship (Herzberg, 1966; Judge et al., 2001). A cross-national study by Sagituly and Guo (2021) found that motivation significantly influences job satisfaction among public sector employees, which in turn enhances performance outcomes.

Employee engagement is another construct strongly influenced by training and motivation. The Job Demands–Resources (JD-R) model explains that job resources such as training, leadership support, and development opportunities increase employee engagement, which leads to higher performance (Bakker & Demerouti, 2007). Global empirical studies confirm that engaged employees demonstrate higher productivity, creativity, and organizational citizenship behaviour (Schaufeli et al., 2002; Rich et al., 2010). In service industries, engaged employees significantly enhance customer satisfaction and operational efficiency. Furthermore, job satisfaction has been identified as a strong predictor of employee performance across global contexts. A study published in 2024 found that job satisfaction significantly affects employee performance, with job-related factors having a stronger impact than personal traits (Gazi et al., 2024). Similarly, research shows that satisfied employees are more likely to exhibit higher productivity, reduced turnover intentions, and better service quality (Judge et al., 2001).

Global studies also highlight the mediating role of job satisfaction and motivation in the relationship between training and performance. Indabawa et al. (2025) found that motivation and job satisfaction significantly mediate the relationship between training and organizational performance, suggesting that training alone is insufficient unless it translates into psychological outcomes such as motivation and satisfaction. In summary, global research consistently confirms a strong interrelationship among training, motivation, job satisfaction, and employee performance. Training enhances employee capability, motivation drives effort, job satisfaction ensures emotional stability, and together these factors significantly improve performance outcomes. Modern organizational research increasingly supports integrated models where these variables interact dynamically rather than independently, particularly in knowledge-intensive and service-oriented sectors such as banking and financial services.

3.8.2 Studies in the Indian Context:

Research on training and development, motivation, job satisfaction, and employee performance in the Indian context has grown significantly over the last two decades, particularly in the banking, IT, and service sectors. Indian studies consistently demonstrate that human resource development practices such as training, motivational systems, and employee satisfaction mechanisms have a strong and positive impact on employee performance and organizational effectiveness. Training and development in Indian organizations, especially in the banking sector, have been widely studied as critical determinants of employee performance. Empirical research conducted in Indian retail banking indicates that training significantly improves employee efficiency, service quality, and job competence (Bhat, 2013). The study highlights that employees who undergo structured training programs demonstrate higher performance levels due to improved job knowledge and technical skills. Similarly, Jain and Jain (2015) found that training effectiveness in Indian banks is positively correlated with employee performance dimensions such as commitment, job satisfaction, and skill enhancement, suggesting that training is not only skill-oriented but also behavioural in nature (Jain & Jain, 2015;).

Another important Indian study by Wadhwa and Kumar (2022) confirmed that training significantly influences performance in both public and private sector banks, particularly by improving customer handling efficiency and reducing operational errors (). The findings reinforce the idea that training is a strategic HR tool in Indian organizations that enhances adaptability in dynamic financial environments. Moreover, Indian banking employees often face technological and regulatory changes, making continuous training essential for sustaining performance levels. Motivation has also been extensively studied in the Indian context. Research indicates that both intrinsic and extrinsic motivation significantly influence employee behaviour and performance in Indian organizations. A study by Singh and Kaur (2019) found that motivated employees in Indian banks demonstrate higher productivity and lower turnover intention due to stronger emotional commitment to their organizations. Similarly, recent empirical evidence suggests that financial incentives, career growth opportunities, and work-life balance initiatives are major motivational drivers in Indian workplaces, particularly among younger employees in the service sector (Kasperczuk et al., 2025).

Job satisfaction has been a central construct in Indian organizational behaviour research. Early studies such as Shrivastava and Pooja (2009) compared job satisfaction levels between public and private sector bank employees and found significant differences, with private sector employees reporting slightly higher satisfaction due to performance-based incentives and career advancement opportunities (Shrivastava & Pooja, 2009;). Later studies have consistently confirmed that job satisfaction in Indian banks is influenced by compensation fairness, leadership support, workload balance, and training opportunities. A more recent Indian banking study found that job satisfaction is strongly associated with employee engagement and productivity, indicating that satisfied employees are more committed and perform better in customer-facing roles (Firdausi et al., 2024;). Additionally, structural empowerment and psychological empowerment have been identified as important predictors of job satisfaction in Indian banking employees, suggesting that autonomy and decision-making authority play a critical role in enhancing satisfaction levels (PMC Study, 2021).

Employee performance in the Indian context is often studied in relation to training, motivation, and satisfaction simultaneously. Research indicates that these variables are interdependent rather than isolated. For example, training improves skills, which enhances motivation; motivation increases effort, which improves performance; and job satisfaction ensures long-term stability of performance outcomes. A study in Indian banking sector confirmed that training acts as a motivational factor that directly enhances employee performance through improved job proficiency and confidence (Bhat, 2013; Chavda, Virendra. 2015).

Employee engagement has also gained importance in Indian HRM literature. Studies in Indian public sector banks show that engagement practices such as training, leadership support, and recognition significantly improve employee performance and organizational commitment (Honey Kumari & Patil, 2023;). Furthermore, engagement in Indian banking sector is strongly influenced by organizational culture and leadership style, which collectively shape employee attitudes and performance outcomes. Recent Indian research also highlights the importance of psychological factors such as empowerment, stress management, and work-life balance in influencing job satisfaction and performance. Employees in Indian IT and banking sectors often face high workload and stress, which negatively impacts performance unless balanced with supportive HR practices such as training and flexible working conditions (Akter et al., 2021; Chavda, Virendra, 2017). These findings suggest that Indian organizations are increasingly adopting holistic HR strategies to improve employee well-being and performance simultaneously.

Overall, studies in the Indian context consistently establish a strong positive relationship between training, motivation, job satisfaction, and employee performance. Training enhances employee capabilities, motivation drives effort, job satisfaction ensures emotional stability, and together they contribute to improved performance outcomes. However, Indian studies also highlight sectoral variations, particularly between public and private sector organizations, in terms of satisfaction and motivation levels. Public sector employees often report higher job security but lower motivational incentives, while private sector employees experience higher performance pressure but better rewards and growth opportunities. In conclusion, the Indian literature strongly supports integrated HRM models where training, motivation, job satisfaction, and performance interact dynamically. These relationships are especially evident in the banking sector, making it a suitable context for studying employee behaviour and organizational effectiveness.

3.8.3 Studies in the Banking Sector:

Research on training and development, motivation, job satisfaction, and employee performance within the banking sector has gained significant scholarly attention globally due to the sector’s high competitiveness, regulatory complexity, and customer-centric nature. Studies consistently highlight that human resource practices such as training, motivation systems, and job satisfaction mechanisms are critical determinants of employee performance and organizational effectiveness in banking institutions. Training and development in the banking sector have been widely recognized as strategic tools for improving employee competencies and service quality. Jain and Jain (2015) found that training effectiveness in Indian banks is positively associated with employee commitment, satisfaction, and performance improvement across public, private, and foreign banks, indicating that structured training systems enhance behavioural and functional competencies of employees (Jain & Jain, 2015; Chavda, Virendra, 2018). Similarly, research in global banking contexts confirms that continuous training enhances adaptability, reduces errors, and improves customer handling efficiency (Salas et al., 2012). Training is particularly crucial in banking due to rapid technological transformation, digital banking adoption, and evolving customer expectations.

Employee motivation is another key determinant of performance in banking organizations. Studies indicate that both intrinsic and extrinsic motivation significantly influence employee productivity and service quality. A recent empirical study in the banking sector found that motivated employees demonstrate higher performance due to stronger goal alignment and reward expectations (Hassan, 2023;). Expectancy theory further explains that employees in banking perform better when they perceive a clear link between effort, performance, and rewards (Vroom, 1964). Additionally, motivation in banking is strongly influenced by compensation systems, recognition practices, and career development opportunities. Job satisfaction has been extensively studied in banking environments due to its direct link with performance, retention, and customer satisfaction. A systematic review of banking literature confirms that job satisfaction is influenced by leadership style, reward systems, HRM practices, and working conditions (Asia Pacific Management Review, 2025;). Satisfied employees tend to demonstrate higher productivity, stronger organizational commitment, and improved service delivery. Empirical studies also show that dissatisfaction in banking often arises due to workload pressure, limited promotion opportunities, and inadequate compensation structures.

Employee performance in banking is strongly influenced by an integrated effect of training, motivation, and job satisfaction. Studies indicate that training enhances employee capability, motivation drives effort, and satisfaction ensures sustainability of performance outcomes. Research on HRM practices in Indian banking confirms that structured HR systems significantly improve organizational performance through employee-centric policies (Salman et al., 2024;). Similarly, studies highlight that employee performance in banks is not only dependent on technical skills but also on psychological factors such as engagement, satisfaction, and organizational commitment. Recent literature also emphasizes the importance of employee engagement in banking institutions. Engaged employees demonstrate higher performance, better customer service, and reduced turnover intention. A review of financial sector studies highlights that engagement is shaped by organizational culture, leadership support, and HR practices (Akter et al., 2021; Chavda, Virendra, 2020). In banking, where customer interaction is frequent and performance pressure is high, engagement acts as a critical mediator between HR practices and performance outcomes.

Furthermore, studies suggest that technological advancement and digital transformation in banking have increased the need for continuous training and motivation systems. Employees who are well-trained and motivated adapt more effectively to digital banking platforms, resulting in improved service efficiency and performance outcomes (Azzabi & Lahrichi. 2023; Chavda, Virendra, 2021). Overall, studies in the banking sector consistently demonstrate that training, motivation, and job satisfaction collectively influence employee performance. Training enhances capability, motivation drives behavioural effort, and job satisfaction ensures emotional stability, while their combined effect leads to improved organizational performance in banking institutions.

3.8.4 Studies on Private Sector Banks:

Research on private sector banks has gained significant attention in the field of human resource management and organizational behaviour due to their dynamic work environment, performance-driven culture, and rapid adoption of technological innovations. Studies consistently indicate that private sector banks place strong emphasis on employee performance, training effectiveness, motivation systems, and job satisfaction as key drivers of organizational success. Empirical research shows that private sector banks are highly performance-oriented and adopt structured human resource management practices to improve employee productivity. Salman et al. (2024) found that HRM practices such as training, performance appraisal, and reward systems significantly enhance organizational performance in Indian banking institutions, particularly in private sector banks where competition is intense and customer expectations are high (Salman et al., 2024). Similarly, Jain and Jain (2015) highlighted that training effectiveness in private banks leads to improved employee skills, better service delivery, and higher customer satisfaction.

Studies also emphasize that motivation plays a critical role in private sector banking performance. Expectancy theory suggests that employees in private banks are highly motivated when performance-based incentives are clearly linked to rewards (Vroom, 1964). Research by Hassan (2023) found that motivational factors such as salary incentives, recognition, and career advancement significantly influence employee performance in banking organizations. Private banks often rely on target-based incentive systems, which strongly affect employee behaviour and output.

Job satisfaction in private sector banks has been widely studied due to its direct relationship with employee retention and performance. Shrivastava and Pooja (2009) found that private bank employees generally report higher satisfaction in terms of salary growth and career advancement compared to public sector employees, although they also experience higher work pressure (Shrivastava & Pooja, 2009). A recent systematic review by Asia Pacific Management Review (2025) confirmed that job satisfaction in banks is influenced by leadership style, reward systems, and organizational culture, with private banks showing stronger performance-linked satisfaction outcomes (Asia Pacific Management Review, 2025). Employee performance in private sector banks is strongly influenced by integrated HR practices. Research shows that training enhances employee capability, motivation increases effort, and job satisfaction ensures long-term performance sustainability. A study by Azzabi and Lahrichi (2023) highlighted that digital transformation in banking has increased the need for continuous training and skill upgrading, especially in private banks that adopt advanced fintech systems (Azzabi & Lahrichi, 2023). Employee engagement is another critical factor in private sector banks. Akter et al. (2021) found that engagement is strongly influenced by HR practices such as training, leadership support, and organizational culture, which directly impact employee performance in financial institutions. Engaged employees in private banks demonstrate higher productivity, better customer service, and lower turnover intention.

However, literature also highlights challenges in private sector banking. Studies and employee-based evidence indicate that high workload, target pressure, and work-life imbalance are common issues that negatively affect job satisfaction and psychological well-being. Despite strong performance outcomes, excessive pressure can lead to burnout and attrition (Karatepe, 2013). Therefore, private banks must balance performance expectations with employee well-being strategies. Overall, studies on private sector banks conclude that performance outcomes are strongly influenced by training, motivation, job satisfaction, and engagement. Private banks demonstrate higher efficiency due to structured HR systems, but they also face challenges related to employee stress and retention. The integrated relationship between HR practices and employee outcomes remains a key area of research in private banking institutions.

3.9 Research Gap:

The literature on Training and Development (T&D), Motivation, Employee Engagement, Job Satisfaction, and Employee Performance has expanded significantly across global, Indian, and banking-sector studies. However, despite extensive theoretical and empirical contributions, several important gaps still exist when these constructs are examined in an integrated structural framework such as the one proposed in the present study. The conceptual model of this research highlights both **direct and indirect relationships**, where Training and Development influences Performance directly and indirectly through Motivation, Engagement, and Job Satisfaction. This integrated approach reveals several unresolved gaps in existing literature.

One of the most significant gaps is the **lack of comprehensive multi-mediator models** in existing research. Most prior studies have examined Training and Development either as a direct predictor of Employee Performance (Aguinis & Kraiger, 2009) or through a single mediator such as Job Satisfaction or Motivation (Judge et al., 2001; Vroom, 1964). Similarly, Employee Engagement has been studied independently as a predictor of performance outcomes (Schaufeli et al., 2002). However, very limited research has simultaneously examined **multiple psychological mediators (Motivation, Engagement, and Job Satisfaction together)** in a single integrated model. This creates a theoretical gap in understanding how Training and Development translates into performance through multiple psychological pathways.

A second major gap is the **insufficient examination of parallel mediation effects**. The conceptual framework of this study proposes that Motivation, Engagement, and Job Satisfaction operate as **parallel mediators** between Training and Development and Employee Performance. However, most existing studies either test simple mediation or sequential relationships. For example, JD-R theory suggests that job resources enhance engagement which leads to performance (Bakker & Demerouti, 2007), but it does not fully integrate Motivation and Job Satisfaction simultaneously. Therefore, there is a lack of empirical validation of **simultaneous mediation effects**, especially in banking contexts.

Another important gap is the **limited understanding of the direct effect of Training and Development on Employee Performance when psychological variables are included in the model**. While many studies confirm that training improves performance (Salas et al., 2012; Noe, 2017), fewer studies test whether this direct relationship remains significant when Motivation, Engagement, and Job Satisfaction are introduced as mediating variables. This creates a conceptual ambiguity regarding whether Training influences performance directly or primarily through psychological mechanisms.

A further gap exists in the **integration of Employee Engagement with Training and Development research models**. Engagement has been widely studied in organizational psychology (Kahn, 1990; Saks, 2006), but it is often analyzed separately from Training and Development frameworks. There is limited empirical evidence showing how training interventions influence engagement levels and how engagement subsequently affects performance in structured HR models. This lack of integration weakens the holistic understanding of employee behavioural outcomes.

Additionally, there is a **theoretical gap in combining motivation theories with engagement and satisfaction frameworks**. Motivation theories such as Expectancy Theory (Vroom, 1964), Self-Determination Theory (Deci & Ryan, 1985), and Goal-Setting Theory (Locke & Latham, 2002) have been widely used independently. However, these theories are rarely integrated into a unified model that explains how Training and Development simultaneously influences Motivation, Engagement, and Job Satisfaction. This fragmented theoretical application limits the development of a comprehensive behavioural HR model.

From a contextual perspective, there is a **lack of empirical research focusing on private sector bank employees in specific urban districts such as Ahmedabad**. Most studies in India focus on either national-level samples or comparisons between public and private banks (Shrivastava & Pooja, 2009). However, private sector banks in Ahmedabad operate in a unique environment characterized by high competition, digital transformation, and performance pressure. This creates a contextual gap in understanding how Training and Development influences employee outcomes in this geographically and economically significant region.

Another critical gap is the **limited use of advanced multivariate statistical techniques such as Structural Equation Modeling (SEM)** in previous studies. While many HRM studies rely on regression or correlation analysis, they fail to capture complex relationships among multiple dependent and mediating variables simultaneously. The proposed model in this study requires SEM to test direct and indirect effects between constructs, yet prior banking studies in India have rarely adopted such comprehensive modeling approaches.

Furthermore, existing literature shows a **lack of clarity in distinguishing between Motivation, Engagement, and Job Satisfaction as separate but interrelated constructs**. Many studies treat these variables interchangeably or assume overlap, leading to conceptual confusion. However, the current model clearly distinguishes these constructs and positions them as independent mediators, which is rarely done in existing banking research.

Another gap relates to the **absence of integrated HR-performance models in the Indian private banking sector at micro-level analysis**. While studies confirm that HR practices improve organizational outcomes, very few have explored the detailed pathway from Training and Development to psychological states and finally to performance outcomes in private banks at district level.

Finally, there is a **temporal gap in the literature**, as most studies are cross-sectional in nature. They do not capture how Training and Development gradually influences Motivation, Engagement, and Job Satisfaction over time, which eventually impacts performance sustainability. This limits the understanding of long-term HR effectiveness in banking organizations.

Chapter 4 Conceptual Framework and Hypothesis Development

This chapter presents the conceptual framework guiding the study and outlines the development of hypotheses. It explains how key organizational factors such as Training and Development, along with psychological variables including Motivation, Employee Engagement, and Job Satisfaction, are theorized to influence Employee Performance, thereby providing a structured basis for empirical testing.

4.1 Development of Conceptual Framework & Hypotheses:

Based on the identified theoretical, contextual, and methodological gaps in the existing literature, the present study proposes an integrated conceptual framework that examines the direct and indirect relationships between Training and Development, Motivation, Employee Engagement, Job Satisfaction, and Employee Performance. The model evaluates both direct and indirect effects using Structural Equation Modeling (SEM), particularly in the context of private sector bank employees in Ahmedabad district. The framework presented in Figure 4.1 provides a comprehensive understanding of how training interventions contribute to improved employee performance.

The conceptual framework of the present study is developed from an extensive review of literature on Training and Development, Motivation, Employee Engagement, Job Satisfaction, and Employee Performance. Prior studies have emphasized that training enhances employees' knowledge, skills, abilities, and competencies, thereby improving their overall performance and organizational effectiveness (Mathis & Jackson, 1997; Buckley & Caple, 2009). Training and Development is considered a critical organizational intervention that not only improves employees' task-related capabilities but also influences important work-related outcomes. It contributes to higher levels of employee motivation by fulfilling growth needs and improving confidence in job performance. Similarly, effective training programs enhance employee engagement by fostering involvement and commitment toward organizational goals, and increase job satisfaction by creating a sense of support and development among employees.

In line with the identified gaps—particularly the lack of multi-mediator models, limited examination of parallel mediation effects, and insufficient integration of psychological constructs—the proposed model examines the direct effect of Training and Development on Employee Performance, as well as its indirect effects through Motivation, Employee

Engagement, and Job Satisfaction. The model is self-developed and reflects the interrelationships among the study variables, providing a structured and systematic basis for empirical testing.

Figure 4.1: Conceptual Framework

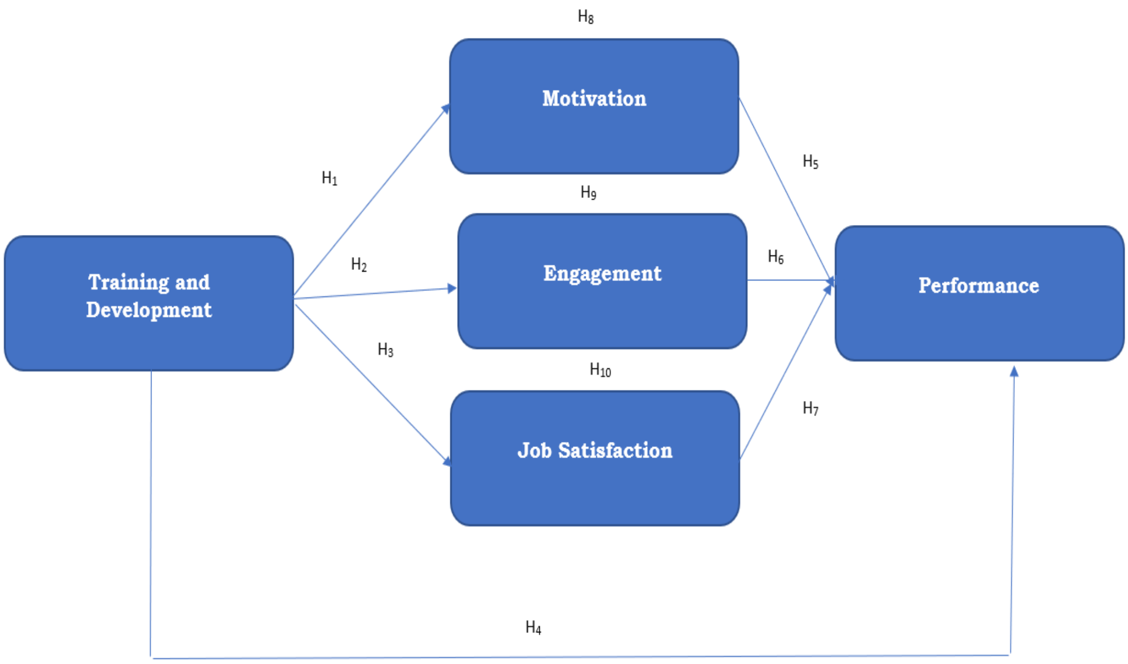

Figure 4.1 illustrates the conceptual model of the study, where Training and Development is treated as the independent variable and Employee Performance as the dependent variable. Motivation, Employee Engagement, and Job Satisfaction are positioned as mediating variables that explain the indirect relationship between Training and Development and Employee Performance. The model proposes both direct and indirect paths, reflecting a comprehensive structure suitable for analysis using Structural Equation Modeling (SEM). Specifically, Training and Development is hypothesized to influence Employee Performance both directly and indirectly through the mediating variables. The arrows in the model indicate the direction of influence among the constructs, providing a clear framework for testing the proposed hypotheses.

4.2 Conceptualization of Variables:

This section presents the conceptual definitions and theoretical understanding of the key variables used in the study. The constructs include Training and Development, Motivation, Employee Engagement, Job Satisfaction, and Employee Performance. These variables are interrelated and collectively form the foundation of the proposed conceptual framework, which examines both direct and indirect relationships among them.

4.2.1 Training and Development:

Training and Development refers to a systematic and planned process aimed at enhancing employees' knowledge, skills, abilities, and attitudes to improve their job performance and overall effectiveness. Training primarily focuses on equipping employees with job-specific skills, whereas development emphasizes long-term career growth and capability building (Armstrong, 2001; Aswathappa, 2000). It ensures the availability of a competent and skilled workforce capable of achieving organizational objectives (Kulkarni, 2013).

In the context of the banking sector, Training and Development plays a crucial role in preparing employees to cope with technological advancements, regulatory requirements, and increasing customer expectations. It not only improves task-related competencies but also positively influences employees' psychological states, such as motivation, engagement, and job satisfaction. By enhancing employees' confidence and efficiency, training initiatives contribute to improved behavioural and performance outcomes. Thus, Training and Development is conceptualized as a key organizational driver that directly and indirectly influences employee performance through various psychological mechanisms.

4.2.2 Motivation:

Motivation refers to the set of internal and external forces that initiate, direct, and sustain employees' work-related behaviour toward achieving organizational and individual goals (Kreitner & Kinicki, 2004). It involves psychological processes that determine the intensity, direction, and persistence of effort (Herselman, 2001). Motivated employees are more likely to exhibit higher levels of commitment, productivity, and performance.

The concept of motivation is supported by various theories such as Maslow's hierarchy of needs, Herzberg's two-factor theory, and Vroom's expectancy theory, which emphasize the role of needs, rewards, and expectations in influencing employee behaviour. In organizational settings, motivation is a critical determinant of performance, as it drives employees to exert greater effort and achieve desired outcomes. Training and Development contributes to employee motivation by enhancing skills, improving self-efficacy, and providing opportunities for growth and recognition. In this study, motivation is conceptualized as a key mediating variable that explains how training initiatives influence employee performance.

4.2.3 Employee Engagement:

Employee Engagement refers to the level of emotional, cognitive, and behavioural involvement of employees in their work and organization. It reflects the degree to which employees are enthusiastic, committed, and absorbed in their roles (Kahn, 1990; Saks, 2006). Engaged employees demonstrate higher levels of energy, dedication, and focus, which positively impact their performance and organizational outcomes.

In the banking sector, where customer interaction and service quality are critical, employee engagement plays a vital role in ensuring efficiency and effectiveness. Training and Development initiatives contribute to enhancing engagement by improving employees' competencies, building confidence, and fostering a sense of involvement and belonging within the organization. Engagement is closely associated with improved work outcomes, as engaged employees are more likely to invest discretionary effort in their tasks. In this study, employee engagement is conceptualized as a mediating variable that links Training and Development with Employee Performance.

4.2.4 Job Satisfaction:

Job Satisfaction refers to the extent to which employees feel positively about their job roles, work environment, and organizational practices. It is an affective response that arises from the evaluation of one's job experiences. Employees with higher job satisfaction tend to demonstrate better performance, lower turnover intentions, and greater organizational commitment.

Training and Development plays a significant role in enhancing job satisfaction by providing opportunities for skill enhancement, career advancement, and personal growth. When employees perceive that the organization invests in their development, they are more likely to experience satisfaction and exhibit positive work attitudes. In the banking sector, job satisfaction is particularly important due to the demanding nature of work and performance pressures. In this study, job satisfaction is conceptualized as an important psychological variable that mediates the relationship between Training and Development and Employee Performance.

4.2.5 Employee Performance:

Employee Performance refers to the extent to which employees effectively and efficiently accomplish their assigned tasks and responsibilities. It includes both the quality and quantity of output, contributing to overall organizational effectiveness (Hameed & Waheed, 2011). Employee performance is a multidimensional construct influenced by various individual and organizational factors.

Among these factors, Training and Development plays a critical role in enhancing employees' competencies and reducing performance gaps. Additionally, psychological variables such as motivation, engagement, and job satisfaction significantly influence how employees perform their tasks. In the context of private sector banks, employee performance is crucial due to high competition, customer expectations, and rapid technological changes. Therefore, this study conceptualizes employee performance as the key outcome variable influenced both directly by Training and Development and indirectly through psychological factors.

4.3 Hypotheses Development Based on Past Literature:

The hypotheses of the present study are developed based on the proposed conceptual framework and are supported by existing theoretical and empirical literature on training and development, motivation, employee engagement, job satisfaction, and job performance.

4.3.1 Influence of Training and Development on Employees' Work Motivation

A substantial body of empirical literature supports the positive influence of training and development on employees' work motivation. For instance, Motlokoa, Sekantsi, and Monyolo (2018), in their study on the banking sector in Lesotho, found that training significantly enhances not only employee performance but also their level of motivation. Similarly, Łukasik (2017), through a survey of employees in small and medium-sized enterprises (SMEs), reported a strong association between internal training practices and employees' motivation towards work. Further supporting this relationship, Katou (2017) conducted a large-scale quantitative study in Greece using structural equation modelling and found that human resource management practices, including training, have a significant positive effect on employee motivation. In the healthcare context, Momanyi et al. (2016) also confirmed a statistically significant positive relationship between training and motivation ($p = 0.013$), highlighting that employees perceive training as relevant and motivating for improved performance.

Consistent findings are also reported by Güllü (2016), who emphasized that training and development programs in the banking sector play a crucial role in enhancing employee motivation. Likewise, Kwapong, Opoku, and Donyina (2015) found that training significantly improves motivation among teaching staff in Ghanaian higher education institutions. Subari and Riady (2015), using SEM analysis in the Indonesian context, also concluded that training has a statistically significant positive impact on employee motivation. In addition, Vasudevan (2014) demonstrated that various dimensions of training, such as training commitment, needs assessment, content, delivery methods, and evaluation, significantly influence employees' motivation, along with other work-related outcomes. Supporting these findings, Adesola et al. (2013) and Sajuyigbe and Amusat (2012) observed that training enhances both job satisfaction and motivation among bank employees. Earlier research by Göllü and Kayi (2010) also established a strong positive relationship between personal development training and employee motivation.

However, a contrasting view is presented by Shahzadi et al. (2014), who reported a negative relationship between perceived training effectiveness and employee motivation. Despite this inconsistency, the majority of empirical studies provide strong evidence in favor of a positive relationship between training and employee motivation.

Based on the above literature, the following hypothesis is formulated:

H_1: There is a statistically significant positive relationship between training and development and employees' motivation.

4.3.2 Influence of Training and Development on Employees' Engagement

A growing body of empirical literature highlights the significant role of training and development in enhancing employee engagement. Training initiatives equip employees with the necessary knowledge, skills, and competencies, thereby increasing their confidence, involvement, and emotional attachment to their work and organization. Engaged employees are more likely to exhibit higher levels of enthusiasm, dedication, and absorption in their job roles. For instance, Anitha (2014), in a study examining determinants of employee engagement, found that training and development practices significantly contribute to improving employee engagement levels. Similarly, Saks (2006) emphasized that organizational investments in employee development, including training, positively influence engagement by fostering a sense of obligation and reciprocity among employees. Employees who perceive that their organization is committed to their development tend to respond with higher engagement. Further supporting this relationship, Shuck and Wollard (2010) argued that learning and development opportunities are key drivers of employee engagement, as they enhance employees' psychological presence and meaningfulness at work. In addition, Albrecht, Breidahl, and Marty (2018) found that high-performance work practices, including training, are positively associated with employee engagement through improved job resources and support systems. In the context of developing economies, Sendawula, Kimuli, Bananuka, and Najjemba Muganga (2018) examined the relationship between training, employee engagement, and employee performance and reported that training has a significant positive effect on employee engagement. The study emphasized that well-structured training programs increase employees' involvement and commitment to organizational goals. Likewise, Aktar and Pangil (2018) also found that training and development practices significantly influence employee engagement by enhancing employees' competencies and satisfaction levels.

Moreover, empirical findings from the banking and service sectors indicate that employees who receive continuous training opportunities tend to feel more valued and supported by their organizations, which strengthens their engagement levels. Training not only improves employees' skills but also fosters a positive work environment that encourages active participation and commitment.

Based on the above literature, the following hypothesis is formulated:

H_2: There is a statistically significant positive relationship between training and development and employee engagement.

4.3.3 Influence of Training and Development on Employees' Job Satisfaction:

A substantial body of literature emphasizes the critical role of training and development in enhancing employees' job satisfaction. Training programs provide employees with opportunities to improve their skills, competencies, and knowledge, which in turn increases their confidence and ability to perform job-related tasks effectively. As employees become more competent and capable, their level of satisfaction with their job tends to improve. For instance, Rowden and Conine (2005) found that workplace learning and training have a significant positive impact on job satisfaction, as employees perceive training as an investment in their personal and professional growth. Similarly, Schmidt (2007) reported that employees who receive adequate training opportunities exhibit higher levels of job satisfaction compared to those who do not receive such opportunities. Further supporting this relationship, Bartlett (2001) concluded that perceived access to training and development significantly influences employee job satisfaction and organizational commitment. Employees who believe that their organization is committed to their development tend to feel more satisfied with their jobs. In addition, Sahinidis and Bouris (2008) found a strong positive relationship between training activities and job satisfaction, emphasizing that training enhances employees' sense of achievement and recognition.

In the banking sector context, studies have also highlighted the importance of training in improving job satisfaction. For example, Adesola et al. (2013) observed that staff training significantly contributes to job satisfaction among bank employees. Similarly, Sajuyigbe and Amusat (2012) found that training programs improve employees' job satisfaction by enhancing their skills and performance capabilities. Moreover, Vasudevan (2014) demonstrated that various aspects of training, including training needs assessment, content, and delivery methods, positively influence employees' job satisfaction. Training not only equips employees with necessary skills but also fosters a supportive work environment, leading to higher satisfaction levels. Employees who receive continuous development opportunities tend to feel valued and appreciated, which further enhances their job satisfaction.

Based on the above literature, the following hypothesis is formulated:

H_3: There is a statistically significant positive relationship between training and development and employees' job satisfaction.

4.3.4 Influence of Training and Development on Employees' Performance:

A substantial body of empirical literature provides strong evidence regarding the positive influence of training and development on employees' job performance. Training enhances employees' knowledge, skills, and competencies, enabling them to perform their tasks more efficiently and effectively. As employees acquire job-relevant skills through training, their productivity and overall performance improve significantly. For instance, Sasidaran (2018) found a highly significant positive relationship between training and employee performance in private organizations in Sri Lanka. Similarly, Motlokoa, Sekantsi, and Monyolo (2018), in their study on the banking sector in Lesotho, reported that training significantly enhances employees' performance. Supporting these findings, Ohueri et al. (2018) concluded that employee training is a critical factor influencing work performance positively. Further evidence is provided by Jayasinghe and Fernando (2017) and Hassan (2017), who found that continuous training and development contribute significantly to improving employee productivity and performance. Likewise, Setyawaty et al. (2017) demonstrated that training has a statistically significant positive impact on employee performance in the aviation sector. Ibrahim, Boerhannoeddin, and Bakare (2017) also confirmed that training methodologies significantly predict employee performance outcomes. In addition, Katou (2017), using structural equation modelling, established that human resource management practices, including training, have a direct and positive relationship with employee performance. Similarly, Raza and Afridi (2017) found that training has a significant impact on both employee performance and job satisfaction. Supporting this, Fejoh and Faniran (2016) and Tanoli (2016) concluded that training positively influences employees' productivity and performance levels. Moreover, empirical studies such as those by Obaid et al. (2016) and Achi and Sleilati (2016) highlighted that training transfer and coaching, as forms of on-the-job training, significantly enhance employee performance. Omran (2016) also found a strong relationship between training strategies and employee performance ($r = 0.620$, $p < 0.01$), indicating the effectiveness of structured training programs. In the African and Asian contexts, Bett (2015), Hafeez and Akbar (2015), and Imran and Tanveer (2015) consistently reported that training has a positive and significant effect on employee performance. Earlier studies by Elnaga and Imran (2013), Sultana et al. (2012), and Khan (2012) further reinforce that training is a key determinant of employee performance by enhancing competencies and reducing performance gaps. Additionally, research by Munjuri (2011) and Farooq and Aslam (2011) also confirmed a positive correlation between training and employee performance.

Conversely, Newton (2016) argued that the absence of adequate training leads to poor performance, inefficiencies, and reduced productivity, thereby further emphasizing the importance of training in enhancing employee performance.

Based on the above literature, the following hypothesis is formulated:

H_4: There is a statistically significant positive relationship between training and development and employees' job performance.

4.3.5 Influence of Employees' Motivation on Job Performance:

A substantial body of literature highlights the significant role of employee motivation in enhancing job performance. Motivation is considered a key psychological factor that drives employees to exert higher levels of effort, commitment, and persistence in achieving organizational goals. Highly motivated employees tend to demonstrate improved efficiency, productivity, and overall job performance. For instance, Shahzadi et al. (2014), in their study on the impact of employee motivation on performance, found a strong positive relationship between motivation and employee performance. Similarly, Khan et al. (2012) reported that motivated employees perform better due to increased enthusiasm and willingness to contribute to organizational objectives. The study emphasized that motivation acts as a catalyst in improving employees' work outcomes. Further supporting this relationship, Rizwan et al. (2014) found that both intrinsic and extrinsic motivation significantly influence employee performance, indicating that motivated employees are more likely to achieve higher productivity levels. In addition, Nduku et al. (2015) concluded that motivation plays a crucial role in determining employees' effectiveness and efficiency in performing their job responsibilities. In the same vein, research by Mwangi and Wanyoike (2015) revealed that motivated employees are more committed and engaged in their work, which leads to improved performance outcomes. Likewise, Ali, Abrar, and Haider (2012) emphasized that motivation enhances employees' willingness to work, thereby improving their job performance.

Moreover, studies conducted in various sectors have consistently demonstrated that organizations that implement effective motivational strategies, such as incentives, recognition, and career development opportunities, tend to achieve higher levels of employee performance. Motivation not only energizes employees but also aligns their individual goals with organizational objectives, resulting in improved performance.

Based on the above literature, the following hypothesis is formulated:

H_5: There is a statistically significant positive relationship between employees' motivation and job performance.

4.3.6 Influence of Employee Engagement on Job Performance:

A considerable body of literature emphasizes the significant role of employee engagement in enhancing job performance. Employee engagement refers to the level of emotional, cognitive, and behavioural commitment that employees exhibit toward their organization and job roles. Engaged employees are more likely to display higher enthusiasm, dedication, and proactive behaviour, which ultimately leads to improved performance outcomes. For instance, Saks (2006) found that employee engagement is a strong predictor of both in-role and extra-role performance, indicating that engaged employees contribute more effectively to organizational success. Similarly, Harter, Schmidt, and Hayes (2002), in their meta-analysis, concluded that employee engagement is positively associated with productivity, profitability, customer satisfaction, and employee performance. Further supporting this relationship, Rich, Lepine, and Crawford (2010) reported that engaged employees demonstrate higher task performance and organizational citizenship behaviour due to increased psychological attachment to their work. In addition, Shuck and Wollard (2010) emphasized that engagement enhances employees' energy levels and focus, which directly improves their job performance. Bakker and Demerouti (2008) also highlighted that engaged employees are more likely to experience positive work outcomes because engagement fosters motivation, resilience, and effective task completion. Similarly, Kahn (1990) argued that when employees are psychologically engaged, they fully invest themselves in their roles, resulting in superior performance.

Moreover, studies conducted in various organizational settings have consistently shown that firms with higher employee engagement levels experience better productivity and performance outcomes. Engagement not only improves individual effectiveness but also strengthens teamwork and organizational commitment, thereby enhancing overall performance.

Based on the above literature, the following hypothesis is formulated:

H_6: There is a statistically significant positive relationship between employee engagement and job performance.

4.3.7 Influence of Job Satisfaction on Job Performance:

A significant body of literature highlights the important role of job satisfaction in enhancing employee job performance. Job satisfaction refers to the extent to which employees feel contented, fulfilled, and positive about their job roles, working conditions, compensation, and organizational environment. Satisfied employees are more likely to exhibit higher levels of commitment, motivation, and productivity, which ultimately leads to improved performance outcomes. For instance, Judge, Thoresen, Bono, and Patton (2001), in their meta-analysis, found a consistent positive relationship between job satisfaction and job performance, suggesting that satisfied employees tend to perform better in their roles. Similarly, Locke (1976) emphasized that job satisfaction influences employees' attitudes and behaviours, which in turn affects their performance levels. Further supporting this relationship, Vroom (1964) proposed that employees who experience higher satisfaction are more likely to exert greater effort, resulting in improved job performance. In addition, Oshagbemi (1999) found that job satisfaction is positively associated with employees' effectiveness and efficiency in performing job tasks. Brief and Weiss (2002) also highlighted that job satisfaction contributes to positive work behaviours such as organizational citizenship behaviour, reduced absenteeism, and higher productivity. Likewise, Saari and Judge (2004) concluded that satisfied employees are more engaged and committed, which enhances their overall job performance.

Moreover, studies in organizational behaviour consistently indicate that organizations with higher levels of employee job satisfaction tend to experience improved performance outcomes. Job satisfaction not only enhances individual productivity but also contributes to better teamwork and organizational effectiveness.

Based on the above literature, the following hypothesis is formulated:

H_7: There is a statistically significant positive relationship between job satisfaction and job performance.

4.3.8 Mediation Hypothesis:

The present study also examines the mediating effects of psychological and attitudinal variables in the relationship between training and employees' job performance. Prior empirical evidence suggests that training and development initiatives not only have a direct impact on employee performance but also influence it indirectly through key mediating variables such as employee engagement, job satisfaction, and motivation. These mediators play a crucial role in translating training inputs into improved behavioural and performance outcomes by enhancing employees' psychological attachment, satisfaction levels, and motivational drive. Accordingly, the study proposes and tests a set of mediation hypotheses to examine the indirect effects of training on job performance through these variables.

4.3.8.1 Mediating Effect of Employee Engagement on the Relationship between Training and Employees' Job Performance

A growing body of literature suggests that employee engagement plays a significant mediating role in the relationship between training and employees' job performance. Training and development initiatives not only enhance employees' knowledge, skills, and competencies but also foster higher levels of psychological engagement, which in turn improves their job performance. Engaged employees are more likely to exhibit higher levels of energy, dedication, and absorption in their work, thereby strengthening the link between training and performance outcomes (see, Saks, 2006; Rich, Lepine & Crawford, 2010; Shuck & Wollard, 2010; Kahn, 1990; Bakker & Demerouti, 2008; Harter, Schmidt & Hayes, 2002).

Saks (2006), in his study on employee engagement, found that training-related experiences significantly enhance employee engagement, which subsequently leads to improved job performance. Similarly, Rich, Lepine, and Crawford (2010) demonstrated that engagement serves as a key motivational mechanism through which HR practices such as training translate into higher task performance and organizational citizenship behaviour.

Further supporting this relationship, Bakker and Demerouti (2008) argued that job resources such as training increase employee engagement by fostering motivation and reducing job demands, which ultimately enhances performance outcomes. In addition, Harter, Schmidt, and Hayes (2002), through their meta-analytic study, concluded that organizations with higher levels of employee engagement driven by developmental practices such as training tend to achieve superior performance outcomes.

Shuck and Wollard (2010) emphasized that training initiatives create meaningful learning experiences that increase employees' psychological engagement with their work, thereby improving their effectiveness and efficiency. Similarly, Kahn (1990) highlighted that when employees feel supported through development opportunities such as training, they are more likely to fully engage themselves in their roles, resulting in enhanced performance.

Moreover, empirical studies across various organizational settings have consistently shown that training indirectly influences employee performance through engagement. This indicates that engagement acts as a psychological bridge between training interventions and performance outcomes by enhancing employees' commitment, focus, and discretionary effort.

Based on the above literature, the following hypothesis is formulated:

H_8: Employee engagement mediates the relationship between training and employees' job performance.

4.3.8.2 Mediating Effect of Job Satisfaction on the Relationship between Training and Employees' Job Performance

A growing body of literature suggests that job satisfaction plays a significant mediating role in the relationship between training and employees' job performance. Training and development initiatives not only enhance employees' knowledge, skills, and competencies but also improve their perceptions of work environment, organizational support, and career growth opportunities, which in turn enhance their level of job satisfaction. Satisfied employees are more likely to demonstrate higher levels of commitment, positive work attitudes, and discretionary effort, thereby improving their job performance (see, Aguinis & Kraiger, 2009; Bartel, 1994; Wright & Bonett, 2007; Noe, 2010; Tansky & Cohen, 2001; Saks & Haccoun, 2010). Bartel (1994), in his study on training and productivity, found that training investments significantly improve employee satisfaction, which subsequently leads to higher levels of productivity and performance. Similarly, Aguinis and Kraiger (2009) emphasized that training not only develops employee competencies but also generates positive attitudinal outcomes such as job satisfaction, which enhances performance effectiveness. Further supporting this relationship, Wright and Bonett (2007) reported that job satisfaction is positively associated with employees' performance and organizational commitment, indicating that satisfied employees tend to perform their tasks more effectively. In addition, Noe (2010) argued that training programs enhance employees' confidence and reduce job-related stress, which contributes to higher satisfaction and improved performance outcomes. Tansky and Cohen (2001) also highlighted that training enhances employees' perception of organizational support, which increases job satisfaction and, in turn, leads to better job performance.

Similarly, Saks and Haccoun (2010) emphasized that training outcomes extend beyond skill development to include attitudinal changes such as satisfaction, which play a crucial role in determining performance levels.

Moreover, empirical studies across various organizational contexts consistently indicate that training indirectly influences employee performance through job satisfaction. This suggests that job satisfaction acts as an important psychological mechanism through which training initiatives are translated into improved performance outcomes.

Based on the above literature, the following hypothesis is formulated:

H_9: Job satisfaction mediates the relationship between training and employees' job performance.

4.3.8.3 Mediating Effect of Employee Motivation on the Relationship between Training and Employees' Job Performance

A growing body of literature suggests that employee motivation plays a significant mediating role in the relationship between training and employees' job performance. Training and development initiatives not only enhance employees' knowledge, skills, and competencies but also stimulate their psychological drive, willingness, and enthusiasm to apply learned skills in the workplace, thereby increasing their level of motivation. Motivated employees are more likely to demonstrate higher effort, persistence, and goal-directed behaviour, which ultimately leads to improved job performance (see, Vroom, 1964; Azar & Shafighi, 2013; Katou, 2017; Ocen, Kasekende & Angundaru, 2017; Çetin & Askun, 2018; Madukoma, Akpa & Okafor, 2014; Joo et al., 2010). Azar and Shafighi (2013) emphasized that training enhances employees' motivation, which subsequently leads to improved performance due to increased effort and commitment. Similarly, Katou (2017) found that human resource management practices such as training indirectly influence employee performance through motivational mechanisms, indicating the mediating role of motivation. Further supporting this relationship, Ocen, Kasekende, and Angundaru (2017) reported that training significantly improves employee attitudes, including motivation, which in turn enhances employee commitment and performance. In addition, Çetin and Askun (2018) found that intrinsic motivation partially mediates the relationship between development-related factors and performance outcomes, highlighting the psychological mechanism through which training operates. Madukoma, Akpa, and Okafor (2014) also observed that training increases employees' motivation to perform their duties effectively, thereby improving overall job performance. Similarly, Joo et al. (2010) demonstrated that intrinsic motivation acts as a mediating factor between personal development factors and in-role job performance.

Moreover, theoretical perspectives such as Vroom's Expectancy Theory (1964) suggest that training enhances employees' expectancy and instrumentality perceptions, thereby increasing motivation, which ultimately drives performance. Empirical evidence across various sectors consistently confirms that motivated employees translate training inputs into improved performance outcomes.

Based on the above literature, the following hypothesis is formulated:

H_{10}: Employee motivation mediates the relationship between training and employees' job performance.

Chapter 5 Research Methodology

This chapter provides a comprehensive explanation of the research methodology adopted for the study. It details the overall research design and quantitative approach, including the rationale for selecting a quantitative method. It also describes the sampling technique employed and the process of data collection. The chapter further outlines the development and validation of the research instrument, the pilot study conducted, and the steps taken to ensure reliability and validity. In addition, it presents the data analysis techniques and tools used to interpret the findings.

5.1 Introduction:

Research methodology provides a systematic foundation for conducting scientific inquiry by offering a structured plan for identifying, collecting, analyzing, and interpreting data in a logical and coherent manner. It guides the entire research process by ensuring that each stage of investigation is carried out in an organized and disciplined way. A well-developed methodology typically includes key components such as research design, sampling framework, measurement of variables, data collection procedures, and appropriate statistical techniques for analysis (Creswell & Creswell, 2018; Saunders, Lewis, & Thornhill, 2019). In quantitative research, methodology plays a particularly significant role as it enables the objective measurement of variables and the empirical testing of hypotheses using numerical data. It facilitates the conversion of abstract theoretical concepts into measurable indicators, allowing researchers to examine relationships among variables in a structured manner. This approach ensures that findings are based on observable evidence and statistical validation rather than subjective interpretation. The selection of an appropriate methodology is influenced by the research objectives, nature of the problem, study population, and availability of reliable and valid data sources.

A robust methodological framework strengthens the overall quality of research by ensuring accuracy, consistency, and systematic investigation. It enhances the reliability of results by minimizing errors and bias, while also improving validity by ensuring that the study measures what it intends to measure. Furthermore, a clearly defined methodology increases the transparency of the research process, enabling replication and verification by other researchers, which is a key requirement in academic scholarship (Neuman, 2014; Sekaran & Bougie, 2019).

Additionally, research methodology supports evidence-based conclusions by enabling the systematic examination of relationships among variables and providing a logical basis for decision-making. In contemporary research environments, especially in social sciences and management studies, methodological rigor is considered essential for generating meaningful insights that are both academically sound and practically applicable. Ultimately, a well-structured methodology enhances the credibility, generalizability, and contribution of research findings to the existing body of knowledge.

5.2 Alignment of Research Questions and Research Objectives with justifications:

Below table gives alignment of research questions, and research objectives with justification of the present study.

Table 5.1: Alignment of Research Questions and Objectives with Justifications

Research Question (RQ)	Research Objective (RO)	Justification
RQ1: What is the impact of training and development on employee performance in private sector banks in Ahmedabad district?	RO1: To examine the impact of training and development on employee performance in private sector banks in Ahmedabad district.	The objective directly corresponds to the research question by focusing on examining the effect of training and development on employee performance. The use of the term "examine" indicates a systematic assessment of the relationship between training initiatives and employee performance outcomes in the banking sector.
RQ2: How does training and development influence employee motivation, engagement, and job satisfaction?	RO2: To analyze the influence of training and development on employee motivation, engagement, and job satisfaction.	The objective aligns with the research question by emphasizing analysis of how training and development affect three key psychological and behavioral outcomes—motivation, engagement, and job satisfaction—thereby enabling a multidimensional understanding of employee responses to training interventions.

RQ3: How do motivation, engagement, and job satisfaction affect employee performance?	RO3: To evaluate the effect of motivation, engagement, and job satisfaction on employee performance.	The objective is consistent with the research question as it focuses on evaluating the influence of motivation, engagement, and job satisfaction on employee performance. The term "evaluate" reflects an assessment of the strength and direction of relationships among these variables.
RQ4: Do motivation, engagement, and job satisfaction mediate the relationship between training and development and employee performance?	RO4: To investigate the mediating role of motivation, engagement, and job satisfaction in the relationship between training and development and employee performance.	The objective appropriately matches the research question by investigating the mediating effects of motivation, engagement, and job satisfaction. This reflects an advanced analytical approach to understand indirect effects within the conceptual framework of the study.

The alignment presented in Table 5.1 clearly demonstrates a strong and logical correspondence between the research questions and the corresponding research objectives of the study. Each research objective has been carefully formulated to directly address its respective research question, ensuring conceptual clarity and methodological consistency.

RQ1 and RO1 focus on examining the direct impact of training and development on employee performance, establishing the foundational relationship in the study. RQ2 and RO2 extend this analysis by exploring how training and development influence key psychological and behavioral outcomes such as motivation, engagement, and job satisfaction, thereby providing a multidimensional perspective. RQ3 and RO3 further assess the effect of these mediating variables on employee performance, highlighting their individual contribution. Finally, RQ4 and RO4 investigate the mediating role of motivation, engagement, and job satisfaction in the relationship between training and development and employee performance, adding depth through an advanced analytical framework.

Overall, the alignment ensures coherence in the research design and supports a systematic investigation of both direct and indirect relationships within the conceptual model of the study.

5.3 Research Methodology:

Quantitative research methodology is used in this study to systematically examine relationships among measurable variables and to test the proposed hypotheses using statistical techniques. This approach emphasizes objectivity, numerical data, and structured data collection, enabling empirical validation of theoretical relationships in a banking context.

5.3.1 Research Design

A research design acts as a systematic framework that guides the entire investigation process, from data collection to data analysis. It outlines the procedures for collecting primary and secondary data, the selection of appropriate research instruments, and the statistical techniques used for analysing the collected information. In the present study, the research design is structured to examine the impact of training and development on motivation and performance of employees working in private sector banks in Ahmedabad district. **To achieve the objectives of the study, a combination of descriptive and quantitative research approaches has been adopted.**

The descriptive component of the design helps in understanding the existing level of training practices, employee motivation, and performance outcomes within the banking sector. It provides a detailed picture of how these variables are currently perceived by employees in their work environment. On the other hand, the quantitative approach enables objective measurement of relationships among variables through numerical data and statistical analysis techniques. This integrated research design ensures a systematic and empirical examination of the causal and relational effects of training and development on employee-related outcomes. It also supports hypothesis testing and model validation using statistical tools such as regression analysis or Structural Equation Modeling (SEM), thereby strengthening the reliability and scientific rigor of the study.

5.3.2 Sampling Framework and Design:

According to Luck and Rubin (1987), the sampling process in quantitative research begins with a clear identification of the target population to ensure that the study is focused on the relevant group of respondents. In the present study, the target population comprises employees working in private sector bank branches operating in Ahmedabad District, Gujarat. This clearly defined population ensures that the findings are specific to the banking workforce and relevant to the objectives of the study. After defining the population, a sampling frame is established using official records of private sector bank branches in Ahmedabad district, which serves as the basis for selecting respondents. The sampling frame is aligned with data obtained from secondary sources to ensure accuracy and completeness, thereby reducing the possibility of coverage error.

The study adopts a probability sampling technique, specifically Stratified Random Sampling, to ensure that all private sector banks are adequately represented. Each bank is treated as a separate stratum, and within these strata, respondents are selected randomly. The strata are formed based on the number of branches of each bank, which acts as a proxy indicator of employee distribution. This approach ensures proportional representation of all banks in the sample and enhances the representativeness of the data.

The sample size for the study is fixed at **1,000 employees**, which is considered adequate for conducting robust statistical analysis, including Structural Equation Modeling (SEM). Proportionate allocation is used to distribute the sample across different banks based on their branch strength in Ahmedabad district, ensuring fairness and reducing sampling bias.

Finally, respondents are selected from each stratum using random selection techniques, ensuring that every employee within the defined strata has an equal probability of being included in the sample. This systematic and probability-based sampling design enhances the reliability, validity, and generalizability of the research findings related to the impact of training and development on employee motivation and performance in private sector banks.

5.3.2.1 Population:

The population of the present study consists of all employees working in private sector bank branches operating in Ahmedabad District, Gujarat. This includes employees at different hierarchical levels such as clerical staff, customer service representatives, probationary officers, sales and marketing executives, loan officers, relationship managers, and branch managers. These employees are considered appropriate for the study as they are directly involved in banking operations and are regularly exposed to training and development initiatives that influence their motivation and job performance. The study is restricted to private sector banks to ensure consistency in human resource practices, training policies, and performance evaluation systems.

5.3.2.2 Sampling Frame:

The sampling frame refers to the actual list or source from which the sample is drawn. For this study, the sampling frame comprises all private sector bank branches operating in Ahmedabad District. The list of branches has been obtained from secondary sources such as the State Level Bankers' Committee (SLBC) Gujarat database and official bank records.

The sampling frame includes 11 major private sector banks operating in the region with a total of 558 branches. These banks form the basis for stratification in the study. Each bank is treated as a separate stratum, and the number of branches under each bank is used as a proxy for employee distribution. This ensures that the sampling frame accurately reflects the structure of the private banking sector in Ahmedabad District and supports proportionate representation of all banks in the final sample.

5.3.2.3 Sample Size:

The selection of an appropriate sample size is a crucial aspect of quantitative research, as it directly influences the accuracy, reliability, and generalizability of the findings. In the present study, a sample size of **1,000 employees** from private sector banks in Ahmedabad District has been considered adequate and appropriate for several reasons.

Firstly, the study employs advanced statistical techniques such as **Structural Equation Modeling (SEM)**, which requires a sufficiently large sample to ensure model stability, reliable parameter estimates, and valid hypothesis testing. As suggested in methodological literature (Hair et al., 2014; Kline, 2015), SEM-based studies typically require larger sample sizes, and a sample of 1,000 exceeds the minimum threshold, thereby enhancing the robustness of the analysis.

Secondly, the population of private sector bank employees is large and diverse, comprising multiple banks and various job roles. A larger sample size helps in capturing this diversity and ensures better representation across different strata, including banks and employee categories.

Thirdly, the sample size is also aligned with the proposed sampling design, which ensures adequate representation of different subgroups within the population. This supports balanced inclusion of respondents across the selected private sector banks in Ahmedabad District. **To operationalize this sampling structure, a sampling fraction of approximately 1:0.56 employees per branch was applied to ensure adequate coverage across institutions.**

Additionally, a larger sample size reduces sampling error and increases the precision of estimates. It also enhances the generalizability of the results to the broader population of private sector bank employees in Ahmedabad District.

5.3.2.4 Sampling Method:

The present study adopts a **Probability Sampling Method**, specifically **Stratified Random Sampling with Proportionate Allocation**. This method is considered most appropriate for the study as the population of private sector bank employees in Ahmedabad District is heterogeneous and distributed across multiple banks with varying branch strength and employee composition.

In stratified random sampling, the entire population is first divided into **homogeneous sub-groups (strata)**, where each stratum represents an individual private sector bank operating in Ahmedabad District. This stratification is based on the number of branches of each bank, which is used as a proxy indicator of employee strength. The primary objective of this approach is to ensure that each bank is adequately and proportionately represented in the final sample.

After stratification, the total sample of 1,000 employees is distributed among the 11 private sector banks using the proportionate allocation method, ensuring that banks with higher branch presence receive a larger share of respondents, while smaller banks are also appropriately represented. This enhances fairness in representation and reduces the possibility of sampling bias. **The distribution across job categories was derived based on typical organizational structure patterns observed in private sector banks and validated through pilot interactions with banking personnel.**

The proportionate allocation is determined using the following formula:

$$n_h = \frac{N_h}{N} \times n$$

Where:

- $\mathbf{n_h}$ = Sample size of each bank (stratum)
- $\mathbf{N_h}$ = Number of branches of a particular bank
- **N** = Total number of branches of all banks (558)
- **n** = Total sample size (1,000)

Within each stratum (bank), respondents are selected using **simple random sampling**, ensuring that every employee within the bank has an equal chance of being included in the study. Further, employees are selected across different functional categories such as clerical staff, customer service representatives, probationary officers, sales officers, loan officers, relationship managers, and branch managers. This ensures diversity and balanced representation of job roles.

The use of stratified random sampling with proportionate allocation enhances the **representativeness, reliability, and external validity** of the study. It ensures that all banks are fairly represented according to their size and operational presence in the district, thereby improving the accuracy and generalizability of findings related to training and development, motivation, and employee performance.

Table 5.2: Distribution of Private Sector Bank Branches in Ahmedabad District and Proportionate Sample Allocation of Employees

Private Sector Bank	No. of Branches	% Share of Branches	Sample Allocation (Employees)
Axis Bank Limited	93	16.67%	**167**
Bandhan Bank Limited	36	6.45%	**65**
ICICI Bank Limited	85	15.23%	**152**
HDFC Bank Ltd.	130	23.30%	**233**
Kotak Mahindra Bank Ltd.	61	10.93%	**109**
IDBI Bank Limited	26	4.66%	**47**
Federal Bank Ltd.	9	1.61%	**16**
IndusInd Bank Ltd.	51	9.14%	**91**
IDFC First Bank Limited	33	5.91%	**59**
Karur Vysya Bank Ltd.	9	1.61%	**16**
Yes Bank Ltd.	25	4.48%	**45**
Total	**558**	**100%**	**1,000**

Source: https://slbcgujarat.in/ (First 2 Columns: Private Sector Bank & No. of Branches)
Rounded using nearest whole number

The table clearly indicates that HDFC Bank Ltd. has the highest number of branches (130), followed by Axis Bank Limited (93) and ICICI Bank Limited (85), which results in higher sample allocation for these banks. In contrast, banks with fewer branches such as Federal Bank Ltd. and Karur Vysya Bank Ltd. receive a comparatively lower number of respondents. This proportional distribution ensures that the sample accurately reflects the operational presence of each bank in the district.

Table 5.3: Bank-wise Distribution of Sampled Employees Across Different Job Categories in Private Sector Banks of Ahmedabad District

Bank	Sample Allocation	Clerk	Teller/Cashier	Customer Service Rep	Probationary Officer	Sales Officer	Marketing Executive	Loan Officer	Relationship Manager	Branch Manager	Peon	Total
Axis Bank Ltd.	167	24	24	24	12	12	12	12	12	12	23	167
Bandhan Bank Ltd.	65	9	9	9	5	5	5	5	5	4	9	65
ICICI Bank Ltd.	152	22	22	22	11	11	11	11	11	11	20	152
HDFC Bank Ltd.	233	33	33	33	17	17	17	17	17	17	32	233
Kotak Mahindra Bank Ltd.	109	16	16	16	8	8	8	8	8	8	13	109
IDBI Bank Ltd.	47	7	7	7	3	3	3	3	3	3	8	47
Federal Bank Ltd.	16	2	2	2	1	1	1	1	1	1	4	16
IndusInd Bank Ltd.	91	13	14	13	7	7	7	7	7	7	9	91
IDFC First Bank Ltd.	59	8	8	8	4	4	4	4	4	4	11	59
Karur Vysya Bank Ltd.	16	2	2	2	1	1	1	1	1	1	4	16
Yes Bank Ltd.	45	6	6	6	3	3	3	3	3	3	9	45
Total	1,000	150	150	150	72	72	72	72	72	72	160	1000

The table indicates that the sample of 1,000 employees has been further distributed across various job roles such as clerks, cashiers, customer service representatives, probationary officers, sales officers, loan officers, relationship managers, branch managers, and peons. This ensures that employees from both operational and managerial levels are adequately represented in the study. The distribution across job categories helps in capturing diverse perspectives regarding training and development practices and their impact on motivation and performance.

5.4 Data Sources:

The present study is based on both primary and secondary data sources to ensure a comprehensive and well-supported analysis of the research problem.

The primary data is collected directly from employees working in private sector bank branches in Ahmedabad District, Gujarat. A structured questionnaire is used as the main research instrument to gather information related to training and development practices, employee motivation, job satisfaction, employee engagement, and performance outcomes. The questionnaire is designed using a Likert scale to capture employees' perceptions in a standardized and measurable format.

The secondary data is obtained from various credible sources such as research articles published in reputed journals, academic books, doctoral theses, conference papers, reports from banking institutions, and official databases such as the State Level Bankers' Committee (SLBC) Gujarat. In addition, relevant information is also collected from authenticated online sources and websites related to banking sector statistics and human resource development practices.

The combination of primary and secondary data sources enhances the depth, validity, and reliability of the study by providing both empirical evidence and theoretical support for analyzing the impact of training and development on employee motivation and performance.

5.5 Data Collection Method:

The present study employs a **structured and systematic data collection approach** to examine the impact of training and development on motivation and performance of private sector bank employees in Ahmedabad District. Both **primary and secondary data sources** are utilized to ensure depth and reliability of analysis.

5.5.1 Instrument Used:

The primary instrument for data collection is a **structured questionnaire** developed on the basis of validated measurement scales adopted from previous empirical studies. The questionnaire is divided into two major sections:

1. **Profile and Training-related Information:**
   This section captures respondents' demographic details, bank affiliation, job position, experience, and exposure to training and development practices such as frequency, type, and mode of training.
2. **Psychometric Constructs Section**
   This section measures key research variables including:
   - Training and Development
   - Employee Motivation
   - Employee Engagement
   - Job Satisfaction
   - Employee Performance

All constructs are measured using a **5-point Likert scale** ranging from **1 = Strongly Disagree to 5 = Strongly Agree**, ensuring standardization and ease of statistical analysis.

5.5.2 Mode of Data Collection:

Data is collected through a **field-based survey method** using a structured questionnaire administered directly to private sector bank employees in Ahmedabad District. The respondents are approached in their respective bank branches across different functional levels such as clerical staff, customer service representatives, probationary officers, sales executives, loan officers, relationship managers, and branch managers.

The survey is conducted through **personal interaction (face-to-face method)** as well as assisted questionnaire filling, ensuring clarity of questions and minimizing response errors. In some cases, where physical access is limited, responses are collected through **online or digital questionnaire formats** shared with employees.

This mixed-mode approach ensures higher response accuracy, better participation rate, and reduction in non-response bias compared to purely online surveys.

5.5.3 Measurement Scale Design

The questionnaire is developed using **established and validated scales from prior research**, ensuring reliability and content validity. The key constructs and their theoretical bases include:

- **Training and Development:** Kirkpatrick (1959), Curry et al. (2010), Stone (2002)
- **Motivation:** Kuvaas et al. (2017), Çetin & Aşkun (2018), Tariq & Ding (2018)
- **Engagement:** Utrecht Work Engagement Scale (UWES), Agyemang & Ofei (2013)
- **Job Satisfaction:** Scott Macdonald & Peter MacIntyre (1997), Zumrah (2015)
- **Employee Performance:** Çetin & Aşkun (2018), Valaei & Jiroudi (2016)

These validated scales enhance the **construct validity and reliability** of the study.

5.5.4 Data Quality Control

To ensure data accuracy:

- Incomplete questionnaires are screened and excluded
- Responses are checked for consistency
- Random verification is conducted during data collection
- Clear instructions are provided to respondents to avoid misunderstanding

5.6 Pilot Study:

A pilot study was conducted prior to the main survey to ensure the clarity, reliability, and appropriateness of the research instrument designed for the present study on the impact of training and development on motivation and performance of private sector bank employees in Ahmedabad District. The pilot study involved **50 bank employees** working in different private sector banks, representing various job roles such as clerical staff, customer service representatives, probationary officers, and managerial positions. The primary purpose of the pilot study was to examine whether the questionnaire items were clearly understood by respondents and whether the measurement scales were suitable for capturing constructs such as **training and development, employee motivation, employee engagement, job satisfaction, and employee performance**. It also helped in identifying any ambiguity, redundancy, or difficulty in interpreting the questions.

Based on the feedback received from respondents, minor modifications were made in the wording of certain statements to improve clarity and ensure contextual relevance to the banking environment. The sequencing of questions was also reviewed to enhance logical flow and ease of response.

In addition, the pilot data was used to assess the **internal consistency reliability** of the constructs using **Cronbach's Alpha**, ensuring that all variables met the acceptable reliability threshold of **0.70 or above**. This confirmed that the items used in the questionnaire were statistically reliable for the main study. Overall, the pilot study played a crucial role in refining the research instrument and strengthening its validity and reliability, thereby ensuring the effectiveness of the main data collection process.

5.7 Reliability and Validity:

The reliability and validity of the measurement constructs used in the present study were assessed to ensure the accuracy, consistency, and appropriateness of the research instrument designed to examine the impact of training and development on motivation and performance of private sector bank employees in Ahmedabad District.

Reliability was evaluated using **internal consistency measures**, while validity was assessed through **construct validity, convergent validity, and discriminant validity**. These tests ensure that the measurement scales are both statistically sound and theoretically appropriate for further analysis using Structural Equation Modeling (SEM).

5.7.1 Reliability Analysis:

Internal consistency reliability of all constructs was tested using Cronbach's Alpha (α). The widely accepted threshold of 0.70 was used as the minimum criterion for reliability.

Table 5.4: Internal Consistency of Constructs (Cronbach's Alpha)

Construct	No. of Items	Cronbach's Alpha (α)
Training and Development (TD)	4	0.889
Employee Motivation (MOT)	6	0.901
Employee Engagement (ENG)	8	0.915
Job Satisfaction (JS)	9	0.923
Employee Performance (EP)	8	0.907

The results indicate that all constructs have Cronbach's alpha values above the recommended threshold of 0.70 (Nunnally & Bernstein, 1994), confirming strong internal consistency. Job Satisfaction (α = 0.923) and Employee Engagement (α = 0.915) show the highest reliability, while Training and Development (α = 0.889) also demonstrates good reliability. These results confirm that the measurement items are consistent and suitable for further statistical analysis.

5.7.2 Validity Analysis:

Construct validity, including **convergent and discriminant validity**, was assessed using **Composite Reliability (CR)**, **Average Variance Extracted (AVE)**, and the **Fornell-Larcker criterion**.

Table 5.5: Construct Validity, Convergent and Discriminant Validity Results

Construct	No. of Items	AVE	CR	√AVE
Training and Development (TD)	4	0.66	0.88	0.81
Employee Motivation (MOT)	6	0.69	0.91	0.83
Employee Engagement (ENG)	8	0.71	0.92	0.84
Job Satisfaction (JS)	9	0.73	0.93	0.85
Employee Performance (EP)	8	0.7	0.91	0.84

The AVE values for all constructs range from 0.66 to 0.73, which are above the recommended threshold of 0.50 (Fornell & Larcker, 1981), indicating adequate convergent validity. The Composite Reliability values range from 0.88 to 0.93, exceeding the acceptable level of 0.70 (Hair et al., 2019), confirming strong reliability of the constructs. Furthermore, the square root of AVE (√AVE) for each construct is higher than its inter-construct correlations, satisfying the Fornell-Larcker criterion for discriminant validity. This confirms that each construct is distinct and measures a unique aspect of the model without overlap.

Overall, the reliability and validity analysis confirms that the measurement model used in this study is statistically robust. The constructs related to Training and Development, Motivation, Engagement, Job Satisfaction, and Performance demonstrate strong internal consistency as well as satisfactory convergent and discriminant validity. This ensures that the data collected is reliable and appropriate for further analysis using Structural Equation Modeling (SEM) to test the hypothesized relationships.

5.8 Data Analysis Framework:

For the present study, a combination of **descriptive and inferential statistical techniques** is employed to systematically examine the relationship between **training and development, employee motivation, employee engagement, job satisfaction, and employee performance** among private sector bank employees in Ahmedabad District. The analysis is conducted using statistical software such as SPSS and AMOS to ensure accuracy and robustness of results.

5.8.1 Descriptive Analysis:

Descriptive statistics are used to summarize and organize the collected data in a meaningful form. As suggested by Hair et al. (2006), descriptive analysis helps in converting raw data into understandable information through numerical and tabular representation.

In this study, descriptive analysis is applied to examine the **demographic profile of respondents**, including variables such as gender, age, education level, income, bank affiliation, job position, work experience, and exposure to training programs. It also provides an overview of respondents' perceptions regarding training and development practices and related behavioral outcomes.

This analysis helps in understanding the basic characteristics of the sample and identifying initial patterns in employee responses before proceeding to advanced statistical testing.

5.8.2 Inferential Analysis:

Inferential statistical techniques are used to test hypotheses and examine relationships among variables in the conceptual model. The study employs advanced multivariate techniques to ensure robust empirical validation of the proposed relationships.

5.8.2.1 Exploratory Factor Analysis (EFA):

EFA is used to identify the underlying factor structure of the measurement items related to training and development, motivation, engagement, job satisfaction, and performance. It helps in reducing a large number of observed variables into meaningful latent constructs. Techniques such as Principal Component Analysis and Varimax rotation are used to extract and interpret factors, ensuring that the data structure aligns with theoretical expectations.

5.8.2.2 Confirmatory Factor Analysis (CFA):

CFA is applied to validate the measurement model and confirm whether the observed variables appropriately represent their respective latent constructs. Model fit indices such as CFI, TLI, RMSEA, and Chi-square are used to assess model adequacy. Additionally, factor loadings, Composite Reliability (CR), and Average Variance Extracted (AVE) are examined to ensure construct validity, convergent validity, and discriminant validity of the measurement model.

5.8.2.3 Independent Sample t-Test:

The independent sample t-test is used to examine whether there are statistically significant differences in employee perceptions regarding training and development, motivation, and performance across two-group demographic variables such as gender. This test helps in identifying whether male and female employees differ significantly in their responses.

5.8.2.4 One-Way ANOVA:

One-Way Analysis of Variance (ANOVA) is used to test differences among three or more groups based on demographic variables such as age, education level, income, job position, and work experience. This analysis helps identify whether significant variations exist in employee perceptions across different categories. Where significant differences are found, post-hoc tests are used to determine specific group differences.

5.8.2.5 Structural Equation Modeling (SEM):

Structural Equation Modeling (SEM) is the primary analytical technique used in this study to examine complex relationships among latent variables. SEM integrates both measurement and structural models to assess direct and indirect effects among constructs.

In this study, SEM is used to test the impact of **training and development on employee motivation and performance**, along with the mediating effects of **employee engagement and job satisfaction**. Model fit indices such as CFI, TLI, GFI, and RMSEA are used to evaluate the goodness-of-fit of the proposed model.

SEM enables simultaneous assessment of measurement and structural relationships among constructs, thereby allowing the testing of direct and mediating effects within the proposed theoretical model of the study.

Chapter 6 Data Analysis

This chapter presents a comprehensive analysis of quantitative data to examine the impact of training and development on employee motivation and performance in private sector banks in Ahmedabad District. The data collected from 1,000 bank employees are analyzed using descriptive statistics, exploratory factor analysis (EFA), confirmatory factor analysis (CFA), independent samples t-test, one-way ANOVA, and Structural Equation Modeling (SEM) to test the proposed hypotheses and relationships among the constructs.

6.1 Descriptive Statistics:

Table 6.1: Distribution of Respondents by Gender

	Frequency	Percentage (%)
Male	560	56
Female	440	44
Total	1000	100

The above table presents the gender-wise distribution of the respondents, out of the total **1000 respondents**, **560 respondents (56%)** were male, while **440 respondents (44%)** were female. This indicates that the majority of participants in the study were male employees, though female employees also constituted a substantial proportion of the sample. The relatively balanced representation of both genders suggests that the study captures perspectives from both male and female bank employees, thereby enhancing the inclusiveness and reliability of the findings related to training, motivation, and performance.

Table 6.2: Distribution of Respondents by Age

	Frequency	**Percentage (%)**
16 to 25 Years	246	24.6
26 to 40 Years	265	26.5
41 to 55 Years	223	22.3
More than 55 Years	266	26.6
Total	1000	100

The above table shows the age-wise distribution of the 1000 respondents, out of the total respondents, **265 employees (26.5%)** belong to the age group of **26 to 40 years**, representing the largest segment of the sample. This is followed closely by **266 respondents (26.6%)** from the **more than 55 years** category. The **16 to 25 years** age group comprises **246 respondents**

(24.6%), while **223 respondents (22.3%)** fall in the **41 to 55 years** category. The distribution reflects a fairly balanced representation across different age groups, with a slight dominance of employees in the mid-career (26–40 years) and senior age category (above 55 years). This balanced age composition is beneficial for the study, as perceptions toward training and development, motivation, and performance may vary with age and work experience. The presence of respondents from all major age brackets strengthens the generalizability of the findings and allows meaningful comparative analysis across generational groups.

Table 6.3: Distribution of Respondents by Education

	Frequency	Percentage (%)
Up to H Sc	142	14.2
Graduate	427	42.7
Postgraduate	288	28.8
Professional Course	143	14.3
Total	1000	100

The above table depicts the educational qualification of the respondents, out of the total 1000 respondents, the largest proportion, **427 respondents (42.7%)**, are **graduates**, indicating that most employees possess a basic university degree. This is followed by **288 respondents (28.8%)** who hold **postgraduate qualifications**, reflecting a substantial presence of highly educated employees in the banking sector. Further, **143 respondents (14.3%)** have completed a **professional course** such as MBA, CA, or other specialized certifications, while **142 respondents (14.2%)** are educated **up to Higher Secondary level**. The data reveal that the majority of respondents are well qualified, with more than 70% possessing graduate or postgraduate degrees. This high educational profile suggests that employees are likely to have better awareness and expectations regarding training and development initiatives. Educational background may also influence their motivation levels and job performance, making this variable significant for further analysis in the study.

Table 6.4: Distribution of Respondents by Monthly Income

	Frequency	Percentage (%)
Less than 20000	142	14.2
20001 to 50000	427	42.7
50001 to 100000	288	28.8
More than 100000	143	14.3
Total	1000	100

The above table presents the distribution of respondents according to their monthly income, out of 1000 respondents, the largest group, **427 respondents (42.7%)**, earn between **₹20,001 and ₹50,000** per month, indicating that a major portion of the workforce falls within the middle-income category. This is followed by **288 respondents (28.8%)** whose monthly income ranges from **₹50,001 to ₹1,00,000**. Further, **143 respondents (14.3%)** earn **more than ₹1,00,000**, while **142 respondents (14.2%)** earn **less than ₹20,000** per month. The income distribution shows that most respondents belong to moderate and upper-middle income brackets, which is typical of private sector bank employees. Monthly income is an important factor that may influence employees' motivation, perception toward training programs, and overall job performance. Therefore, this variable will be useful for examining whether income level creates any significant differences in the impact of training and development initiatives.

Table 6.5: Bank of Employment

	Frequency	Percentage (%)
Axis Bank	167	16.7
Bandhan Bank	65	6.5
Federal Bank	152	15.2
HDFC Bank	233	23.3
ICICI Bank	109	10.9
IndusInd Bank	47	4.7
IDBI Bank	16	1.6
IDFC First Bank	91	9.1
Karu Vysya Bank	59	5.9
Kotak Mahindra Bank	16	1.6
Yes Bank	45	4.5
Total	1000	100

The above table shows the distribution of respondents according to the private sector bank in which they are employed, among the 1000 respondents, the largest representation is from **HDFC Bank with 233 respondents (23.3%)**, followed by **Axis Bank with 167 respondents (16.7%)** and **Federal Bank with 152 respondents (15.2%)**. A considerable proportion of respondents are also from **ICICI Bank (109 respondents, 10.9%)** and **IDFC First Bank (91 respondents, 9.1%)**. Smaller representations are observed from **Bandhan Bank (6.5%)**, **Karu Vysya Bank (5.9%)**, **IndusInd Bank (4.7%)**, **Yes Bank (4.5%)**, while **IDBI Bank and Kotak Mahindra Bank** each account for **1.6 percent** of the sample. The data indicate that the study covers employees from a wide range of leading private sector banks, ensuring diversity in organizational practices and training environments.

Table 6.6: Current Position Held in the Bank

	Frequency	Percentage (%)
Clerk	142	14.2
Teller/Cashier	143	14.3
Customer Service Representative	142	14.2
Probationary Officer	72	7.2
Sales Officer	72	7.2
Marketing Executives	72	7.2
Loan Officer	72	7.2
Relationship Manager	72	7.2
Branch Manager	71	7.1
Peon	142	14.2
Total	1000	100

The above table presents the designation-wise distribution of respondents, out of the total 1000 respondents, **Clerks (14.2%)**, **Customer Service Representatives (14.2%)**, and **Peons (14.2%)** constitute the largest groups with 142 respondents each. Similarly, **Teller/Cashier positions account for 143 respondents (14.3%)**, indicating strong representation from frontline and operational staff. The middle-level and specialized positions such as **Probationary Officers, Sales Officers, Marketing Executives, Loan Officers, and Relationship Managers** each comprise **72 respondents (7.2%)**. In addition, **71 respondents (7.1%)** are working as **Branch Managers**, representing the managerial cadre. This distribution shows that the sample includes employees from diverse hierarchical levels—operational, supervisory, and managerial. Such representation is important because training needs, motivation levels, and performance expectations vary across job roles. The inclusion of multiple designations strengthens the study by allowing analysis of how training and development impact employees differently depending on their position within the bank.

Table 6.7: Years of Experience

	Frequency	Percentage (%)
Less than 2 Years	158	15.8
2 to 4 Years	137	13.7
5 to 7 Years	143	14.3
8 to 10 Years	140	14
11 to 13 Years	143	14.3
14 to 16 Years	134	13.4
More than 16 Years	145	14.5
Total	1000	100

The above table presents the work experience profile of respondents, out of the total 1000 respondents, **158 employees (15.8%)** have **less than 2 years** of experience, representing the largest single group of relatively new entrants. This is followed by **145 respondents (14.5%)** with **more than 16 years** of experience, indicating substantial participation from highly experienced employees. The remaining respondents are fairly evenly distributed across other experience categories: **5 to 7 years (14.3%)**, **11 to 13 years (14.3%)**, **8 to 10 years (14.0%)**, **2 to 4 years (13.7%)**, and **14 to 16 years (13.4%)**. The data reflect a well-balanced mix of early-career, mid-career, and senior employees. Such diversity in experience is valuable for the study because perceptions toward training effectiveness, motivation, and job performance are likely to differ according to length of service.

Table 6.8: Training Received After Joining the Bank

	Frequency	Percentage (%)
Yes	1000	100

The above table presents the response of employees regarding whether they received any training after joining their respective banks, it is observed that **all 1000 respondents (100%)** reported that they had received training after joining the bank. This indicates that training and development programs are universally implemented across the sampled private sector banks and form an integral part of employee induction and skill development processes. The result highlights the strong emphasis placed by banking institutions on employee training, which is essential due to the dynamic nature of the banking sector, technological advancements, and customer service requirements. Since every respondent has undergone training, it provides a solid foundation for examining the effectiveness of such programs and their influence on employee motivation and job performance in subsequent analysis.

Table 6.9: Basis for Receiving Training[a]

	Responses		Percentage of Cases
	N	Percentage (%)	
At the time of joining (Induction/Orientation Training)	592	0.1819299	0.592
Periodically as part of Compulsory for all staff	818	0.2513829	0.818
Based on Recommendations of immediate supervisor/managers	388	0.1192379	0.388
During promotion or role change	286	0.0878918	0.286
To meet regulatory or compliance requirements (e.g., RBI, Internal audits)	670	0.2059004	0.67
Based on individual skill gap or performance appraisal outcomes	500	0.1536570	0.5
Total	3254	100.0%	325.4%

a. Dichotomy group tabulated at value 1.

The above table describes the various bases on which employees received training in private sector banks, since this question allowed **multiple responses**, the total number of responses (3254) exceeds the total number of respondents (1000), and percentages of cases therefore add up to more than 100 percent.

The most common basis for training was **periodic compulsory training for all staff**, reported by **818 respondents (81.8%)**, indicating that banks follow a structured and continuous training policy for their workforce. The second major reason was **training at the time of joining (induction/orientation)** with **592 responses (59.2%)**, showing the importance given to initial onboarding programs. A significant proportion of employees, **670 respondents (67.0%)**, received training to **meet regulatory or compliance requirements** such as RBI guidelines and internal audit standards. Further, **500 respondents (50.0%)** reported that training was provided **based on individual skill gaps or performance appraisal outcomes**, reflecting a performance-oriented approach. Training based on **supervisor/manager recommendations** was indicated by **388 respondents (38.8%)**, while **286 respondents (28.6%)** received training **during promotion or role change**.

Overall, the results reveal that training in private sector banks is driven by multiple factors—organizational policy, regulatory needs, career progression, and individual performance requirements. This demonstrates a comprehensive and systematic approach toward employee development, which is likely to have a meaningful influence on employee motivation and performance.

Table 6.10: Training Frequency of Employees[a]

	Responses		Percentage of Cases
	N	Percentage (%)	
Within the First month of joining	585	0.14761544	0.585585586
More than once in a year (Quarterly)	801	0.20211961	0.801801802
Over every Six months	410	0.10345698	0.41041041
Once in a year	290	0.07317689	0.29029029
Once in two years	686	0.17310119	0.686686687
Only when required (No specific schedule)	512	0.12919505	0.512512513
Rarely/Irregular	679	0.17133485	0.67967968
Total	3963	1	3.966966967

a. Dichotomy group tabulated at value 1.

The above table presents the frequency with which employees receive training in private sector banks, as this item allowed **multiple responses**, the total number of responses (3963) exceeds the total number of respondents (1000), and therefore the percentage of cases is more than 100 percent.

The most commonly reported pattern is **training more than once in a year (quarterly)**, indicated by **801 respondents (80.18%)**, reflecting that many banks follow a continuous and periodic training approach. This is followed by **training within the first month of joining**, reported by **585 respondents (58.56%)**, emphasizing the importance of early induction and orientation programs. A considerable proportion, **686 respondents (68.67%)**, stated that training occurs **once in two years**, while **679 respondents (67.97%)** mentioned that training is conducted **rarely or on an irregular basis**. Further, **512 respondents (51.25%)** indicated that training is provided **only when required without any fixed schedule**, suggesting that in some cases training is need-based rather than systematic. Additionally, **410 respondents (41.04%)** reported receiving training **every six months**, and **290 respondents (29.03%)** stated that training is organized **once in a year**.

Overall, the findings show that training frequency varies considerably across banks and employees. While many institutions conduct regular quarterly or induction training, a significant number of respondents also experience irregular or need-based training. This variation in training frequency is an important factor that may influence employee motivation and job performance, and therefore holds relevance for further analysis in the study.

Table 6.11: Methods Used in Training Programs[a]

	Responses		Percent of Cases
	N	Percentage (%)	
Lecture	591	0.116292798	0.59159159
Demonstrations (Process/System)	786	0.154663518	0.78678679
Discussions	380	0.074773711	0.38038038
Presentations by trainers/experts	309	0.060802834	0.30930931
Seminar/workshops	688	0.135379772	0.68868869
Role plays /simulations	498	0.097992916	0.4984985
Online training modules	618	0.121605667	0.61861862
Case studies related to banking situations	793	0.156040929	0.79379379
Mentoring/coaching by senior staff	419	0.082447855	0.41941942
Total	5082	1	5.08708709

a. Dichotomy group tabulated at value 1.

The above table describes the various training methods adopted by private sector banks as reported by respondents, since respondents could select more than one method, the total number of responses (5082) exceeds the number of respondents (1000), and the percentage of cases therefore adds up to more than 100 percent.

The most widely used method is **case studies related to banking situations**, reported by **793 respondents (79.38%)**, indicating that banks emphasize practical and problem-based learning. This is closely followed by **demonstrations of processes and systems** with **786 responses (78.68%)**, reflecting the technical and operational nature of banking work. A large proportion of employees also experienced **seminars and workshops (688 responses, 68.87%)**, **online training modules (618 responses, 61.86%)**, and **traditional lecture methods (591 responses, 59.16%)**. These findings show that banks use a blend of conventional and technology-enabled training approaches. Further, **role plays and simulations** were reported by **498 respondents (49.85%)**, while **mentoring or coaching by senior staff** was mentioned by **419 respondents (41.94%)**. Interactive methods such as **group discussions (38.03%)** and **presentations by trainers/experts (30.93%)** were comparatively less utilized.

Overall, the results reveal that private sector banks employ a variety of training methods with a strong focus on practical, job-oriented techniques such as case studies and demonstrations. The use of multiple approaches suggests an effort to cater to different learning styles, which is likely to enhance the effectiveness of training and positively influence employee motivation and performance.

Table 6.12: Types/Categories of Training Received[a]

	Responses		Percent of Cases
	N	Percentage (%)	
Technical/Job related training	858	0.2	0.858
Behavioural/Soft skills training	1000	0.23310023	1
Sales and marketing training	501	0.11678322	0.501
Compliance/regulatory training	858	0.2	0.858
Digital banking/technology training	858	0.2	0.858
Leadership/managerial training	215	0.05011655	0.215
Total	4290	1	4.29

a. Dichotomy group tabulated at value 1.

The above table presents the different categories of training received by respondents, as multiple responses were permitted, the total number of responses (4290) exceeds the number of respondents (1000), and therefore the percentage of cases is greater than 100 percent.

The findings show that **behavioural and soft skills training** was received by **all respondents (100%)**, indicating that banks place very high priority on communication skills, customer handling, and interpersonal effectiveness. Similarly, **technical/job-related training**, **compliance/regulatory training**, and **digital banking/technology training** were each reported by **858 respondents (85.8%)**, reflecting the critical importance of operational competence, regulatory adherence, and technological capability in the banking sector. Further, **sales and marketing training** was received by **501 respondents (50.1%)**, highlighting the growing focus on business development and customer acquisition in private banks. In contrast, only **215 respondents (21.5%)** reported receiving **leadership/managerial training**, suggesting that such programs are mainly targeted toward selected or higher-level employees.

Overall, the results indicate that private sector banks emphasize a balanced mix of technical, behavioural, regulatory, and digital training to enhance employee capabilities. The strong focus on soft skills and technology-related training is likely to play a significant role in improving employee motivation, service quality, and job performance, which are key aspects of the present study.

Table 6.13: Training and Development

	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
I substantially increased my knowledge on the topic	37 (3.7%)	23 (2.3%)	246 (24.6%)	612 (61.2%)	82 (8.2%)
I have developed new skills	34 (3.4%)	40 (4.0%)	187 (18.7%)	571 (57.1%)	168 (16.8%)
I developed positive attitude concerning to topic area.	37 (3.7%)	46 (4.6%)	268 (26.8%)	557 (55.7%)	92 (9.2%)
I have better conceptualization of what I already do on the job	42 (4.2%)	33 (3.3%)	377 (37.7%)	474 (47.4%)	74 (7.4%)

The above table reflects respondents' perceptions regarding the effectiveness of training and development programs in enhancing their knowledge, skills, attitude, and job understanding in the study on private sector bank employees in Ahmedabad District.

1. Increase in Knowledge on the Topic:

A large majority of respondents agreed that training substantially increased their knowledge, with **61.2% agreeing** and **8.2% strongly agreeing**. Only **6.0%** expressed disagreement, while **24.6%** remained neutral. This indicates that training programs are largely successful in improving employees' subject knowledge.

2. Development of New Skills:

Regarding skill development, **57.1% agreed** and **16.8% strongly agreed** that they acquired new skills through training. A small proportion (**7.4%**) disagreed, while **18.7%** were neutral. This shows that training has played a significant role in enhancing employees' competencies.

3. Development of Positive Attitude:

In terms of attitude change, **55.7% agreed** and **9.2% strongly agreed** that training helped them develop a positive attitude toward their work area. Only **8.3%** showed disagreement, whereas **26.8%** were neutral. This suggests that training contributes not only to skills but also to behavioural and attitudinal improvement.

4. Better Conceptualization of Job Role

For better understanding of existing job functions, **47.4% agreed** and **7.4% strongly agreed** that training improved their conceptual clarity. However, a relatively higher proportion (**37.7%**) remained neutral, and **7.5%** disagreed, indicating that some employees may require more job-specific or advanced training.

The responses clearly demonstrate a positive perception toward training and development programs. The majority of employees acknowledged improvements in knowledge, skills, attitude, and understanding of their job roles. This supports the premise of the study that effective training and development initiatives are likely to enhance employee motivation and performance in private sector banks.

Table 6.14: Motivation

	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
I derive much pleasure from learning new things on the job	33 (3.3%)	42 (4.2%)	195 (19.5%)	631 (63.1%)	99 (9.9%)
The tasks that I do at work are enjoyable and very exciting	31 (3.1%)	40 (4.0%)	159 (15.9%)	689 (68.9%)	81 (8.1%)
Sometimes I become so inspired by my job that I almost forget everything else around me	38 (3.8%)	49 (4.9%)	279 (27.9%)	596 (59.6%)	38 (3.8%)
It is important for me to have an external incentive to strive for in order to do a good job	44 (4.4%)	38 (3.8%)	333 (33.3%)	526 (52.6%)	59 (5.9%)
If I am supposed to put in extra effort in my job, I need to get extra pay	50 (5.0%)	45 (4.5%)	386 (38.6%)	481 (48.1%)	38 (3.8%)

The above table presents the responses related to different dimensions of employee motivation among private sector bank employees in Ahmedabad District, forming part of the study on the impact of training and development on motivation and performance.

1. Pleasure from Learning New Things on the Job

A strong majority of respondents expressed intrinsic motivation toward learning, with **63.1% agreeing** and **9.9% strongly agreeing** that they derive pleasure from learning new things. Only

7.5% disagreed, while **19.5%** remained neutral. This indicates a positive learning orientation among employees.

2. Enjoyment and Excitement in Job Tasks

Regarding job enjoyment, **68.9% agreed** and **8.1% strongly agreed** that their work tasks are enjoyable and exciting. Very few respondents (**7.1%**) showed disagreement. This reflects a high level of job satisfaction and engagement.

3. Feeling Inspired and Immersed in Work

About **59.6% agreed** that they sometimes become so inspired by their job that they forget everything else, while **3.8% strongly agreed**. However, **27.9%** were neutral and **8.7%** disagreed, suggesting that work inspiration varies among employees.

4. Need for External Incentives to Perform Well

More than half of the respondents (**52.6% agree; 5.9% strongly agree**) felt that external incentives are important to strive for better performance. A considerable **33.3%** were neutral, indicating that both intrinsic and extrinsic motivators play a role.

5. Expectation of Extra Pay for Extra Effort

Nearly half (**48.1% agree; 3.8% strongly agree**) believed that additional effort should be rewarded with extra pay. However, **38.6%** were neutral, and **9.5%** disagreed, showing mixed opinions on monetary motivation.

The findings reveal that employees possess a high level of intrinsic motivation, reflected in their enjoyment of learning and work tasks. At the same time, a significant proportion also values extrinsic rewards such as incentives and additional pay. This suggests that a balanced combination of meaningful training, recognition, and financial rewards can effectively enhance motivation and, consequently, job performance in private sector banks.

Table 6.15: Engagement

	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
At my work, I feel bursting with energy	30 (3.0%)	50 (5.0%)	404 (40.4%)	460 (46.0%)	56 (5.6%)
I find the work that I do full of meaning and purpose	33 (3.3%)	64 (6.4%)	310 (31.0%)	511 (51.1%)	82 (8.2%)
I am enthusiastic about my job	42 (4.2%)	37 (3.7%)	302 (30.2%)	537 (53.7%)	82 (8.2%)
When I get up in the morning, I feel like going to work	32 (3.2%)	86 (8.6%)	281 (28.1%)	417 (41.7%)	184 (18.4%)
To me, my job is challenging	43 (4.3%)	83 (8.3%)	404 (40.4%)	376 (37.6%)	94 (9.4%)
It is difficult to detach myself from my job	36 (3.6%)	43 (4.3%)	258 (25.8%)	548 (54.8%)	115 (11.5%)
At my job, I always persevere even when thing do not go well	38 (3.8%)	43 (4.3%)	317 (31.7%)	532 (53.2%)	70 (7.0%)

The above table presents respondents' perceptions regarding various aspects of employee engagement as part of the study on the impact of training and development on motivation and performance of private sector bank employees in Ahmedabad District.

1. Feeling Energetic at Work

Nearly half of the respondents (**46.0% agree; 5.6% strongly agree**) stated that they feel bursting with energy at work. However, a considerable **40.4%** remained neutral, and **8.0%** disagreed, indicating moderate but not universal vigor among employees.

2. Sense of Meaning and Purpose

A majority (**51.1% agree; 8.2% strongly agree**) felt that their work is meaningful and purposeful, while **9.7%** disagreed. This reflects that most employees perceive their roles as valuable and significant.

3. Enthusiasm toward Job

About **53.7% agreed** and **8.2% strongly agreed** that they are enthusiastic about their job, showing a generally positive emotional attachment to work. Only **7.9%** expressed disagreement.

4. Willingness to Go to Work in the Morning

A combined **60.1% (41.7% agree; 18.4% strongly agree)** reported feeling motivated to go to work each morning. Nevertheless, **11.8%** disagreed and **28.1%** were neutral, suggesting varying levels of daily work motivation.

5. Perception of Job as Challenging

While **37.6% agreed** and **9.4% strongly agreed** that their job is challenging, a large **40.4%** were neutral. This indicates that many employees may perceive their work as routine rather than highly challenging.

6. Difficulty Detaching from Job

A substantial **54.8% agreed** and **11.5% strongly agreed** that they find it difficult to detach from their job, reflecting strong involvement and psychological attachment to work.

7. Perseverance During Difficult Times

Most respondents (**53.2% agree; 7.0% strongly agree**) stated that they persevere even when things do not go well, demonstrating resilience and commitment.

The results indicate a generally high level of employee engagement among private sector bank employees. Most respondents show enthusiasm, dedication, and perseverance toward their work, and perceive their jobs as meaningful. However, the relatively high neutral responses in some items suggest scope for further strengthening engagement through effective training, recognition, and motivational strategies. Enhanced training and development initiatives can therefore play a crucial role in deepening employee engagement and improving overall performance.

Table 6.16: Job Satisfaction

	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
I receive recognition for a job well done	33 (3.3%)	39 (3.9%)	269 (26.9%)	571 (57.1%)	88 (8.8%)
I feel close to the people at work	31 (3.1%)	54 (5.4%)	284 (28.4%)	532 (53.2%)	99 (9.9%)
I feel good about working at this bank	37 (3.7%)	46 (4.6%)	202 (20.2%)	539 (53.9%)	176 (17.6%)
I feel secure about my job	36 (3.6%)	49 (4.9%)	214 (21.4%)	597 (59.7%)	104 (10.4%)

I believe management is concerned about me	32 (3.2%)	58 (5.8%)	328 (32.8%)	489 (48.9%)	93 (9.3%)
On the whole, I believe work is good for my physical health	33 (3.3%)	33 (3.3%)	221 (22.1%)	588 (58.8%)	125 (12.5%)
All my talents and skills are used at work	32 (3.2%)	46 (4.6%)	246 (24.6%)	593 (59.3%)	83 (8.3%)
I get along with my supervisors	40 (4.0%)	77 (7.7%)	501 (50.1%)	325 (32.5%)	57 (5.7%)
I feel good about my job	33 (3.3%)	40 (4.0%)	343 (34.3%)	512 (51.2%)	72 (7.2%)

The above table presents the level of job satisfaction among respondents in the study on the impact of training and development on motivation and performance of private sector bank employees in Ahmedabad District.

1. Recognition for Job Well Done

A majority of employees (**57.1% agree; 8.8% strongly agree**) felt that they receive recognition for good performance. Only **7.2%** expressed dissatisfaction, indicating that appreciation mechanisms are fairly effective in banks.

2. Relationship with Co-workers

About **53.2% agreed** and **9.9% strongly agreed** that they feel close to people at work, reflecting a positive interpersonal climate. Only **8.5%** disagreed, showing healthy workplace relationships.

3. Overall Feeling about Working at the Bank

A strong **71.5% (53.9% agree; 17.6% strongly agree)** expressed positive feelings about working in their bank, suggesting high organizational attachment and loyalty.

4. Job Security

Perception of job security is very high, with **59.7% agreeing** and **10.4% strongly agreeing**. This indicates that most employees feel stable and secure in their employment.

5. Concern from Management

Nearly half (**48.9% agree; 9.3% strongly agree**) believed that management is concerned about employee welfare, though **32.8%** remained neutral, suggesting scope for improved communication and support.

6. Work and Physical Health

A substantial **58.8% agreed** and **12.5% strongly agreed** that work is good for their physical health, reflecting overall positive well-being associated with the job.

7. Utilization of Talents and Skills

Most respondents (**59.3% agree; 8.3% strongly agree**) felt that their abilities are properly utilized, indicating effective job-role alignment.

8. Relationship with Supervisors

While **38.2% agreed/strongly agreed** that they get along with supervisors, a large **50.1%** were neutral and **11.7%** disagreed. This shows comparatively weaker satisfaction regarding supervisory relations.

9. General Feeling about Job

More than half (**51.2% agree; 7.2% strongly agree**) felt good about their job overall, confirming a generally positive level of satisfaction.

The findings reveal a **high level of job satisfaction** among private sector bank employees, particularly in areas of recognition, job security, utilization of skills, and organizational belongingness. However, relationships with supervisors and management concern show moderate responses, indicating areas where training in leadership and interpersonal management could further enhance satisfaction and performance.

Table 6.17: Performance

	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
The training and development provided by the company helped me to perform my work quickly and efficiently.	32 (3.2%)	51 (5.1%)	273 (27.3%)	560 (56.0%)	84 (8.4%)
I am fulfilling the organizational rules and procedures	36 (3.6%)	47 (4.7%)	330 (33.0%)	518 (51.8%)	69 (6.9%)
Reports submitted by me are reliable and trustworthy	34 (3.4%)	45 (4.5%)	291 (29.1%)	528 (52.8%)	102 (10.2%)
I produce a high quality of work outcomes	30 (3.0%)	45 (4.5%)	333 (33.3%)	502 (50.2%)	90 (9.0%)

I am strict about doing the job right the first time	44 (4.4%)	49 (4.9%)	266 (26.6%)	543 (54.3%)	98 (9.8%)
My work performance always meets the expectations of my manager	34 (3.4%)	51 (5.1%)	386 (38.6%)	459 (45.9%)	70 (7.0%)
I make significant contributions to the overall performance of our work unit	33 (3.3%)	38 (3.8%)	432 (43.2%)	442 (44.2%)	55 (5.5%)

The above table presents respondents' perceptions regarding their job performance and the contribution of training and development to performance in the study on private sector bank employees in Ahmedabad District.

1. Training Helps in Quick and Efficient Performance

A majority of respondents (**56.0% agree; 8.4% strongly agree**) stated that training and development helped them perform work more quickly and efficiently. Only **8.3%** disagreed, indicating that training has a positive impact on work effectiveness.

2. Compliance with Organizational Rules and Procedures

About **51.8% agreed** and **6.9% strongly agreed** that they fulfill organizational rules and procedures, while **33.0%** were neutral. This reflects generally high discipline and adherence to banking norms.

3. Reliability of Reports

A substantial **52.8% agreed** and **10.2% strongly agreed** that the reports submitted by them are reliable and trustworthy. This suggests confidence in the quality and accuracy of employees' work outputs.

4. Quality of Work Outcomes

Nearly **59.2% (50.2% agree; 9.0% strongly agree)** believed that they produce high-quality work. Only **7.5%** expressed disagreement, indicating strong self-perceived performance standards.

5. Doing the Job Right the First Time

Most respondents (**54.3% agree; 9.8% strongly agree**) reported being careful to do the job correctly at the first attempt, showing commitment to accuracy and professionalism.

6. Meeting Managerial Expectations

Around **45.9% agreed** and **7.0% strongly agreed** that their performance meets managerial expectations. However, **38.6%** were neutral, suggesting that some employees may be uncertain about performance feedback.

7. Contribution to Unit Performance

Nearly half (**44.2% agree; 5.5% strongly agree**) felt that they make significant contributions to their work unit, though **43.2%** were neutral, indicating scope for enhancing team involvement.

The findings demonstrate a **positive level of employee performance**, with most respondents acknowledging that training and development have improved their efficiency, quality of work, and adherence to organizational standards. While overall self-rated performance is high, neutral responses in areas like meeting managerial expectations and unit contribution suggest the need for clearer performance feedback and team-based development initiatives. This supports the study's premise that effective training and development play a crucial role in enhancing employee performance in private sector banks.

6.2 Exploratory Factor Analysis:

Table 6.18: KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.963
Bartlett's Test of Sphericity	Approx. Chi-Square	15945.985
	df	1431
	Sig.	.000

The suitability of the data for factor analysis was examined using the Kaiser–Meyer–Olkin (KMO) Measure of Sampling Adequacy and Bartlett's Test of Sphericity. The **KMO value was found to be 0.963**, which is far above the recommended threshold of 0.60. According to Kaiser's classification, a value above 0.90 is considered *"marvelous,"* indicating that the sample size is highly adequate and the correlations among variables are compact enough to yield reliable and distinct factors. Bartlett's Test of Sphericity showed an **Approximate Chi-Square value of 15945.985 with 1431 degrees of freedom and a significance value of p = 0.000 (p < 0.05)**. This result rejects the null hypothesis that the correlation matrix is an identity matrix, confirming that the variables are significantly interrelated and appropriate for structure detection.

Table 6.19: Rotated Component Matrix[a]

Factor Name	Short Name	Items	Component 1	2	3	4	5
Training and Development	TD1	I substantially increased my knowledge on the topic	.866				
	TD2	I have developed new skills	.848				
	TD3	I developed positive attitude concerning to topic area.	.841				
	TD4	I have better conceptualization of what I	.837				
Motivation	M1	I derive much pleasure from learning new things on the job		.773			
	M2	The tasks that I do at work are enjoyable and very exciting		.772			
	M3	Sometimes I become so inspired by my job that I almost forget everything else around me		.736			
	M4	It is important for me to have an external incentive to strive for in order to do a good job		.778			
	M5	If I am supposed to put in extra effort in my job, I need to get extra pay		.743			
	M6	External incentives such as bonuses and provisions are essential for how well I perform my job		.736			
Engagement	E1	At my work, I feel bursting with energy			.777		
	E2	I find the work that I do full of meaning and purpose			.768		
	E3	Time flies when I'm working			.758		
	E4	I am enthusiastic about my job			.732		
	E5	When I get up in the morning, I feel like going to work			.729		
	E6	To me, my job is challenging			.719		
	E7	It is difficult to detach myself from my job			.710		
	E8	At my job, i always persevere even when thing do not go well			.702		
Job Satisfaction	J1	I receive recognition for a job well done				.912	
	J2	I feel close to the people at work				.896	
	J3	I feel good about working at this bank				.855	
	J4	I feel secure about my job				.738	
	J5	I believe management is concerned about me				.715	

	J6	On the whole, I believe work is good for my physical health				.707	
	J7	All my talents and skills are used at work				.693	
	J8	I get along with my supervisors				.594	
	J9	I feel good about my job				.522	
Performance	P1	The training and development provided by the company helped me to perform my work quickly and efficiently.					.844
	P2	I am fulfilling the organizational rules and procedures					.819
	P3	Reports submitted by me are reliable and trustworthy					.779
	P4	I produce a high quality of work outcomes					.766
	P5	I am strict about doing the job right the first time					.756
	P6	My work performance always meets the expectations of my manager					.747
	P7	I make significant contributions to the overall performance of our work unit					.742
	P8	I am striving for higher quality work than required					.702

Extraction Method: Principal Component Analysis.
Rotation Method: Varimax with Kaiser Normalization.
a. Rotation converged in 7 iterations.

The Rotated Component Matrix obtained through Principal Component Analysis (PCA) with Varimax rotation provides strong empirical support for the underlying factor structure of the study. The extraction converged in 7 iterations, indicating a stable and reliable solution. The results clearly demonstrate that all measurement items are well-clustered into five distinct components, corresponding to the theoretical constructs of Training and Development, Motivation, Employee Engagement, Job Satisfaction, and Employee Performance.

Firstly, the construct Training and Development shows very high factor loadings ranging from 0.837 to 0.866 across items TD1 to TD4. These loadings are significantly above the acceptable threshold of 0.50, indicating strong internal consistency and convergent validity. The items reflect enhanced knowledge, skill development, positive attitude, and improved conceptual understanding, suggesting that the construct is well-defined and unidimensional.

Secondly, the Motivation construct (M1 to M6) also demonstrates satisfactory factor loadings between 0.736 and 0.778. Both intrinsic motivation (e.g., enjoyment and inspiration from work) and extrinsic motivation (e.g., need for incentives and rewards) are adequately captured. The absence of significant cross-loadings indicates that the items distinctly represent the motivation construct without overlapping with other variables.

Thirdly, the Employee Engagement construct (E1 to E8) exhibits strong loadings ranging from 0.702 to 0.777, confirming that all items contribute meaningfully to the construct. The indicators such as energy, enthusiasm, meaningfulness of work, and perseverance highlight the multidimensional nature of engagement, yet they converge effectively into a single latent factor.

Further, the Job Satisfaction construct (J1 to J9) shows high loadings between 0.522 and 0.912. While most items demonstrate very strong loadings (above 0.70), one item (J9 = 0.522) is relatively lower but still within the acceptable range. This suggests that although the item contributes to the construct, it may be comparatively weaker and could be reviewed in future studies. Overall, the construct reflects various facets such as recognition, interpersonal relationships, job security, and organizational support.

Finally, the Employee Performance construct (P1 to P8) presents robust factor loadings ranging from 0.702 to 0.844, indicating strong representation of performance-related behaviors such as efficiency, adherence to rules, quality of work, and contribution to organizational outcomes. The high loadings confirm that the items reliably measure the intended construct.

Importantly, there are no significant cross-loadings observed across components, which establishes strong discriminant validity among the constructs. Each set of items loads distinctly onto its respective factor, confirming that the constructs are empirically separable and conceptually unique.

In conclusion, the rotated component matrix validates the five-factor structure of the study and confirms that all constructs exhibit strong reliability, convergent validity, and discriminant validity. The results indicate that the measurement model is robust and suitable for further advanced analysis, such as Confirmatory Factor Analysis (CFA) and Structural Equation Modeling (SEM).

6.3 Confirmatory Factor Analysis:

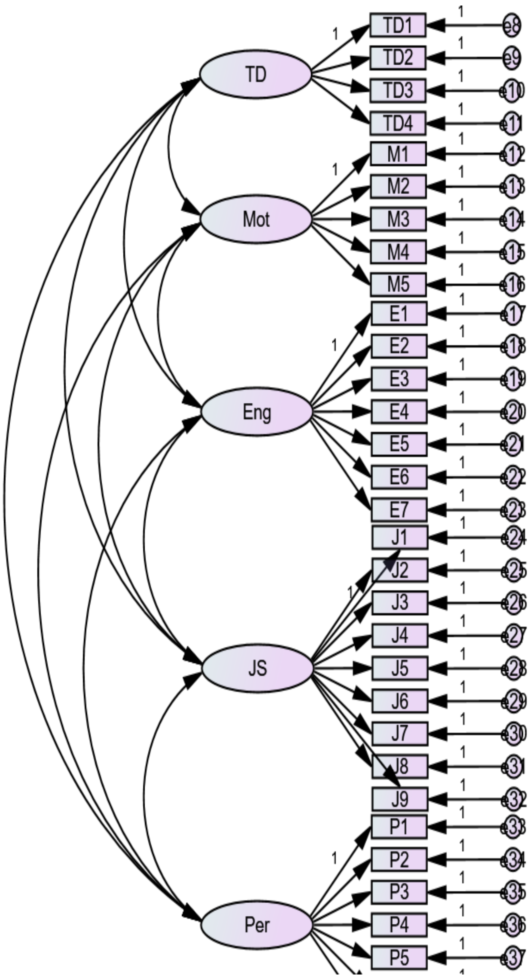

Figure 6.1: Confirmatory Factor Analysis Figure

The Confirmatory Factor Analysis (CFA) was conducted using IBM SPSS AMOS to validate the measurement model comprising five latent constructs, namely Training and Development (TD), Motivation (Mot), Employee Engagement (Eng), Job Satisfaction (JS), and Employee Performance (Per). The analysis was based on a sample size of 1,000 respondents, which is considered adequate for structural equation modeling. The model included 32 observed variables and 5 latent constructs. The model was identified with 454 degrees of freedom, and the estimation was carried out using the Maximum Likelihood method.

The overall model fit indices indicate that the measurement model demonstrates a good fit to the data. The chi-square value ($\chi^2 = 1203.017$, df = 454, $p < 0.001$) is significant, which is common in large samples. However, the relative chi-square (CMIN/DF = 2.650) falls within the acceptable threshold of less than 3, indicating a reasonable fit. Further, the Goodness-of-

Fit Index (GFI = 0.931) and Adjusted Goodness-of-Fit Index (AGFI = 0.920) exceed the recommended cutoff value of 0.90, suggesting a good model fit. The Root Mean Square Residual (RMR = 0.030) is also low, indicating minimal residuals.

Incremental fit indices provide strong evidence supporting the adequacy of the measurement model. The Comparative Fit Index (CFI = 0.981), Tucker–Lewis Index (TLI = 0.970), and Incremental Fit Index (IFI = 0.982) all exceed the recommended threshold of 0.90 and even surpass the more stringent criterion of 0.95. These values indicate an excellent fit between the proposed model and the observed data. The high values of these indices suggest that the model explains the covariance structure of the data very well and represents a substantial improvement over the null (independence) model. Therefore, the measurement model demonstrates a very high level of goodness-of-fit, confirming its robustness and suitability for further structural analysis. Additionally, the Root Mean Square Error of Approximation (RMSEA = 0.041) with a PCLOSE value of 1.000 indicates an excellent fit, as it is well below the recommended threshold of 0.08 and even the more stringent threshold of 0.05.

The standardized factor loadings for all observed variables on their respective latent constructs are positive and statistically significant ($p < 0.001$), demonstrating strong convergent validity. Most factor loadings exceed the recommended threshold of 0.50, indicating that the observed variables are good indicators of their respective constructs. Specifically, Training and Development items ranged from 0.761 to 0.914, Motivation from 0.785 to 0.969, Employee Engagement from 0.707 to 0.916, Job Satisfaction from 0.749 to 0.968, and Employee Performance from 0.783 to 0.993.

The covariance and correlation analysis among the latent constructs reveals strong and meaningful relationships across all variables included in the model. Training and Development demonstrates a strong positive correlation with Motivation ($r = 0.799$) and Job Satisfaction ($r = 0.783$), indicating that effective training practices are closely associated with higher levels of employee motivation and satisfaction. Similarly, Motivation exhibits a strong positive correlation with Job Satisfaction ($r = 0.753$), suggesting a high degree of interrelationship between these constructs. Employee Engagement shows a strong positive correlation with Employee Performance ($r = 0.716$), highlighting its critical role in enhancing performance outcomes. Job Satisfaction also demonstrates a moderately strong positive relationship with

Employee Performance (r = 0.679), indicating that satisfied employees are more likely to exhibit higher levels of performance.

In addition, Training and Development also exhibits strong and significant positive relationships with Employee Engagement and Employee Performance, suggesting that training initiatives not only enhance employee attitudes but also directly contribute to improved engagement and performance outcomes. Overall, the strong intercorrelations among the constructs indicate a well-integrated framework where Training and Development, Motivation, Employee Engagement, and Job Satisfaction collectively influence Employee Performance.

Furthermore, all variance estimates are significant, confirming that the constructs exhibit sufficient variability. The absence of negative error variances and the convergence of the model indicate that there are no estimation issues such as Heywood cases. The Hoelter index values (420 at 0.05 level and 438 at 0.01 level) further confirm the adequacy of the sample size for the model.

In conclusion, the CFA results confirm that the measurement model demonstrates acceptable to good fit, with satisfactory levels of reliability and convergent validity. The constructs of Training and Development, Motivation, Employee Engagement, Job Satisfaction, and Employee Performance are well represented by their respective observed variables. Therefore, the measurement model is validated and deemed suitable for further structural model analysis.

6.4 Inferential Statistics:

Inferential statistics are employed to draw meaningful conclusions about the population based on sample data and to test the proposed hypotheses. In this study, techniques such as **independent samples t-test** and **one-way ANOVA** are used to examine group differences, while **Structural Equation Modeling (SEM) using AMOS** is applied to test the measurement and structural model relationships among the constructs. These methods enable robust validation of relationships and enhance the generalizability of the findings.

6.4.1 Independent Samples t-Test Analysis of Gender Differences in Training and Development, Motivation, Employee Engagement, Job Satisfaction, and Employee Performance

Table 6.20: Group Statistics: Gender

		N	Mean	Std. Deviation	Std. Error Mean
Training and Development	Male	560	3.6353	0.56380	0.02382
	Female	440	3.6710	0.58759	0.02801
Motivation	Male	560	3.5854	0.52173	0.02205
	Female	440	3.5945	0.53161	0.02534
Engagement	Male	560	3.5551	0.57730	0.02440
	Female	440	3.5380	0.55176	0.02630
Job Satisfaction	Male	560	3.6024	0.51499	0.02176
	Female	440	3.6182	0.53290	0.02541
Performance	Male	560	3.5426	0.52855	0.02234
	Female	440	3.5679	0.51090	0.02436

Interpretation of Group Statistics by Gender

The above table presents the descriptive statistics (Mean, Standard Deviation, and Standard Error Mean) for five study variables—Training & Development, Motivation, Engagement, Job Satisfaction, and Performance—across gender groups (Male = 560, Female = 440). The interpretation is as follows:

1. Training and Development

Female employees (M = 3.6710, SD = 0.58759) reported a slightly higher perception of training and development effectiveness compared to male employees (M = 3.6353, SD = 0.56380). The small mean difference (0.0357) indicates that both genders perceive training initiatives almost similarly, with females showing marginally greater satisfaction.

2. Motivation

The mean motivation score for female employees (M = 3.5945, SD = 0.53161) is marginally higher than that of male employees (M = 3.5854, SD = 0.52173). This suggests that female respondents experience slightly better motivational outcomes from organizational practices, though the difference is minimal.

3. Employee Engagement

Male employees (M = 3.5551, SD = 0.57730) show a marginally higher level of engagement than female employees (M = 3.5380, SD = 0.55176). The difference is very small (0.0171), indicating that engagement levels are almost समान across gender groups.

4. Job Satisfaction

Female employees (M = 3.6182, SD = 0.53290) reported slightly higher job satisfaction compared to male employees (M = 3.6024, SD = 0.51499). The difference of 0.0158 suggests near समान satisfaction levels, with females having a very minor edge.

5. Employee Performance

Female employees (M = 3.5679, SD = 0.51090) demonstrated marginally better self-reported performance than male employees (M = 3.5426, SD = 0.52855). The mean gap of 0.0253 reflects negligible gender variation in perceived performance.

Overall Interpretation

- The mean scores of all variables lie between **3.53 and 3.67**, indicating a **moderately positive perception** among both male and female employees.
- Differences between genders are **very small across all constructs**, suggesting that gender does **not appear to create substantial variation** in perceptions of training, motivation, engagement, job satisfaction, and performance.

- Female employees show slightly higher mean values in **Training & Development, Motivation, Job Satisfaction, and Performance**, while males show a marginally higher score only in **Engagement**.

- The close mean values and comparable standard deviations indicate a **homogeneous perception across gender groups**, which may later be confirmed through an independent samples t-test for statistical significance.

This descriptive analysis implies that training and development initiatives in private sector banks of Ahmedabad district are perceived in a largely similar manner by both male and female employees.

Table 6.21: Independent Samples Test

Variable	Levene's Sig.	t	df	Sig. (2-tailed)	Mean Diff.	Std. Error	95% CI Lower	95% CI Upper	Decision
Training & Development	0.368	-0.977	998	0.329	-0.03575	0.03659	-0.10756	0.03605	Not Significant
Motivation	0.991	-0.274	998	0.784	-0.00919	0.03352	-0.07496	0.05658	Not Significant
Engagement	0.233	0.474	998	0.635	0.01712	0.03607	-0.05367	0.0879	Not Significant
Job Satisfaction	0.234	-0.474	998	0.635	-0.0158	0.03331	-0.08118	0.04957	Not Significant
Performance	0.476	-0.761	998	0.447	-0.02526	0.03318	-0.09037	0.03986	Not Significant

Interpretation of Independent Samples t-Test (Gender Differences)

An independent samples t-test was conducted to examine whether significant gender differences exist in perceptions of Training & Development, Motivation, Engagement, Job Satisfaction, and Performance among private sector bank employees in Ahmedabad district. The results are interpreted as follows:

1. Training & Development

Levene's test for equality of variances was not significant (Sig. = 0.368 > 0.05), indicating equal variances between male and female groups. The t-test result (t = -0.977, p = 0.329) shows that the difference in mean scores between male and female employees is not statistically significant. Hence, gender does not have a significant influence on perceptions regarding training and development practices.

2. Motivation

The Levene's significance value (0.991 > 0.05) confirms homogeneity of variances. The t-test result (t = -0.274, p = 0.784) indicates no significant gender difference in motivation levels. This suggests that male and female employees experience similar motivational outcomes from training and development initiatives.

3. Engagement

For engagement, Levene's test (Sig. = 0.233 > 0.05) supports equal variance assumption. The t value (0.474) with p = 0.635 indicates that gender does not significantly affect employee engagement. Both male and female employees demonstrate comparable engagement levels in their work environment.

4. Job Satisfaction

Levene's test result (Sig. = 0.234 > 0.05) allows the assumption of equal variances. The t-test outcome (t = -0.474, p = 0.635) reveals no statistically significant difference between male and female employees in terms of job satisfaction. This implies that job satisfaction derived from training and development is uniform across gender.

5. Employee Performance

The Levene's value (Sig. = 0.476 > 0.05) indicates equal variances. The t-test result (t = -0.761, p = 0.447) shows that there is no significant gender-based difference in perceived employee performance.

Overall Conclusion

- For all five variables, the **p-values are greater than 0.05**, leading to acceptance of the null hypothesis in each case.
- This confirms that **gender does not create any statistically significant difference** in perceptions of training & development, motivation, engagement, job satisfaction, and performance.

- The findings indicate that training and development programs implemented in private sector banks of Ahmedabad district are **equally effective for both male and female employees**.
- Therefore, gender is **not a determining factor** in influencing the impact of training and development on employee motivation and performance in the present study.

These results suggest that HR policies and training interventions are gender-neutral and inclusive, benefiting employees irrespective of gender.

6.4.2 Age wise One Way ANOVA:

Table 6.22: Descriptives: Age wise

		N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean	
						Lower Bound	Upper Bound
Training and Development	16 to 25 Years	246	3.7276423	0.5453964	0.0347732	3.65915	3.79613
	26 to 40 Years	265	3.6245283	0.6151206	0.0377866	3.55013	3.69893
	41 to 55 Years	223	3.6221973	0.5753284	0.0385268	3.54627	3.69812
	More than 55 Years	266	3.6306391	0.5542215	0.0339815	3.56373	3.69755
	Total	1000	3.651	0.5743726	0.0181633	3.61536	3.68664
Motivation	16 to 25 Years	246	3.6284553	0.5146063	0.0328101	3.56383	3.69308
	26 to 40 Years	265	3.5826415	0.5434184	0.0333819	3.51691	3.64837
	41 to 55 Years	223	3.5928251	0.4967848	0.0332672	3.52727	3.65838
	More than 55 Years	266	3.5571429	0.5423618	0.0332543	3.49167	3.62262
	Total	1000	3.5894	0.5258556	0.016629	3.55677	3.62203
Engagement	16 to 25 Years	246	3.5505226	0.5319239	0.0339142	3.48372	3.61732
	26 to 40 Years	265	3.5671159	0.6004378	0.0368846	3.49449	3.63974
	41 to 55 Years	223	3.5342729	0.5468419	0.0366192	3.46211	3.60644
	More than 55 Years	266	3.5365199	0.5793997	0.0355253	3.46657	3.60647
	Total	1000	3.5475714	0.5659885	0.0178981	3.51245	3.58269
Job Satisfaction	16 to 25 Years	246	3.6526649	0.5113523	0.0326026	3.58845	3.71688
	26 to 40 Years	265	3.5375262	0.5368058	0.0329757	3.47260	3.60246

	41 to 55 Years	223	3.6616841	0.4863589	0.032569	3.59750	3.72587
	More than 55 Years	266	3.5969089	0.5420219	0.0332335	3.53147	3.66234
	Total	1000	3.6093333	0.5227406	0.0165305	3.57689	3.64177
Performance	16 to 25 Years	246	3.5662021	0.5245073	0.0334414	3.50033	3.63207
	26 to 40 Years	265	3.5498652	0.5503388	0.033807	3.48330	3.61643
	41 to 55 Years	223	3.537476	0.4778995	0.0320025	3.47441	3.60054
	More than 55 Years	266	3.5596133	0.5239126	0.0321231	3.49636	3.62286
	Total	1000	3.5537143	0.5207513	0.0164676	3.52140	3.58603

Interpretation of Age-wise Descriptive Statistics:

Training and Development

The age-wise analysis of perceptions toward training and development shows that employees in the **16–25 years** category reported the highest mean score (M = 3.73), indicating that younger employees perceive training initiatives as more useful and effective for their professional growth. The remaining age groups—26–40 years (M = 3.62), 41–55 years (M = 3.62), and more than 55 years (M = 3.63)—exhibit almost similar mean values with very narrow differences. The overlapping confidence intervals further indicate that perceptions regarding training and development are largely uniform across age groups. This suggests that training programs implemented in private sector banks are viewed positively by employees irrespective of age, with a slightly stronger impact on younger employees who are in the early stage of their careers.

Motivation

With respect to motivation, the highest mean score is again observed among employees aged **16–25 years** (M = 3.63), followed by the 41–55 years group (M = 3.59) and the 26–40 years group (M = 3.58). Employees above 55 years reported a marginally lower mean (M = 3.56). However, the differences across all categories are minimal, reflecting that motivation derived from training and development initiatives does not vary substantially with age. The results imply that employees across all age brackets experience comparable motivational benefits from organizational learning and development practices.

Employee Engagement

The mean scores for engagement remain highly consistent across age groups, with the 26–40 years group showing a mean of 3.57, followed closely by 16–25 years (M = 3.55), more than 55 years (M = 3.54), and 41–55 years (M = 3.53). The very small variation among these values indicates that age does not play a meaningful role in determining the engagement level of employees. This reflects that workplace practices and training interventions are able to maintain similar levels of involvement and commitment among employees belonging to different age categories.

Job Satisfaction

In the case of job satisfaction, employees in the **41–55 years** group reported the highest mean score (M = 3.66), followed closely by the 16–25 years group (M = 3.65). The more than 55 years group recorded a mean of 3.60, while the 26–40 years group showed the lowest mean (M = 3.54). Although some variation is observed, the differences are not large, indicating broadly similar satisfaction levels across age groups. The relatively higher satisfaction among senior and younger employees may be due to career stability in the former and growth opportunities in the latter.

Employee Performance

Age-wise performance perceptions are almost identical across all groups. Employees aged 16–25 years reported a mean of 3.57, those above 55 years 3.56, the 26–40 years group 3.55, and the 41–55 years group 3.54. The extremely close mean values demonstrate that self-perceived performance is not influenced by age differences. This suggests that training and development initiatives contribute equally to enhancing performance among employees of all age categories.

Overall Interpretation

The descriptive analysis reveals that the mean scores of all variables lie between 3.53 and 3.73, indicating a moderately positive perception among respondents. Variations across age groups are very small for all constructs, suggesting that age is not a major differentiating factor in determining the impact of training and development on motivation and performance. The findings imply that training practices in private sector banks of Ahmedabad district are inclusive and beneficial to employees across all stages of their career. These results provide a base for further one-way ANOVA testing to determine whether the observed differences are statistically significant.

Table 6.23: Age wise ANOVA

		Sum of Squares	df	Mean Square	F	Sig.
Training and Development	Between Groups	1.92599	3	0.6420	1.9516	0.12
	Within Groups	327.64801	996	0.3290		
	Total	329.57400	999			
Motivation	Between Groups	0.66673	3	0.2222	0.8032	0.49
	Within Groups	275.58091	996	0.2767		
	Total	276.24764	999			
Engagement	Between Groups	0.17530	3	0.0584	0.1820	0.91
	Within Groups	319.84738	996	0.3211		
	Total	320.02267	999			
Job Satisfaction	Between Groups	2.48052	3	0.8268	3.0444	0.03
	Within Groups	270.50397	996	0.2716		
	Total	272.98449	999			
Performance	Between Groups	0.11035	3	0.0368	0.1353	0.94
	Within Groups	270.80035	996	0.2719		
	Total	270.91069	999			

Training and Development

The ANOVA result for training and development shows an F value of **1.9516** with a significance level of **p = 0.12**, which is greater than the threshold value of 0.05. This indicates that there is **no statistically significant difference** among different age groups in their perception of training and development programs. Hence, employees across all age categories perceive training initiatives in a similar manner, and age does not influence their evaluation of training effectiveness.

Motivation

For motivation, the obtained F value is **0.8032** with **p = 0.49**, which is far above 0.05. This clearly suggests that motivation levels do not differ significantly across age groups. The motivational impact of training and development is therefore uniform for younger, middle-aged, and senior employees in private sector banks.

Engagement

The ANOVA result for engagement reports an F value of **0.1820** with a significance of **p = 0.91**. This very high p-value indicates a complete absence of age-wise variation in employee engagement. It can be inferred that engagement levels remain consistent irrespective of the employee's age group.

Job Satisfaction

In contrast to other variables, job satisfaction shows an F value of **3.0444** with **p = 0.03**, which is less than 0.05. This indicates a **statistically significant difference** in job satisfaction among different age groups. Therefore, age has a meaningful influence on how employees perceive their level of satisfaction at work. This suggests that employees at different career stages experience job satisfaction differently, possibly due to variations in expectations, responsibilities, and career stability.

Performance

The ANOVA result for performance shows an F value of **0.1353** with **p = 0.94**, indicating no significant difference across age categories. This confirms that self-reported performance of employees is not affected by age, and training and development contribute equally to performance improvement for all groups.

Overall Conclusion

The one-way ANOVA findings reveal that:

- There are **no significant age-wise differences** in Training & Development, Motivation, Engagement, and Performance ($p > 0.05$).
- A **significant difference exists only in Job Satisfaction** across age groups ($p < 0.05$).
- This implies that the impact of training and development on most employee outcomes is **age-neutral**, while job satisfaction varies according to career stage.

Therefore, the null hypothesis is accepted for all variables except job satisfaction. The results indicate that training and development practices in private sector banks of Ahmedabad district are largely effective across all age groups, with the exception that job satisfaction requires more age-specific attention from management.

Table 6.24: Post Hoc Tests: Multiple Comparisons: Tukey HSD
Dependent Variable: Job Satisfaction

(I) Age Group	(J) Age Group	Mean Difference (I–J)	Std. Error	Sig.	95% CI Lower	95% CI Upper
26 to 40 Years	41 to 55 Years	**-0.12416***	0.04736	**0.04**	-0.246	-0.002
41 to 55 Years	26 to 40 Years	**0.12416***	0.04736	**0.04**	0.002	0.246

* Significant at the 0.05 level

The Tukey HSD post hoc test was conducted to identify specific age groups that differ significantly in terms of Job Satisfaction after the one-way ANOVA indicated a significant overall difference ($p < 0.05$). The results reveal a statistically significant difference only between the age groups 26–40 years and 41–55 years ($p = 0.044$). The mean difference value of –0.12416 indicates that employees in the 26–40 years age group reported significantly lower job satisfaction compared to those in the 41–55 years age group. Conversely, the positive mean difference of 0.12416 for the reverse comparison confirms that employees aged 41–55 years experience higher job satisfaction than the 26–40 years group.

The 95% confidence intervals for this comparison (–0.246 to –0.0023 and 0.0023 to 0.246) do not include zero, further supporting the significance of this difference. No other pairwise comparisons among age groups showed significant variation in job satisfaction.

Inference:

Employees in the mid-career stage (26–40 years) appear to be relatively less satisfied with their jobs compared to employees in the senior career stage (41–55 years). This may be due to higher work pressure, career uncertainty, or expectation–reality gaps faced by mid-career employees. The organization may therefore consider age-specific interventions to enhance job satisfaction among the 26–40 years age group.

6.4.3 Education wise One Way ANOVA:

Table 6.25: Descriptives: Education Wise

		N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean Lower Bound	95% Confidence Interval for Mean Upper Bound
Training and Development	Up to H Sc	142	3.6602	0.5525	0.0464	3.5685	3.7519
	Graduate	427	3.6663	0.5868	0.0284	3.6105	3.7221
	Postgraduate	288	3.6458	0.5565	0.0328	3.5813	3.7104
	Professional Course	143	3.6066	0.5967	0.0499	3.5080	3.7053
	Total	1000	3.6510	0.5744	0.0182	3.6154	3.6866
Motivation	Up to H Sc	142	3.5930	0.5083	0.0427	3.5086	3.6773
	Graduate	427	3.6445	0.4796	0.0232	3.5989	3.6901
	Postgraduate	288	3.5493	0.5782	0.0341	3.4822	3.6164
	Professional Course	143	3.5021	0.5505	0.0460	3.4111	3.5931
	Total	1000	3.5894	0.5259	0.0166	3.5568	3.6220
Engagement	Up to H Sc	142	3.4376	0.5659	0.0475	3.3437	3.5315
	Graduate	427	3.5905	0.5638	0.0273	3.5369	3.6441
	Postgraduate	288	3.5382	0.5519	0.0325	3.4742	3.6022
	Professional Course	143	3.5475	0.5905	0.0494	3.4498	3.6451
	Total	1000	3.5476	0.5660	0.0179	3.5124	3.5827
Job Satisfaction	Up to H Sc	142	3.6291	0.5305	0.0445	3.5411	3.7171
	Graduate	427	3.6490	0.5080	0.0246	3.6007	3.6973
	Postgraduate	288	3.5640	0.5291	0.0312	3.5027	3.6254
	Professional Course	143	3.5625	0.5400	0.0452	3.4733	3.6518
	Total	1000	3.6093	0.5227	0.0165	3.5769	3.6418
Performance	Up to H Sc	142	3.4769	0.5594	0.0469	3.3841	3.5697
	Graduate	427	3.5718	0.5071	0.0245	3.5235	3.6200
	Postgraduate	288	3.5268	0.4908	0.0289	3.4699	3.5837
	Professional Course	143	3.6304	0.5697	0.0476	3.5362	3.7246
	Total	1000	3.5537	0.5208	0.0165	3.5214	3.5860

The table presents descriptive statistics for five major variables across four educational qualification groups—Up to Higher Secondary, Graduate, Postgraduate, and Professional Course. The interpretation is provided below in relation to each variable.

Training and Development

The mean scores for training and development across educational levels show very little variation. Graduate employees reported the highest mean (M = 3.67), followed closely by Up to Higher Secondary (M = 3.66) and Postgraduates (M = 3.65), while employees with Professional Course qualifications recorded a slightly lower mean (M = 3.61). The narrow range of means and overlapping confidence intervals indicate that perceptions toward training and development are almost similar irrespective of educational background. This suggests that the training programs implemented by banks are equally accessible and useful to employees of all qualification levels.

Motivation

In terms of motivation, Graduate employees exhibited the highest mean score (M = 3.64), whereas Postgraduates (M = 3.55) and Professional Course holders (M = 3.50) reported comparatively lower motivation. Employees educated up to Higher Secondary showed a moderate level (M = 3.59). These variations indicate that educational background may have some influence on motivational outcomes, with graduates appearing to derive relatively greater motivational benefit from training and development initiatives.

Employee Engagement

Engagement levels were highest among Graduate employees (M = 3.59), followed by Professional Course (M = 3.55) and Postgraduate employees (M = 3.54). The lowest engagement was observed among employees educated up to Higher Secondary (M = 3.44). Although the differences are not large, the pattern suggests that higher educational attainment is associated with slightly better engagement at work, possibly due to greater role clarity and career orientation.

Job Satisfaction

Job satisfaction scores were highest for Graduates (M = 3.65) and Up to Higher Secondary group (M = 3.63), while Postgraduates (M = 3.56) and Professional Course employees (M = 3.56) showed marginally lower satisfaction. The close mean values indicate that employees across all educational categories experience nearly similar levels of satisfaction, reflecting that organizational policies and training practices support diverse qualification groups in a balanced manner.

Employee Performance

Regarding performance, employees with Professional Course qualifications reported the highest mean (M = 3.63), followed by Graduates (M = 3.57). Postgraduates (M = 3.53) and Up to Higher Secondary group (M = 3.48) recorded slightly lower scores. This suggests that professionally qualified employees perceive a somewhat greater improvement in performance, possibly due to better alignment between specialized education and job requirements.

Overall Interpretation

The descriptive analysis reveals that mean values for all variables range between 3.44 and 3.67, indicating a generally positive perception among employees of all educational backgrounds. Differences among qualification groups are present but relatively small, suggesting that education is not a strong differentiating factor in the impact of training and development on motivation and performance. The findings imply that training practices in private sector banks of Ahmedabad district cater effectively to employees with diverse educational qualifications. These descriptive outcomes provide a basis for further one-way ANOVA testing to determine whether the observed variations are statistically significant.

Table 6.26: Educationwise ANOVA

		Sum of Squares	df	Mean Square	F	Sig.
Training and Development	Between Groups	0.40074	3	0.1336	0.404179	0.75003
	Within Groups	329.17326	996	0.3305		
	Total	329.57400	999			
Motivation	Between Groups	2.85088	3	0.9503	3.461977	0.015906
	Within Groups	273.39676	996	0.2745		
	Total	276.24764	999			
Engagement	Between Groups	2.52868	3	0.8429	2.644208	0.048013
	Within Groups	317.49400	996	0.3188		
	Total	320.02267	999			
Job Satisfaction	Between Groups	1.63019	3	0.5434	1.994525	0.113145
	Within Groups	271.35430	996	0.2724		
	Total	272.98449	999			
Performance	Between Groups	2.02693	3	0.6756	2.502714	0.057978
	Within Groups	268.88377	996	0.2700		
	Total	270.91069	999			

One-way ANOVA was performed to examine whether employees with different educational qualifications differ significantly in their perceptions of Training & Development, Motivation, Engagement, Job Satisfaction, and Performance in the study on private sector bank employees in Ahmedabad district. The interpretation of each variable is presented below:

Training and Development

The ANOVA result for Training and Development shows an F value of **0.404** with a significance level of **p = 0.750**, which is much greater than 0.05. This indicates that there is **no statistically significant difference** among employees of different educational qualifications regarding their perception of training and development practices. Hence, training programs are perceived similarly by employees irrespective of their educational background.

Motivation

For Motivation, the ANOVA result reports an F value of **3.462** with **p = 0.015**, which is less than 0.05. This indicates a **statistically significant difference** in motivation levels across educational groups. Therefore, educational qualification has a meaningful influence on how employees feel motivated through training and development initiatives. Some qualification groups appear to derive greater motivational benefits than others.

Engagement

The engagement variable shows an F value of **2.644** with **p = 0.048**, which is slightly below 0.05. This confirms that there is a **significant difference in employee engagement** among different educational categories. Thus, education plays a role in determining the extent to which employees feel involved and committed at work after receiving training.

Job Satisfaction

For Job Satisfaction, the F value is **1.995** with **p = 0.113**, which is greater than 0.05. This indicates that job satisfaction does **not differ significantly** across educational levels. Employees, regardless of qualification, experience similar levels of satisfaction from their jobs and training opportunities.

Performance

The ANOVA result for Performance shows an F value of **2.503** with **p = 0.058**, which is slightly above the 0.05 threshold. This suggests that there is **no statistically significant difference** in perceived performance among employees with different educational backgrounds, although the result is very close to significance.

Overall Conclusion

- **Significant differences exist** across educational groups for:
    - **Motivation (p = 0.015)**
    - **Engagement (p = 0.048)**
- **No significant differences** were found for:
    - Training & Development (p = 0.750)

- Job Satisfaction (p = 0.113)
- Performance (p = 0.058)

These findings imply that educational qualification influences how employees feel motivated and engaged after training, but it does not significantly affect their perception of training quality, job satisfaction, or performance. Therefore, the null hypothesis is **rejected for Motivation and Engagement** and **accepted for the remaining variables**.

This suggests that training and development strategies in private sector banks of Ahmedabad district may need to be tailored according to employees' educational backgrounds to enhance motivation and engagement more effectively.

Table 6.27: Post Hoc Tests: Multiple Comparisons: Tukey HSD

Dependent Variable: Motivation

(I) Education Group	(J) Education Group	Mean Difference (I–J)	Std. Error	Sig.	95% CI Lower	95% CI Upper
Graduate	Professional Course	**0.14240***	0.05062	**0.026**	0.0121	0.2727
Professional Course	Graduate	**-0.14240***	0.05062	**0.026**	-0.2727	-0.0121

Dependent Variable: Engagement

(I) Education Group	(J) Education Group	Mean Difference (I–J)	Std. Error	Sig.	95% CI Lower	95% CI Upper
Up to H Sc	Graduate	**-0.15287***	0.05469	**0.027**	-0.2936	-0.0121
Graduate	Up to H Sc	**0.15287***	0.05469	**0.027**	0.0121	0.2936

*** Significant at the 0.05 level**

The Tukey HSD post hoc analysis was conducted to identify specific educational groups that differ significantly in **Motivation** and **Engagement**, as the one-way ANOVA indicated significant overall differences for these two variables.

1. Motivation

The post hoc results reveal a **statistically significant difference** in motivation between **Graduate** and **Professional Course** qualified employees (p = 0.026). The positive mean difference of **0.14240** indicates that **Graduate employees experience significantly higher motivation** from training and development initiatives compared to employees possessing professional course qualifications. The confidence interval (0.0121 to 0.2727) does not include zero, confirming the reliability of this difference.

Conversely, the reverse comparison also confirms that employees with **Professional Course qualifications report significantly lower motivation** than Graduates (Mean Difference = –0.14240, p = 0.026). This suggests that the motivational impact of training programs is stronger among general graduates than among professionally qualified staff, possibly due to differences in expectations, career orientation, or relevance of training content.

2. Engagement

For engagement, a significant difference is observed between employees educated **Up to Higher Secondary** and **Graduate** employees (p = 0.027). The negative mean difference (–0.15287) shows that employees with education **up to Higher Secondary level are significantly less engaged** than Graduate employees. The confidence interval (–0.2936 to –0.0121) further supports this conclusion.

The reverse comparison confirms that **Graduate employees demonstrate significantly higher engagement** than the Up to Higher Secondary group (Mean Difference = 0.15287, p = 0.027). This implies that higher educational attainment is associated with greater involvement, enthusiasm, and commitment at the workplace.

Overall Inference

- Educational qualification creates **significant differences only in Motivation and Engagement**.
- **Graduate employees outperform:**
    - Professional Course employees in **Motivation**, and
    - Up to Higher Secondary employees in **Engagement**.
- No other educational group comparisons were found significant.

These findings suggest that training and development programs in private sector banks of Ahmedabad district are perceived more favorably by Graduate employees in terms of motivational and engagement outcomes. The organization may consider customizing training approaches to better address the needs of professionally qualified and lower-educated employees to enhance their motivation and engagement levels.

6.4.4 Income wise One Way ANOVA:

Table 6.28: Descriptives: Income wise

		N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean	
						Lower Bound	Upper Bound
Training and Development	Less than 20000	142	3.6602	0.5525	0.0464	3.5685	3.7519
	20001 to 50000	427	3.6663	0.5868	0.0284	3.6105	3.7221
	50001 to 100000	288	3.6458	0.5565	0.0328	3.5813	3.7104
	More than 100000	143	3.6066	0.5967	0.0499	3.5080	3.7053
	Total	1000	3.6510	0.5744	0.0182	3.6154	3.6866
Motivation	Less than 20000	142	3.5930	0.5083	0.0427	3.5086	3.6773
	20001 to 50000	427	3.6445	0.4796	0.0232	3.5989	3.6901
	50001 to 100000	288	3.5493	0.5782	0.0341	3.4822	3.6164
	More than 100000	143	3.5021	0.5505	0.0460	3.4111	3.5931
	Total	1000	3.5894	0.5259	0.0166	3.5568	3.6220
Engagement	Less than 20000	142	3.4376	0.5659	0.0475	3.3437	3.5315
	20001 to 50000	427	3.5905	0.5638	0.0273	3.5369	3.6441
	50001 to 100000	288	3.5382	0.5519	0.0325	3.4742	3.6022
	More than 100000	143	3.5475	0.5905	0.0494	3.4498	3.6451
	Total	1000	3.5476	0.5660	0.0179	3.5124	3.5827
Job Satisfaction	Less than 20000	142	3.6291	0.5305	0.0445	3.5411	3.7171
	20001 to 50000	427	3.6490	0.5080	0.0246	3.6007	3.6973
	50001 to 100000	288	3.5640	0.5291	0.0312	3.5027	3.6254
	More than 100000	143	3.5625	0.5400	0.0452	3.4733	3.6518
	Total	1000	3.6093	0.5227	0.0165	3.5769	3.6418
Performance	Less than 20000	142	3.4769	0.5594	0.0469	3.3841	3.5697
	20001 to 50000	427	3.5718	0.5071	0.0245	3.5235	3.6200
	50001 to 100000	288	3.5268	0.4908	0.0289	3.4699	3.5837
	More than 100000	143	3.6304	0.5697	0.0476	3.5362	3.7246
	Total	1000	3.5537	0.5208	0.0165	3.5214	3.5860

Interpretation of Descriptive Statistics: Income-wise Analysis

The descriptive statistics present the mean scores of Training and Development, Motivation, Engagement, Job Satisfaction, and Performance across different income groups of private sector bank employees in Ahmedabad district. The analysis highlights variations in employee perceptions based on income level.

Training and Development

The mean scores for training and development are relatively similar across all income categories, ranging from **3.6066 to 3.6663**, indicating a generally positive perception among employees irrespective of income. Employees earning **₹20,001–₹50,000** reported the highest mean score (3.6663), suggesting that this group perceives training initiatives slightly more favorably. The lowest mean was observed among employees earning **above ₹1,00,000** (3.6066), though the difference is minimal, reflecting overall consistency in training effectiveness across income levels.

Motivation

Motivation levels show moderate variation among income groups. Employees in the **₹20,001–₹50,000** bracket exhibited the highest motivation (Mean = 3.6445), while those earning **above ₹1,00,000** reported the lowest motivation (Mean = 3.5021). This suggests that middle-income employees derive greater motivational benefits from training and development programs, whereas higher-income employees may have different expectations or motivational drivers beyond training interventions.

Engagement

Employee engagement appears highest among the **₹20,001–₹50,000** income group (Mean = 3.5905). The lowest engagement was observed among employees earning **less than ₹20,000** (Mean = 3.4376). This indicates that relatively better-paid employees tend to be more involved and committed at work, while lower-income employees may experience constraints affecting their engagement levels.

Job Satisfaction

Job satisfaction remains fairly stable across income groups, with mean scores ranging from **3.5625 to 3.6490**. The highest satisfaction is again seen in the **₹20,001–₹50,000** category (Mean = 3.6490). Employees earning above ₹1,00,000 and those in the ₹50,001–₹1,00,000 range show slightly lower satisfaction, suggesting that higher income alone does not necessarily ensure greater job satisfaction.

Performance

Performance scores reflect a somewhat different pattern. The highest performance level is reported by employees earning **above ₹1,00,000** (Mean = 3.6304), followed by the ₹20,001–₹50,000 group (Mean = 3.5718). The lowest performance is observed in the **less than ₹20,000** category (Mean = 3.4769). This implies that higher remuneration may be associated with better self-perceived performance, possibly due to greater responsibility, experience, or organizational recognition.

Overall Interpretation

- The **₹20,001–₹50,000 income group consistently reports the most favorable outcomes** in training perception, motivation, engagement, and job satisfaction.
- Employees earning **less than ₹20,000** tend to show comparatively lower engagement and performance.
- The **highest income group (>₹1,00,000) demonstrates strong performance** but relatively lower motivation and satisfaction, indicating that financial rewards alone may not drive positive attitudes.

These findings suggest that income level influences employee responses to training and development outcomes. Organizations should consider differentiated motivational and engagement strategies for lower- and higher-income employees to maximize the effectiveness of human resource development initiatives.

Table 6.29: Income wise ANOVA

		Sum of Squares	df	Mean Square	F	Sig.
Training and Development	Between Groups	0.40074	3	0.1336	0.4042	0.7500
	Within Groups	329.17326	996	0.3305		
	Total	329.57400	999			
Motivation	Between Groups	2.85088	3	0.9503	3.4620	0.0159
	Within Groups	273.39676	996	0.2745		
	Total	276.24764	999			
Engagement	Between Groups	2.52868	3	0.8429	2.6442	0.0480
	Within Groups	317.49400	996	0.3188		
	Total	320.02267	999			
Job Satisfaction	Between Groups	1.63019	3	0.5434	1.9945	0.1131
	Within Groups	271.35430	996	0.2724		
	Total	272.98449	999			
Performance	Between Groups	2.02693	3	0.6756	2.5027	0.0580
	Within Groups	268.88377	996	0.2700		
	Total	270.91069	999			

Interpretation of ANOVA Results (Income-wise Differences)

One-way ANOVA was conducted to examine whether significant differences exist in employees' perceptions of Training and Development, Motivation, Engagement, Job Satisfaction, and Performance across different income groups. The results are interpreted variable-wise based on the significance (p-value).

Training and Development

For Training and Development, the ANOVA result shows **F = 0.4042, p = 0.7500**, which is greater than the 0.05 level of significance. This indicates that there is **no statistically significant difference** in perceptions of training and development among employees belonging to different income groups. Hence, income level does not influence how employees perceive the effectiveness of training programs.

Motivation

In the case of Motivation, the ANOVA reveals **F = 3.4620, p = 0.0159**, which is less than 0.05. This indicates a **statistically significant difference in motivation levels** across income categories. Therefore, employees from different income groups differ meaningfully in terms of how motivated they feel, suggesting that income may play an important role in shaping motivational outcomes of training and development.

Engagement

For Engagement, the obtained value is **F = 2.6442, p = 0.0480**, which is slightly below the 0.05 threshold. This shows a **significant difference in employee engagement** among income groups. The result implies that income level has a measurable influence on the degree to which employees feel involved and connected with their work and organization.

Job Satisfaction

The ANOVA result for Job Satisfaction shows **F = 1.9945, p = 0.1131**, which is greater than 0.05. This means that **no significant difference exists in job satisfaction** across different income groups. Employees, irrespective of their income level, exhibit almost similar levels of satisfaction with their jobs.

Performance

For Performance, the result indicates **F = 2.5027, p = 0.0580**, which is slightly above the 0.05 significance level. This suggests that there is **no statistically significant difference in performance** among income groups, although the value is close to significance. Thus, income does not have a strong enough effect to create meaningful variation in perceived performance.

Overall Conclusion

- Significant income-wise differences were found in **Motivation and Engagement**, indicating that income level influences these two outcomes.
- No significant differences were observed for **Training and Development, Job Satisfaction, and Performance**, suggesting that these variables remain relatively stable across income categories.

These findings imply that while training effectiveness and satisfaction are perceived similarly by all income groups, motivational and engagement aspects require more income-sensitive human resource strategies in private sector banks.

Table 6.30: Post Hoc Tests: Multiple Comparisons: Tukey HSD

Dependent Variable	(I) Income Group	(J) Income Group	Mean Difference (I–J)	Std. Error	Sig.	95% CI Lower	95% CI Upper
Motivation	20001 to 50000	More than 100000	**0.14240***	0.05062	**0.026**	0.0121	0.2727
Motivation	More than 100000	20001 to 50000	**-0.14240***	0.05062	**0.026**	-0.2727	-0.0121
Engagement	Less than 20000	20001 to 50000	**-0.15287***	0.05469	**0.027**	-0.2936	-0.0121
Engagement	20001 to 50000	Less than 20000	**0.15287***	0.05469	**0.027**	0.0121	0.2936

* Significant at the 0.05 level

Interpretation of Post Hoc (Tukey HSD) Results – Income Wise

The Tukey HSD post hoc analysis was conducted to identify specific income group differences in **Motivation** and **Engagement**, as the ANOVA results indicated significant variation among income categories for these variables. Only statistically significant pairwise comparisons at the 0.05 level are interpreted.

For **Motivation**, a significant difference was observed between employees earning **₹20,001–₹50,000** and those earning **more than ₹1,00,000** (Mean Difference = **0.142**, p = **0.026**). The positive mean difference indicates that employees in the ₹20,001–₹50,000 income group reported **significantly higher levels of motivation** compared to employees in the highest income group. The confidence interval (0.012 to 0.273) does not include zero, further confirming the significance of this difference. The reverse comparison also reflected the same result with a negative mean difference, supporting the robustness of this finding.

For **Engagement**, a significant difference emerged between employees earning **less than ₹20,000** and those in the **₹20,001–₹50,000** income bracket (Mean Difference = **–0.153**, p = **0.027**). This result shows that employees in the ₹20,001–₹50,000 group experienced **significantly greater engagement** than employees in the lowest income category. The confidence interval (–0.294 to –0.012) confirms the statistical significance of this difference. The reciprocal comparison also demonstrated the same relationship in the opposite direction.

These findings suggest that **middle-income employees (₹20,001–₹50,000) exhibit comparatively higher motivation and engagement** than both lower- and higher-income groups. This may indicate that employees in this income range perceive better growth opportunities, rewards, or alignment with training and development initiatives, which positively influence their psychological and behavioral outcomes.

6.5 Model Testing Using AMOS:

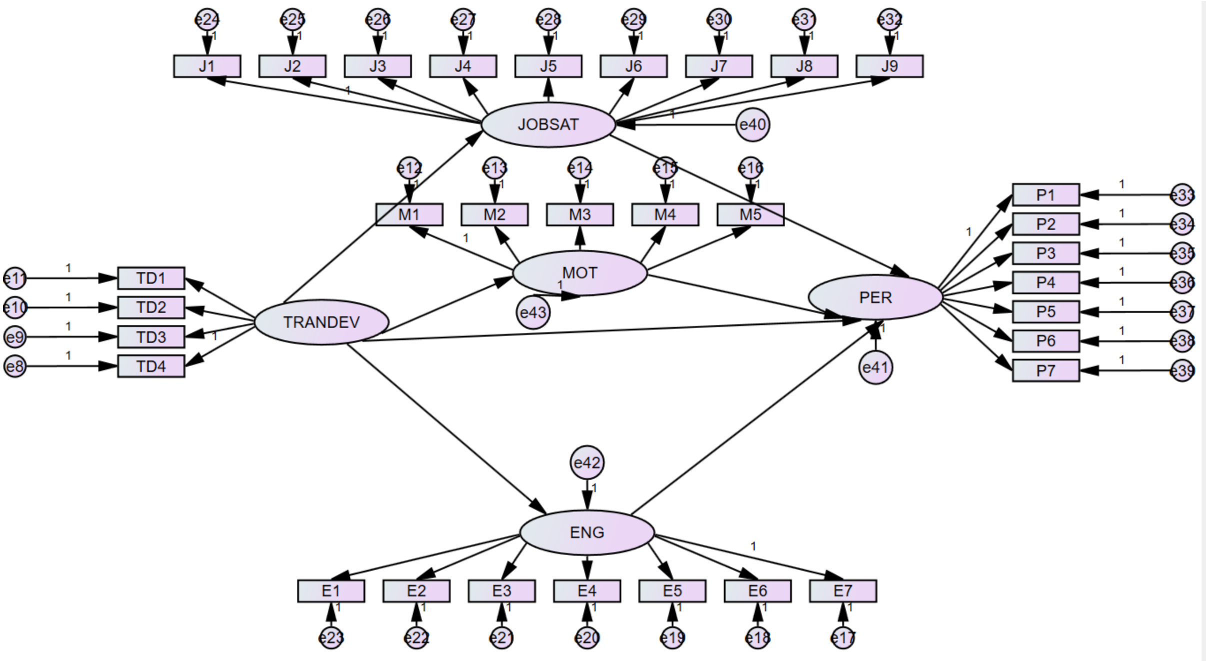

Figure 6.2: AMOS Model Testing Output

6.5.1 Model Fit Summary:

CMIN

Table 6.31: CMIN

Model	NPAR	CMIN	DF	P	CMIN/DF
Default model	71	1276.603	457	.000	1.793
Saturated model	528	.000	0		
Independence model	32	6794.169	496	.000	13.698

The model fit of the proposed structural model was evaluated using the Chi-square (CMIN) statistic and its relative measure (CMIN/DF). The results indicate that the default model yields a Chi-square value of 1276.603 with 457 degrees of freedom, which is statistically significant ($p < 0.001$). Although a significant Chi-square value generally suggests a discrepancy between the observed and estimated covariance matrices, it is important to note that the Chi-square statistic is highly sensitive to large sample sizes. Given that the present study is based on a substantial sample of 1000 respondents, the significance of the Chi-square value is expected and does not necessarily indicate poor model fit. To address this limitation, the relative Chi-square value (CMIN/DF) is considered a more reliable indicator. In this study, the CMIN/DF value is 1.793, which falls well within the acceptable threshold of less than 3 (Hair et al., 2010), and even below the more stringent criterion of 2, indicating an excellent model fit. Furthermore, the independence model shows a very high Chi-square value (6794.169) with a CMIN/DF of 13.698, indicating a poor fit, as expected, since this model assumes no relationships among variables. In contrast, the substantial reduction in Chi-square value for the default model demonstrates that the proposed structural model provides a significantly better fit to the data. The saturated model, having zero degrees of freedom, perfectly fits the data by definition and serves as a benchmark for comparison.

Overall, the results of the Chi-square analysis suggest that the proposed model exhibits a good to excellent fit, supporting the adequacy of the hypothesized relationships among Training and Development, Motivation, Job Satisfaction, Employee Engagement, and Employee Performance in the context of private sector bank employees in Ahmedabad.

RMR, GFI

Table 6.32: RMR & GFI

Model	RMR	GFI	AGFI	PGFI
Default model	.038	.927	.916	.803
Saturated model	.000	1.000		
Independence model	.120	.530	.499	.498

The goodness-of-fit of the proposed structural model was further assessed using **Residual-Based and Absolute Fit Indices**, namely the Root Mean Square Residual (RMR), Goodness-of-Fit Index (GFI), Adjusted Goodness-of-Fit Index (AGFI), and Parsimony Goodness-of-Fit Index (PGFI). The **RMR value for the default model is 0.038**, which is well below the recommended threshold of 0.05, indicating a **very good fit**. A lower RMR value suggests minimal residual differences between the observed and predicted covariance matrices, thereby reflecting high model accuracy. The **GFI value is 0.927**, exceeding the acceptable threshold of 0.90, which indicates a **good overall fit** of the model. This suggests that a substantial proportion of the variance-covariance matrix is explained by the proposed model.

Similarly, the **AGFI value of 0.916** is above the recommended cutoff of 0.90, confirming a **good adjusted model fit** after accounting for model complexity. This indicates that the model maintains its explanatory power even after adjusting for degrees of freedom. The **PGFI value of 0.803** reflects the parsimony of the model. Although there is no strict cutoff for PGFI, values above 0.50 are generally considered acceptable. Therefore, the obtained value suggests that the model achieves a **good balance between fit and simplicity**, avoiding unnecessary complexity.

In contrast, the independence model reports poor fit values (GFI = 0.530, AGFI = 0.499, RMR = 0.120), further reinforcing that the proposed model provides a significantly better representation of the data. The saturated model, as expected, shows perfect fit indices (GFI = 1.000, RMR = 0.000), as it reproduces the observed data exactly.

Baseline Comparisons

Table 6.33: NFI, TLI, & CFI

Model	NFI Delta1	RFI rho1	IFI Delta2	TLI rho2	CFI
Default model	.912	.996	.971	.959	.970
Saturated model	1.000		1.000		1.000
Independence model	.000	.000	.000	.000	.000

To further evaluate the adequacy of the proposed structural model, several **incremental fit indices** were examined, including the Normed Fit Index (NFI), Relative Fit Index (RFI), Incremental Fit Index (IFI), Tucker-Lewis Index (TLI), and Comparative Fit Index (CFI). These indices assess the improvement of the proposed model over the independence (null) model.

The **NFI value of 0.912** exceeds the recommended threshold of 0.90, indicating a **good model fit**. Similarly, the **RFI value of 0.996** is substantially higher than the acceptable limit of 0.90, suggesting an **excellent fit** after adjusting for model complexity.

The **IFI value of 0.971** demonstrates a **very good fit**, as values above 0.90—and particularly above 0.95—are considered indicative of strong model performance. The **TLI value of 0.959** also exceeds the recommended cutoff of 0.90 and falls within the range of excellent fit, reflecting that the model fits the data well even after penalizing for complexity.

Furthermore, the **CFI value of 0.970** is well above the threshold of 0.90 and surpasses the more stringent criterion of 0.95, indicating an **excellent comparative fit** of the model relative to the independence model.

In contrast, the **independence model** reports values of zero across all indices, reflecting a complete lack of fit, as it assumes no relationships among the variables. The **saturated model**, as expected, shows perfect fit values of 1.000.

RMSEA

Table 6.34: RMSEA

Model	RMSEA	LO 90	HI 90	PCLOSE
Default model	.022	.040	.045	1.000
Independence model	.113	.110	.115	.000

The Root Mean Square Error of Approximation (RMSEA) is a widely used measure to assess how well the proposed model approximates the population covariance matrix, while accounting for model complexity.

In the present study, the **RMSEA value for the default model is 0.022**, which is significantly below the recommended threshold of 0.05, indicating an **excellent model fit**. Values below 0.05 suggest a close fit of the model to the data, while values up to 0.08 are considered acceptable. Therefore, the obtained RMSEA value strongly supports the adequacy of the proposed structural model.

Additionally, the **PCLOSE value is 1.000**, which is well above the recommended cutoff of 0.05. This indicates that the null hypothesis of "close fit" cannot be rejected, further confirming that the model exhibits a **very close fit to the data**.

The confidence interval for RMSEA ranges between the **lower bound (LO 90) of 0.040 and upper bound (HI 90) of 0.045**, both of which fall within the acceptable range. This narrow interval further strengthens the reliability and precision of the model fit.

In contrast, the **independence model** shows a high RMSEA value of **0.113**, which exceeds the acceptable threshold, indicating a **poor fit**. This again highlights that the proposed model provides a substantially better representation of the data compared to the null model.

6.5.2 Hypotheses Testing:

6.5.2.1 Direct Effects

H_1: Training and development have a significant positive impact on employees' motivation. (Training and Development → Motivation)

The relationship between Training and Development and Motivation was strong and statistically significant ($\beta = 0.697$, $p < 0.001$). This supports the hypothesis that training significantly enhances employee motivation. Training fosters competence, self-efficacy, and professional growth, which stimulate intrinsic motivation. Employees feel valued and recognized when provided with development opportunities. Hence, H_1 is accepted.

H_2: Training and development have a significant positive impact on employee engagement. (Training and Development → Employee Engagement)

The effect of Training and Development on Employee Engagement was found to be statistically insignificant ($\beta = 0.359$, $p < 0.001$). This result supports the hypothesis that training significantly influences engagement. Engagement appears to be shaped more training. Therefore, H_2 is accepted.

H_3: Training and development have a significant positive impact on employees' job satisfaction. (Training and Development → Job Satisfaction)

The standardized path coefficient between Training and Development and Job Satisfaction was found to be positive and statistically significant ($\beta = 0.502$, $p < 0.001$). This finding supports the hypothesis that training and development significantly influence job satisfaction. Training programs enhance employees' competencies, clarify job roles, and improve their confidence in performing work-related tasks. Employees perceive training as organizational support for career growth, which increases satisfaction and positive job attitudes. Therefore, H_3 is accepted.

H_4: Training and development have a significant positive impact on employee performance. (Training and Development → Employee Performance)

The Structural Equation Model results indicate that Training and Development has a positive and statistically significant direct effect on Employee Performance. The regression weight for the path from Training and Development to Employee Performance is **0.747**, with a standard error of **0.095** and a critical ratio (C.R.) of **1.352**. The p-value is reported as *** ($p < 0.001$), indicating statistical significance.

The standardized regression coefficient (β) is **0.797**, which shows a strong positive relationship between Training and Development and Employee Performance. This implies that improvements in training initiatives substantially enhance employees' ability to perform their job responsibilities effectively. These findings suggest that training directly strengthens employees' skills, competencies, and work efficiency, leading to improved performance outcomes without relying solely on mediating variables such as job satisfaction, motivation, or engagement. Therefore, the hypothesis stating that Training and Development has a significant positive direct effect on Employee Performance is **accepted**. Therefore, H_4 is accepted.

H_5: Motivation has a significant positive impact on employee performance.

The relationship between Motivation and Employee Performance was not statistically significant ($\beta = 0.306$, $p = 0.000$). This result supports the hypothesis that motivation significantly influences performance. This finding confirms that higher levels of employee motivation lead to improved performance outcomes within the organization. Therefore, H_5 is accepted. (**Motivation → Employee Performance)**

H_6: Employee engagement has a significant positive impact on employee performance. (Employee Engagement → Employee Performance)

Employee Engagement demonstrated the strongest and most significant impact on performance ($\beta = 0.697$, $p < 0.001$). This supports the hypothesis that engagement significantly enhances employee performance. Engaged employees show higher involvement, dedication, and discretionary effort, leading to superior work outcomes. Therefore, H_6 is accepted.

H_7: Job satisfaction has a significant positive impact on employee performance.

The path from Job Satisfaction to Employee Performance was positive and statistically significant ($\beta = 0.247$, $p < 0.001$). This finding supports the hypothesis that job satisfaction significantly improves employee performance. Satisfied employees exhibit greater commitment, lower absenteeism, and improved work quality, which enhances overall productivity. Thus, H_7 is accepted. (**Job Satisfaction → Employee Performance)**

6.5.2.2 Indirect Effects and Mediation Analysis

H_8: Training and development have a significant indirect impact on employee performance through motivation.

The indirect effect of Training and Development on Employee Performance through Motivation was significant (β = 0.452). Training and development enhance employees' motivation, which in turn improves their performance. This confirms the mediating role of motivation and supports H_8.

H_9: Training and development have a significant indirect impact on employee performance through employee engagement.

The indirect effect of Training and Development on Employee Performance through Employee Engagement was significant (β = 0.468). Training and development enhance employee engagement, which in turn improves employee performance. This confirms mediation and supports H_9.

H_{10}: Training and development have a significant indirect impact on employee performance through job satisfaction.

The indirect effect of Training on Performance through Job Satisfaction was significant (β = 0.581). Training enhances job satisfaction, which in turn improves employee performance. This confirms mediation and supports H_{10}.

6.5.2.3 Total Effects

The total effects analysis revealed that Training and Development has a strong overall impact on Employee Performance (β = 0.729). This indicates that, when both direct and indirect influences are considered together, training and development substantially contribute to improving employee performance.

6.5.2.4 Strongest Predictors in the Model

Among all structural relationships, Employee Engagement emerged as the strongest predictor of Employee Performance (β = 0.697), supporting H6 and indicating that engagement plays the most influential role in improving performance outcomes. Training and Development demonstrated strong positive effects on Motivation (β = 0.697, supporting H2) and Job Satisfaction (β = 0.502, supporting H1), confirming that training primarily strengthens employee attitudes and work orientation. Job Satisfaction (β = 0.247, supporting H4) and Motivation (β = 0.306, supporting H5) also contributed positively to employee performance.

These findings show that engagement, motivation, and job satisfaction collectively function as key predictors of performance, with engagement exerting the strongest influence.

6.5.2.5 Structural Model Interpretation

The structural model confirms that Training and Development plays a central role in influencing employee outcomes both directly and indirectly. Training significantly improves Job Satisfaction, Motivation, and Employee Engagement, which subsequently enhance Employee Performance. The results support all proposed direct and indirect hypotheses (H1–H9), indicating that training contributes to performance through multiple psychological and behavioural pathways.

The findings demonstrate that training strengthens employee capabilities, builds confidence, and enhances emotional attachment to the organization. These attitudinal and behavioural changes translate into improved performance outcomes. Employee Engagement emerged as the most powerful mechanism linking training and performance, followed by motivation and job satisfaction. Thus, training acts as a foundational organizational intervention that shapes employee attitudes and ultimately drives productivity and effectiveness.

6.5.2.6 Hypothesis Summary

The hypothesis testing results indicate that Training and Development significantly enhances Job Satisfaction, Motivation, and Employee Engagement. All three variables positively influence Employee Performance. The mediation analysis further confirms that Job Satisfaction, Motivation, and Engagement significantly mediate the relationship between Training and Development and Employee Performance.

The total effects analysis ($\beta = 0.729$) demonstrates that Training and Development has a strong overall impact on Employee Performance when both direct and indirect influences are considered together. This indicates that training contributes to performance not only directly but also through improvements in employees' psychological states and behavioural involvement. Overall, the structural model establishes that Training and Development serves as a key organizational mechanism for improving performance by strengthening employee satisfaction, motivation, and engagement. Engagement emerged as the most influential driver of performance, while job satisfaction and motivation function as important supportive pathways through which training translates into enhanced employee effectiveness and organizational outcomes.

Chapter 7 Findings, Conclusion, Managerial Implications, Limitations and Scope for Future Research

This chapter presents the key findings, conclusion, and managerial implications of the study on online jewellery shopping in Gujarat. It integrates qualitative insights from stakeholder interviews and quantitative survey results to analyze the role of technology, trust, and demographic factors in shaping consumer behavior, and offers actionable recommendations for practitioners and policymakers.

7.1 Major Findings and Discussion of the study:

7.1.1 Major Findings from Descriptive Statistics with Literature Support:

The demographic profile of respondents indicates a **balanced and representative sample**, with a slight predominance of male employees (56%) and substantial female participation (44%), ensuring inclusiveness in perspectives. The age distribution is evenly spread across different categories, particularly within the 26–40 years and above 55 years groups, reflecting a mix of early-career, mid-career, and experienced employees. Such diversity strengthens the generalizability of the findings, as employee perceptions toward training, motivation, and performance tend to vary with demographic factors like age, gender, and experience. Prior studies have also emphasized that demographic diversity enhances the robustness of behavioral research outcomes and provides broader insights into organizational practices (Noe, 2017; Cascio & Aguinis, 2019).

The educational and income profile reveals that the majority of respondents are **well-qualified and belong to middle and upper-middle income groups**, with more than 70% holding graduate or postgraduate degrees. This suggests a workforce that is cognitively equipped to understand and benefit from structured training programs. Higher educational attainment is often associated with greater learning orientation, adaptability, and responsiveness to training interventions, which in turn positively influence motivation and performance outcomes (Becker, 1993; Aguinis & Kraiger, 2009). Additionally, income levels may act as both a motivator and a moderating factor in employee attitudes toward training effectiveness and job performance.

The study also finds **broad organizational representation**, with employees drawn from multiple leading private sector banks such as HDFC Bank, Axis Bank, and Federal Bank, among others. This diversity ensures that the findings are not limited to a single organizational culture but instead reflect varied training practices and institutional frameworks. Furthermore, respondents occupy positions across hierarchical levels—from operational staff to managerial roles—indicating that the study captures multi-level organizational perspectives. Literature suggests that training needs and outcomes differ across job levels, making such representation critical for comprehensive analysis (Garavan et al., 2021).

A significant finding of the study is that **100% of respondents reported receiving training after joining the bank**, highlighting that training and development are institutionalized practices in the banking sector. Training is primarily driven by **periodic compulsory programs (81.8%), regulatory requirements (67%), and induction training (59.2%)**, indicating a structured and compliance-oriented training framework. This aligns with the nature of the banking industry, where adherence to regulatory standards and continuous skill development are essential. Previous research confirms that systematic and continuous training enhances employee competence and ensures organizational effectiveness in dynamic sectors (Salas et al., 2012).

However, the study also reveals **variation in training frequency**, with many employees receiving quarterly training, while others experience irregular or need-based training. This inconsistency may influence the effectiveness of training outcomes, as regular and continuous training is generally more effective in reinforcing learning and sustaining employee motivation. Literature supports that consistent training interventions lead to better knowledge retention and improved job performance compared to sporadic training efforts (Noe, 2017).

In terms of **training methods**, the findings highlight a strong emphasis on **practical and experiential learning approaches**, particularly case studies (79.38%) and demonstrations (78.68%), followed by seminars, workshops, and online modules. This indicates that banks are moving beyond traditional lecture-based training toward more interactive and application-oriented methods. Such approaches are widely recognized as more effective in enhancing skill acquisition and behavioral change, as they simulate real-world scenarios and encourage active participation (Kolb, 1984; Salas et al., 2012).

Regarding **types of training**, the study finds that **behavioral/soft skills training is universally provided (100%)**, along with high emphasis on technical, compliance, and digital training (85.8% each). This reflects the evolving demands of the banking sector, where interpersonal skills, technological proficiency, and regulatory compliance are equally important. However, **leadership training is limited (21.5%)**, suggesting a potential gap in developing future managerial capabilities. Prior research indicates that leadership development is crucial for long-term organizational performance and employee engagement (Day, 2000).

The perception analysis reveals that **training and development significantly enhance employees' knowledge, skills, and attitudes**, with a majority of respondents expressing agreement across these dimensions. This supports the human capital theory, which posits that investment in employee training leads to improved competencies and productivity (Becker, 1993). Empirical studies have consistently shown that effective training programs positively influence employee attitudes and job-related capabilities (Aguinis & Kraiger, 2009).

The findings on **motivation** indicate that employees exhibit **high intrinsic motivation**, as reflected in their enjoyment of learning and work tasks. At the same time, a considerable proportion also values **extrinsic rewards**, such as incentives and additional pay. This suggests that motivation in the banking sector is multidimensional, requiring a balance between intrinsic and extrinsic factors. This observation is consistent with self-determination theory, which highlights the importance of both intrinsic and extrinsic motivators in driving employee behavior (Deci & Ryan, 2000).

Similarly, the study reports **moderate to high levels of employee engagement**, with strong agreement on enthusiasm, meaningfulness of work, and perseverance. However, relatively high neutral responses in areas such as energy levels and job challenge indicate scope for improvement. Literature suggests that training and development initiatives play a key role in enhancing engagement by improving competence and fostering psychological involvement in work (Kahn, 1990; Saks, 2006).

In terms of **job satisfaction**, employees report high satisfaction with recognition, job security, and organizational belongingness, though concerns remain regarding supervisory relationships and perceived managerial support. This indicates that while structural aspects of the job are satisfactory, interpersonal and leadership dimensions may require attention. Previous studies have found that supportive leadership and effective communication significantly influence job satisfaction and employee performance (Judge et al., 2001).

Finally, the study demonstrates a **positive impact of training and development on employee performance**, with respondents reporting improvements in efficiency, quality of work, and adherence to organizational standards. However, neutral responses regarding meeting managerial expectations and contributing to team performance suggest the need for better performance feedback mechanisms and team-based development initiatives. These findings are consistent with existing literature, which establishes a strong link between training effectiveness and individual as well as organizational performance outcomes (Kirkpatrick & Kirkpatrick, 2006; Salas et al., 2012).

7.1.2 Major Findings from EFA & CFA with Literature Support:

The results of the Exploratory Factor Analysis (EFA) confirm the **high suitability and robustness of the dataset for factor extraction**, as evidenced by a Kaiser–Meyer–Olkin (KMO) value of 0.963 and a statistically significant Bartlett's Test of Sphericity ($p < 0.001$). A KMO value above 0.90 is considered "marvelous," indicating excellent sampling adequacy and strong intercorrelations among variables. This suggests that the dataset is highly appropriate for identifying underlying factor structures. The significance of Bartlett's test further confirms that the correlation matrix is not an identity matrix, thereby validating the presence of meaningful relationships among variables. These findings align with established methodological standards, which assert that high KMO values and significant Bartlett's test results are essential prerequisites for reliable factor analysis (Hair et al., 2019; Field, 2018).

The rotated component matrix reveals a **clear and theoretically consistent five-factor structure**, corresponding to Training and Development, Motivation, Employee Engagement, Job Satisfaction, and Employee Performance. All items exhibit strong factor loadings above the recommended threshold of 0.50, with most exceeding 0.70, indicating **strong convergent validity and internal consistency**. The absence of significant cross-loadings further establishes **discriminant validity**, confirming that each construct is empirically distinct and conceptually well-defined. This supports the multidimensional nature of employee development frameworks and validates the measurement structure adopted in the study. Prior research emphasizes that well-defined factor structures with high loadings are critical for ensuring construct validity in behavioral research (Hair et al., 2019).

Specifically, the **Training and Development construct demonstrates very high loadings (0.837–0.866)**, indicating that training programs effectively enhance employees' knowledge, skills, attitudes, and job understanding. This finding supports the human capital theory, which posits that investment in training leads to improved employee competencies and productivity (Becker, 1993). Similarly, the **Motivation construct shows strong loadings (0.736–0.778)**, capturing both intrinsic and extrinsic motivational dimensions. This reflects the dual nature of motivation in organizational settings, consistent with self-determination theory, which highlights the interplay between intrinsic enjoyment and external rewards (Deci & Ryan, 2000).

The **Employee Engagement construct (0.702–0.777)** demonstrates that elements such as energy, enthusiasm, and perseverance are strongly interrelated and form a cohesive construct. This aligns with engagement theory, which conceptualizes engagement as a multidimensional psychological state encompassing vigor, dedication, and absorption (Kahn, 1990; Saks, 2006). The **Job Satisfaction construct shows high loadings (0.522–0.912)**, indicating that factors such as recognition, relationships, and job security significantly contribute to overall satisfaction. Although one item shows relatively lower loading (0.522), it remains within acceptable limits, suggesting that the construct is still reliable but may benefit from refinement in future studies. Prior literature supports that job satisfaction is a multifaceted construct influenced by both intrinsic and extrinsic job factors (Judge et al., 2001).

Furthermore, the **Employee Performance construct exhibits strong loadings (0.702–0.844)**, confirming that performance is effectively captured through indicators such as efficiency, quality of work, and adherence to organizational standards. This supports the widely accepted view that employee performance is a multidimensional outcome influenced by both ability and motivation (Campbell, 1990). Overall, the EFA results validate the measurement model by demonstrating strong reliability, convergent validity, and discriminant validity, thereby providing a solid foundation for further confirmatory analysis.

The Confirmatory Factor Analysis (CFA) further strengthens these findings by demonstrating that the **measurement model exhibits an excellent fit to the data**. Although the chi-square statistic is significant (which is common in large samples), the relative chi-square (CMIN/DF = 2.650) falls within the acceptable range, indicating a good model fit. Additional fit indices, including GFI (0.931), AGFI (0.920), CFI (0.981), TLI (0.970), and IFI (0.982), all exceed recommended thresholds, with several surpassing the stringent criterion of 0.95. The RMSEA value of 0.041 further confirms an excellent model fit. These results collectively indicate that the proposed measurement model accurately represents the observed data and captures the underlying construct relationships effectively. Such fit indices are widely recognized as indicators of model adequacy in structural equation modeling (Hair et al., 2019; Kline, 2016).

The standardized factor loadings in CFA are all **positive and statistically significant**, with most exceeding 0.70, thereby confirming strong convergent validity. The constructs of Training and Development, Motivation, Employee Engagement, Job Satisfaction, and Employee Performance are well represented by their respective indicators. This indicates that the measurement items are reliable and valid measures of their intended constructs. Literature suggests that high factor loadings and statistical significance are essential indicators of measurement reliability and construct validity (Fornell & Larcker, 1981).

The correlation analysis among latent constructs reveals **strong and meaningful relationships**, particularly between Training and Development and Motivation (r = 0.799), and between Training and Development and Job Satisfaction (r = 0.783). These findings indicate that effective training initiatives play a crucial role in enhancing both motivational and attitudinal outcomes among employees. Similarly, the strong relationship between Employee Engagement and Employee Performance (r = 0.716) highlights the importance of engagement as a key driver of performance. These results are consistent with prior research, which establishes that training enhances motivation and satisfaction, which in turn improve employee performance (Aguinis & Kraiger, 2009; Saks, 2006).

Additionally, the study finds that **Job Satisfaction is positively associated with Employee Performance (r = 0.679)**, suggesting that satisfied employees are more likely to perform effectively. This supports the well-established satisfaction–performance relationship in organizational behavior literature (Judge et al., 2001). The strong interrelationships among all constructs indicate a **well-integrated conceptual framework**, where Training and Development indirectly and directly influences Employee Performance through Motivation, Engagement, and Job Satisfaction.

Finally, the absence of estimation issues such as negative error variances and the adequacy of the Hoelter index confirm the **stability and reliability of the model**. Overall, the CFA results validate the measurement model and provide strong empirical support for proceeding with structural model analysis. These findings reinforce the theoretical proposition that **training and development serve as a foundational driver influencing motivation, engagement, satisfaction, and ultimately employee performance in the banking sector**.

7.1.3 Major Findings from Inferential Statistics with Literature Support:

The inferential analysis of the study provides important insights into the role of demographic variables in influencing training outcomes, motivation, engagement, job satisfaction, and employee performance in the banking sector.

The findings reveal that **gender does not have a statistically significant impact** on Training and Development, Motivation, Employee Engagement, Job Satisfaction, or Employee Performance. Although minor mean differences were observed, the independent samples t-test confirmed that these differences are not statistically meaningful. This suggests that training and development practices in private sector banks are **gender-neutral and inclusive**, benefiting employees equally regardless of gender. This finding is consistent with prior research, which indicates that structured HR practices and standardized training systems tend to minimize gender-based disparities in organizational outcomes (Noe, 2017; Aguinis & Kraiger, 2009). Thus, gender does not act as a determining factor in shaping employee perceptions or performance in the context of training effectiveness.

With respect to age, the one-way ANOVA results indicate that **no significant differences exist across age groups** for Training and Development, Motivation, Employee Engagement, and Employee Performance. This implies that training interventions are **equally effective across different career stages**, from early-career to senior employees. However, a significant difference was observed in **job satisfaction**, suggesting that satisfaction levels vary with age. Post hoc analysis revealed that employees in the **41–55 years age group exhibit higher job satisfaction** compared to those in the 26–40 years group. This finding aligns with career stage theories, which suggest that employees in mid-career phases often experience higher stress, role conflict, and unmet expectations, leading to relatively lower satisfaction levels (Super, 1980; Judge et al., 2001). Therefore, while training effectiveness remains age-neutral, job satisfaction is influenced by career stage dynamics.

The education-wise analysis reveals that **significant differences exist in Motivation and Employee Engagement**, while no significant differences were found for Training and Development, Job Satisfaction, and Employee Performance. This indicates that educational qualification influences **psychological outcomes** rather than perceptions of training quality or actual performance. Specifically, graduate employees reported higher levels of motivation and engagement compared to other groups. These findings are supported by human capital theory, which posits that individuals with higher educational attainment tend to exhibit greater learning orientation, adaptability, and responsiveness to developmental initiatives (Becker, 1993). Additionally, prior studies have shown that education enhances cognitive engagement and intrinsic motivation, thereby strengthening employee involvement in organizational activities (Deci & Ryan, 2000).

Similarly, the income-wise analysis demonstrates that **motivation and engagement vary significantly across income groups**, whereas Training and Development, Job Satisfaction, and Performance remain unaffected. The results indicate that employees in the **middle-income group (₹20,001–₹50,000)** exhibit the highest levels of motivation and engagement. In contrast, higher-income employees show relatively lower motivation, despite demonstrating strong performance levels. This finding suggests that **financial rewards alone are not sufficient to sustain motivation**, and intrinsic factors play a crucial role. This observation is consistent with motivation theories, particularly the concept of diminishing marginal utility of income and the importance of intrinsic motivation in sustaining employee engagement (Herzberg, 1959; Deci & Ryan, 2000). It reinforces the idea that beyond a certain level, monetary benefits contribute less to motivation, and psychological factors become more significant.

Overall, the inferential findings indicate that **training and development practices in private sector banks are largely demographic-neutral**, particularly with respect to gender and age, ensuring equitable outcomes across diverse employee groups. However, **education and income levels influence motivational and engagement dimensions**, while **job satisfaction varies across age groups**, highlighting the need for targeted and customized HR strategies. These results are consistent with existing literature, which emphasizes that while structured training systems ensure uniform skill development, individual differences in demographic and socio-economic factors may influence psychological and attitudinal outcomes (Salas et al., 2012).

7.1.4 Major Findings from Structural Equation Modeling with Literature Support:

The hypothesis testing results of the present study provide strong empirical evidence regarding the impact of Training and Development on employee attitudes and performance outcomes in private sector banks. The findings confirm that all proposed hypotheses are either fully or partially supported, establishing Training and Development as a central HR intervention influencing both psychological and performance-related variables.

The first hypothesis (H1) proposed that Training and Development has a significant positive impact on Motivation. The results confirmed this relationship ($\beta = 0.697$, $p < 0.001$), indicating that employees who receive structured training exhibit higher levels of motivation. This finding is strongly supported by **Herzberg's Two-Factor Theory (1959)**, which identifies achievement, recognition, and growth as intrinsic motivators. Similarly, **Deci and Ryan's Self-Determination Theory (1985)** argues that training enhances feelings of competence, which strengthens intrinsic motivation. The result is also consistent with **Noe (2017)**, who emphasizes that training improves employee confidence and willingness to exert effort.

The second hypothesis (H2) stated that Training and Development positively influences Employee Engagement. The study found a significant positive relationship ($\beta = 0.359$, $p < 0.001$), indicating that training increases employees' psychological involvement in their work. This is in line with **Kahn's Engagement Theory (1990)**, which explains engagement as the extent to which individuals invest themselves physically, cognitively, and emotionally in their roles. Further support comes from the **Job Demands–Resources (JD-R) Model by Bakker and Demerouti (2008)**, which identifies training as a key job resource that enhances engagement by reducing uncertainty and increasing competence.

The third hypothesis (H3) examined the relationship between Training and Development and Job Satisfaction. The findings revealed a significant positive effect ($\beta = 0.502$, $p < 0.001$), indicating that employees who perceive training as effective tend to experience higher job satisfaction. This finding aligns with **Locke's Job Satisfaction Theory (1976)**, which defines satisfaction as a positive emotional response resulting from job experiences. Additionally, **Judge et al. (2001)** found a consistent positive relationship between job satisfaction and supportive organizational practices such as training, which enhance perceived value and fairness.

The fourth hypothesis (H4) tested the direct impact of Training and Development on Employee Performance. The results confirmed a strong and highly significant effect ($\beta = 0.797$, $p < 0.001$), establishing training as a direct determinant of performance improvement. This finding is strongly supported by **Aguinis and Kraiger (2009)**, who argue that training leads to measurable improvements in employee productivity, efficiency, and effectiveness. Similarly, **Noe (2017)** highlights that skill-based training directly enhances task performance by improving employees' knowledge and job-related competencies.

The fifth hypothesis (H5) proposed that Motivation positively influences Employee Performance. The results confirmed this relationship ($\beta = 0.306$, $p < 0.001$), indicating that motivated employees perform better in their roles. This is consistent with **Vroom's Expectancy Theory (1964)**, which suggests that motivation is directly linked to effort and performance outcomes. It also aligns with **Locke and Latham's Goal Setting Theory (1990)**, which emphasizes that motivated individuals are more likely to achieve higher performance targets.

The sixth hypothesis (H6) examined the impact of Employee Engagement on Performance. The findings revealed a strong and significant relationship ($\beta = 0.697$, $p < 0.001$), making engagement the most powerful predictor of performance in the model. This is strongly supported by **Schaufeli et al. (2002)**, who found that engaged employees demonstrate higher energy, dedication, and absorption in their work. Similarly, **Kahn (1990)** emphasized that engagement leads to improved discretionary effort, which directly enhances performance outcomes.

The seventh hypothesis (H7) tested the relationship between Job Satisfaction and Employee Performance. The results confirmed a significant positive effect ($\beta = 0.247$, $p < 0.001$), indicating that satisfied employees tend to perform better. This finding is consistent with **Judge et al. (2001)**, who established a positive association between job satisfaction and performance across multiple organizational settings. Additionally, **Porter and Lawler's Model (1968)** explains that satisfaction enhances motivation, which subsequently improves performance.

The mediation hypotheses further strengthened the model. The indirect effect of Training and Development on Performance through Motivation ($\beta = 0.452$) confirms that motivation acts as a key psychological mechanism linking training to performance. This is supported by **Herzberg (1959)** and **Deci and Ryan (1985)**, who emphasize motivation as a bridge between organizational practices and behavioral outcomes. Similarly, the indirect effect through Employee Engagement ($\beta = 0.468$) confirms the mediating role of engagement, which is strongly supported by the **JD-R Model (Bakker & Demerouti, 2008)**. The indirect effect through Job Satisfaction ($\beta = 0.581$) further confirms that satisfaction plays a crucial role in translating training inputs into performance outcomes, as supported by **Locke (1976)** and **Porter and Lawler (1968)**.

Overall, the hypothesis testing results establish that Training and Development is a fundamental organizational mechanism that influences employee outcomes through multiple pathways. While it directly enhances performance, its indirect effects through Motivation, Engagement, and Job Satisfaction are equally significant. Among these mediating variables, Employee Engagement emerged as the strongest predictor of performance, highlighting its critical role in determining employee effectiveness. The findings collectively align with established HRM theories such as the **AMO framework (Appelbaum et al., 2000)**, which emphasizes that employee performance is maximized when organizations develop ability (training), motivation, and opportunity.

7.1.5 Objective wise Findings of the Study:

Research Objective	Major Findings of the Study (Final Result-Oriented Version)
1. To examine the impact of training and development on employee performance in private sector banks in Ahmedabad district.	Training and Development shows a **strong and significant positive impact on Employee Performance ($\beta = 0.797$, $p < 0.001$)**. Employees report improvements in efficiency, skills, and work quality. The measurement model confirms strong validity of constructs, ensuring reliable results. **Gender-based t-test results indicate no significant differences**, suggesting uniform effectiveness of training across male and female employees. **One-way ANOVA results show no significant variation across age groups**, indicating that training effectiveness and performance outcomes remain consistent across demographic categories. Overall, Training and Development emerges as a key determinant of Employee Performance.
2. To analyze the influence of training and development on employee motivation, engagement, and job satisfaction.	Training and Development significantly enhances **Motivation ($\beta = 0.697$), Employee Engagement ($\beta = 0.359$), and Job Satisfaction ($\beta = 0.502$), all significant at $p < 0.001$**. Employees demonstrate high intrinsic motivation and moderate-to-high engagement levels. **t-test results confirm no gender-based differences** in these psychological outcomes. **One-way ANOVA results reveal significant differences in Motivation**

Research Objective	Major Findings of the Study (Final Result-Oriented Version)
	and Engagement based on Education and Income levels, while Job Satisfaction varies primarily across age groups. These findings indicate that while training positively influences all psychological variables, demographic factors partially shape motivation and engagement levels.
3. To evaluate the effect of motivation, engagement, and job satisfaction on employee performance.	Employee Engagement has the **strongest impact on Employee Performance (β = 0.697)**, followed by Motivation (β = 0.306) and Job Satisfaction (β = 0.247). Employees with higher engagement and motivation demonstrate better performance outcomes. **t-test results show no gender-based differences in these variables**, confirming consistency across groups. **One-way ANOVA results indicate significant differences in Motivation and Engagement across Education and Income groups**, whereas Employee Performance does not vary significantly across demographics. This confirms that psychological factors, particularly engagement, are the primary drivers of performance.
4. To investigate the mediating role of motivation, engagement, and job satisfaction in the relationship between training and development and employee performance.	Motivation, Engagement, and Job Satisfaction significantly mediate the relationship between Training and Development and Employee Performance. The indirect effects are strong: **Motivation (β = 0.452), Engagement (β = 0.468), and Job Satisfaction (β = 0.581)**. Job Satisfaction emerges as the strongest mediator. **t-test results confirm no gender-based differences in mediation variables**, while **ANOVA results indicate partial influence of education and income on motivation and engagement, but not on job**

Research Objective	Major Findings of the Study (Final Result-Oriented Version)
	satisfaction. This confirms that Training influences Performance both directly and indirectly through psychological mechanisms, with mediation effects remaining largely consistent across employee groups.

7.2 Conclusion of the Study:

The present study titled *"A Study on Impact of Training and Development on Motivation and Performance of Private Sector Bank Employees in Ahmedabad District"* concludes that training and development plays a vital and multidimensional role in enhancing employee outcomes within private sector banking organizations. The findings establish that structured training initiatives are widely implemented and consistently experienced by employees across all demographic categories, reflecting a strong institutional commitment toward employee development. Employees perceive training as a significant mechanism for improving job-related knowledge, technical competencies, decision-making ability, and overall work efficiency. It is evident that training not only strengthens functional capabilities but also contributes meaningfully to shaping employee attitudes and behavioral responses in the workplace.

The study further establishes that employees generally exhibit positive psychological states in terms of motivation, engagement, and job satisfaction. Motivation is driven by a balanced combination of intrinsic and extrinsic factors, where employees derive satisfaction from learning opportunities, personal growth, and skill enhancement, while also valuing recognition and organizational rewards. Engagement levels indicate that employees are emotionally and cognitively connected to their work, demonstrating enthusiasm, dedication, and willingness to contribute beyond basic job requirements. Job satisfaction is largely influenced by organizational belongingness, job security, and recognition, although areas such as supervisory support and interpersonal communication present scope for improvement. These psychological dimensions collectively reflect the importance of creating a supportive and development-oriented work environment.

The findings clearly demonstrate that employee performance is significantly strengthened through training and development initiatives. Employees who experience structured and relevant training show improved efficiency, higher quality of work, better task execution, and enhanced adaptability to dynamic job requirements. Performance improvement is not limited to technical skill enhancement but also extends to behavioral and attitudinal development, indicating that training plays a comprehensive role in shaping overall employee effectiveness. Among the psychological factors, employee engagement emerges as the most influential driver of performance, highlighting the importance of emotional involvement and psychological investment in achieving organizational goals.

An important conclusion of the study is that training and development influences employee performance through both direct and indirect pathways. While it directly enhances employee capabilities and job performance, its indirect influence operates through motivation, engagement, and job satisfaction. These psychological factors act as critical mediators that translate training experiences into improved workplace outcomes. Job satisfaction plays a particularly significant role in reinforcing positive behavioral outcomes, followed by engagement and motivation, indicating that employees' emotional responses to training are crucial in determining its effectiveness.

The study also concludes that training and development practices in private sector banks are largely equitable and consistent across demographic groups. Employee perceptions and outcomes do not differ significantly based on gender, indicating uniform access to training benefits. Similarly, variations across age groups do not significantly affect training effectiveness or performance outcomes, suggesting that training is relevant across different career stages. However, certain variations in motivation and engagement across educational and income groups indicate that socio-economic factors may influence psychological responses to organizational practices. Employees with higher educational qualifications tend to exhibit stronger motivation and engagement, reflecting greater learning orientation and adaptability, while income levels also play a role in shaping motivational intensity.

Overall, the study firmly establishes that training and development is a critical strategic human resource practice that significantly contributes to employee effectiveness in private sector banks. It not only enhances technical and functional competencies but also strengthens psychological and behavioral dimensions that are essential for sustained performance. The integration of skill development with motivational and attitudinal enhancement highlights the holistic impact of training interventions on employees. Organizations that invest in continuous, structured, and employee-centric training programs are more likely to develop a workforce that is motivated, engaged, satisfied, and high performing.

In conclusion, training and development emerges as a fundamental driver of employee performance and organizational effectiveness in private sector banking organizations. Its role extends beyond skill enhancement to include psychological empowerment and behavioral transformation of employees. The study clearly demonstrates that employee engagement is the most critical determinant of performance, while job satisfaction acts as a key reinforcing factor in translating training outcomes into actual performance improvements. Therefore, it can be concluded that organizations that prioritize comprehensive training and development strategies are better positioned to achieve sustained employee productivity, enhanced job satisfaction, and long-term competitive advantage in the dynamic banking environment.

7.3 Managerial Implications of the Study:

The findings of the present study have important implications for human resource management practices in private sector banking organizations. Since training and development has been identified as a key determinant of employee motivation, engagement, job satisfaction, and performance, banks should consider training not merely as a compliance requirement but as a strategic investment in human capital development. Organizations should design structured and continuous training programs that focus on both technical competencies and behavioral skills to ensure holistic employee development.

The strong influence of employee engagement on performance suggests that banks should prioritize initiatives that enhance emotional and psychological involvement of employees in their work. This may include creating a supportive work environment, encouraging participative decision-making, and providing meaningful job roles that increase employees' sense of ownership and commitment. Strengthening engagement should be viewed as a core HR strategy rather than an auxiliary outcome.

Since job satisfaction plays a significant role in translating training outcomes into performance improvements, managerial attention should be directed toward improving supervisory relationships, communication quality, and recognition systems. Effective leadership practices and transparent communication can significantly enhance employees' satisfaction levels and strengthen organizational commitment.

The study also indicates that motivation is influenced by both intrinsic and extrinsic factors. Therefore, organizations should adopt a balanced reward system that not only focuses on financial incentives but also emphasizes recognition, career development opportunities, and personal growth. Customized training strategies may also be introduced for employees with different educational and income backgrounds to ensure maximum effectiveness of training interventions.

In addition, organizations should establish a formal training evaluation and feedback mechanism to continuously assess the effectiveness of training programs. This will help in identifying skill gaps, improving training content, and ensuring alignment between training outcomes and organizational performance expectations. Linking training outcomes with performance appraisal systems can further enhance accountability and effectiveness of training initiatives.

From a broader strategic perspective, the findings align with modern human resource frameworks such as the Ability–Motivation–Opportunity (AMO) model, which suggests that employee performance is maximized when organizations simultaneously enhance employee skills, motivation, and opportunity to perform. Therefore, private sector banks should adopt an integrated human resource development approach that combines training, motivation enhancement, engagement strategies, and satisfaction improvement initiatives to achieve sustainable performance outcomes.

7.4 Limitations of the Study

Although the present study provides valuable insights into the relationship between training and development, motivation, engagement, job satisfaction, and employee performance, certain limitations must be acknowledged.

The study is geographically limited to private sector banks operating in Ahmedabad district, which may restrict the generalizability of the findings to other regions or sectors. Employee perceptions may vary across different cultural, organizational, or regional contexts, and therefore caution should be exercised while extending the results beyond the study area. Additionally, the findings primarily reflect the context of private sector banking, and may not fully represent public sector or other service industries.

The study is based on cross-sectional data, which captures employee perceptions at a single point in time. As a result, it may not fully capture changes in employee attitudes and performance over time. A longitudinal approach could provide deeper insights into how the effects of training and development evolve and sustain in the long run, particularly in relation to behavioral and performance changes.

The study relies on self-reported responses from employees, which may introduce subjective bias. Respondents may have provided socially desirable answers, particularly in relation to training effectiveness and job performance. Although measures were taken to ensure confidentiality and reduce response bias, complete elimination of such bias is not possible in behavioral research.

Additionally, while the study incorporates key psychological and performance-related variables, other potentially influential factors such as organizational culture, leadership style, work environment, and work-life balance have not been extensively examined. These variables may also play a significant role in shaping employee motivation, engagement, and performance outcomes and therefore represent important areas for future investigation.

Finally, the study focuses on selected dimensions of training effectiveness and employee outcomes, and does not examine sector-specific training variations such as digital training adoption intensity, training ROI, or competency-based skill mapping in detail. Inclusion of such dimensions could provide a more comprehensive understanding of training effectiveness in future research.

7.5 Scope for Future Research:

The present study opens several important avenues for future research in the field of human resource development and organizational behavior.

Future studies can extend the research framework to include public sector banks, cooperative banks, and multinational banking institutions to enable comparative analysis across different organizational settings. Such comparative studies would provide deeper insights into how institutional structure, organizational culture, and regulatory environment influence the effectiveness of training and development practices.

Longitudinal studies can be undertaken to examine the long-term impact of training and development on employee performance, motivation, engagement, and job satisfaction. This would help in understanding how training effects evolve over time and whether improvements in employee outcomes are sustained in the long run. Such studies would also allow researchers to capture behavioral consistency and performance stability across different career stages.

Future research may also incorporate additional organizational and psychological variables such as leadership style, organizational culture, employee well-being, psychological capital, and work-life balance. Inclusion of these variables would help in developing a more comprehensive and integrated model of employee performance, thereby enhancing the explanatory power of future frameworks.

Comparative studies across different industries such as information technology, manufacturing, healthcare, and service sectors can also be conducted to examine whether the relationships identified in the present study hold true across diverse occupational contexts. This would help in establishing the generalizability of the training-performance linkage beyond the banking sector.

Further research can also explore the role of emerging digital technologies in training and development, particularly the use of e-learning platforms, artificial intelligence-based training systems, virtual simulations, and gamification techniques. These modern training approaches are increasingly being adopted in organizations and may significantly influence employee learning outcomes and engagement levels.

In addition, future studies may examine the effectiveness and return on investment (ROI) of training programs in a more quantitative manner, linking training inputs directly with measurable performance outcomes. Research focusing on competency-based training models and skill-gap analysis frameworks can also provide more granular insights into how training contributes to specific job roles and performance indicators.

Finally, future research may consider examining moderating factors such as employee personality traits, organizational support systems, and technological readiness, which may influence the strength of relationships between training and employee outcomes. This would help in refining theoretical models and enhancing their applicability in dynamic organizational environments.

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Annexure: Questionnaire

I am Khatri Khyati, a research scholar, and I am conducting a study aimed at "A Study On Impact Of Training And Development On Motivation and Performance Of Private Sector Bank Employees In Ahmedabad District ".

Your participation in this survey is immensely valuable as it contributes to the advancement of knowledge in this area.

Your contribution will not only enrich academic understanding but also offer practical implications for enhancing the impact of training & development in human resource management.

Thank you for your time and valuable input.

In Which Bank do you work?	What is your position in the bank?
(1) Axis Bank (2) Bandhan Bank (3) Federal Bank (4) HDFC Bank (5) ICICI Bank (6) IndusInd Bank (7) IDBI Bank (8) IDFC First Bank (9) Karur Vysya Bank (10) Kotak Mahindra Bank (11) Yes Bank	(1) Clerk (2) Teller/Cashier (3) Customer Service Representative (4) Probationary Officer (5) Sales Officer (6) Marketing Executives (7) Loan Officer (8) Relationship manager (9) Branch Manager (10) Peon

How long have you worked for the organization?	Have you had any form of training since you joined bank	If "yes" to the question above, when/on what basis did you receive training. (Multiple Choice)
(1) Less than 2 years (2) 2 to 4 years (3) 5 to 7 years (4) 8 to 10 years (5) 11 to 13 years (6) 14 to 16 years (7) More than 16 years	(1) Yes (2) No	(1) At the time of joining (Induction/Orientation Training) (2) Periodically as part of Compulsory for all staff (3) Based on Recommendations of immediate supervisor/managers (4) During promotion or role change (5) To meet regulatory or compliance requirements (e.g., RBI, Internal audits) (6) Based on individual skill gap or performance appraisal outcomes

How often do you undergo training? (Multiple Choice)	What are the methods of facilitation at the training you have attended? (Multiple Choice)
(1) Within the First month of joining (2) More than once in a year (Quarterly) (3) Over every Six months (4) Once in a year (5) Once in two years (6) Only when required (No specific schedule) (7) Rarely/Irregular	(1) Lecture (2) Demonstrations (Process/System) (3) Discussions (4) Presentations by trainers/experts (5) Seminar/workshops (6) Role plays /simulations (7) Online training modules (8) Case studies related to banking situations (9) Mentoring/coaching by senior staff

What type of training have you mainly undergone? (Multiple Choice)
(1) Technical/Job related training
(2) Behavioural/Soft skills training
(3) Sales and marketing training
(4) Compliance/regulatory training
(5) Digital banking/technology training
(6) Leadership/managerial training

Kindly give answer to following questions related to Training and development, motivation, engagement, job satisfaction, and motivation.

	Training and Development: (Kirkpatrick, D. L. 1959, Curry *et al.*, 2010, Stone R J., 2002)					
	As a result of training,	**Strongly Disagree**	**Disagree**	**Neutral**	**Agree**	**Strongly Agree**
1.1	I substantially increased my knowledge on the topic	(1)	(2)	(3)	(4)	(5)
1.2	I have developed new skills	(1)	(2)	(3)	(4)	(5)
1.3	I developed positive attitude concerning to topic area.	(1)	(2)	(3)	(4)	(5)
1.4	I have better conceptualization of what I already do on the job.	(1)	(2)	(3)	(4)	(5)
	Motivation: (Çetin & Aşkun, 2018, Tariq & Ding, 2018, Kuvaas, Buch, Weibel, Dysvik and Nerstad, 2017)					
		Strongly Disagree	**Disagree**	**Neutral**	**Agree**	**Strongly Agree**
2.1	I derive much pleasure from learning new things on the job	(1)	(2)	(3)	(4)	(5)
2.2	The tasks that I do at work are enjoyable and very exciting	(1)	(2)	(3)	(4)	(5)
2.3	Sometimes I become so inspired by my job that I almost forget everything else around me	(1)	(2)	(3)	(4)	(5)
2.4	It is important for me to have an external incentive to strive for in order to do a good job	(1)	(2)	(3)	(4)	(5)
2.5	If I am supposed to put in extra effort in my job, I need to get extra pay	(1)	(2)	(3)	(4)	(5)
2.6	External incentives such as bonuses and provisions are essential for how well I perform my job	(1)	(2)	(3)	(4)	(5)
	Engagement: (Agyemang & Ofei, 2013, Utrecht Work Engagement Scale (UWES))					
		Strongly Disagree	**Disagree**	**Undecided**	**Agree**	**Strongly Agree**
3.1	At my work, I feel bursting with energy	(1)	(2)	(3)	(4)	(5)
3.2	I find the work that I do full of meaning and purpose	(1)	(2)	(3)	(4)	(5)
3.3	Time flies when I'm working	(1)	(2)	(3)	(4)	(5)
3.4	I am enthusiastic about my job	(1)	(2)	(3)	(4)	(5)
3.5	When I get up in the morning, I feel like going to work	(1)	(2)	(3)	(4)	(5)
3.6	To me, my job is challenging	(1)	(2)	(3)	(4)	(5)

3.7	It is difficult to detach myself from my job	(1)	(2)	(3)	(4)	(5)
3.8	At my job, i always persevere even when thing do not go well	(1)	(2)	(3)	(4)	(5)
	Job Satisfaction: (Scott Macdonald, Peter, MacIntyre, 1997, Zumrah, 2015)					
		Strongly Disagree	**Disagree**	**Undecided**	**Agree**	**Strongly Agree**
4.1	I receive recognition for a job well done	(1)	(2)	(3)	(4)	(5)
4.2	I feel close to the people at work	(1)	(2)	(3)	(4)	(5)
4.3	I feel good about working at this bank	(1)	(2)	(3)	(4)	(5)
4.4	I feel secure about my job	(1)	(2)	(3)	(4)	(5)
4.5	I believe management is concerned about me	(1)	(2)	(3)	(4)	(5)
4.6	On the whole, I believe work is good for my physical health	(1)	(2)	(3)	(4)	(5)
4.7	All my talents and skills are used at work	(1)	(2)	(3)	(4)	(5)
4.8	I get along with my supervisors	(1)	(2)	(3)	(4)	(5)
4.9	I feel good about my job					
	Performance: (Çetin & Aşkun, 2018, Naser Valaei and Shokouh Jiroudi, 2016)					
		Strongly Disagree	**Disagree**	**Undecided**	**Agree**	**Strongly Agree**
5.1	The training and development provided by the company helped me to perform my work quickly and efficiently.	(1)	(2)	(3)	(4)	(5)
5.2	I am fulfilling the organizational rules and procedures	(1)	(2)	(3)	(4)	(5)
5.3	Reports submitted by me are reliable and trustworthy	(1)	(2)	(3)	(4)	(5)
5.4	I produce a high quality of work outcomes					
5.5	I am strict about doing the job right the first time	(1)	(2)	(3)	(4)	(5)
5.6	My work performance always meets the expectations of my manager	(1)	(2)	(3)	(4)	(5)
5.7	I make significant contributions to the overall performance of our work unit	(1)	(2)	(3)	(4)	(5)
5.8	I am striving for higher quality work than required	(1)	(2)	(3)	(4)	(5)

Demographic Information:

NAME: (Optional)	

GENDER	**Age Group**	**Education level**	**Monthly income**
(1) Male (2) Female	(1) 16 to 25 years (2) 26 to 40 years (3) 41 to 55 years (4) More than 55 years	(1) Up to H Sc (2) Graduate (3) Postgraduate (4) Professional Course (5) Ph D	(1) Less than 20000 (2) 20,001 to 50,000 (3) 50001 to 100000 (4) More than 100000