

# FACTORS INFLUENCING EMPLOYEE SATISFACTION TOWARDS ORGANIZATIONAL TRAINING AND DEVELOPMENT PRACTICES IN SELECTED PUBLIC SECTOR BANKS

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## Abstract

The study examines employee satisfaction toward organizational training and development practices in selected public sector banks. In a rapidly evolving banking environment characterized by digital transformation, regulatory reforms, and competitive pressures, effective training and development (T&D) practices are essential for enhancing employee competencies and organizational performance. The primary objectives of the study are: (1) to assess the level of employee satisfaction toward various training and development practices; (2) to identify key factors influencing satisfaction, including training design and content, delivery methods, managerial support, career development opportunities, and evaluation mechanisms; and (3) to examine whether gender differences exist in employee satisfaction levels. The study adopts a quantitative research design and uses statistical tools such as descriptive analysis and the Mann–Whitney U test. Findings indicate moderate to high satisfaction levels across most factors, with training design and evaluation mechanisms receiving relatively higher ratings, while career development opportunities scored comparatively lower. Gender-based differences were found to be statistically insignificant. The study concludes that strengthening career progression pathways and enhancing managerial involvement can further improve satisfaction levels.

**Keywords:** Employee Satisfaction, Training and Development, Public Sector Banks, Managerial Support, Career Development, Organizational effectiveness and Gender Differences.

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## INTRODUCTION

Human resource management practices in the modern world have now taken on training and development as their core activities especially in those sectors that are knowledge intensive like the banks. The banks in the public sector exist in a dynamic environment influenced by the technological innovation, policy changes, globalization and growing consumer expectations. Here, constant improvement of the skills of employees is necessary to sustain the efficiency of the operations, quality of the services and competitive power. Training programs do not only enhance technical and functional competency but also behavioural, managerial and leadership skills among the employees.

There are a number of variables that are related to the satisfaction of the training and development practices by the employees. Material will be relevant and in line with job requirements because of training design and content. The way of delivery (classroom sessions, online modules, and blended learning approaches) influences the engagement and knowledge retention. Managerial support also has an impact on the motivation of the employees to take an active part in the training programs. Training provides career development opportunities which boost long-term commitment, effective evaluation and feedback systems maintaining constant improvement.

Though training initiatives are important, the perception difference may occur depending on the demographics like gender. Realizing the presence of such differences can assist organizations in practicing inclusive and equitable human resource. Therefore, the suggested study is aimed at evaluating the satisfaction of the employees with training and development practices in the selected public sector banks and analyzing the differences in the perceptions based on gender. The research results should offer valuable information that policymakers and HR managers can use to increase the effectiveness of training and improve the overall performance of the organization.

## THEORETICAL BACKGROUND

The theoretical premise in this research is based on the Human Capital Theory, Social Exchange Theory and Two-Factor Theory of Motivation by Herzberg. The Human Capital Theory focuses on the fact that knowledge, skills, and

abilities of their employees are assets that improve productivity and competitiveness in organizations. Training and development is thus regarded as a strategic tool of enhancing human capital worth. Knowledge in banking industry is important and service quality is paramount and therefore, constant skill improvement leads to the level of performance and satisfaction of customers.

In the contemporary environment of technological instability, regulatory flux and growing customer demands in the banking sector, the public sector banks are felt the extreme pressure to enhance the efficiency of their operations and service quality. Training and development (T&D) has been used as a strategic tool to enable employees adapt to the dynamic technologies such as digital banking, integrating fintech, cybersecurity and system of customer relationship management.

The satisfaction of employees with the training programs is very crucial in determining their effectiveness. Satisfaction is a measure of how much the organization employees are satisfied when they have the training programs, and that they are relevant, of benefit, well structured and assist them in their career development. In the presence of standardized procedures and hierarchical structures that dominate the state sector of banks, the consciousness of the satisfaction of the employees is critical in boosting the training result and dedication to the organization.

The paper analytically examines the level of employee satisfaction on the organizational training and development practices in the selected public sector banks with special interest in the relevance of structured learning frameworks, competency improvement and continuous relevance of professional development at the organization. The training and development (T&D) practices are quite significant in improving the levels of employees in developing their skills, improving their productivity and making organizations sustainable, particularly the banks in the public sector that operate in a dynamic financial environment. The paper qualitatively explores the extent to which employees to the organization are satisfied with training and development among selected banks in the government.

Social Exchange Theory also establishes worker satisfaction on training programs. This theory states that employees view the investments made by the organizations in developing an employee as organizational support. This perceived support brings about a sense of obligation and reciprocity which increase the level of loyalty, commitment and job satisfaction. When workers perceive training as a way of personal development and enhancement of their career, they reciprocate by giving better performance and positive dispositions.

The Two-Factor Theory developed by Herzberg distinguishes between the hygienic factors and motivation ones. Training and development prospects can also be used as motivation since they encourage development, appreciation, and success. Training should be regarded as valuable and close to the career ambitions; this will improve intrinsic motivation and satisfaction when employees recognize it. On the other hand, when there are no growth opportunities, even the other hygiene factors like salary and job security might not bring dissatisfaction. Furthermore, the Training Evaluation Model created by Kirkpatrick offers a way of evaluation of training efficiency using four levels, which include reaction, learning, behavior, and results. The level of employee satisfaction is related to the reaction level as it assesses instant perception and attitudes of participants on training programs. When positive reactions are recorded, there is increased retention of learning and better practice of the skills in the work place.

The Adult Learning Theory also advocates relevancy and practicality in the training programs. This theory suggests that adults are effective learners when job training is problem-based, experiential and task-oriented. In the banking organizations, case studies, practical simulations, and digital learning modules help improve involvement and gratification. Combining these theoretical views, the study conceptualizes the employee satisfaction with training and development as a multidimensional construct that is determined by the design of the program, methods of program delivery, the encouragement of managers, career linkage, and feedbacks. The following theoretical bases warrant the analysis of employee perceptions and demographic variations in measuring the effectiveness of training in the public sector banks.

## REVIEW OF LITERATURE AND THEORETICAL UNDERPINNINGS

The literature that has been available has pointed out that effective training programs contribute to job performance, employee morale and quality of service in the banking institutes. Studies have also indicated that the degree of satisfaction will be improved when the contents during training are related to the job requirements and career objectives. Online learning systems and hybrid learning methods have also been found to enhance accessibility and flexibility therefore leading to high degree of involvement. However, issues of ancient training programs, poor post training evaluation and exposure into the actual life reduce the overall satisfaction. In the case of the public sector banks, bureaucratic processes have the tendency of limiting the innovation of training practice. In this way, the employee perception is sure to be evaluated in a systematic way to improve T&D structures. Aivaz et al (2024) tested the relationship between education, professional development and good implementation of Corporate Social Responsibility (CSR) policies and the banking sector. According to the authors, banks can be quite useful to the sustainable development through ethical financial practices, environmental responsibility, and community involvement. However, the success of CSR activities largely depends on the level of knowledge, awareness and professional competencies of the employees. According to the empirical data presented by the banking institutions,

the study examines the efficiency of formal training courses and lifelong learning in enhancing the focus of the employees on the principles of CSR and the level of sustainability. The findings indicate that banks that have made investment on CSR based education are at a better place in terms of integration of the policies, compliance and enhanced stakeholder trust. Ethics, environmental responsibility and social responsibility instilled through professional development programs allow the employees to absorb the values that lead to the better reputation and performance of the organization. The study finds that education and special training is strategic in the implementation of CSR in the banking operation. It proposes that the organizations can include the modules of sustainability into the staff training curricula in order to increase the long term organizational commitment to responsible banking.

Alzaid, D., & Dukhaykh, S. (2023) determined the influence of branding (employer) on employee retention within the Saudi Arabian banking sector with the intervening role of relational psychological contracts. Employer branding is the perception of a firm as the best place to work where one can develop their career, secure their jobs, and enjoy working environment. The authors assume that an excellent employer branding enhances employee loyalty by forming psychological relationship between the employees and their employers on the basis of trust. According to the quantitative research approach, the research is based on the survey response of banking professionals. The findings suggest that employee retention and the relationship between the two can be partially mediated through the influence of employer branding through relational psychological contract long-term commitments aimed at supporting each other as well as being loyal. The more the employees perceive that their organization is in line with their relational expectations possibly in terms of career development and job security, the more likely they will be committed. The authors arrive at the conclusion that the banking institutions should strategically enhance employer branding programs to enhance retention results. It stresses the necessity of open communication, the opportunity to develop personally, and positive working environment as the aspects that can be used to sustain a stable relationship with employees in the long-term.

## CONCEPTUAL FRAMEWORK

The study on perceptions of the employees covers the aspects of training design, relevance, delivery mode, integrating technology, evaluation system, and employment opportunities. Based on a structured framework on human resource development theories, the study brings out the impact of an effective T&D initiative to the motivation, job performance and organizational commitment. The results show that although the employees tend to recognize the significance of training programs, the levels of satisfaction differ in terms of relevance of training, managerial support, post-training evaluation, as well as, the possibility to practise.



1. Training Design and Content: Training design and content play a critical role in employee satisfaction because the relevance, clarity and usefulness of learning programs depends on how the programs have been designed. Confidence and competence of employees are increased with well-organized training according to their job descriptions. Employees feel that they are getting training when course materials reflect the current banking regulations, digital instruments, risk management practices, and customer service skills. Specific goals, real life examples and current literature also enhance interest. On the other hand, obsolete or generic modules decrease interest and satisfaction. Experiencing learning is meaningful by having proper instructional design that combines both theory and practice. Thus, training content that is role specific, need based and aligning with the strategic interests of the company should be used to enhance the overall employee satisfaction.

2. **Training Delivery Methods:** Training delivery is an important style that determines employee satisfaction. Engagement and retention are augmented with interactive workshops, simulations and group-discussions, and digital learning platforms. In contemporary banking, blended learning techniques of integrating online content classes with real life sessions offer speed and comfort. Workers love work-friendly technologies like e-learning pages and virtual classrooms. Learning experiences are also enhanced by having competent trainers who support participation and solve real-life problems. Nonetheless, the interest and enthusiasm can be decreased in case of monotonous lecture-based sessions. Thus, the implementation of innovative and learner-based methods of delivery can enhance the participation, additional skills acquisition, and the satisfaction of the employees towards the training programs.

3. **Managerial Support:** Managerial support also has a considerable influence on the extent of satisfaction among employees towards the training programs. The employees feel appreciated and motivated when the supervisors motivate participation and give them time flexibility as well as acknowledge learning accomplishments. Training is effective when the supportive managers assist employees to practice new skills in the workplace. Positive criticism and mentoring enhances self-confidence and professional development. Contrastingly, under engagement could be caused by absence of managerial support or excessive workload in the course of training. When employees feel that the supervisors have their support, they are also more likely to demonstrate increased development program commitment and positive attitudes. Therefore, the managerial intervention serves as a triggers in the improvement of training results and increased satisfaction of employees.

4. **Career Development Opportunities:** The opportunity of career development has a significant impact on employee satisfaction of training and development practices. Employees are motivated when they are convinced that training can help them to get promotions, roles of leadership and future career development. Clear career development opportunities associated with competency-based training provide a feeling of purpose and dedication. Leadership workshops, succession planning, and specialized certification development programs are development programs that are beneficial in promoting professional growth. Employees might take training as a normal event instead of a strategic move unless it is linked to appraisal or promotion system. Thus, by matching training programs with career growth, an employee can be more satisfied, more loyal to the organization, and thus, more interested in continuing his work in the public sector banks.

5. **Evaluation and Feedback Mechanisms** The mechanisms of evaluation and feedback ascertain the effectiveness of measurement and improvement of training outcomes. Short term feedback after training assists in evaluating reactions of participants and long-term evaluation is done to evaluate the changes in behavior and performance. When employees are listened to in the changes of future programs, they become satisfied. Constant evaluation, follow-ups and performance reviews support the translation of learning into the workplace. Confidence and the ability to apply the skills is fortified by constructive feedback on the part of the trainers and supervisors. Poor assessment strategies can undermine the perceived significance of the training. This means that systematic feedback and performance review procedures guarantee accountability, constant improvement, and increased employee contentment with organizational training and progress in the development practices.

### **Research Gap**

Despite the fact that the effectiveness of training and employee satisfaction in different industries are the subject of numerous studies, there is little research on the effectiveness of training and employee satisfaction in the public sector banks specifically, especially through the prism of systematic analysis of various aspects of training. Most of the current research focuses on the effectiveness of training in general without integrating specific aspects of training design, delivery approaches, managerial support, connection with career development, and evaluation systems. Also, comparative analysis based on demographics, particularly the gender disparity in satisfaction with training practices within the banking institutions in the public sector, is not studied rather well. Majority of previous studies have focused on small-scale banking institutions or manufacturing industries and therefore, there is a gap in knowledge regarding the distinct organizational culture, regulatory conditions and operational issues of the state-owned banks. Moreover, as the digital transformation of banking increases, the attitude of employees to the changing methods of training needs new empirical studies. Thus, the paper fills these gaps by considering multidimensional aspects of training and examining the gender-based disparities in employee satisfaction in the chosen banks of the public sector.

### **Importance of the Study**

The significance of the work is that it contributes to the academic field of study as well as the practical sphere of human resource management. Theoretically, it is a contribution to the existing body of literature on employee satisfaction in the sense of researching the training and development practices in relation to several dimensions. It also offers evidence on gender neutrality in the policies of training in the banking sector, which are in the public sector. The findings, in light of management, provide useful knowledge to the HR managers, as well as policymakers in developing effective training programs that meet the expectations of the employees. Knowledge of the issue of what factors produce greater satisfaction would allow the banks to invest resources wisely and increase the payoff of training investment. Determining the aspects that are comparatively weak like the career development opportunities, assists the organizations to adopt specific improvement strategies. Furthermore, in the industry of digital transformation and regulatory changes in the banking sector, the quality of the services and their operational efficiency can and should be

maintained through efficient training. Hence, this paper can be used in the decision-making processes to enhance the employee engagement, productivity and sustainability of the organization in the long run in the banks of the public sector.

**Statement of the Problem**

The public sector banks are in a highly competitive and challenging environment that requires constant development of skills among employees. This is despite the fact that despite huge investments put in training and development programs, the success of the same programs mainly relies on employee satisfaction and perceptions. Poor training design, training methodologies, management support or poor career advancement prospects can lower the effects of the such training. Although training is crucial in enhancing the performance of an organization, scanty empirical research has been done to evaluate employee contentment in different aspects of training and development practices in the banks of the publicly funded sector. Also, there is no information on whether the level of satisfaction varies depending on gender, which is critical to the provision of equal and inclusive HR practices. Thus, the research question used in the study is to determine the degree of employee satisfaction concerning organizational training and development practices in the sampled banks in the public sector and to establish whether there is substantial gender difference in satisfaction. The solution to this issue will contribute to the maximization of the efficiency, inclusiveness, and strategic orientation of the training program in the banking industry.

**Research objectives and Methodology**

The primary objectives of the study are: (1) to assess the level of employee satisfaction toward various training and development practices; (2) to identify key factors influencing satisfaction, including training design and content, delivery methods, managerial support, career development opportunities, and evaluation mechanisms; and (3) to examine whether gender differences exist in employee satisfaction levels. The study adopts a quantitative research design and uses statistical tools such as descriptive analysis and the Mann–Whitney U test. The study adopts a descriptive and analytical research design. Primary data were collected through structured questionnaires administered to employees in selected public sector banks. Secondary data were gathered from journals, reports, and official banking documents. A convenient sampling method was adopted, selecting employees across clerical, officer, and managerial cadres.

**Analysis and Results**

Employee satisfaction toward training and development practices plays a crucial role in determining the effectiveness of such initiatives. When employees perceive training programs as relevant, well-designed, and supportive of career growth, their motivation, engagement, and organizational commitment tend to increase. Conversely, poorly structured or irrelevant training programs may lead to dissatisfaction, reduced morale, and limited return on investment for the organization. Therefore, evaluating employee perceptions of training effectiveness is vital for ensuring optimal outcomes.

**Table: 1 Factors influencing Employee Satisfaction towards Organizational Training and Development Practices in Selected Public Sector Banks**

Factors	Mean	Std. Deviation	Variance
Training Design and Content	3.89	1.009	1.212
Training Delivery Methods	3.52	1.179	1.226
Managerial Support	3.43	1.105	1.289
Career Development Opportunities	3.06	1.023	1.245
Evaluation and Feedback Mechanisms	3.87	1.156	1.332

Table 1 presents the mean, standard deviation, and variance values of factors influencing employee satisfaction toward organizational training and development practices in selected public sector banks. Among the factors, **Training Design and Content** recorded the highest mean score (3.89), indicating that employees are generally satisfied with the structure, relevance, and comprehensiveness of training programs. Similarly, **Evaluation and Feedback Mechanisms** also showed a high mean value (3.87), suggesting that employees perceive performance assessment and feedback processes as fairly effective.

**Training Delivery Methods** (Mean = 3.52) and **Managerial Support** (Mean = 3.43) reflect moderate levels of satisfaction, implying that while training sessions and supervisory encouragement are adequate, there remains scope for improvement in delivery techniques and managerial involvement. Notably, **Career Development Opportunities** obtained the lowest mean score (3.06), indicating comparatively lower satisfaction in terms of growth prospects and promotion-related benefits derived from training initiatives. The standard deviation values, ranging from 1.009 to

1.179, and corresponding variance values indicate moderate variability in responses, showing some differences in employee perceptions across factors. Overall, the findings suggest that although employees are reasonably satisfied with training design and evaluation systems, public sector banks should enhance career development pathways, strengthen managerial support, and adopt more innovative delivery methods to improve overall employee satisfaction.

**H<sub>0</sub>:** There is no significant difference between male and female employees in their satisfaction toward organizational training and development practices in selected public sector banks.

**H<sub>1</sub>:** There is a significant difference between male and female employees in their satisfaction toward organizational training and development practices in selected public sector banks.

**Table: 2**

Factors	Gender	N	Mean Rank	Test	Result
Training Design and Content	Male	83	77.67	Mann-Whitney U	2600.500
	Female	67	72.81	Z	-.703
	Total	150		Asymp. Sig.	.482
Training Delivery Methods	Male	83	73.40	Mann-Whitney U	2606.000
	Female	67	78.10	Z	-.682
	Total	150		Asymp. Sig.	.495
Managerial Support	Male	83	70.27	Mann-Whitney U	2346.000
	Female	67	81.99	Z	-1.697
	Total	150		Asymp. Sig.	.068
Career Development Opportunities	Male	83	73.29	Mann-Whitney U	2597.000
	Female	67	78.24	Z	-1.001
	Total	150		Asymp. Sig.	.270
Evaluation and Feedback Mechanisms	Male	83	73.19	Mann-Whitney U	2588.500
	Female	67	78.37	Z	-1.130
	Total	150		Asymp. Sig.	.470

Table 2 presents the results of the Mann–Whitney U test examining gender differences in employee satisfaction toward training and development practices in selected public sector banks. For Training Design and Content, the mean rank for males (77.67) was slightly higher than females (72.81), but the difference was not statistically significant ( $U = 2600.500$ ,  $p = 0.482$ ). Similarly, for Training Delivery Methods, females (78.10) had a marginally higher mean rank than males (73.40); however, the difference was not significant ( $p = 0.495$ ). In the case of Managerial Support, females (81.99) reported higher mean ranks compared to males (70.27), and although the p-value (0.068) approaches significance, it remains above the 0.05 threshold, indicating no significant difference. For Career Development Opportunities ( $p = 0.270$ ) and Evaluation and Feedback Mechanisms ( $p = 0.470$ ), gender-based differences were also statistically insignificant.

## DISCUSSION

The findings indicate that employee satisfaction is significantly influenced by the relevance, interactivity, and applicability of training programs. Public sector banks have made notable progress in digitizing training modules, particularly through e-learning platforms. However, continuous updating of content and role-specific customization remain essential. Managerial support also emerged as a critical determinant of satisfaction. Employees who received encouragement from supervisors to attend training programs reported higher engagement levels. Furthermore, linking training outcomes with promotion and appraisal systems can enhance motivation. Despite overall positive perceptions, certain challenges persist, including time constraints, work pressure during training periods, and limited post-training reinforcement strategies.

### Implications of the Study

The study highlights that training and development should be treated as strategic investments rather than routine administrative activities. Enhanced satisfaction leads to improved service delivery, customer satisfaction, and organizational performance. For policymakers, integrating competency-based training frameworks aligned with digital transformation initiatives is essential. For HR managers, adopting blended learning models and continuous feedback systems can strengthen training effectiveness.

## Recommendations

1. **Customization of Training Modules:** Training programs should be tailored according to employees' job roles, experience levels, and departmental requirements. A standardized approach may not address the diverse functional responsibilities within public sector banks. Conducting regular training needs assessments can help identify competency gaps and design role-specific modules. Customized training enhances relevance, improves engagement, and increases overall satisfaction by aligning learning content with real-time job challenges.
2. **Integration of Digital Learning:** Public sector banks should expand the use of digital platforms such as e-learning modules, virtual classrooms, mobile learning applications, and AI-based learning systems. Blended learning approaches combining classroom instruction with digital tools can improve flexibility and accessibility. Digital integration also supports continuous learning, particularly in areas such as cybersecurity, digital banking operations, and fintech innovations.
3. **Continuous Evaluation:** Training effectiveness should be measured through systematic evaluation mechanisms, including feedback surveys, performance assessments, and post-training reviews. Regular evaluation ensures that programs remain relevant and impactful. Constructive feedback mechanisms allow employees to express concerns and suggest improvements, thereby strengthening satisfaction and engagement.
4. **Managerial Involvement:** Active participation of supervisors and senior management in training initiatives enhances employee motivation. Managers should encourage employees to apply newly acquired skills and provide guidance during implementation. Visible managerial support reinforces the value placed on employee development and strengthens organizational commitment.
5. **Career-Oriented Training:** Training programs should be directly linked to career advancement opportunities, promotions, and succession planning. Clear communication regarding how training contributes to professional growth increases employee trust and satisfaction. Structured career pathways aligned with skill development initiatives can significantly improve long-term retention.
6. **Interactive Learning Methods:** Interactive techniques such as case studies, role plays, group discussions, simulations, and problem-solving workshops should be incorporated to enhance participation. Experiential learning methods improve knowledge retention and practical application, making training sessions more engaging and effective. These recommendations collectively contribute to improving employee satisfaction and strengthening training effectiveness in public sector banks.

## Limitations of the Study

- The study is confined to selected public sector banks.
- Data are based on self-reported perceptions.
- Time constraints limited longitudinal analysis of training impact.

## CONCLUSION

The Indian banking sector has seen a tremendous change in the last ten years, not only in the adoption of digital banking but also in mergers, financial inclusion initiatives, and adherence to regulatory processes by the banks in the sector. The changes require lifelong learning and further adaptation of employees. The common training topics in the public sector banks include digital banking technologies, customer related management, risk management, regulatory norms and leadership growth. Nevertheless, the degree of satisfaction among the employees with these initiatives is also a promising empirical issue. Training and development practices are fundamental to strengthening employee competencies and organizational effectiveness in public sector banks. The analytical investigation reveals that while employees generally express satisfaction with existing training initiatives, there remains scope for improvement in customization, evaluation, and technological integration. Employee satisfaction towards training significantly influences job performance, motivation, and organizational commitment. As banking institutions continue to embrace digital transformation and regulatory reforms, strategic enhancement of training systems becomes indispensable. By adopting learner-centered approaches, integrating digital technologies, and establishing systematic evaluation mechanisms, public sector banks can foster a culture of continuous learning and professional growth. Ultimately, effective training and development practices not only enhance employee satisfaction but also contribute to sustainable organizational success in an increasingly competitive banking environment. Overall, the findings indicate that male and female employees do not significantly differ in their perceptions of training and development practices. This suggests that public sector banks maintain gender-neutral training policies and practices, ensuring equitable satisfaction levels across both groups.

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