

Linking Human Resource Training and Development, Employee Commitment and Job Satisfaction: Moderation Role of Work Environment

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Abstract

The main purpose of this article was to investigate the link between human resource training and development, employee commitment and job satisfaction, and the moderation role of the work environment. The quantitative research design was adopted using 212 valid questionnaires that were filled by selected private banks in Addis Ababa, Ethiopia using a convenience sampling technique. To validate the factor structure of the observed variables confirmatory factor analysis was applied and Structural Equation Modeling was used to test the hypothesized relationship. The results showed that training and development positively relate to organizational employee commitment and employee job satisfaction of workforces, while the work environment positively moderates this relationship. This implies that investing in human resource training and development enhances employee's commitment to the organization and improves their satisfaction. The more the work environment is conducive the better the relationship between the study variables. Finally, the implication, limitations, and future studies were discussed.

Keywords: *Training and Development, Commitment, Work Environment, Job Satisfaction*



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INTRODUCTION

Currently, banks are exposed to strong competition in the nationwide and international markets, a great change in the internal and external business environment, the rising demands of stakeholders to attain the goals, ambitions, and profits needed from banks to deliver good services and bring innovative ideas to their customers (Falola, Osibanjo, and Ojo, 2014; Jehanzeb et al., 2017; Madan & Srivastava, 2015) These pressures and necessities require developing idiosyncratic, non-substitutable and inimitable human capital as a key strategic tool and essentials condition to advance organizational performance (Ngwakwe and Masuluke, 2018). Thus, employees must have the necessary skill, knowledge, and competencies related to their work to attain integration between all levels of the hierarchy to attain the aspirations and goals of both customers and stakeholders (Boon et al., 2011; Ijigu, 2015). HR training and development is one of the most vital investments because it increases the skill, knowledge, competencies, attitudes, and behavior of employees (Truitt, 2011; Beugelsdijk, 2008). The business organization improves competitive advantage, not only by acquiring but also by developing, and effectively deploying its human, physical; and other organizational resources in a way that could add unique value and are hard for competitors to imitate (Barney and Mackey, 2016; Carnahan, Agarwal and Campbell, 2007). This signifies organizations should look within their physical and intellectual, as a base of competitive advantage (Barney and Mackey, 2016).

Unlike financial and physical investments, investment in training and development provides a distinctive advantage to business organizations, since training and development increase organizational

performance (Sung and Choi, 2018). It does this by increasing the knowledge, skills, motivation, and behavior of employees. Hence, the intellectual capital of organizations is improved. Besides, it is argued that HR training and development within organizations create a resource that is more valuable than any other, that is, satisfied and committed employees (Wilson & Tizikara, 2017; Wright, Coff, and Moliterno, 2014). Training and development practices can help shape employee experiences, behavior, and attitude within the organization, and influence the organization's culture (Truitt, 2011). Moreover, HR training and development policies and programs have a direct influence on employee skills impacting their competency levels, productivity, and performance (Sung and Choi, 2018) which could impact employee job satisfaction, employee commitment.

Prior researches suggest that organizational training and development and employee commitment are significantly related to each other (Anis and Khan, 2011; Jehanzeb and Mohanty, 2018; Wright et al., 2014). In addition, some scholars studied HRP practices like training and development that have a positive impact on employee satisfaction and negative influence on intention to leave (Costen 2011; Guchait and Cho, 2010). Although the literature claimed a direct relationship between employee training and development with employee positive attitudinal outcomes (e.g., employee commitment and job satisfaction), there is little empirical support for this suggestion. There is a need to provide such empirical support for the relationship of these constructs (Abogsessa and Kaushik, 2018; Costen and Salazar, 2011). This is because of the significance of human resource T&D for the organizational goal achievement, employee's sense of meaning, and satisfaction. Even if many studies are undertaken, still in empirical literature it is at its scant, especially in developing countries including Ethiopia, where the socio-economic context is different.

Moreover, such findings mostly in the western world may not be applied to developing countries like Ethiopia. Meanwhile, such findings do not appear to convince business managers to invest adequately in training and development, especially in the banking industry where employee turnover rates are high (Falola et al., 2014; Ijigu, 2015). The reason for this problem can be discussed through social exchange theory. The theory rationalizes the motives why employees choose to engage in their job, positively or negatively, dependent upon the financial and social-emotional resources received from their organization and decide not to leave their organization (Cropanzano et al., 2017). Similarly, the theory claimed that employees with high financial expectancies are least likely to stay in their organization (Birtch, Chiang, and Esch, 2016). In this regard, the main duties of an employee to his or her organization are to perform the given tasks and other work-related responsibilities and to protect proprietary resources and organizational knowledge. In turn, employers' responsibilities to their employees are to provide fair salaries and other fringe benefits and conditions that allow employees to develop and progress. Reciprocal formal obligations of the employment relationship are balanced by the expectations of employees and employers. Although citizenship and loyalty can be the most expected overt behaviors for employers, development and training are inevitable outlooks and motivational factors for employees at every level (Jehanzeb and Mohanty, 2018).

Empirical literature claimed that there is a lack of knowledgeable, skilled, committed, and satisfied human resources with the right attitude are the key flaws of the Ethiopian banking organization (Girma, 2017; Ijigu, 2015). Besides, currently, the banking sector organizations are in high competition and expansion. There is a need to prepare their employees for current and future challenges, by identifying the value of training and development, factors of job satisfaction, and commitment.

Therefore, this lack of research, along with the attention given to the concept of the relationship between training and development, employee commitment, and level of satisfaction in the banking industry, and was the impetus for this study. Therefore, this study conducts an empirical investigation on the link between training and development, employee commitment, and employee satisfaction, with a moderation role of the work environment. The work environment is taken as a moderator role on the stated variable, this is because It directly related to the HR aspect, and tends to have a negative or positive influence on certain job outcomes, like work satisfaction, commitment, and the intention to stay with the organization (Bibi et al., 2018; Gunaseelan and Ollukkaran, 2012). The work environment is also the basic determinant of workplace behavior.

Results of this research attempt to contribute to filling the gaps in the existing literature, and for academicians. Moreover, it is hoped to help practice for investors in general and banking industry in particular on their way to invest on HR training and development, and its relation with the concepts organizational commitment, job satisfaction, and work environment. In general, it enables for emphasizing the human side of the organization, as the human resource is the crucial asset of the organization that determines the success or failure of the same. Therefore, enhancing HR through training and development, improving working conditions have paramount importance to fit with today's intense competition, especially in the banking industry.

LITERATURE REVIEW

Training and Development

Training and development are crucial strategic tools for effective individual and organizational performance. Thus, organizations are investing in it with confidence that it will earn them proper behavior and attitude, and in turn a competitive advantage in the world of business (Franklin, Cowden, and Karodia, 2014; Siddiqui, 2012). Training is a deliberate activity conducted by organizational leaders to create necessary knowledge and skills and to improve the behaviors of employees in a way that is reliable with organizational goals (Absar et al., 2010; Singh and Mohanty, 2012). Training is more of a learning activity to obtain better knowledge and skill required to perform a particular task (Jacobs and Washington, 2003). Employees who have been provided with training opportunities are more pleased with their job than those who have not (Franklin et al., 2014). Therefore, training is required for better productivity, satisfaction, well-being in the operation of specific equipment, or the required for an effective sales force, to mention a few. Hence, to come up with the desired knowledge, skills, and positive behaviors from employees, that may have an impact on employees' satisfaction, commitment, and motivation to their job. According to Wright et al. (2014) employees are the most asset of the organization, they can either build or break their company's reputation as well as profitability.

Furthermore, employees oversee most of the actions which can influence the nature of the product, customer fulfillment, personal development, and an event (Jacobs and Washington, 2003). Employees who believe that take part in training programs lead to increased job meaning, enrichment, and better satisfaction (Jehanzeb, et al., 2017). It is with this understanding that any organization ought to look at training as an investment strategy.

Training mainly focused on learning basic knowledge and skills necessary for a particular job or a cluster of jobs (Singh and Mohanty, 2012), while development, refers to the individual in all respects of enhancing knowledge, behaviors, thoughtfulness, and competencies for solving future challenges (Charity, 2015). According to Costen and Salazar (2011) training programs are aimed at improving and maintaining a particular current job performance while development seeks to enhance skills for future jobs and responsibilities. The development viewpoint examines the existing environment, and assists people on a team, in a department, and as part of an organization, identify effective strategic leadership for enhancing positive behavioral outcomes and performance.

According to Armstrong and Taylor, (2020) training in an organization normally involves a systematic approach, followed by a series of actions or processes. The first step is the identification of training needs. Identification of training needs is an analysis that is essential to determine the training needs of the employees or a particular job. Why an employee needs training? What are the practical needs? Then, it goes on to Plan training programs and Implementation, which is aimed at the area of the training process, and focused on the methods and techniques by which training is carried out. Lastly, training evaluation and feedback have to be made, which enables them to ensure the relevance of the training. Responses such as the participant's feedback, trainer's feedback, learning behavior, and relevance of the training are being evaluated.

Employee commitment

Employee commitment is one of the most prominent variables which has been researched for the last three or four decades (Nawaz & Pangil, 2016). Scholars define employee commitment as the relative emotional strength of employees' identification with and participation in an organization (Anis and Khan, 2011; Takeuchi & Takeuchi, 2013). Within the organizational context, employee commitment is about the psychological attachment felt by the employees for the organization or psychological state of mind which connects the individual to an organization (Nawaz & Pangil, 2016). Employee commitment consists of affective commitment, continuance commitment, and normative commitment (Meyer and Allen, 1991). Affective employee commitment refers to employees' identification with, the involvement of emotional attachment in the organization. The normative component indicates employees' sense of obligation to their subordinates, peers, and superiors, and other third parties to stay within the organization. Affective commitment is the most reliable predictor of commitment within the organization. Finally, the continuance part of employee commitment is focused on the losses or costs or that employees relate to leaving the organization. However, in this study employee commitment is used without looking into separate components.

Job satisfaction

Job satisfaction is an imperative apposite attitudinal outcome, which could be affected by the perception of training and development, and the quality of the work environment. Job satisfaction refers to the collection of attitudes about various aspects of the job and work context (Valaei and Rezaei, 2016). Job satisfaction is a worker's feeling of attainment and success on the job. Job satisfaction is the basic element of work motivation, which is an essential determinant of one's behavior in an organization (Vij and Sharma, 2014). A positive and constructive attitude towards the job shows job satisfaction. Negative and hostile attitudes towards the job signify job dissatisfaction (Armstrong and Taylor, 2020; Valaei & Rezaei, 2016). Therefore, a suitable understanding of issues of job satisfaction is crucial for proactive

managers to take essential actions. Scholars identified human resource practices like; training, individual work requirements and policies, characteristics (Madan & Srivastava, 2015; White & Bryson, 2013; working environment, professional status, pay, coworker support, and administrative style as significant factors that negatively or positively affect job satisfaction (MacIntosh and Doherty, 2010; Sharma and Taneja, 2018).

Work Environment

The working environment refers to the condition of a good and safe workplace (Bibi, Ahmad, and Majid, 2018). The work environment is a professional and social environment in which an employee is supposed to interact with many people (Gunaseelan and Ollukkaran, 2012). A good working environment is one of the important parts of making the employee feel good and help their activates to function and develop (Bibi et al., 2018; Noorizan, Afzan, and Akma, 2016). Noorizan et al., 2016), thus, its work environment is one of the factors that influence employees' decisions to continue with the organization. A good working environment, for instance, a good-looking and clean environment supports individual employees to execute their work effectively and has a positive effect on employees' retention and commitment (Bibi et al., 2017, Erdogan & Bauer, 2009).

Theoretical Underpinning

This article intended to provide linkages amongst HR training and development, and employee commitment and job satisfaction as applicable to Ethiopian private banks, operating in Addis Ababa. The research is underpinned under the social exchange theory (SET) and social learning theory (SLT). SET claims argue that all human connections are shaped by the use of a subjective benefit-cost perspective (Cropanzano & Mitchell, 2005).

The theory clarifies social exchange as a course of negotiated exchanges among parties in which both parties involve in an exchange take obligation for one another and intensely depend on each other Benefit-cost view. SET argues that appropriate human resource management practices, such as training and development, promotional opportunities, and compensation institute by an organization should theoretically be able to improve employees' retention, as organizations and individuals into exchanging relationships in which provision of shared benefits create obligations to reciprocate (Cropanzano et al., 2017; Birtch et al., 2016). Accordingly, the above argument on SET is that employees are expected to continue the relationship with the organization they are working at when they recognize that the relationship is valuable for them, and dis-continued their relationship when the reward is less than the cost that they gain from the mutual relationship. The emphasis of this theory as related to this research is on the link between the study variables (training and development, employee commitment, job satisfaction). The better the exchange between employees and the organizational managers the better the association between the variables.

Social Learning Theory

The current growing business needs to train and develop employees. Social learning is used to train workers through exhibiting positive behaviors; it is a method that supports team cohesion and cooperation and builds a culture of learning (Akers and Jennings, 2016). According to Gibson, (2004) in SLT, individuals learn the best by observing others. Positive reinforcement, like praise or monetary reward, encourages repeat conduct whereas negative reinforcement like a penalty or financial fines

dismays it. A way to keep up with administrative environment training demands is to teach a new workforce to have a look at an experienced employee and then model their conduct (Davies and Williams, 2005). This theory, regarded as the on-job-training and development method as it applied to HR. Therefore, the SLT through positive reinforcement could stimulate employees, as a result, enhances their motivation and commitment to the organization. Hence, a basic theory that describes the link between training and development, job satisfaction, and employee commitment is SLT.

The relationship between training and development, and employee commitment

In this article, it is argued that proper training and development have a positive effect on employee commitment. Currently, most organizations emphasize training and development policies and programs to the employees as one of the human resource practices that are vital for the evolvement of employee commitment of the employees (Jehanzeb and Mohanty, 2018; Bulut and Culha, 2010). Employees as a vital asset of the organization, organizations are required to invest in programs like training and development to develop their skills, knowledge, competency, and performance (Ijigu, 2015; Truitt, 2011).

Previous studies proved training and development contribute to positive results such as high organizational-based self-esteem, improved employee commitment, and enhanced participant knowledge, and ultimately could affect employee retention and improve organizational effectiveness (Aktar and Pangil, 2018; Boon et al, 2011; Jehanzeb and Mohanty, 2018). Kadiresan et al. (2015) found that training and development of human resource management practices on employee commitment. Khaled et al. (2015) conclude that human resource management practices have a modest impact on employees' employee commitment. The author claimed the need for a practical approach when examining HRM practice and employee commitment level, as employers can control the individuals' sensitivity following the business settings, values, and strategic goals.

Taking into account the discussion above, the following hypotheses are proposed. Gardner, Wright, and Moynihan (2011) found it slightly different and highlight the impact of human resource practice practices (e.g., skill enhancement and development) on voluntary turnover of employees mediated by collective affective commitment. They posited that although motivation enhancing is negatively related to voluntary turnover and partially mediated by collective affective commitment, skill-enhancing and development is positively related to voluntary turnover and negates the relationship with collective affective commitment.

As to SLT the more there is a social learning environment in the organization the better their perception towards the organizational environment, which in turn improves their commitment. In addition, the SET and the reciprocity norm are prevailing behind the link between training and development and employee commitment as it signifies how employees will respond to the perceived organizational support. This is applied with the assumption that persons should support anyone who has supported them, and persons must never hurt individuals who get supported them. According to Kurtessis et al. (2017) when an individual employee realizes the organization's activities, as a result of the positive appraisal, the perceived support of the organization can be enhanced. This signifies that while employees are given an opportunity for training and development as recognition of their involvement their awareness about organizational support improved (Herman, Huang, and Lam, 2013). Therefore, training and development have become a significant factor for staff to improve their knowledge and skills, while managers see it as an instrument to improve employee commitment to the organization. Based on the above review and theory, the following hypothesis is proposed.

H1. There will be a significant positive relationship between training and development and employee commitment

The relationship between training and development, and job satisfaction

According to Ukandu and Ukpere (2013), training and development practices are a way that gives employee satisfaction based on their work in different fields. Costen and Salazar (2011) proved in their study that, proper human capital management improves employee satisfaction caused in customer loyalty, consequently enhance the performance. Moreover, there are certain empirical researchers on HR training and development that have a positive effect on other issues such as job satisfaction, turnover intention, performance, loyalty, engagement (Wilson and Tizikara, 2017; Wright et al., 2014; Truitt, 2011). Moreover, researchers suggest the ineffective HRM practices lead to a significant decrease in the level of satisfaction for employees (Aburumman et al., 2020; Ijigu, 2015). Aktar and Pangil (2018) argue the banks should realize their employees' wishes because they are the major driver of the banking business and banks cannot carry out their works in the lack of proficient human capital.

According to SET any individual or person maintains a relationship with another based on the likelihood that they will have some benefit from invested resources in return, which improves their level of satisfaction. The theory claimed that all of the expectations that employees use to evaluate the organization's concern with their development improve constructive affiliation and satisfaction with their organization. Besides, SLT emphasizes the importance of surveying, modeling, and observing individuals' behavior, and their passionate response. This day-to-day training environment facilitates their satisfaction with their job. Based on the above theories and discussions, the following hypothesis is proposed.

H2. There will be a direct positive relationship between training and development, and job satisfaction

The moderating role of Work Environment

The work environment leans to have a negative or a positive impact on certain job outcomes, like involvement, commitment, and intention to stay in an organization (Gunaseelan and Ollukkaran, 2012). Bedies, Bibi et al. (2017) found that the work environment moderates the associations between compensation employee retention and promotional opportunities and employee retention. Similarly, it is found that the work environment moderated the relationship between supervisors' support, training and development, and employees' retention (Bibi et al., 2018). The moderating role of the work environment on the relationship between entrepreneurial orientation and firm performance (Aarakit and Kimbugwe, 2015); Western expatriates' retention and commitment in international assignments (Nguyen et al. 2013); Perceived Over qualification and its Outcomes (Erdogan and Bauer, 2009).

All suggesting that it can moderate the connection between predictor and criterion variables. However, empirical findings on the effects of HRM practices (e.g., training and development) on employees' employee commitment and job satisfaction appear mixed (Abeysekera 2007; Billah, 2009; Gunaseelan and Ollukkaran, 2012; Park and Searcy, 2012; Umamaheswari and Krishnan 2016). Concerning the contradictory findings of previous studies, the working environment is incorporated as a

moderator for the relationship between some human resource practices and employee positive behavior (i.e., employee commitment and job satisfaction).

Based on the SET Theory, appropriate human resource management practices, like training and development, institute by an organization. The social exchange theory suggests that an individual who feels that he/she gets benefits from someone will feel obligated to pay back or recompense through positive attitudes, behaviors, efforts, and devotion (Mossholder, Settoon, and Henagan, 2005). Hence, the strong exchange relationship facilitates the positive attitudinal outcomes of employees. The organization improves its competitive advantage, not only by acquiring but also by developing, and effectively deploying its human capital (Barney and Mackey, 2016). Hence, the work environment should theoretically be able to improve employees' employee commitment and job satisfaction, as organizations and individuals into exchanging relationships in which the provision of shared benefits creates obligations to reciprocate. In other words, if there is a better perception work environment, it becomes a positive contributing factor to the relationship between training and development practice, employee commitment, and job satisfaction. With this, the following hypotheses are forwarded:

Hypothesis 3: Employee perception of work environment will moderate the positive relationship between training and development and employee commitment

Hypothesis 4: Employee perception of work environment will moderate the positive relationship between training and development and job satisfaction

Based on the previous discussion, the proposed research framework is presented in the following diagram, which suggests the relationship between training and development, with employee commitment and job satisfaction.

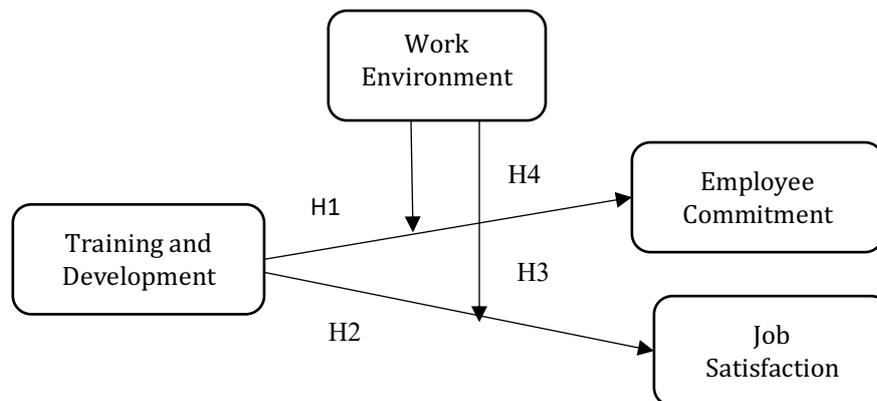


Figure 1. Research Framework

METHODOLOGY

Research Design

This study used a quantitative cross-sectional survey and design. Research design is a blueprint for empirical study intended in answering explicit research questions or testing hypotheses (Bell, 2018; Kumar, 2019; Myers, Well, and Lorch, 2010). Quantitative research is grounded in the positivist paradigm as a concept that scientific truths exist and can be measured objectively (Barnham, 2015; Myers et al., 2010). This research applied the quantitative research design because it involves the systematic collection of measurable data, the statistical investigation of the data, and the establishment of an analytical framework among the study variables. Cross-sectional studies are used to gather data on persons at a single point in time (Quick and Hall, 2015). Therefore, independent and dependent variables are measured at the same point in time, using self-administered questionnaires.

Target population and sampling

The target of the participants was the private banks operating in Addis Ababa, Ethiopia, which is the capital city of the country with a population of above 5 million. In the capital city, there are about 17 private banks with over one thousand two hundred branches. This study makes use of probability and convenience sampling techniques. This is because banks were unable to provide the inventory list of employees, with a pre-text of keeping the confidentiality of the organization. Simple random sampling was conducted to select 6 banks and convenience sampling techniques for selecting the respondents, working in the position of branch managers and supervisors' heads in the main office and branches operating in Addis Ababa, Ethiopia.

Permission was received from the head of human resources development or any other concerned body, following an explanation in writing concerning the function of the research, the projected methods for the gathering of data, and the condition of a copy of the research questionnaire. A favorable opinion was gained from the relevant bodies of the respective banks. Respondents were informed about consent, confidentiality, anonymity, and the right to withdraw from participation.

Further, Respondents were provided with a self-addressed, envelope into which the completed questionnaire be inserted and the envelope was sealed, for collection by the researcher from a pre-defined collection point. With the consideration of some data restrictions in the pre-text of keeping the confidentiality of the organization, the study is limited to the branch managers and supervisor's managers. As of the year during the year 2019/20, the total branches of the 6 private banks were 694 with the total number of employees 81, 944 working in the banks, of which 2,789 were working as branch managers and supervisors. Since the target population is large, 10% of them have been used as a sample (i.e. $2789 \times 10\% = 278.9$. Hence a total of 288 were the sample size. Therefore, a total of 288 self-administered questionnaires were distributed with the help of their respective human resource managers. In all, 212 useable questionnaires were returned and analyzed, with a response rate of 73.6%.

Instruments

In this study, questions from existing measuring instruments that had proven reliable and valid in previous research studies were adapted. The survey questionnaire will comprise demographic information gender, age, the highest level of education attained, and job position), Training and

development practice, employee commitment, and job satisfaction. Therefore, to measure training and development practice, this study used the measurement instrument developed by (Aravamudhan and Krishnaveni, 2015), which is a 17 items scale, and the Cronbach's alpha for this scale was .82. The questions include "training needs are assessed at regular intervals" and training programs are intended continuously on the basis of best practice and expert knowledge.

Job satisfaction was measured with 6 items scales, adapted from Jehanzeb et al. (2017) and the Cronbach's alpha for this scale .88. Example of items includes "I sense good about working in this organization" and "I trust the organization is concerned about me". Besides, drawing on prior research on employee commitment was measured with 4 item scale adapted from Sung and Choi (2018), and the Cronbach's alpha for this scale .80. The questions include "my company is worthy of my loyalty" and "I feel as if my organization's problems are my own". On the other hand, the Work Environment was measured with 4 item scales, adopted from (Bibi et al., 2018). And, and Cronbach's alpha for this scale was .78. For example, "The work environment at my organization is good" and "I always feel safe working here in this environment". To measure all the variables, respondents were asked to indicate their feelings on a 5-point Likert -type scale (1 = strongly disagree, 5 = strongly agree). Overall, the scores of Cronbach alpha for the research variables range from 0.75 to 0.88 which are above of threshold value of 0.7 (Taber, 2018).

For reducing the participant's response bias, this research employed, not to indicate the variable details and construct in the questionnaire. The items of respective scales were randomly ordered to observe the respondents' consistency motive. Similarly, for controlling for common method bias, this study adopts a technique proposed by Podsakoff, MacKenzie, and Podsakoff (2012). From procedural remedies, different techniques were applied, which include, temporal separation by presenting a time lag between the measurement of the predictor and criterion variables; counterbalancing question order, in this case, this research the items of respective scales were randomly ordered to observe the respondents' consistency motive. Moreover, the standard questionnaires are designed to minimize task difficulty so that respondents would be more possible to respond precisely

Furthermore, to maximize respondent motivation and to enhance the likelihood of answering accurately, a cover page story was provided, affirming the purpose of the research and clearing up how the information would be used and how the organization would be benefited. Moreover, to avoid respondents' socially desirable bias, the respondents were assured that their responses would remain anonymous. To check the content validity, the questionnaires were given to scholars at Addis Ababa University. Besides, the instruments were given to the senior HR executives and professionals in the banking to make sure, whether the instrument scales are measure what it is intended for.

Analytical strategies

Statistical package for the social sciences (SPSS) v.25 and AMOS V.23 has been used for analyzing the data collected. Correlation analysis was used to evaluate the strength of the relationship between the independent and dependent variables. Further, Multiple Regression analysis was used to calculate the difference between means or the slope of the relationship between (Namazi and Namazi, 2016; Fairchild and MacKinnon, 2009) to verify the moderating role of the work environment.

Pretesting

For testing the reliability of the measurement scales/ questionnaires, the pretest was applied for 30 samples to test the reliability and these data were used only for the pretesting, hence and not incorporated in the study or as part of the data analysis. Therefore, all constructs give high reliability with a Cronbach's alpha greater than the threshold .70 (Hair et al., 2010). It ranges from the lowest reliability of .79 (Work Environment) to the highest reliable construct of .88 (Job Satisfaction). Hence, the questionnaire is highly reliable and will be giving credible results.

Data Analysis and Results

Before testing the hypothesis, confirmatory factor analysis (CFA) of the variables was employed to assess the construct validity of the measurement scales in terms of the extent to which it fitted the data. CFA was assessed by examining standardized factor loadings and modification indices. There were four latent variables in this research: training and development (T&D), employee commitment (EMC), job satisfaction (JOS), and work environment (WOE).

Confirmatory factor analysis (CFA) was performed using SPSS v.25 and AMOS v.23. This was performed by specifying the number of factors needed in the data and to test which measured variable is associated with which latent variable and used to reject or confirm the measurement scales (Hair et al., 2010; Kline, 2010). Then, the structural regression model was utilized to test the proposed model. The test of measurement model different fit measures was utilized to examine the model fit, which includes the CMIN/DF /chi-square, goodness-of-fit index (GFI), comparative fit index (CFI), and Tucker Lewis Index (TLI) and root mean square error of approximation (RMSEA).

Table 3 shows the measurement model fit statistics. The chi-square ($\chi^2/d.f.$) result is a value is 1.882 which is less than the generally suggested value of 3, which strongly indicates a good fit for the model. The GFI, CFI, and TLI values are above the universal cut-off for the goodness of fit (0.90). Further, The RMSEA is 0.073, indicating an acceptable model fit (Kline, 2010). Therefore, the measurement model appears to represent the data quite well since all of the overall fit indices demonstrated acceptable values.

CMIN	DF	CMIN/DF.	GFI	RMR	CFI	TLI	RMSEA
8.024	3	2.675	0.985	.009	0.996	.986	.089

Convergent and Discriminate Validity

Convergent Validity is proposed to see the extent of the indicator shares or converges in a single construct (Hair et al., 2010). In other words, convergent validity means the scale correlates positively with other measures of a similar construct. The results revealed as convergent validity was tested by assessing the degree of factor loadings of observed variables on the proposed latent variables or constructs. Hence, convergent validity and discriminant validity were tested as given in Table 2 and Table 3 respectively. According to Hair et al. (2010) and Kline (2010) to in convergent validity, the average variance extracted (AVE) must be is greater than 0.5 and above 0.5 (Hair et al., 2010: Kline, 2010).

Table 2 revealed Average Variance Extracted (AVE) exceeded 0.5 and the factor loadings for all the items were above 0.5, as recommended by (Hair et al. 2010). Likewise, discriminant validity denotes the extent to which a specific latent construct is different from other constructs (Byrne, 2010). The square root of the Average Variance Extracted of each variable should be greater than the correlations between latent constructs, suggesting adequate discriminant validity (Byrne, 2010). Similarly, the discriminant

validity is also realized by corresponding the outer loading with the cross-loading (Hair et al. 2013). As depicted in Table 5, the diagonal values are larger than the other values of the columns and rows in which they are situated, confirming the discriminate validity of the outer model (Kline, 2010; Byrne, 2010).

Table 2: Results of measurement Model and Average Variance extracted

Indicator Variables	Latent Variables	SL	The square root of SL	Sum of the squared SL	AVE	Composite Reliability
TDP1	<--- TDP	0.723	0.52			
TDP2	<--- TDP	0.702	0.49			
TDP3	<--- TDP	0.844	0.71			
TDP4	<--- TDP	0.699	0.49	2.21	0.55	0.83
EMC1	<--- EMC	0.759	0.57			
CMC2	<--- EMC	0.695	0.75			
EMC3	<--- EMC	0.727	0.53			
EMC4	<--- EMC	0.596	0.35	2.22	0.55	0.81
JOS1	<--- JOS	0.751	0.56			
JOS2	<--- JOS	0.609	0.37			
JOS3	<--- JOS	0.714	0.501			
JOS4	<--- JOS	0.647	0.42			
JOS5	<--- JOS	0.861	0.74	2.60	0.52	0.74
WOE1	<--- WOE	0.811	0.66			
WOE2	<--- WOE	0.756	0.57			
WOE3	<--- WOE	0.795	0.63			
WOE4	<--- WOE	0.797	0.63	2.50	0.62	0.60

Note SL- Standardized Loading, AVE- Average Variance extracted=sum of standardized loading square divided by the number of indicators, TDP- training, and development practice, EMC-employee commitment, JOS- job satisfaction, and WOE. For TDP 4 sample items are written here, but all were calculated.

Table 3: Discriminant Validity of Constructs

Latent Variables	Training and Development	Employee Commitment	Job Satisfaction	Work Environment
Training and Development	0.74439069			
Employee Commitment	0.584	0.74428254		
Job Satisfaction	0.531	0.428	0.721748987	
Work Environment	0.427	0.502	0.662	0.790014399

Demographic Information

Table 2 represents the demographic information of the respondents. The sample of the research consists of 64.3% of men and 35.7% of female respondents. The majority (i.e., 87.4%) of the respondents are below 35 years old. Besides, most of the respondents were first degree holders (89.6%), and (10.4%) were postgraduate degrees. The largest participants of the study have been working in the current banks for 4 to 10 years (55.2%), (34.6%) of participants in the current bank below 4 years, and the remaining

(10.2%) had more than 10 years of experience, their average summative experience in different banks is about 5 years.

Table 4: Demographic Information

Gender	Male	64.3%
	Female	35.7%
Age	Less than 25	15.1%
	25 to 35 years	72.3%
	35-45 years	11.5%
	45 and above	1.1%
	3 to 5 years	27.91%
Level of education	Diploma	0%
	Bachelor degree	89.6%
	Masters	10.4%
	Ph.D.	0%
Experience	Below 4 years	34.6 %
	4-10 years	55.2 %
	More than 10 years	10.2%
Total-experience	Mean (in years)	5.00
	S.D.	3.54

From the descriptive results, it can be seen that the constructs are; training and development, employee commitment, job satisfaction, and work environment. Descriptive statistics such as mean scores, standard deviations, and correlations of the study variables are provided in Table 5.

Table 5: Mean standard deviation and correlations among the study variables

Variable	Mean	Std. Dev.	TD	EMC	JOS	WOE
Training and Development (TD)	3.68	1.031	1			
Employee commitment (EMC)	3.52	1.037	0.584*	1		
Job satisfaction (JOS)	4.01	1.253	0.531*	0.428**	1	
Work environment (WOE)	3.55	1.09	0.427*	0.502**	0.662**	1

* P < 0.05

Note: TD- Training and Development, EMC- employee commitment, JOS- Job satisfaction, WOE-Work environment

From the observed variables, the mean of all data was in the range of 3.52 to 4.01. The mean of training and development was 2.38, employee commitment 2.52, Job satisfaction 2.79, and Work Environment is 2.38. The questions with the highest mean (3.9) of job satisfaction were "Training programs are designed after considering the employees' needs and requirements." The question with the lowest mean (2.11) of employee commitment was "our company is worthy of my loyalty". With regard to the correlation values, all the study variables had a moderate positive association with each other (ranges from 0. 0.427 to 0. 0.584. p. < 0.01).

RESULTS

The hypothesized relationships were tested using the SEM technique. It was proposed in the study that Training and development would have a positive correlation with job satisfaction and employee

commitment. The work environment was also hypothesized as a moderator in the relationship between the independent (TRD) and dependent (JOS and EMC) variables. The results of the structural model are presented in Table 6. In agreement with the hypothesis, the results conveyed a significant positive relationship between training and development, with job satisfaction ($\beta = 0.579, p < 0.05$). Training and development were able to explain 57.6% of the observed variations in employee job satisfaction. Likewise, Training and development ($\beta = 0.671, p < 0.05$), was able to expound 67.1% of the observed variations in employee l commitment. Thus, H1 and H2 were fully supported.

Table 6: Results of the structural model

Hypothesis	Relationship	Beta Value	Standard Error	T-Statistic	P-Value	Decision
H1	TDP → JOS	0.579	0.048	12.06	*	Supported
H2	TDP → EMC	0.671	0.041	16.36	*	Supported
H3	TDP* WOE → EMC	0.206	0.087	2.37	*	Supported
H4	TDP* WOE → JOS	0.402	0.073	5.51	*	Supported

Note: * $p < 0.05$

Figure 2. The interaction effect of Work environment on Training and Development and Employee Commitment

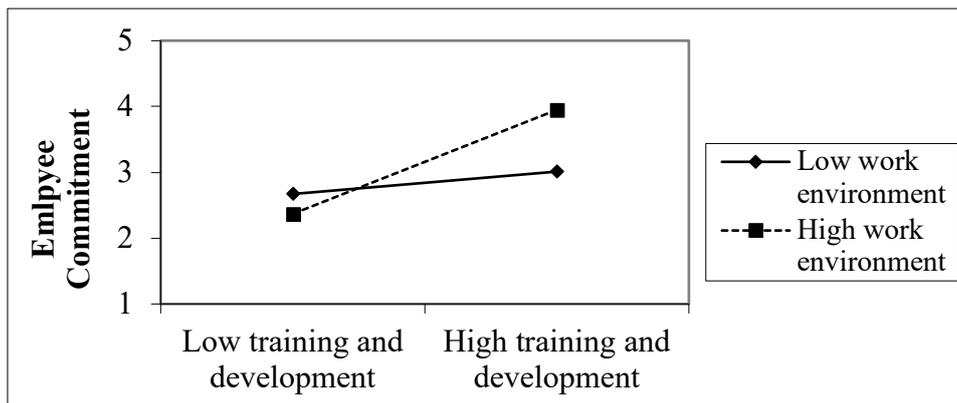
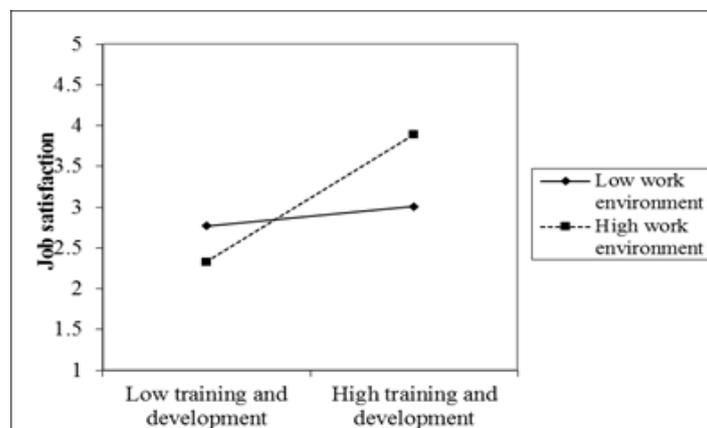


Figure 3. The interaction effect of Work environment on Training and Development and Job satisfaction



To test the moderation hypothesis, the structural equation modeling technique was applied using AMOS v.23, with maximum likelihood estimation as a structural equation modeling permit for measurement errors in the statistical model. The effect of the moderator is examined by whether a significant relationship is found between the interaction term and the dependent variable. The results of the moderation analysis are stated in Table 6 (as H3 and H4). Moreover, as we can see from the result of the interaction plot in figure 1, it showed that the work environment moderates the relationship between training and development and job satisfaction ($\beta = 0.402, p < 0.05$). In other words, the better the work environment perception, the more employee will be job satisfaction of employees. Figure 2 also showed as an interaction plot suggests that the positive effect of training and development is more likely to be observed when the work environment is better and employee-oriented. Hence, the work environment has a moderation effect on the relationship between training and development, and employee commitment ($\beta = 0.206, p < 0.05$). Overall, hypothesized relationships of H1, H2, H3, and H4 are all supported.

FINDINGS AND DISCUSSION

The purpose of this study was to examine the effect of training and development on employee commitment and job satisfaction and that work environment is treated as a moderator variable. The study revealed that training and development have a positive impact on employee commitment. Hence, the direct link of training and development with employee commitment has been established in the context of the Ethiopian banking sector. This finding is consistent with the results of prior research (e.g., Bulut & Culha, 2010; White & Bryson, 2013; Umamaheswari & Krishnan, 2016). This helps to extend the positive effects of training and development on employee commitment in the banking sector. This signifies, if employees obtain the necessary training and aspect of development, they develop a feeling of love for their jobs, a sense of belonging, and feel that they are a worthy match for their jobs.

HR training and development signals commitment from the organization to the employees, which in turn will result in employees reciprocating such behavior by suggesting a stronger employee commitment, which can influence performance (Ajibade & Ayinla, 2014; Sivapragasam & Raya, 2017). In other words, employees will feel more devoted to the organization if they receive proper training and development from their supervisors, senior, or organizational leaders. By investigative the relationship between training and development, and commitment, this article suggests that embracing and increasing employees' training and development practice will not only be beneficial to employees, but also to the organization as a whole, which will give an organization a competitive edge over others (Kurtessis et al., 2017). It is advised that training and development should be executed as part of the larger organizational development strategies and policies intended at attaining committed employees (Jehanzeb and Mohanty, 2018). This is because employees interpret HR training and development practices as a sign of commitment from the organization.

Moreover, the results of this article revealed that training and development have a positive impact on employee job satisfaction. This finding is also in line with the results of previous studies (e.g. Jehanzeb & Mohanty, 2018; Wright et al., 2014; Chiang et al., 2005). This result demonstrates that if organizations conduct training and development, it generates positive behavior in employee job satisfaction. Given this result, it is found that training helps employees to acquire knowledge, capability, or skills, which enable them to perform their jobs easily (Ocen, Francis, and Angundaru, 2017). Hence, the learning point is that

the execution of proper training and development boosts employee job satisfaction, which in turn enables employees to reciprocate in form of improved job satisfaction and commitment (Ocen et al., 2017; Ijigu & Ijigu, 2015).

Furthermore, the results of the structural modeling (see table 6), revealed that the work environment positively moderates the relationship between training and development, employee commitment, and job satisfaction. In this sense, Bibi et al. (2018) suggested that organizations should focus on creating conducive work environments to keep employees more committed and satisfied, which in turn keep talented employees in the organizations. The more the work environment is conducive the better the positive relationship between the exogenous (predictor) and indigenous (the outcome) variables. This shows that the work environment plays a vital role in enhancing the commitment and satisfaction level of the employees, specifically with the banking sector. All else being equal, the better the work environment the better the commitment and satisfaction.

Theoretical Implications

The findings of this study offer a position for examining and building employee commitment and job satisfaction from the perspective of training and development. The result, therefore, lays importance on and enriches employee commitment and job satisfaction studies by confirming that training and development are the key antecedents of employee commitment and job satisfaction. It further provides credence to the social exchange theory, which suggests that employees give in return if a practice such as training and development is provided by the organizational leaders. This finding also enriches the concepts of employee commitment and job satisfaction by confirming that the existence of a conducive work environment moderates the positive relationship between training and development, employee commitment, and job satisfaction in the banking sector. In general, this study contributes to the existing HR literature and filling the gaps in the existing literature, and for academicians.

Managerial Implications

For managers or practitioners, this study suggests a need for organizations to offer effective job training and development can achieve to have better trained, more satisfied employees, especially in developing countries like Ethiopia. Employees satisfied with their jobs are also more committed to their organizations (White and Bryson, 2013). Employees who are satisfied in their works are more enthusiastic to accept organizational values and goals, more willing to exert maximum effort in their profession and workplace. These acquaintances to the larger view of the organization are enormously important to human resource management practitioners (Baron, A., & Armstrong, M. 2007; Boon et al., 2011). because they show a prevailing relationship between training and development, employee commitment, and job satisfaction of employees (Anis and Khan, 2011). The findings confirmed a conception that the work environment is of the utmost significance in increasing employee commitment and job satisfaction, which covers the practical significance of this study for policymakers and practitioners. Therefore, this study contributes to the investors, policymakers, and organizational managers in general, and the banking sector in particular on the valuableness and relationship between the stated study variables. Hence, the practitioners and management of the banking sector need to provide adequate support for providing training, development and creating a favorable environment for their members, which will enhance their commitment and happiness.

Limitation and future studies

The main limitations of this study include: First, only the members of the private banking sector were considered as the respondents in the current study. Other areas and sectors such as government banks, services sectors, and manufacturing sectors should be considered in future research. Second, this research uses the individual level of analysis, in which only employees working in the position as supervisory employees, and customer service officers were considered as the respondents in the current study. Thus, the findings may be generalized by selecting managers (as a unit or organizational level of analysis) as respondents in future research. Third, from a methodological standpoint, this research is considered a cross-sectional approach. Hence, future studies may consider the longitudinal method. And finally, this study reported training and development with employee commitment and job satisfaction, where values of 57.9% of the variance of the employees' employee commitment ($\beta = 0.579$, $p < 0.05$), and 67.1% variance of job satisfaction ($\beta = 0.671$, $p < 0.05$), suggesting that training and development are not the only predictors of employee commitment and job satisfaction. Thus, future studies should integrate some other variables such as compensation, recruitment, selection, performance appraisal, and job security.

Overall, although the findings provide a better picture of a robust relationship between the variables examined in this study, this being in a private banking sector, perhaps the issues of employee commitment and job satisfaction may be different in other sectors.

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