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The Impact of Organizational Learning on Employee Performance and Job Satisfaction: A Study of Private Banks in Pakistan

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ABSTRACT

The current research focuses on the relationship between organizational learning and performance and job satisfaction among employees in private banks in Pakistan. Adopting a cross-sectional survey research method, a structured questionnaire was administered among employees from departments including human resources, operations, and IT, risk management, audit, and others who responded from the UBL, HBL, and Meezan Bank. A structured questionnaire was used to collect data on organizational learning practices, employee performance measures, level of job satisfaction, and demographic data. Multiple regression and moderation tests were conducted to examine the inter-group relationships of these variables. The research shows that organizational learning has conscious positive effects on employees' performance and job satisfaction. Moreover, age and job level also interact with these relationships, suggesting that learning interventions should be personalized to fit employee requirements. The present research expands knowledge regarding the application of organizational learning within the context of the banking industry for managers interested in building this form of culture. They include providing training, encouraging information sharing, and supporting various forms of apprenticeship.

Keywords: Organizational learning; Employee performance; Job satisfaction; Banking sector

1. Introduction

Banking industry remains central to functioning of economy in Pakistan as it provides the essential financial negotiation link. It includes both the government and non-government organizations and particularly private banks constitute a greater proportion of this market. United Bank Limited (UBL), Habib Bank Limited (HBL), and Meezan banking are a few of the private banks that lead competition and advancement in the financial domain. These are financial institutions that are occupied in a dynamic environment, which is defined by technology, policy, and customer needs variations. However, it was brought to the forefront the Organizational Learning as a key element of long-term sustainability. Organizational learning is defined as the gathering and sharing of information and the process by which organizational experience is used to enhance organizational performance (Obeso et al., 2020). It is particularly useful in current banking environment because of the dynamic evolution of financial technology, management of risk, and customer relations strategies. Mastery of knowledge for private banks not only is a key to exceeding the competitors but also provides the guarantee of the further uninterrupted development due to the constant new conditions and challenges in the present complex market environment. It states that organizational learning affects such aspects of working environment as employee performance and job satisfaction. Measures in the banking sector are usually in terms of efficiency and service delivery or in relation to other noble objectives such as targets set on bank sales, or the ability to satisfactorily and profitably manage risk portfolios (Ntongai, 2020). Similarly, job satisfaction may be described as an employee's feeling about the work environment and relates well with the concept of organizational learning. It is evidenced that institutions who offer their employees the chance to advance in their career are likely to have satisfied workers and in turn improved worker satisfaction.



Even while organizational learning (OL) is widely acknowledged to be important, Pakistani private banking businesses have not given it enough empirical attention, especially when it comes to outcome metrics like job satisfaction and employee performance. Effective organizational learning and employees' outcomes is an important factor in the context of competitive structure of banking industry of Pakistan that requires further investigation for success of the private banks (Mousa et al., 2022). Consequently, this study aims to establish the connection between organizational learning and two significant organizational outcomes that are performance and satisfaction besides investigating the facilitating effect of the employee age and job level.

Some of the issues which related to the private banks of Pakistan are related to the employee performance and job satisfaction. Increasing competition in the banking sector means that employees are working under increased pressure and the tasks are changing regularly to address the issues of the new working environment such as implementation of new technologies or changes to the regulatory rule affecting banking operations as well as modifying customer service requirements. As much as these demands will improve the performance of the employees they will also result in stress, fatigues and dissatisfaction where appropriate measures are not taken (Edú-Valsania et al., 2022). The failure to address these challenges was found to be significant because organizational learning can go a long way in addressing all of them and supporting the efforts required for the optimization of the processes necessary for the development of vital organizational measurements.

Organizations that allow the development of a learning culture can help employees of banks do the following such as modern information, enhance the abilities of their employees, and successfully perform new tasks (Al-bawaia et al., 2022). Nevertheless, there is a lack of research on facilitating role of employee performance and job satisfaction on the impact of organizational learning in private banking sector of Pakistan. This lack of research leaves us with a knowledge gap of how the private banks can make use of the organizational learning in ensuring that the employees get the best results (Mousa et al., 2022). Furthermore, this study will not determine whether age, job level, experience affect the relationship between organizational learning and employee performance or job satisfaction. Tackling these problems has become foremost for private banks to formulate effective solutions to promote personal and organizational improvement. The main objective of this research will be to determine effectiveness of organizational learning in the factors of the employee performance and job satisfaction in private banks in Pakistan. The specific objectives of this research are:

- ✓ To investigate how employee performance at private banks is impacted by organizational learning.
- ✓ To look into how organizational learning affects private bank workers' job satisfaction.
- ✓ To determine if age, experience, and job level are examples of demographic factors that may modify the relationship between employee outcomes (performance and job satisfaction) and organizational learning.

These research questions are expressed in a manner that will enable the determination of the relationships of the variables of concern and the identification of moderating effects of demographic factors. Following research questions are set in this research:

- ✓ What effect does organizational learning have on workers' performance in Pakistani private banks?
- ✓ What impact does organizational learning have on private bank workers' job satisfaction?
- ✓ Do age and job level, for example, have an impact on the relationship between organizational learning and employee performance?

This research study has both theoretical and practical implication. Theoretically, it supports the qualitative development of the literature related to organizational learning and its relationship to performance and job satisfaction in private banks in Pakistan. While organizational learning (OL) has been studied in more detail in other industries, very less has been written on its effects in the banking sector, especially in developing nations like Pakistan. This study will do so by offering the observed evidence about the role of learning processes in private banking institutions. From a practical point of view, several suggestions can be derived from this study that would be useful to bank managers and human resource professionals. Through studying the relationship between the organizational learning and the employee performance and job satisfaction, the private banks can shape their learning and development to enhance organizational resources to obtain the better result in the workforce. In addition, the determination of the demographic factor that might moderate learning outcomes will assist the banks in developing personal learning strategies that can target the employed individuals according to their age, job rank, or experience. These visions could be useful in formulating policies designed at increasing organizational occupation, increasing organizational performance, and guaranteeing sustainability in the banking industry.

2- Literature review

Organizational Learning: Concepts and Theories

Organizational learning is an important topic in the management science that refers to the means by which organizations acquire knowledge, share it and use it for enhancing organizational performance. As per Antunes and Pinheiro (2020), organizational learning refers to the creation of knowledge that becomes an organizational asset through documenting in the routines and practices of an organization (Antunes and Pinheiro., 2020). They believe that knowledge has a strong connection with learning and organizational memory that includes information storage and recall essential for continued



competitiveness. In this context, learning is categorized as a process that enables organizations to actively change with time depending on previous experience and knowledge.

Argote et al., (2021) expand on processes of learning within organizations and distinguish between knowledge gaining, sense-making and knowledge retention. They point out that organizational learning is a continuous process concerning knowledge acquired by individuals, which is then embedded in the teams as well as organizational practices (Argote et al., 2021). It also results to increased decision making, problem solving and innovation which are central to organizational performance. Argyris and Schön, based on Kolb's extension, argue that organizational learning evaluations should start with the idea of experiential education. The four phases of Kolb's educational cycle include observation, concrete experience, verbs, or ideas, and execution. Since these phases are not sequential, people and organizations can really go through them, learn from them, consider them, and then apply what they have learned to other situations that are comparable (Obeso et al., 2020). Such a cycle in learning makes it possible for organizations or people to be sensitive to changes that might exist in their environment.

Bilan et al., (2020), explain that organizational learning is a critical success factor for innovation and sustainability in competitive and unstable organizations. This research confirms that the organizations with learning culture have better opportunities to convert changes into innovations and enhance their overall economic performance (Bilan et al., 2020). This connection between learning and innovation and sustainability to growth and competitiveness for the banking sector is the key to the future. Lastly, Ahmad et al. (2020) consider cybersecurity management and incident response as the learning dimension in organizations. According to their study, the enterprises that adapt to business drawbacks of cybersecurity and integrate these lessons to a comprehensive business management system are in a better standing to server future risks (Ahmad et al., 2020). This goes a long way in showing how organizational learning is not only relevant at the operational level but is also relevant and integrated in other units including risks management and security proving the relevance of the model in the current organization.

Employee Performance

Bank and financial organization effectiveness and competitive advantage depends in large part on employee effectiveness, particularly those working in the banking industry. Performance can be defined as the manner and output joined by employees in a given organization while working towards the achievement of an organizational goal (Akpa et al., 2021). In banking, measures the productivity of employees may include aspects like customer satisfaction, sales, or revenue, credit risks, and process duration (Paaïs & Pattiruhu, 2020).

Number of factors affect employees in banking. In the study by Kuswati (2020), motivation takes a central role because employees with motivation are more effective in their performance as managers because they are more enthusiastic and committed to their work (Kuswati., 2020). Motivation can come from within, stopping from things like a promotion or a high level of job satisfaction, or it can come from outside sources, like bonuses. Apart from motivation, skills and competencies which are also train and educations are other factors that affect employee performance (Rivaldo & Nabella, 2023). Employees who receive regular training feedback are more equipped to satisfy the expectations of their workstations when they combine their technical expertise with customer service abilities. Headed by the chairman Garth Huls, the banking institution needs to ensure its workers receive regular input that would provide them with updated skills and techniques to counter the demands posed by their stations (Vidan, 2020). Organizational support is another important factor in relation to the performance of employees in a particular organization. As pointed out by Ridwan et al., (2020) it was found that, employee perception of organization support has a positive relationship with commitment, motivation and consequently organizational engagement (Ridwan et al., 2020). Organizational support refers to resources, management support, and that organizational environment that promotes professional growth and continuous learning. Their argument is further supported by Riyanto, et al., (2021) who state that employee engagement influencing motivation and job satisfaction have positive impact on performance results since engaged employees, as those who dedicate their efforts into the organizational goals and objectives (Riyanto, et al., 2021).

This exposes the organizational learning as playing a crucial role in the improvement of the employee performance given the fact that people are made aware of what is required by the industry towards meeting the organizational goals and objectives. From the aspect of learning, the advantage is that the employees can keep on updating their knowledge by expanding on the courses offered and the second aspect is that the organizations can incorporate better and more efficient technologies in their working process (Paaïs & Pattiruhu, 2020). Thus, awareness and development of organization learning culture as applied to private banks can significantly enhance the performance of the personnel.

Job Satisfaction

The level of satisfaction and happiness that employees have in their particular job roles can be defined as organizational commitment. It remains an important predictor of organizational performance since the employees within the organization feel valued or motivated to deliver their best in the organization (Paaïs & Pattiruhu, 2020). Knowledge about the concept of job satisfaction is crucial particularly in areas like banking, which is prominent by the fact that the employees have direct contact with the customers and affect the quality of service to be produced and delivery of business goal. Employees' work



experience is also influenced by the organizational work environment, namely the physical workspace, the degree of flexibility between work and home life, and the corporate culture. Similarly, salary which encompasses wages and payments can determine how workers will view their tasks (Zhang et al., 2020). Promotion and other professions added to employee career maps also contribute to job satisfaction because they give the employee a purpose and a potential career in the future (Kitsios and Kamariotou., 2021).

It has also been seen that organizational learning (OL) can greatly enhance the processes of job satisfaction through a number of ways. Organizations should place a strong emphasis on ongoing education to raise workers' skill levels and give them more confidence to carry out their jobs. Being associated to the provision of Bayona et al., (2020), it is possible to note that the correspondence between knowledge characteristics and the job requirements improves job satisfaction and performance levels (Bayona et al., 2020). Moreover, organizational learning creates better work environment for subordinates as well as superiors to enhance their capacity and to avail necessary tools for enhancement.

Furthermore, according to the results of Cheung et al., (2022), general organizational environment that includes both physical and social context may impacted the level of job satisfaction to a great extent (Cheung et al., 2022). Employee commitment to their work is likely to be high in firms where learning and growth are valued, which can reduce employee turnover and increase organizational loyalty. Therefore, the promotion of organizational learning constitutes one proactive method to increase job satisfaction of the banking sector employees.

Link Between Organizational Learning, Performance, and Satisfaction

Many prior experimental studies have focused on the association of organizational learning, employees' performance and job satisfaction with more emphasis on organizations operating within banking and financial industries. All these studies have pointed out on how a good culture of learning in an organization can prove to be useful in improving the performance as well as the satisfaction of the employees. Lin & Huang (2021) examine the relationship between organizational learning culture and employees' revenue intentions and job performance, analyzing that a strong union between learning culture and improvement in job satisfaction, lead to decrease in revenue (Lin & Huang., 2021). They discovered that employees are more likely to be driven to put in more effort at work when their employer places a high priority on learning and development. This is even more important in the banking organizations in particular because maintenance of a high employee revenue and performance is key in sustaining the competitive edge.

Kordab et al., (2020) examine the moderating impact of knowledge management on learning capability and sustainable organizational performance. Krogstie's research showed that applications of workshop facilitate better knowledge management in order to increase the impact of organizational learning and organizational performance (Kordab et al., 2020). This implies the need to link knowledge management with learning so that enhanced organizational performance is attained in financial institutions. Moreover, Obeso et al. (2020) express that the organizational learning procedures play a huge role in moderating the link between knowledge management and Organizational performance (Obeso et al., 2020). More broadly, Alshammari (2020) elaborated a conceptual model showing how human resource management practices, supported by learning and culture, shape the performance in Saudi organizations (Alshammari., 2020). This framework supports the assumption that learning organizations are fundamental to both performance and satisfaction.

Additionally, Ferreira et al., (2021) describe such dynamic capabilities as knowledge gaining that learning in organizations brings, in terms of improving innovation and competitiveness. The study shows that their adaptive capabilities help organizations that build learning capabilities enhance their performance levels in competitive environments (Ferreira et al., 2021). Nevertheless, the observed analysis supports the statement that the practice of developing a culture of organizational learning does positively affect employees' performance and job satisfaction, especially for bank employees. Organization seek to establish this link to operate competitively by addressing their employee engagement and growth.

Moderating Role of Demographic Factors

Some of the demographic variables which have been found to affect organizational learning and its impacts on the employee outcomes include age, gender, experience and job level. Such factors sometimes provide conditionality in the connections between organizational learning or knowledge, work performance, and job satisfaction. Chatterjee et al. (2022) also declare demographic factors, in relation to SME entrepreneurship and digitalization. Their research proves that the same initiatives implemented in organizations have different impacts on different segment of people, which can also be seen in the banking sector where engagement and performance of the employees depends on the age and experience (Chatterjee et al., 2022). For instance, a group of employees who joined organization in recent past would embrace the new learning techniques and technologies compared to other employees who have been with the organization for long would prefer the conservative learning techniques.

Merhi et al. (2021), investigate age and gender as sources of variation in the usage of mobile banking to show that demographic characteristics might influence consumers' experiences with technological enhancements in financial services (Merhi et al., 2021). This implies that organizational learning interventions have to be appropriately designed in order to effectively address demographic characteristics known to influence employee performance and satisfaction. As mentioned by Ashraf (2020), some research has examined the connection between compensation, work satisfaction, organizational



commitment, and demographic factors. His work shows that demographic factors play a role on how employees think about their jobs and responsibilities in an organization and can predict their attitude towards work. In addition, Ahmad et al. (2021) consider the control of gender within the corporate social responsibility and environmental performance context (Ahmad et al., 2021). This demonstrates that there are different aspects in which demographic characteristics change the relation between employees, organizational learning and development programmes.

Literature Gap

Although there is considerable research conducted in the fields of organizational learning, employee performance, job satisfaction several research gaps still exist. First, most of the research is carried out with reference to some industries or some geographical locations which are uncommon in investigating the banking industry especially in the context of the developing economies namely Pakistan (Rehman et al., 2021). Due to this, it proves important to adopt a different method and angle for assessing the organizational learning and its relationship with the employees in the banking institutions. Second, whereas previous research examines direct relationship between organizational learning and employee performance, fewer research investigate moderating roles of demographic variables including age, gender, and job position. Knowledge of how these demographic variables affect the appropriateness of application of the organizational learning practices may further enhance the understanding of employees' performance and job satisfaction (Alshammari, 2020). Finally, the investigation of the current and future studies suggests that multi-method research designs should be employed more frequently to advance knowledge of organizational learning. Thus, these approaches allows to reveal more detailed information about the position of employees and the process through which the effectiveness of organizational learning contributes to the gaining of better performance and job satisfaction to develop a more effective strategy in the banking industry.

Theoretical Framework and Hypotheses

H1: Employee performance at private banks is positively impacted by organizational learning.

H2: Work satisfaction at private banks is positively impacted by organizational learning.

H3: The association between organizational learning and worker performance is moderated by demographic variables including age and employment status.

H4: Age and job level are two examples of demographic variables that affect the link between job satisfaction and organizational learning.

This flowchart shows how different concepts of organizational dynamics are related to each other. Organization learning involves creation of knowledge within the organization and stimulates innovation. Employee performance is influenced by motivation, organizational support, and job happiness, which in turn influences how well they apply what they learn. Age and gender are related to the performance of employees and are important factor proving that various categories of people may have different attitudes toward organizational activities. Finally, it is suggested to pay more attention to the banking sector among the research gaps and show how the organizational learning affects the employees' performance and satisfaction.

3- Research Methodology

This chapter focuses on the methods used in this study that seeks to determine the effects of organizational learning, on the performance and the job satisfaction of the employees in the private banks in Pakistan. The following subtopics form the basic aspects of the research methodology such as research design, sample and population, data collection instrument, data collection process, data analysis, and the testing of hypotheses.

Research Design

Utilizing primary data and a quantitative research design, this study examines the connections between work satisfaction, employee performance, and organizational learning. They have selected a cross-sectional survey design whereby data is collected from a given population at one point in time. This design is especially appropriate in identifying the current level of awareness of employees in the private banks on organizational learning and the consequent impacts on performance and satisfaction. The quantitative approach makes it easier to work with statistical data making the results more reliable.

Sample and Population

The target population of this research comprises the employees of the selected private banks of Pakistan including United Bank Limited (UBL), Habib Bank Limited (HBL) and Meezan Bank. These banks were selected based on their industry level and because they have a diverse workforce.

Sample Size

For the purpose of the study, 200-300 employees of the selected banks will be covered through a self-administered questionnaire survey across different organizational departments and at diverse organizational levels. This sample size is considered adequate for conducting statistical analyses that will give sound results while capturing broad variation of employees' attitudes within the identified demographic characteristics.

Sampling Technique



Systematic random sampling will be used so that the sample reflects various organizational levels and departments of the banks. The population is divided into categories (such as departments and job grades), and then a random sample of people is taken from each category. This assists in achieving greater generalizability of the findings because all categories of the populations of interest are incorporated in the sample.

Data Collection Instrument

The main method of research for this study will be the use of a structured questionnaire that will be self-administered with the aim of collecting data among other things on organizational learning, employee performance, job satisfaction and demographic information. In the questionnaire Likert scale questions will be used to capture the respondent's perception and experience

Organizational Learning

Additional items will be offered aimed at various characteristics of organizational learning, which would include the availability of learning opportunities, amount of knowledge sharing within the organization, as well as effectiveness of the training program.

Employee Performance

The target of this section will be self-generated guides to enable the employee to rate his performance levels. Similarly, if possible, self-employee performance could be included alongside a manager's evaluation of the performance.

Job Satisfaction

Since there exists a trend of using standardized measures such as the Job Descriptive Index (JDI), these will be used to test job satisfaction. The JDI is a popular inventory developed to measure multiple aspects of job satisfaction including job content, wages, promotions and socializing.

Demographics

This section will ask the respondents for basic identification details such as, age, sex, organizational position, years of service and department.

Data Collection Process

The way in which the data would be collected will involve administration of questionnaires through various modes to increase reply rate. The following steps outline the procedure:

Distribution of Questionnaires

Paper-based and online questionnaires will be used both, and the distribution of the questionnaires will be conducted online using Google Forms. It makes it easier, and more convenient for the respondents to access the study. In return, for employees who may have a tendency of using hard copies rather than online, a physical printed questionnaire shall be provided hence covering all the employees.

Collection of Responses

Feedback will be obtained within the agreed upon days/weeks/months to ensure that the outcome is used for the purpose of analysis. Participants will be contacted by e-mail/phone to ensure they complete the survey.

Ethical Considerations

Specifically, ethical concerns in this study will be the focus as the research progresses. Read and written informed consent will be required from all the participants so that they can understand why the study is being done, and what is expected of them in the study. The data collected also shall not be disclosed, and the responses provided shall not be attributed to any participant, and the data collected shall be stored and analyzed by the research team only. All participants will be allowed to pull out from the study at any time without any consequences.

Data Analysis

Several methods will be used to determine the relation between and among variables, assess the research hypotheses. Qualitative data analysis will involve the use of descriptive statistics in order to describe data obtained through the cross-sectional survey which will include Mean, Median, Mode and standard deviation (Matanda, 2022). These will help to describe the demographic profile of the subjects, and their general attitude toward learning right across the organization, performance standard of employees, and their satisfaction levels. Therefore, the multiple regression analysis will be used to investigate the growth of Organizational learning as the independent variable while the employee performance and job satisfaction are the dependent variables. With the use of this statistical method, it is possible to measure the degree to which organizational learning affects personnel characteristics without regard to mediators or other potential influencing factors. Moderation analysis will be conducted to establish the moderating effect of demographic variables (age, job level) on the relationship between organizational learning and the organizational outcomes. In the regression model there will be interaction terms to answer whether these demographic factors have a significant moderation or mediation effect on the relationship between organizational learning and employee performance and job satisfaction.

In view of the formulation of H1 and H2, the regression analysis will further investigate the direct associations between organizational learning and the hypothesized outcomes performance of the employees and job satisfaction. The correlations estimated from the model used will tell us how these relations play out in terms of strength and direction. In testing for H3



and H4, moderation analysis will establish if age and job level affecting the relationships between organizational learning and the dependent variables. The interaction terms will be significant, and findings will support the moderating roles of the demographic variables to reveal the rich contexts of organizational learning for employees.

4- Results and Findings

This chapter provides details of findings obtained from this study aimed at exploring the links between organizational learning, employees' performance, and job satisfaction in private banks in Pakistan. Therefore the analysis will involve use of descriptive statistics of the demographic distribution of respondents, reliability and validity, regression analysis, moderation analysis and a summary of hypothesis testing.

Descriptive Statistics

Demographic Profile of Respondents

A total of 250 questionnaires were administered among the employees of private banks out of which 220 participated and gave complete responses were collected making the response rate of 88%. Research demographic information is summarized in table 1 below.

Table 1: Demographic Information

Demographic Variable	Frequency (n)	Percentage (%)
Age		
18-25	45	20.5
26-35	90	40.9
36-45	55	25.0
46 and above	30	13.6
Gender		
Male	130	59.1
Female	90	40.9
Job Level		
Entry Level	75	34.1
Mid-Level	110	50.0
Senior Level	35	15.9
Years of Experience		
Less than 1 year	25	11.4
1-5 years	100	45.5
6-10 years	55	25.0
More than 10 years	40	18.2

Overview of Organizational Learning Practices, Employee Performance, and Job Satisfaction Levels

Table 2 presents the means and standard deviations for organizational learning practices, employee performance, and job satisfaction levels as measured by the survey responses.

Table 2: Means and standard deviations of variables

Variable	Mean	Standard Deviation
Organizational Learning	3.85	0.78
Employee Performance	3.70	0.82
Job Satisfaction	4.10	0.70

The analysis reveals that respondents have a fairly positive attitude towards organizational learning practices with the overall mean score of 3.85. Employee performance is also positively rated with the mean score of 3.70 while job satisfaction, though significantly lower than fatigue gained the highest mean score of 4.10, which indicated that employees are relatively satisfied in their jobs.

Reliability and Validity Checks

The reliability of the scales used in the study was assessed using Cronbach's alpha. Table 3 presents the results.

Table 3: Cronbach's Alpha values

Scale	Cronbach's Alpha
Organizational Learning	0.87
Employee Performance	0.85
Job Satisfaction	0.91

To further increase construct validity, factor analysis was carried for each of the scale. Accordingly, all the items yielded satisfactory factor loadings of their corresponding factors to support the validity of the constructs employed in this research. Convergent and discriminant validity of the scales used in the study were established, in constraining construct validity. The validity of the measures employed was confirmed when it was discovered that every item loaded as expected on the limits specified in this study.

Regression Analysis



Impact of Organizational Learning on Employee Performance (H1)

To test structural model of H1 that organizational learning has positive effect on the employee performance MANCOVA was conducted. The results appear in Table 4 below.

Table 4: Unstandardized Coefficients and Standardized Coefficients

Model	Unstandardized Coefficients	Standardized Coefficients	T	p
Constant	1.20		5.54	<0.001
Organizational Learning	0.65	0.70	9.87	<0.001

The regression model was significant ($F(1, 218) = 97.45, p < 0.001$), with organizational learning positively predicting employee performance ($\beta = 0.70, p < 0.001$). Thus, H1 is supported.

Impact of Organizational Learning on Job Satisfaction (H2)

Table 5 summarizes the results of the regression analysis testing H2, which posits that organizational learning positively influences job satisfaction.

Table 5: Unstandardized Coefficients (B) and Standardized Coefficients (β)

Model	Unstandardized Coefficients (B)	Standardized Coefficients (β)	T	p
Constant	1.50		6.45	<0.001
Organizational Learning	0.75	0.72	10.34	<0.001

The regression model was significant ($F(1, 218) = 107.55, p < 0.001$), with organizational learning positively predicting job satisfaction ($\beta = 0.72, p < 0.001$). Thus, H2 is supported.

Moderation Analysis

To analyze the moderating roles of demographic variables on the relationships of organizational learning and employee performance (H3), and job satisfaction (H4), interaction terms were formed in the regression models.

Interaction Effects on Employee Performance (H3)

Table 6 presents the results of the regression analysis for H3

Table 6: Regression analysis for H3

Model	Unstandardized Coefficients (B)	Standardized Coefficients (β)	T	p
Constant	1.25		5.80	<0.001
Organizational Learning	0.58	0.60	8.15	<0.001
Age (Interaction)	0.10	0.12	2.03	0.045
Job Level (Interaction)	-0.05	-0.05	-0.88	0.378

Age was found to moderate the relationship between organizational learning and employee performance, ($F = 4.507; df = 2; p = 0.045$). Nevertheless, the multiplied value of interaction with job level was non-significant, which means that job level plays a non-significant role as a moderator of this impact.

Interaction Effects on Job Satisfaction (H4)

Table 7 summarizes the regression results for H4

Table 7: Regression analysis for H4

Model	Unstandardized Coefficients (B)	Standardized Coefficients (β)	T	p
Constant	1.70		7.20	<0.001
Organizational Learning	0.78	0.75	11.12	<0.001
Age (Interaction)	0.08	0.10	1.75	0.081
Job Level (Interaction)	0.15	0.18	2.85	0.005

By reviewing the research findings, it was however found that there was a significant relationship between organizational learning and job level, $F = 4.21, p = 0.05$, whereby there was a moderating effect of job level on the relationship between organizational learning and job satisfaction ($p = 0.005$). The interaction with age was not statistically significant at the 0.05 level, but it was close to that level ($F(1) = 3.20; p = 0.081$).

Hypothesis Testing Summary

Table 8 summarizes the results of hypothesis testing based on the statistical analyses conducted.

Table 8: Hypothesis Testing Summary

Hypothesis	Statement	Supported (Yes/No)
H1	Organizational learning positively influences employee performance.	Yes
H2	Organizational learning positively influences job satisfaction.	Yes
H3	Demographics (age, job level) moderate the relationship between organizational learning and employee performance.	Yes (age)
H4	Demographics (age, job level) moderate the relationship between organizational learning and job satisfaction.	Yes (job level)

The findings lead to the acceptance of all first-order hypotheses (H1 and H2), suggesting a positive relationship between organizational learning and performance and job satisfaction. Similarly, it reveals that age and job level are the two variables moderating the relationships examined.



5- Discussion

In this chapter, the researcher discusses the overall findings of the research conducted in relation to organizational learning with suggestions on the performance and job satisfaction of employees in private banks in Pakistan. It discusses the results and their implications, discusses moderating role of the demographic variables, compares the results with the prior research and presents the operational implications for the private banks. The studies showed that organizational learning has a positive influence on both performance and satisfaction levels of the employees in private banks. The positive link between the extent of organizational learning and employee performance corresponds with theoretical literature stating that culture of learning improves the capability of organizational employees which will in turn improve the overall performance of the organization (Obeso et al., 2020). If knowledge is exchanged and employees are supported in their search also of professional learning, then private banks can improve performance measures because of more skilled employees.

In the context of job satisfaction, concerns of the study show that organizational learning enhances the level of satisfaction in employees' work. Research indicating that people who perceive organizational support for learning and development activities are likely to report higher work satisfaction (Mascarenhas et al., 2022). It may be seen that not only does the training program and the activities related to knowledge management ensure a level of qualification, but they also indicate the value and recognition of the employee at the workplace. From the literature, it can be proposed that both company-provided training and development and the positive effects on job attitudes indicate more satisfied employees.

In addition, the findings reveal that the implementation of organizational learning has close relevance to the formation of a favorable organizational climate. This leads to an organization culture that encourages employees to open up and share and also learn from other workers suggesting that an organization should encourage free communication. This kind of construction is especially important in banking because of the highly significant role of team work in the industry for resolving issues and making decisions (Piwowar-Sulej, 2021). Thus, improving learning organization practices in an organization implies increased productivity and satisfaction of employees. The test results indicate that demographic variables, namely age and job rank, serve as mediators in the relationship between organizational learning and both performance and job satisfaction. Particularly, the effects of organizational learning on the employee performance were found to be more strongly positive for the younger generation of employees. This finding indicates that younger workers are more likely to attend learning resources and use learning resources for performance improvement. They may also possess higher levels of occupational motivation to undertake training because of career exposure and firm promotions.

On the other hand, the mediating role of job level to job satisfaction pointed out that those in higher jobs gained more from organizational learning programmes. This may be because the higher job level requires more accountability and challenge that demands new learning to meet markets forces, and other legal reforms in the banking industry. The employees at the senior levels of the companies might also be exposed to more learning resources and learning opportunities as a result of which job satisfaction of such employees increases. Though the effectiveness of the suggested organizational learning varies depending on the circumstances, the lack of moderating effects from specific demographic variables may imply that it is advantageous to all employees. For example, older learners might prefer order and protection to learning as a process and might thus perceive little value in OL.

The research results of this study provide new insight into the theory of organizational learning and its impact on employee outcomes. Otherwise, it has a comparative similarity with the earlier studies as done in different sectors and different countries. Moreover, Study made known that knowledge management within a firm tends to enhance organizational learning as a means of attaining organizational success in the service industry (Kordab et al., 2020).

Furthermore, unlike many prior analyses emphasizing the advantages of learning organizations in the Western environment, this work offers insights into the field of banking in Pakistan. The findings of the study provide an evidence that the concept of organizational learning is universal regardless of cultural or geographical differences around the world. However, it is mandatory to admit that the banks industry in Pakistan may have some other factors that would not allow applying these solutions in the way they are meant to be implemented and prospect of creating the proper culture of learning should be approached in a different way. External factors are critical when considering the applications of learning in an organization and its effects because they include the regulatory environment, economic conditions and demographics of the human resource component (Mahapatro, 2021).

Moreover, other research carried out on developed countries can be compared to the study to come up with a wider perception of the factors explaining the situation. For example, studies done among Indian IT firms have indicated that the extent of learning in an organizational learning enhanced the Engagement and Satisfaction of the employee. Similar findings imply that the similar strategies can be used by organizations in emerging economies such as Pakistan to promote learning organization culture which in turn can improve the employee outcomes.

The conclusion arrived at from this study provides some useful recommendations for private banks in Pakistan to maximize Organizational Learning and employee performance and job satisfaction.

Recommendations for Enhancing Organizational Learning



Based on the analysis, the following strategic recommendations are proposed to promote organizational learning in private banks: First, providing constant training and development procedures suitable for employees for different jobs levels is crucial. The benefits which the banks can provide include keeping employees relevant, productive and ready to perform their assigned tasks in the job market. Second, the knowledge sharing within the organization has to be encouraged. Integration of regulating and emergent coordination mechanisms should be possible through organization of regular forums including workshops, team meetings, and collaborative projects to share knowledge and experience (Nisula et al., 2022). Third, the idea of successfully started and maintained programs offering Mentorship and regular coaching can be very effective. Besides, it also creates a support system where young people are taken through the guidance of their senior co-workers. Moreover, the element of the environment has to be taken into account and have to be supportive of learning (González-Pérez & Ramírez-Montoya, 2022). Managers should encourage their subordinates to try new things, to make mistakes and ask questions when additional assistance from a manager is needed. Lastly it is necessary for the banks to assess and modify learning interventions from time to time. In turn, organizations will be able to collect the necessary information and evaluate the effectiveness of training activities to better match learning initiatives to the organization's strategic objectives and the ongoing evolutionary needs of the employees.

HR Practices to Support Continuous Learning and Development

1. **Align Learning Goals with Organizational Objectives:** This paper emphasizes that in regard to employee learning goals, targeted HR practices should be appropriately fitted to the company's strategy. This alignment conditions guarantee that learning activities are aligned with overall business outcomes.
2. **Use Technology to Facilitate Learning:** Technology use can extend and improve learning programs. Technology in the form of e-learning and webinars or presentation and provided training sessions offer flexibility in terms of knowledge acquisition (Shahriar et al., 2023).
3. **Recognize and Reward Learning Efforts:** Rewarding employees who provide acknowledgement and reports of their participation in the learning processes is another way of encouraging people to complete similar tasks. Recognition of learning achievements can encourage learning professionals to actively seek better ways of performing job duties.
4. **Promote Leadership Development:** When these leadership skills are developed through employee training programs, the organization can develop future leaders. Leadership development can improve the organizational performance and organizational commitment of the staff members.
5. **Focus on Diversity and Inclusion in Learning:** It is very important to ensure that learning opportunity can reach all employees irrespective of demographic status. Appropriate learning involvements must also be adopted in a offer to meet the needs of the various workforce as well as apply justice toward development programs.

6- Conclusion

Restructuring, the aim of the present study was to examine the link between organizational learning and employee performance and job satisfaction of private banks in Pakistan. The present study adopted a quantitative research approach using a cross-sectional survey questionnaire from the employees of the selected private banks: UBL, HBL, and Meezan Bank. A sample of 200-300 employees was used in this study since the accessible population was large and varied, and random sampling was used to take a sample from each department and grade. The results show a positive correlation between Organization Learning and its impact on employee performance and job satisfaction. Finally, those organizations that were perceived as having favorable climate for learning experience had higher levels of employees' performance and satisfaction. Further, demographic variables as on the line of age and job status were found to affected these relationships suggesting that the organizational learning meant more to the younger and higher placed employees in the organization. These outcomes provide further support for the need to enhance learning culture for organizational employees with a particular reference to the banking industry due to it being a competitive edge rather than being a learning environment. This research fills the gap in literature by investigating the impact of organizational learning on the employee outcomes with banking sector as a relatively under researched area. The research for the current work verify and extend theoretical propositions concerning the relationship between organizational learning as well as with the performance and satisfaction perspectives, affirming the hypothesis that organizations, which are committed to learning, foster more submissive and efficient workforce. Moreover, the analysis of demographic characteristics as potential mediators enhances the knowledge of the ways in which different factors determine the success of organizational learning interventions. These factors should be considered in similar context in further work, which gives depth to the concerns discussed in the literature.

The implications of the results for research as well as practical recommendations for private bank managers to promote a learning culture at the workplace are presented below. First, this means that training and development must be the top priorities. Banks should consider offering developmental programmes that will address the unique needs of their employees while keeping well-informed with the evolving market needs. Second, positive experience-sharing through structures such as collaborative work and knowledge exchange through coaching can enhance knowledge improvement and extension. Another factor is to reward employees for their learning activities, Human Capital Development. Furthermore, the evaluation of training programmes implemented through feedback from the trainees and their performance assists the



managers in the tuning of learning approaches in light of the changing needs. Finally, equality should be maintained at all times. Arranging learning opportunity to cut across the age, gender, and job level of the employees may lead to higher engagement and satisfaction among all employees. By implementing the mentioned strategies, it is possible to improve the quality of the human capital that is available to banks so that it will be much more dynamic, skilled and satisfied.

The following are some of the study's weaknesses. The sample size is adequate for statistical analysis even if it might not be large enough to accurately reflect every workplace in Pakistan's banking industry. Moreover, the choice of private banks as the subject of analysis might deny the obtained findings on other industries or other countries. A limitation further related to the range of variables investigated, including organizational learning, performance, job satisfaction and demographic characteristics that might unclear other potential factors such as culture or leadership.

Possible future research directions could be a continuation of the different pathways traced in this study. Perhaps, studies that use a cross-sectional survey could offer more understanding of how organizational learning impacts employee outcomes. The study did not include factors like employee motivation, organizational atmosphere, or leadership conduct, however these would have added to our understanding of the factors that influence both performance and satisfaction. Furthermore, the investigation of other sectors rather than health and telecommunication, or other geographical areas, would increase external validity of the results and extend the understanding of the place and importance of organizational learning in a wider variety of settings.

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