

# The Mediating Role of Job Satisfaction between Training and Development Practices and Organizational Commitment: Responses from Private Banking Sectors of Karachi, Pakistan

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**DOI Link:** <http://dx.doi.org/10.6007/IJARBSS/v7-i10/3415>

**Published Date:** 22 October 2017

## Abstract

This paper examines the impact of modern and traditional training and development programs on the employees of banking sectors' organizational commitment and overall performance within Karachi, Pakistan. Furthermore, the paper explores the causal-effect relationship between organizational commitment's distinctive attributes and T&D program through mediating role of job satisfaction, by particularly looking at the contractual and permanent employees. By combining the strata, convenience, and purposive sampling, we gathered data from the 307 employees working in the Karachi's banking sector. Since, the study falls largely into positivist paradigm thus quantitative analysis are conducted in this study.

Interestingly, the findings revealed that modern methods of training and development are highly preferred by the contractual workers. In addition to that, the working efficiency of the employees aging between 30-40 years is significant positively affected by modern T&D methods. On the other hand, working efficiency does not improve for the permanent employees under both; traditional and modern methods to notable extent. In addition to that,

irrespective of the type of employment status, the affective and normative commitment of male employees is significant positively affected by the salary increment while the continuance commitment of female workers is significant positively affected by the training and development programs. Nevertheless, job satisfaction has significant mediating role in improving the organizational commitment of employees under both; traditional and modern methods of training and development. Interestingly, the continuance commitment is less visible in contrast to affective commitment and normative commitment among both permanent and contractual employees working within the banking sector.

**Keywords:** *Contractual Employees, Permanent Employees, Job Satisfaction, Organizational Commitment, T&D Program, Banking Sector*

## **Introduction**

Every business focus on survival and profitability therefore ensures that their performance and business efficiency remains at top by ensuring there is higher level of competitiveness (Haque, Faizan, & Cockrill, 2017). However, the study of Zehra (2016) showed that human capital is vital for the growth and progress of the business, which could be developed through adequate training and development. Additionally, the recent research of Faridi, Baloch, and Wajidi (2017) revealed that there are variations at the public banking sector of Pakistan. The findings revealed that the permanent employees do not easily embrace modern methods (ibid). However, the work of Zehra (2016) and Faridi et al., (2017) confirmed that organizational performances are best measured by the training and development in the banking sector of Pakistan. In other words, T&D is most effective tool for measuring bank employees and bank's performances. The findings of Zehra (2016) confirmed that T&D works as a barometer for measuring performances of banks and their respective workforce.

The earlier work of Gleeson and Husbands (2001) also found that most widely used tool in the banking sector is training and development for improving the workers' performances and overall organizational efficiency. Moreover, recent studies confirmed that employees' professional growth and development and accomplishing business objectives are likely due to effective and efficient T&D programs (Zehra, 2016; Faridi et al., 2017). Furthermore, training and development assist workers in developing constructive, positive, and professional behaviour while ensuring the profitability remains higher (Zehra, 2016). However, to larger extent the previous studies have considered T&D as whole while there is no conclusive evidence to confirm whether the modern method or traditional method is more effective in improving the organizational efficiency and employees' performance. In addition to that, there is no conclusive evidence regarding the degree of variation between permanent and contractual employees in private banking sector.

The rationale behind selecting banking sector of Pakistan reflects the axiological view of the researchers. Furthermore, post 2008 recession, banking sector is one of the few important sectors that have done exceptionally well by contributing heavily towards the economic development of the country via gross domestic product (GDP). One could argue that leadership also as a role in the improvement of sector. As per Haque et al., (2015), the particular style of leadership motivates cultural-oriented workforce. Thus, it is also possible that instead of T&D program, leadership style that might affect the performance of employees. Nevertheless, there is limited evidence to confirm or contradict above argument. Additionally, the budget deficit has significantly reduced due to the higher level of economic liberalization in Pakistan (State Bank of Pakistan, 2014; Rana, 2014; Faridi et al., 2017). This

reflects that commercial and private banks have remarkable role in improving the economic stability within Pakistan.

Moreover, the report of BMI research confirmed that Pakistan is one of 10th fastest emerging market (Pfeiffer, 2016). Interestingly, during last decade the banking sector has been consistent contributor towards the NNP, especially private commercial banks. The recent Pak-China corridor is another project hinting towards 5.4% economic, trade and banking activities growth within Pakistan in 2018 (Dawn, 2016). As evident above, pivotal role is played by the private banking sector, therefore it is essential to investigate the impact of training and development on its workforce. In addition to that, wide range of researches has confirmed that productive employees are those that are satisfied with their work and workplace (Haque & Yamoah, 2014; Haque et al., 2015; Faizan & Haque, 2016; Faizan & Zehra, 2016; Zehra, 2016). Hence, the role of commitment and satisfaction require being studied in relation to T&D program.

However, earlier researches have certain limitations such as offered general perspective, using broader approach, lacking in providing holistic view, uni-dimensional, etc. In contrast, present study overcomes many of those limitations by ensuring multi-dimensional approach to offer holistic view. In addition to that, examines the variations in the contractual and permanent employees from different age brackets. Therefore, the aim of this study is to investigate the impact of training and development methods on the performance, commitment, and satisfaction of the contractual and permanent employees in the private banks of Karachi, Pakistan. Through this study, researchers offer a new contribution to the body of knowledge by offering the insight about the comparative aspects of training and development methods. Furthermore, the study also contributes by investigating the variation among the workforce by considering their respective age bracket and employment status. Furthermore, the study also signifies the mediating role offered by job satisfaction in connection with the variables of interest. Nevertheless, major contribution of the study is establishing numerical significance about the variables of interest in a multi-dimensional manner. The motivation behind this study is to attain numerical significance between research variable through using mediating factor because there is no conclusive evidence at present.

### **Literature Review**

In this study, researchers have included the literature review from the past three decades in order to ensure the latest arguments related to the variables of interest could be used for developing research hypotheses. According to Zehra (2016) "the fundamental dealing of Training and Development program is with the attainment of the comprehensive knowledge in terms of how to implement and practice approach and technique" (P. 249). Conversely, Faridi et al., (2017) argued that in the business and commercial contest, the functioning of the training and development programs change by ensuring working efficiency and performance of the workers increase so that there is higher profitability. However, there is no denial regarding the constructive role offered by T&D program in the due course. The individuals' personal and professional abilities, knowledge, and skills enhance due to participation in the training and development program (Faizan & Zehra, 2016; Zehra, 2016; Faridi et al., 2016). Additionally, training and development is regarded as one of the important practices of human resource management (Haque et al., 2015).

The work of Gilley and Maycunich (2000) argued that business follows certain patterns for improving the knowledge, abilities, and skills of the individual by offering training and

development, which leads to reflect that the workforce is becoming competitive through organizational learning. Thus, one could argue that for increasing the employees' work-related capabilities, the organizations are using training and development methods as a strategic approach of developing the culture of organizational learning. However, Armstrong (2006) argued that effective and efficient use of organizational resources is a major theme behind offering the training and development schemes to the workers. Hence, this means that, the main reason behind encouraging, engaging, and involving employees at T&D program is ensuring the resources are used in constructive manner. According to Sims (2002), the employees perceived training and development as positive feature because they feel there is higher job security and will remain in the long-term plans of the organization. Nonetheless, T&D assists the business by filling the skill deficiency gap of the newly appointed workers (ibid). Additionally, the researchers have argued that the core of all learning activities should be aimed for enhancing the skills and project development because it contributes towards the existing and new employees' career empowerment and establishment (Roehl & Swerdlow, 1999; Zehra, 2016; Faridi et al., 2017).

Interestingly, the recent study of Zehra (2016) found that training and development program has positive linkage with job satisfaction and organizational support system. Additionally, the study also confirmed that because of the participation in the training and development program not only the employees' opportunities for career growth increase but also higher constructive behaviour is evident among them (ibid). On the other hand, the study of Demirbag et al., (2006) showed that the employees' performance is positively affected by the intrinsic motivation affects positively performance. Interestingly, the study of Sahindis and Bouris (2008) found T&D participation increases job satisfaction. Nevertheless, the study of Foreman and Money (1995) reflected that T&D participation increases job related employees' commitment whereas Hansen (2001) confirmed that it reduces employees' turnover. Thus, from the aforementioned researches although the different benefits of T&D participation have been confirmed but there is no consistent results. Additionally, yet it is not known, which element is more resulting due to participation in the T&D programs. Furthermore, there is no conclusive evidence regarding the type (modern versus traditional) T&D programs operating within the banking sector of Karachi, Pakistan. Moreover, the variation among the contractual and permanent employees is also yet not established with consistent results through literature at hand.

Additionally, the organizational commitment in past has been considered as the one variable but no conclusive evidence regarding its relationship with the training and development program when job satisfaction offers a mediating role respectively. The large number of researchers has explained organizational commitment as, "a psychological bond between employee and employer reflecting the willingness of employee to remain with same organization" (Mowdey et al., 1982; Allen, 2003; Haque & Yamoah, 2014; Haque & Aston, 2016; Haque, Aston, kozlovski, 2016; Faridi et al., 2017). Interestingly, the work of Lambert and Hogan (2009) showed that employees' performance and behaviour is conveyed in actual manner through their organizational commitment. On the other hand, Randall (1990) stated that organizational performance is defined by the employees' engagement, efforts, and commitment at workplace.

The study of Roehl and Swerdlow (1999) found that with the provision of adequate training and development the chances of committed employees leaving the organization significantly reduce. However, wide range of researches revealed that no matter how much training sessions are given to some employees, they would quit the organization for the sake of fun

or trying something new (Syrett, 1994, Barnett, 1995, Khatri et al 2001; Haque & Yamoah, 2014). Furthermore, the wide range of literature has identified Affective commitment (AC), normative commitment (NC), and continuance commitment (CC) as three main dimensions of organizational commitment (Bartlett & Kang, 2004; Haque & Yamoah, 2014; Zehra et al., 2017; Faridi et al., 2017). Allen and Meyer (1990) defined three dimensions, as "*affective commitment is emotional connection of employees towards organization. The feeling of moral and obligation reflects normative commitment while feeling of staying and continuation is continuance commitment*" (P. 1). Nevertheless, Haque and Yamoah (2014) found another type of commitment, known as "situational commitment". However, there is very little literature regarding this type of organizational commitment. Interestingly, numbers of studies confirmed that there is a positive relationship between T&D programs, job satisfaction, and organizational commitment (Brief, 1998; Bartlett, 2001; McNeese-Smith, 2001; Lowry et al., 2002; Bartlett & Kang, 2004; Benson; 2006; Zehra, 2016; Faridi et al., 2017).

Nevertheless, the literature at hand only offers the theoretical and conceptual framework but does not state much about the modern and traditional methods of training in relation with the job satisfaction of the contractual and permanent employees. Additionally, the mediating role of the job satisfaction in relation to the variables of interest is not fully explored. Thus, the literature at hand serves foundation for developing the hypotheses for the present study.

### **Hypotheses:**

From the literature at hand, researchers developed the following hypotheses:

**H1:** There is no significant mediating role of job satisfaction in strengthening the relationship between training and development practices and organizational commitment of permanent and contractual employees.

**H2:** There is no correlation between the organizational commitment and job satisfaction of permanent and contractual employees.

**H3:** There is no significant strong correlation between the training and development methods and the organizational commitment of permanent and contractual employees.

**H4:** The modern T&D practices are preferred equally by contractual and permanent employees.

**H5:** The traditional T&D practices are preferred equally by contractual and permanent employees.

### **Research Methodology**

Researchers used positivist philosophical stance and the study falls into scientific research paradigm. Thus, the epistemology is objective, ontology is relativist, while quantitative is the fundamental methodology. The use of quantitative methods is used for numerically expressing the relationship between variables of interest. Since, the research is broadly categorized as basic research because the attempt is made to expand the body of knowledge therefore deductive approach is used by testing research hypotheses. Additionally, the conceptual and theoretical framework are taken into consideration for developing hypotheses is this study.

This cross-sectional research design considered survey questionnaire as the research instrument for gathering information about the causal-effect relationship between variables of interest. In social science researches, the use of cross-sectional design and survey questionnaire offers more flexibility in research (Haque et al., 2017). Thus, we used similar strategy by developing 5 point Likert Scale semi-structured self-administered survey

questionnaire. Although, we employed strata sampling technique because the banking sector of Karachi is widely spread but after splitting private banks into regions, we combined convenience and purposive sampling to reach target audience. These techniques are cost effective and enable researchers in reaching the desired set of population.

We circulated total 800-survey questionnaire both manually and electronically (via e-mails) but only 307 returned completed ones. Hence, the response rate was 38.37%. Additionally, the sample size of over 200 is significant in drawing logical conclusion. Since, our sample size is over 300 thus we have sufficient data to draw logical conclusion. The survey questionnaire was circulated through the formal consent of HR department. The request letter contained details about the purpose of research, the time duration for completing survey, and confidentiality and anonymity of participants. For quantitative analysis, researchers used IBM 23.0 SPSS software. Through triangulation approach, researchers ensured that research remains reliable, valid, transferable, and credible. For reliability purpose, researchers used Cronbach's alpha while the validity, credibility, etc was checked through demographic crosscheck and confirmatory factor analysis.

### Quantitative Analysis, Findings, and Discussions

Table 1

Case Processing Summary

|       |                       | N   | %     |
|-------|-----------------------|-----|-------|
| Cases | Valid                 | 307 | 98.71 |
|       | Excluded <sup>a</sup> | 4   | 1.29  |
|       | Total                 | 311 | 100.0 |

a. Listwise deletion based on all variables in the procedure.

Table 2

Reliability Statistics for T&D program

| Cronbach's Alpha | Cronbach's Alpha Based on Standardized Items | N of Items |
|------------------|--|------------|
| .781             | .781   | 3          |

Table 3

Factor loadings and Questionnaire significance figures (Confirmatory Factor Analysis)

Validity test

|                                | Standardized Coefficients (Factor Loadings) | Explained Variance | Significant (t-value) |
|--------------------------------|---|--------------------|-----------------------|
| Training & Development program | 8.78  | 2.68               | .53                   |
| Job Satisfaction               | 8.79  | 1.90               | .57                   |
| Organizational Commitment      | 9.43  | 3.83               | .65                   |

The Cronbach's alpha ( $\alpha$ ) scored 0.78, which is higher than standard =0.70 thus reflecting that there is internal consistency between the items aligned on the scale. In other words, the reliability is acceptable in this study. Moreover, since the researchers developed the questionnaire framework by following standard questionnaire hence this is sufficient validity.

Additionally, the expert views of the professors were included to ensure higher validity aspect. Furthermore, the use of 'Confirmatory Factor Analysis' (CFA) model was considered for studying explanatory assessment of each variable of interest via related questions (validity). This was to ensure validity of the research tools. Additionally, the Shapiro-Wilk test revealed that the p-value is greater than  $\alpha$ -value (.832 > 0.05) thus data is normally distributed. Based on Shapiro-Wilk test findings we opt for parametric test because there is strong statistical evident that the data is normally distributed.

**Demographic Statistics**

In this study, data was gathered from 307 banking sectors' employees. Thus, researchers have analyzed only these responses because they were completed and returned in the set timeframe. The questionnaire consisted of 21 items, divided into three main categories namely demographic variables, attitudinal, and behavioural questions. The latter two parts seek information regarding training and development, job satisfaction, and organisational commitment respectively. The demographic variables showed that in the banking sector of Karachi, majority of the participants were males (56.2%), holding Bachelor's Degrees (43.6%), lies between 35-to-45 age bracket (41.0%) years and on average having the experience of 4-to-6 years (71.2%).

Table 4

| Pearson Correlation Analysis and Descriptive Statistics |      |                    |                     |        |     |
|---|------|--------------------|---------------------|--------|-----|
| Variables   | Mean | Standard Deviation | Pearson Correlation |        |     |
|   |      |                    | 1                   | 2      | 3   |
| Training and Development Program                        | 4.68 | 1.47               | (1)                 |        |     |
| Organizational Commitment                               | 4.13 | 1.31               | 0.67**              | (1)    |     |
| Job Satisfaction  | 5.21 | 0.92               | 0.45**              | 0.53** | (1) |

Table 5

| Results of Stepwise Regression Analysis |   |                      |                        |
|---|---|----------------------|------------------------|
| Variables                               | Dependent Variables (Organizational Commitment) |                      |                        |
|   | Affective Commitment                            | Normative Commitment | Continuance Commitment |
| <u>Control Variables</u>                |   |                      |                        |
| Gender                                  | 0.15  | 0.13                 | 0.11                   |
| Age                                     | 0.37  | .28                  | .24                    |
| Employment Status                       | -.031   | -.074                | -.032                  |
| <u>Independent variable</u>             |   |                      |                        |
| Training and Development Program        |   | 0.44***              | 0.42***                |
| <u>Mediating Variable</u>               |   |                      |                        |
| Organizational Commitment               |   |                      | 0.22*                  |
| R <sup>2</sup>                          | .12   | .38                  | .45                    |
| Adjust R Square                         | .067  | .318                 | .343                   |
| R Square Chance                         | .112  | .241                 | .035                   |
| F                                       | 2.543   | 8.748***             | 8.543***               |

|   |       |           |          |
|---|-------|-----------|----------|
| FΔ R square   | 2.543 | 41.219*** | 5.410*** |
| <b>Note: *p&lt;0.02, **p&lt;0.01, ***p&lt;0.001</b> |       |           |          |

The aforementioned table reflects the mediating effect organizational commitment has on the training and development program and job satisfaction in Step 3. The findings confirm that training and development practices are significantly correlated with the job satisfaction ( $\beta=.22, p<0.05$ ), therefore, we have strong evidence against null hypothesis 1. Hence, we reject H1. Furthermore, in step 2, the correlation between organizational commitment and job satisfaction are evident, training and development practices was found to be significantly correlated with the organizational commitment ( $\beta=.44, p<0.001$ ). Therefore, we have strong evidence against null hypothesis 2, reflecting we reject H2. Interestingly, in Step 2, we considered explanatory power by including the gender type and results showed that 38 percent of the variance in dependent variable. In other words, the gender's organizational commitment varies due to the mediating role of job satisfaction. As shown in Step 3 (after developing the correlation between job satisfaction and organizational commitment into the analysis), the previous significant relationship between training and development practices and organizational commitment did not change to non-significant (Step 3:  $\beta=.42, p<0.001$ ). Thus, we reject null hypothesis 3 due to strong evidence against it. However, the strength of relationship has slightly decreased (from  $\beta=.44$  to  $\beta=.42$ ), reflecting fractional decline. Step 3 also revealed that 45 percent variation in the dependents variable is due to job satisfaction. Hence, hereby it is confirmed from the statistical test that the correlation between training and development methods and organizational commitment increase due to job satisfaction. Therefore, it reflects that job satisfaction plays significant mediating role to strengthen the relationship between variables of interest in the private banks of Karachi, Pakistan.

Table 6

|                         |       | t-test for Equality of Means |                 |                 |                       |   |  |
|-------------------------|-------|------------------------------|-----------------|-----------------|-----------------------|---|--|
|                         |       | Df                           | Sig. (2-tailed) | Mean Difference | Std. Error Difference | 95% Confidence Interval of the Difference |  |
| Equal variances assumed | Lower |                              |                 |                 |                       | Upper                                     |  |
| Permanent Employees     | 306   | .047                         | .18899          | .07804          | .0449                 | .3549                                     |  |
| Contractual Employees   | 306   | .003                         | .18759          | .07912          | .0296                 | .3478                                     |  |

Table 7

|                         |       | t-test for Equality of Means |                 |                 |                       |   |  |
|-------------------------|-------|------------------------------|-----------------|-----------------|-----------------------|---|--|
|                         |       | Df                           | Sig. (2-tailed) | Mean Difference | Std. Error Difference | 95% Confidence Interval of the Difference |  |
| Equal variances assumed | Lower |                              |                 |                 |                       | Upper                                     |  |
| Permanent Employees     | 306   | .001                         | .187903         | .08049          | .0427                 | .3423                                     |  |
| Contractual Employees   | 306   | .049                         | .159349         | .07966          | .0156                 | .3381                                     |  |

In order to further probe into research problem, the researchers adopted Haque & Aston (2016) funnel approach. Additionally, in contrast to permanent employees, the contractual employees have higher preference for modern training and development methods within the private banks at Karachi ( $p=0.03 > 0.05$ ). Thus, there is strong evidence against null hypothesis 4, reflecting we reject H4. Since the earlier work of Faridi et al., (2017) has evident in the qualitative study that contractual employees prefer modern methods of training and development therefore present study confirms it. Additionally, the findings showed that permanent employees have higher preference for traditional method of training and development. The statistical test revealed that sig-value is greater than alpha value ( $p=0.001 > 0.05$ ). Hence, there is strong evidence against null hypothesis 5 therefore, we reject null hypothesis 5. In other words, the training and development practices varies among contractual and permanent employees as researchers found that under modern T&D methods, the performance of contractual employees significant positively. Moreover, the permanent employees' performance is significant positively affected by the traditional T&D practices. Again, the present findings are aligned with the work of Faridi et al., (2017). Interestingly, we found that employees lying between 30-to-40 age brackets are significant positively affected modern training and development practices.

In the genders' perspective, researchers found that males and females employees irrespective of their employment status have higher working efficiency under modern training and development methods. However, under the traditional methods also the overall performance of the banks improves to certain extent, particularly organizational commitment, and job satisfaction. Thus, this present findings support the earlier work of Stone (2002), Faizan & Zehra (2016), Haque et al., (2016), Faridi et al., (2017), and Faizan & Zehra (2017). Additionally this study also confirms the previous work of Zehra (2016) that the banking sectors employees have higher working efficiency under improved and unique T&D program. Moreover, both males and females have confirmed that the training and development program has significant positively affected their job satisfaction, organizational commitment, and overall working efficiency. Further exploration revealed that salary increment is the biggest motivation for the male workers as it increases their affective commitment and normative commitment however, the continuance commitment of males remains lower to larger extent. On the other hand, the females' continuance commitment increases due to adequate training and development program.

However, the study found that job security does not increase due to involvement in training and development program. Hence, present study has striking difference with the work of Sims (2002). Additionally, the results showed that T&D increases organizational learning, reflecting the study confirms the previous work of Karl et al., (2010). Since, present study confirmed that the organizational support, job satisfaction, and career empowerment forms due to adequate training and development program therefore this study confirms the earlier findings of Stone (2002), Zehra (2016), and Faridi et al., (2017). On the other hand, no statistical significance established between employee turnover reduction and participation in the T&D program. Thus, the work of Hansen (2001) remains unconfirmed but the work of Foreman & Money (1995), Demirbag et al., (2006), and Sahindis & Bouris (2008) as job satisfaction, job commitment, and overall working efficiency has established to be significantly affected by training and development methods.

The overall statistical analysis and funnel approach revealed that under traditional and modern methods of training and development program the performance of employees improve as the organizational commitment enhance due to the mediating role of job

satisfaction. Interestingly, within the banking sector although overall organizational commitment has increased but continuance commitment is less visible in contrast to affective commitment and normative commitment. Since, the males have higher affective commitment and normative commitment while females have higher continuance commitment therefore present findings supports the work of Haque et al., (2016), and Haque and Yamoah (2014). Additionally, the affective commitment and normative commitment of male employees increase due to salary increment thus our findings support the work of Zehra (2016), Faizan and Zehra (2016), and Zehra and Faizan (2017).

### **Conclusion and Recommendations**

To put it concisely, based on present statistical evidences it is found that the organizational commitment and training and development program has significant positive relationship at the private banking sector. In addition to that, the job satisfaction plays significant positive mediating role between training and development practices and overall organizational commitment of employees. Furthermore, the contractual employees have higher preference for modern ways and tools of training and development practices whereas permanent employees prefer traditional methods. Moreover, male employees have lower perception towards the T&D program whereas females perceived significantly higher. The statistical evidences confirmed that in the present era, the modern training and development practices are more adequate, flexible, and constructive in comparison to traditional ones.

However, the study has confirmed that there is statistical positive correlation between training and development method and organizational commitment but considering the distinctive dimensions of the organizational commitment this research confirmed that most prominent and visible is affective commitment, resulting from the training and development practices. On the other hand, continuance commitment is the least developed through provision of training and development practices. Moreover, male employees commonly show AC and NC while females demonstrated CC. Interestingly; fresh employees benefit the most from the existing training and development programs. Nevertheless, the study has weak statistical evidence regarding the job security and employees' turnover reduction due to T&D programs, irrespective of gender and employment status. Furthermore, salary increment has significant role in increasing affective and normative commitment of employees whereas continuance commitment enhance among females due to the mediating role of job satisfaction.

Although the researchers ensured to maximum extent to overcome the limitations but present study has certain inherited limitations. One of the biggest limitations is the selection of research design. Under cross-sectional study, one event is only studied once in a given time interval while whereas the selection of longitudinal design would have explored the research in more depth by studying the variation among variables of interest in two distinctive time intervals. Thus, the future researchers should consider the use of longitudinal research design. Furthermore, this study only considered Karachi as one region to investigate the relationship therefore the generalization of results is subject to limitation. Consideration of other regions would have increased generalizability of results. Therefore, future researchers should include other cities to enhance generalizability. Moreover, the present study investigated only private sectors' employees thus the results are only generalized to private banking sector while holistic view could be attained through comparative analysis by inclusion of public sector. Hence, the variations could be measured in both; public and private banking sector. The future researchers should consider comparative analysis to offer holistic view.

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