Effectiveness of training on Employee Motivation and Job Satisfaction with Mediating Role of E-learning in Branchless Micro Finance Banking

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Abstract
The research investigated the effectiveness of training on employee work motivation and job satisfaction and the mediating role of e-learning in branchless banking. In every organization Employees are the major assets. The success of the organization depends on the performance of the employee. For that reason, the higher level officials realize the importance of spending in training and E-learning for the betterment and development of employee motivation and job satisfaction also keep them to get the challenges of the today's spirited environment of the business. The importance of E-learning system on organizations have been discussed at length but not much substantially towards the proportion of E-learning, the current research has targeted to see the "Impact of training with mediating role of E-learning on employees' job satisfaction and work motivation in micro finance banks in which training was considered as independent variable, whereas dependent variables are work motivation and job satisfaction and E-learning is mediator. A self-administrated questionnaire with the help of convenient sampling technique has been carried out by survey of employees. Four hypotheses were formulated, which narrated unswervingly to the questions of the research. A statistical software SPSS is used to perform descriptive, reliability, regression and correlation analysis. Results of the research showed that there is a significant positive relationship between training and employee performance job satisfaction and work motivation with mediating role of E-learning on the variables.

Keywords: E-learning, Training, Employee Performance, Motivation and Satisfaction

1. Introduction

The progression of Information Technology infrastructure has created a complementary and exemplar shift in E-learning considering the previous years. The need in corporate sector for training has grown to that extent exponentially giving platform to workforce to give an imitated

E-learning without presence of the conventional element and training (Ramayah, 2012). In the last ten years, companies are trying to use technology regularly for programs of training for the workforce because of a box full of advantages like productivity of worker, gain in the trained employees, spirited edges staying on the top (Chen, 2009). Companies have discovered the most suitable legacies to bring training successfully to their workforce in their workplaces. Greater benefits were actually obtained from E-learning especially if supplementary knowledge materials were given and in case the course of training includes some good elements (Hardman & Robertson, 2012).

In the international scenario, most of the companies and their departments started to think and to be based upon E-learning because E-learning is potentially reached to the masses and to the groups of people in various countries and districts and through this cost have been decreased, and information being disseminated efficiently. For many employees, training seems as the favored learning medium due to its international reach and accessibility. And on the internet through a click of the mouse, E-learning can take place anywhere anytime (Kuznia & Ellis, 2014). E-learning refers explicitly to a shorter time and specifically design to accomplish a definite result of learning and expertise. Mohsin & Sulaiman (2013) predetermined that E-learning is technological exercise of training by a person who is giving training to convey detailed understanding to worker or individual through an intranet or internet. Employees are the most important part of any business. The rise or disaster of any organization solely relies on the performance of an employee. Therefore, higher level management values are the main purpose to invest in these programs i.e., for the purpose of humanizing productivity of the employee. Mohsin & Sulaiman (2013) defines E-learning as a planned activity aimed at improving employee's motivation and job satisfaction by facilitating them to comprehend the requisite level of understanding or proficiency through the impartation i.e., pertaining to information. Further, training and development provides a planned procedure and progression to further enrich employee proficiencies and expertise so that objectives of the employee can be achieved (Armstrong, 2000).

Now the industry has focused with greater emphasize on analyzing the constraints in order to capture the emerging opportunities. In the existing scenarios training of the employee and their development has considerable importance for the sake of improving the productivity of organization which guide towards attaining sizeable advantages (Quartey, 2014). Therefore, training of an employee (DeNisi and Griffin, 2005) is measured as the organized way forward towards facilitating employees to gain job-related understandings including skills and behavior (Staples, Sealey-Ruiz, Griffin and Price-Dennis, 2023).

E-learning is a very significant and an imperative source for the organizations to give a face-lift to the presentation of the employees for expansion of organization and accomplishment. This is more valuable to employees and also the employers of a business. Firms may enhance and develop the worth of the existing employees by giving them comprehensive training of E-learning. E-learning is essential to amplify output and to encourage and push employees by exposing them to experience how important and practical is their jobs and how important is to giving them all the information they require to execute those jobs (Anonymous, 1998).

The employees training and development has an impact i.e., directly and which makes substantial contributions towards the organization pertaining to its high level of achievements and resultantly having better performances of employees. Niazi (2011)

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detailed that earlier researchers have emphatically registered that training and development proposition always pays-off towards better performances of employees towards their area of work and jurisdiction.

Further, the importance to consider the urgency and need of training and development, heavily rely on top management and upper management personnel's have to list carefully that who should be trained, and what disciplines domains to be included for training, and depiction of tools and techniques to be used and must select the seasoned professionals for delivering trainings to employees. The contemporary data shows, that organizations which have adopted these strategies pertaining to training and development has always achieved the highest performances either pertaining to employee performances or higher revenue attainment towards competitive markets. Niazi (2011) further, endorses that organizations investing in training and development areas, always fetch the firms a satisfied and a motivated employee, who retains himself with the organization for longer span of time and in return organizations when earned with healthy revenues, always pay handsome salaries along with excellent long term perks and privileges to employees.

Frederick Herzberg the creator of hygiene theory of motivation in 1959 to study job attitudes. (Herzberg, 1959, 2015) furnished certain propositions, which facilitated the employee while at work. The fourteen domains were, status, factors in personal life, recognition, interpersonal relations, company policy and administration, advancement in achievement, responsibility, possibility of growth, job security, salary, supervision of technical perspectives, working conditions, the work itself, and self-esteem.

In the mobile money transfer, this will require both more customers and more transactions per customer. A lot of improvements remain in order to reach the critical mass in money transfer services. Standing at a level where critical mass will require mobile money transfer ecosystems to be more efficient and productive and profitable. Mobile money transfer ecosystem are the networks of individuals and organization that should grant basis for mobile money transfer services to take root, establish, and speed up and will be characterized by interdependence and coordination among such as: Mobile Network Operators (MNOs), sales agents of air time, dealers' retailers, employers, regulators, companies that utilizes, institutions of International financial donors, and even organizations of civil society.

There is a lot of research on training (Mohsin & Sulaiman, 2013) but those studies have mainly taken place in western countries but such type of research has not been conducted within the domain of branchless banking of Pakistan, so there is a dire need for some research in this area.

Previous researches and studies have proved a significant and positive connection between performance and E-learning (EL) as training also fetches profitable results for the firm along with the employee by optimistically creating great impact on work motivation and job satisfaction of the employee through the progress of employees by developing them and further developing their behavior and competencies. Literature throws the light on the main objective of E-learning is to strengthen on the performance on the job and the amount of contentment absorb by the employee and to produce a fruitful team of employees. Professionals generally get on E-learning for a variety of motives like the effort to produce distinctive improvements and to have it globalized. (Kuznia & Ellis, 2014; Şenturk & Ali, 2022).

This research has provided a way forward to the research on training and E-learning in branchless banking. The gap is explained as the higher level of training will escalates to top level of employee's motivation and satisfaction in the organization in branchless banking. Khloud Bou Kamal, (2016) has discussed the importance of E-learning pertaining to the significant effect on the motivation and satisfaction level of an employee.

2. Literature Review

Since its inception branchless banking has dramatically developed to be one of the major dynamic innovations for providing of financial services using modern communications and Information Technology. The growth in popularity has been highly appreciated and the most important thing is to note that the amount of registered customer using the branchless banking service regularly has gone vast and is increasing at a rapidly pace in Pakistan.

Although, the acquiring and expansion of branchless banking services has not only going to increase to attain public eye but has created also a lot of debate as to how safe and reliable these kinds of payments and transfer systems are and what government is doing about it. Keeping questions in the minds of many Pakistani's are: How mobile cash money transfer service really operates and is it safe and reliable? What are the factors affecting effective capacity in mobile phone money transfers in Pakistan and what should be regulated to overcome this? For this reason, it is now necessary for the government to audit the system to clear doubts from the minds of customers regarding the system's safety and reliability.

2.1. E-Learning

The desire of consumers, for substitute methods for learning is growing exponentially. The use of business through electronic learning (E-learning) is going up as many establishments have implemented E-learning for employee drill and learning to produce a collaborative learning environment. E-learning is a technique intended to provide learning way out using technology (Khloud Bou Kamal, 2016). Chen, (2008) says E-learning is a combination of technology and learning, produced by information and telecommunication technologies, and a sort of training conducted on a Personal Computer or laptop which is a combination of organizational goals and learning. E-learning might involve trainers from various dimensions like virtuously online, merged or fusion. More practices of E-learning are self-study of relevant matter expert's communication like teleconferencing and videoconferencing (Khloud Bou Kamal, 2016).

Chen, (2008) explained E-learning as constituting learning of technologies, confined via Tele communication and IT, and a form of instruction given on a system supporting the learning objectives and objectives of the organization. The innovation of IT has given a lot much on enlargement in commercial E-learning in last decades. This development has enabled workforce to gain a distant experience of learning without great and tough activities. These days as different organizations working hard to improve the

efficiency by continually upholding advanced culture of learning, training online endures to boost in reputation because firms emphasizing to assemble their instant and strategic requirements for a skilled worker brilliance (Kosarzycki et al., 2002).

E-learning awareness among workers had shifting relationship with productivity of performance and satisfaction of job and commitment towards an organization. Companies require focusing on an equilibrium involving executive support and policies of E-learning (Ellis and Kuznia, 2014). Therefore, vigilant assessment of existing learning advantages derived from E-learning are needed to rationalize the investment. Then few significant query that rises; "Are the employees content with the e-training system delivered by the organizations?", Are employees ready to pursue e-training and E-learning in the future, are they realized the formulated benefits? (Khloud Bou Kamal, 2016). Considering the serious features that direct to consumer contentment and efficient training results is important for firms to acquire the advantages of E-learning. The present trend of learning is an attempt to establish the essential aspects that affect E-learning efficiency in companies.

The purpose of E-learning towards corporate sector is to enhance performance of the job and satisfaction, and to produce considerable and efficient workers. Various leaders from business sector usually begin on E-learning for diverse aspects, like trying to generate benefits and the requirement for globalization. Other leaders of company using E-learning to get the knowledge and decrease cost. By achieving an economical benefit, a firm's authorities line up their workers' requirements with the premeditated targets of organization. Market leaders use advanced tools of communication like E-learning tools and the internet to get stakeholders in the globe (Khloud Bou Kamal, 2016). It is noted that almost 91% of online and distance learning is efficient, then conventional studies (Nguyen, 2015). The ability to use E-learning effectively relies heavily on the internet and hardware access (Daniel Petterson, 2022). As further technologies are introduced to the field of education, distance learning facilitates the global dissemination of information and knowledge (Zulaikha Basar, 2021; Shair et al., 2022; Shair et al., 2023a) and is the dominant technology that is now used to organize and deliver online courses (Moys Mulabu, 2023).

2.2. Training

The organizational commitment to training has provided help to the workforce to improve their competencies and to increase satisfaction of job, and develop organizational commitment (Chambel & Sobral, 2011). Training programs not only develops employees but also help an organization to make best use of their human resources in favor of gaining competitive advantage. Trainer can use various ways to deliver training like mentoring and coaching, workers' cooperation and support by the subordinates. Thus, it appears obligatory by the organization to strategize for such training and development programs for its employees to enrich their capabilities and abilities that are required at the working area (Velada, Caetano, Bates, & Holton, 2009) this is to initiate that organization's human capital relies towards the smooth advancement of the formation of a sustainable competitive advantage and therefore improves firm performance (Thang and Buyens, 2008). Contemporary trends also indicate that employees nowadays have an aspiration to attain new skills. Particularly pertaining towards the technical skills (Chaminade 2007; Shair et al., 2023b), reason being i.e., for the acquisition of skills, which facilitate job security as compared to seniority. The emphases are on describing the intrinsic worth of training and its constructive authority on performance of the employee (Mahbuba Sultana, 2013).

Singh, and Mohanty (2012), explained that training could be one of an important technique for the function that make a great impact on the performance of work force and the worth of an organization will ultimately increase by training but organization need to understand the equilibrium in the worth and disbursement of training. Safe work environment can only be provided by proper training to employee and it affects positively on performance and effectiveness of organization (Burke et al., 2015). Training of employee and development of employee in organization are very important for evaluation process and businesses should appropriately calculate their programs of training by considering that their business targets and objectives are attained or not and training cannot amend the competencies of workers and also support workers in the completion of future expected task (Chris Obisi, 2011). Earlier studies have showed the importance pertaining to relationship among the propositions of training and development and job satisfaction. Companies employees who have participated in training programs are more satisfying than those who didn't (Owens and Patrick, 2006).

A work setting that is positive is always support understanding of learning and rejects inquisitive with the training program, includes encouragement from HR department etc. Training from a company's view adds value to human resources & increase responsibility (Owoyemi et al., 2011). Training and development initiatives are vital for improving employee performance (Khuselwa, Baphiwe & Tatend, 2022). Training is the systematic modification of behavior through learning processes, which enable individuals to upgrade the levels of knowledge (Mohammed Hasen Yiamam, 2022).

2.3. Work Motivation

The term "motivation" describes a process where certain stimuli affect the behaviour of people. Productivity is a measurement which can determine the level of motivation a person has (Melanie Lechner, 2022). Earlier employees were not considered worthy much but just another part of input required to get optimal output. Through research this perspective of employers was changed., stated as by the Hawthorne Studies, conducted by Elton Mayo from 2014 to 2015 (Muldoon, Bendickson, Bauman, and Liguori, 2020). The results of the study stated that incumbents are not motivated merely by salaries; in fact, their behaviours are associated with their attitudes (Muldoon, Bendickson, Bauman, and Liguori, 2020). The Hawthorne Studies initiated the approach human relations to management, after which the managers primarily started focusing on motivational and basic needs of their employees (Khan, 1993). The concept of work motivation has been elaborated by many present time researchers also as: the psychological process that gives behaviour purpose and direction (Kreitner, 2015); a predisposition to behave in a purposive manner to achieve specific, unmet needs (Buford, Bedeian, & Lindner, 2015); an internal drive to satisfy an unsatisfied need (Higgins, 2014); and the will to achieve (Buford, Bedeian, & Lindner, 2015).

Why do we need motivated employees? The answer is survival (O'rourke, Smith, Smoll, and Cumming, 2014). Pinder (2014) narrated that, "Work motivation is a set of energetic forces that originate both within as well as beyond an individual's being, to initiate work related behaviour, and to determine its form, direction, intensity and duration." According to Deckers (2010), The inner

nature of a person to be concerned with and move towards positive incentives and stay away from negative incentives is called motivation.

Urichuck (2003) declared that employees who are motivated will increase the prospective of the company to accomplish its assignment. It will also hold in all to construct a well-built culture of company. Furthermore, satisfied and well-motivated incumbents have good impact on organizational culture and environment which consequently ensures organizational profitability (Yongsun, Barbara, Christy, 2002). (Malik & Mansoor, 2015) explained that motivation refers to the creation of atmosphere where motivational level of incumbents is boosted and they work to their fullest resulting beneficial for the organization. That is why associations should work to increase the motivational level of their employees in order to achieve organizational goals and acquire firm's mission (Philip, Yu-Fang, Liang-Chih, 2007). Organizations having well motivated staff provides them edge of being more profitable as improved employee performance can lead to the higher ratio of output (Philip, Yu-Fang, Liang-Chih, 2007).

Latif, Ahmad, Qasim, Mushtaq, Ferdoos, & Naeem (2013) exhibits the relationship of training with motivation and employee development being helpful for employees, which results in enhancing motivation level of their present work. It emphasizes the requirements of companies to focus on making employees growth and improvement to get satisfaction of job. Ahmed, Sultana, Paul, & Azeem (2013) explained that in the telecommunication area of Pakistan there is fifty percent of variance in performance of the employee which gained by effective sessions of training. Steadfast Opoku (2021) details that the effective training increases the performance and motivation of employees and enhances loyalty of an employee towards the organization.

2.4. Two-Factor Theory of Frederick Herzberg

In 1959 Frederick Herzberg presented a theory with two motivation factors. By recognizing the incumbent's individual requirements and wishes this theory explained the aspects that keep employees motivated.

2.4.1. Hygiene factors

The factors directly associated with the organization are called hygiene the rules and regulations, policies, precautionary measure, wage, security about the job and social security. If above mentioned factors are not up to the mark, then employee's dissatisfaction arises about the organization and job. It makes easy i.e., physiological requirements which workers expect and need to be contented (Bradley, 2021).

2.4.2. Factors of motivation

The essential factors like personal progress, sense of responsibility and accomplishment are the factors which boost the motivational level of employees and lead towards excellent performance. These motivating factors refer to the employee's satisfaction (Bradley, 2021).

2.4.3. David McClelland's acquired need theory

The three requirements at workplace which are necessitated by employees in order to be satisfied and well-motivated are recognized by David McClelland (Ryan, & Deci, 2000).

a. Need for Achievement

One of the attribute of the achieving employees is sense of responsibility. The employees who have strong urge for achievements do not fear to take challenges and put their maximum efforts to achieve the tasks and objectives given to them.

b. Need for Affiliation

As the name describes in this kind of need there is urge for making links and association with people. The incumbent who has strong urge to make relationship with people in organization focuses more on people rather than task orientation.

c. Need for Power

The individual in an administrative level who wants the power to control and direct employees by giving orders is referred to need for power.

2.5. Job Satisfaction

Job satisfaction is explained in so many useful ways (Paul, 2017). Researchers consider it as how comfortable is an employee is with the job. Like what are the individual aspects or facets of jobs the employee likes on job setting, such as work settings or supervisory role. Some researchers think that it is not that simple as this definition explained. There are some more multidimensional psychological responses to one's job are involved. Researchers have also noticed that measuring parameters of job satisfaction fluctuate in the extent to which they measure emotions about the job (Paul, 2017).

The theory of job satisfaction has been created in so many customs by various authors and researchers. The extensively used explanation of job satisfaction in organizational research is defined by Locke (1976), explained job satisfaction as "a pleasurable or positive emotional state resulting from the appraisal of one's job or job experiences". According to other definition job satisfaction is as simple and content a worker is with his job; whether he likes his job or not. It is calculated at two of the universal level first is whether the employee is satisfied with the job or not and the second one is at the facet level that whether employee is contented with various aspects of the job or not. According to Spector (1997) fourteen general facets are recognition communication, appreciation, co-workers, job conditions, fringe benefits, nature of the work, organization, personal growth, procedures and policies, promotion opportunities, supervision and security.

Further a modern definition of the perception of job satisfaction is from (Hulin and Judge, 2013) who explained that job satisfaction comprises of several psychological reactions in the direction of a person's job and individual responses and have evaluative and affective components of behaviors. Job satisfaction is explained with the key terms, such as working conditions and work lines (Paul, 2017).

Workforce is the most important resource of any organization. They have a consistent composition in organizations progress's which can't be undervalued. The concept of job satisfaction entails the behavior of employees engaged in, and from the standpoint of an organization whether this behavior can be seen as added value or as counterproductive (Peeters, de Jonge & Taris, 2014). Job satisfaction is influenced by the relationship that exists between a person's job expectations and his or her actual accomplishments

in the workplace (Pushkar Dubey 2022). Therefore, job satisfaction is one of the most widely spread researched topics (Wasaf & Muhammad, 2021).

3. Theoretical Underpinning

3.1. The Relationship between Training, Employees Performance and satisfaction

Most of the previously discussed studies provide the proof that there is a well-built positive relationship between training and organizational performance (Purcell et al., 2003). In the process of development of any organizations, training plays a very important role, in increasing productivity and improving performance as well, and in the end setting companies at the top position confronted with intense competition and emerges at the top. Now, it's evident that organizations opting for training and development programs for their employees, excel performance-wise and attain higher revenues (Evans and Lindsay, 1999), whereas, organizations those who do not opt for training and development, always lag towards employee performances and settle for lessor revenues. Training and development is the process, which provides a systematic way of working at work stations and enhances the knowledge of personnel's and equally increases the professional and intellectual capacity of an employee. Training and development does provide a sense of belonging of an employee towards organization, which propels positivity leading to job satisfaction and immense motivation to be a loyal employee of an organization.

Evans and Lindsay (1999), further, elaborated that training and development propositions or perspectives are equally good for shareholders, who look for better investments and better returns on their investments either for contemporary or future professional workings.

Satisfaction is also labeled as the accomplishment of defined task considered adjacent to programmed or identified standards of exactness, cost, completeness and speed. In any contract of employment, employee satisfaction is considered to be the completion of an obligation in such an approach that releases the performer (employee) from all liabilities written down under the contract. Effectiveness and efficiency are components of satisfaction apart from productivity and competitiveness the training is a way of escalating individual's performance. Kenney (2013) elucidated that satisfaction temperament through training and development of an employee's satisfaction can be attained or gauged through the benchmarks being set by an organization pertaining to performance oriented working and in return of these key performance indicator's, employees show enhanced professional performances either through attained knowledge or through systematic working. Appiah (2010) emphasizes the need for the training and development towards the employees of an organization, as it increases by many folds the motivation and job satisfaction of an employee.

3.2. Training as a Mediator

Learning online defines as learning by distance and distance learning environments like web based and Internet techniques to help the learning and coaching method. The main significant point is synonym for E-learning can be used in online learning and further similar and emerging developments used to refer to online learning, management and education (Dabbagh and Banan-Rutland, 2005). The corporate e-learning (e-learning) usage is increasing day by day. The same number of companies has acquired E-learning for training of employee and learning to make a mutual and vast environment of learning. A technique that is called E-learning is specially intended to present learning arrangements by the use of latest technology. Chen (2008) explained E-learning as a combination of learning and technology that is used to deliver telecommunications and data machinery, and it's also explained as training that conveyed by mean of computer that is very supportive on learning and fulfills the targets.

Filho (2005) argues that most companies have built an E-learning infrastructure and expanded it to the entire project. E-learning can generate revenue; make relationships more productive with partners, suppliers and customers; and support key processes, such as compliance. To gain these benefits, the training department, IT organization, and business units should jointly manage business initiatives supported by e-learning. Training is no longer possible to remain a stand-alone function. E-learning has positive impact on the performance of the employee. Employee performance is positively associated with the E-learning in the organizations. Training is learning process through which employee are educated and learn different techniques to increase their performance. Training of the employee enhances the performance of the employee. E-learning and training are basically interrelated with each other. Training enhances E-learning and vice versa. The companies and firms that inculcate training programs in the HR practices then performance of employee have been seen much effective in this regard. Training brushes up the skills of the employee. They learn different tools and techniques that increase performance of the employee. The productivity of the employees increases with the introduction of the mediator training and e-learning.

3.3. Mediation Theory of E-Learning and Training by Mayer and Sweller

Chopra, & Madan, (2021) recognized that the methodical literature is a set of instructional plan of multimedia doctrine that sustain efficient learning with the help of training. So many of these philosophies have tested on ground in every day settings of learning and happened to be efficient.

3.4. Training Principle

When lessons are given with highly significant concepts of terms profound learning takes place with the procedures associated to the concepts of E-learning. Wang, & Thanapatmeemamee, (2020) explained "Before presenting a programme explanation, be sure that the learners visually recognize each major module, can name each module and can define the major state changes of each module. Make sure the learners build modules models prior presenting a reason-and-effect explanation of how a system works." though, it is seen that this material of training emerges to be more significant to the employees who have smallest amount of aforementioned understanding than the employees who have higher understandings.

MEDIATOR
E-Learning

IV

Training

DV

Employee Work Motivation

Employee Job Satisfaction
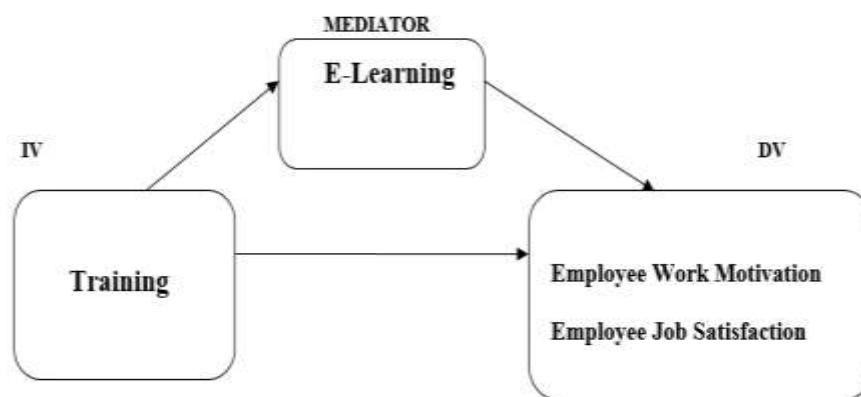
3.5. Hypotheses

H1: Training has a positive effect on work motivation**.**
H2: Training has a positive effect on job satisfaction.
H3: Training has a positive effect on work motivation when E-learning mediates.
H4: Training has a positive effect on job satisfaction when E-learning mediates.

4. Research Methodology

4.1. Research Design

A quantitative approach has been used to examine branchless banking of micro finance banks in Pakistan located in Rawalpindi and Islamabad. The choice of the sector is based upon the necessity to gather data of what they really attained from training and E-learning and what they didn't. The organizations have been selected considering their size, type and being claimant of successful in monitoring and evaluation implementation efforts. Data has been received from various departments of the Banks. Convenient sampling was used to collect data. Study access to enlisted branches located in Rawalpindi and Islamabad was attained through the individual or friend's links and approach of the researchers. Every employee of said banks was firstly instructed about the study questionnaires and all enquiries were answered before receiving feedback questions. Study questions were elaborated the horizon and scope of the study. All the employees who filled the questionnaire were assured about their replies confidentiality. Total 300 questionnaires were administered; 225 responses were acknowledged. Total response percentage was 75%.

The target population of a survey study comprises all the individuals and objects that the researcher used to reasonably generalize his findings (Mugenda, 2003). Employees of branchless banking of micro finance bank were the target population of this survey based research. An appropriate sample was selected from the micro finance banks from the vicinity of Rawalpindi/Islamabad.

4.2. Sampling techniques

Convenient sampling was selected for study because of its convenient accessibility and proximity to the researcher. Suitable number of questionnaire based on the size of population was distributed within Employees of branchless banking of micro finance banks. Adequate or acceptable sample size with desired or anticipated level of accuracy and assurance is imperative to attain the objectives of the research study. Based on the sample size criteria for individual researchers, given by Roscoe (1975) as cited by Sekaran (2003), the rule of thumb for sample size is larger than 30 and smaller than 500 as appropriate size for most research and a minimum size of 30 for each stratum is necessary. Suitable number of survey questionnaires were distributed among the employees located in Rawalpindi and Islamabad. Only authentic received responses were collected, which accumulated to (225) for quality analysis for hypotheses testing and analysis.

SPSS v.20 was used for data analysis for the contemporary research study. The prevailing research study being comprehended through statistical tests pertaining to mediation tests, scale reliability test, regression analysis, descriptive test, ANOVA test, and correlation tests. To check and test the relationship among variables, Pearson's correlation proposition was depicted being appropriate i.e., pertaining for interval scaled variables proposition. The required test is also being applied to check the connotation among different research study variables. Further, Regression Analysis strength allows to evaluate and can check the relationship's strength pertaining to dependent variable and one or more numerical independent variables. This analysis was used to assess the strength of a relationship between training and dependent variables.

5. Results and Discussion

The descriptive statistics test was applied which were followed by the correlation test. To find out about the hypothesis significance, regression analysis, and moderation analysis were carried out and results were discussed accordingly.

5.1. Pre-estimation testing

5.1.1. Control Variables

The other factors which can control the relationship among different variables are called to be control variables, and these are held constant during the statistical tests. ANOVA test was applied to find out the control variable. The control variable was not identified for work motivation; age as a control variable identified for Job satisfaction (JS). The significance values determined from ANOVA test are shown in table- as following:

Table-1: ANOVA test

	Control Variable Summary		
DVs	Age	Gender	Education
WM	.813	.170	.865
JS	.022	.345	.055

5.1.2. Reliability Analysis

Consistency of items carried out by reliability. Cronbach's alpha is being used to check the internal consistency i.e., to measure the items through Cronbach's alpha values which reflect and show item reliability being used. Further, it gives a pertinent information pertaining to items relationship among each item being used within the scale. The ongoing research and data reliability is being comprehended through alpha values, which should be greater than 0.6

Table-2: Reliability Analysis

Variable	Cronbach's Alpha
Work performance	0.731
Training	0.723
Job satisfaction	0.712
E-learning	0.691
Total reliability	0.780

5.2. Correlation Analysis

Below, Table-3 presents the results of the statistical test pertaining to correlation. Results of correlation proposition depicts IV, that is, training proposition has significant correlation in relation to DV, that is, work motivation (r = .308**, p ≤ 0.01) which also supplied support to the first hypothesis that, TR is positively related to WM. Training was also significantly correlated with DV, i.e. job satisfaction (r = .168*, p ≤ 0.05) which also supplied support to the second hypothesis that TR is positively related to JS. Training was also significantly correlated with MV, i.e. El (r = .137*, p ≤ 0.05) which also supplied support to the third hypothesis that TR is positively related to EL. EL was also significantly correlated with DV, i.e. WM (r = .175**, p ≤ 0.01) which also supplied support to the fourth hypothesis that EL is positively related to WM. E-learning was also significantly correlated with DV, i.e. JS (r = .410**, p ≤ 0.01).

Table-3: Correlation Analysis

Predictors	Mean	SD	1	2	3	4
1. TR	3.61	.6825	1			
2. EL	3.65	.5538	.137*	1		
3. WM	3.50	.8124	.308**	.175**	1	
4. JS	3.43	.6880	.168*	.410**	.126	1

** Correlation is significant at the 0.01 level (2-tailed), *Correlation is significant at the 0.05 level (2-tailed)

The Mean and SD values represent the averages and variance exclusively between the dependent variable, independent and mediator variable for the effect of training on Job satisfaction (JS) and Work motivation (WM) with the help of mediator e-learning. Analysis of data demonstrates that every one of the respondents concurred with all the questions got some information about variables as mean values standard deviation for all the variables acceptable.

In table data shows that the mean and SD of dependent variable Job satisfaction (JS) is 3.43 and 0.688, respectively. It shows that 3.43 is the mean value or average of Job satisfaction, whereas data shows that Job satisfaction (JS) shows the deviation of 0.688 from the mean value. Mean and standard deviation of training are 3.61, and 0.682, which shows that 3.61 is the average value of training and the data shows the deviation of 0.682 of central value. Mean and standard deviation of E-learning is 3.65, and 0.553, which shows that 3.65 is the average value of e-learning and the data shows the deviation of 0.553 of central value. The mean value of work motivation is 3.50, and its standard deviation is 0.812. It also shows that the deviation is 0.81 from the central value.

5.3. Regression Analysis

Having result analysis being positive pertaining to significant correlation, now regression analysis to be seen at the proposed or suggested hypothesis being supported or not. From the attained results, it was revealed or conceded through results that the proposed first hypothesis, that is training contain a positive effect on work motivation and being supported through shown regression analysis pertaining to direct relation. Beta value, that is (β = 0.367**), revealed that there exists positive relationship among TR and WM and one-unit enhancement or increase in the TR will cause 36.7% enhancement or increase in the WM. R^2 value, that is ($R^2 = 0.095$), exhibited or showed that TR is responsible or accounted for the account competence of 9.5% within the work motivation. The p-value being registered was at (p = 0.000), confirmed the support or provision pertaining to the first hypothesis.

The second hypothesis which was TR has a positive effect on JS, as showed by the results of regression analysis was also being supported. Beta value was (β = 0.170*) represented or signified that TR and JS have positive relationship among them. This result shows a clear depiction that if TR increases, then improvement is imperative towards job satisfaction as increase in one-unit towards TR will register 17% escalation in JS. Value of R-square was ($R^2 = 0.028$) depicts or presented that TR is accountable or responsible

towards the account competence of 2.8% deviation or variation within the Job satisfaction. Significant value which stands at (p = 0.000), confirmed the support or sustenance of the second hypothesis.

Table-4: Regression analysis for work motivation

Coefficients[a]

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
(Constant)	2.174	.279		7.801	.000
TR	.367	.076	.308	4.843	.000
a. Dependent Variable: WM					

Table-5: Regression analysis for job satisfaction

Coefficients[a]

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
(Constant)	2.827	.245		11.556	.000
TR	.170	.067	.168	2.547	.012
a. Dependent Variable: JS					

Table-6: Testing for Mediation: E-learning as Mediator between Training and Work motivation

Predictors	Mediator Variable : EL			Dependent Variable : WM		
	□	R^2	□ R^2	□	R^2	□ R^2
Direct Effects						
Control Variables						
TR	.111*	0.019	0.019*	.367**	0.095	.095
Indirect Effects						
Control Variables						
EL				0.257**	0.031	0.031
TR				0.345**	0.113	.113
* p < 0.05; ** p < 0.01; *** p < 0.001*						

Regression analysis pertaining to mediation (Baron and Kenny, 1986) method was used. Table-6 presents the results of the regression analysis. Hypothesis 1 states that TR is positively related to Work motivation. Results supported this relationship and found that TR was positively related to work motivation, (β = .367, p < .001). In the second step, TR was regressed with EL and the relationship was found to be significant (β = .111, p < .05). In the third step, the mediating variable EL was regressed with work motivation, and a significant positive impact was found (β = .257, p < .001). In final step, independent variable TR and mediator EL was regressed with work motivation, result was found (β = .345; p < 0.01), EL mediates positively between TR and WM. TR remains significant (that is independent and Mediator together or both significantly or meaningfully predict dependent, the resultant or finding indicates fractional or partial mediation. Hypothesis 3 is accepted because these results support Hypothesis.

Table-7: Testing for Mediation: E-learning as Mediator between training and Job satisfaction

Predictors	Mediator Variable : EL			Dependent Variable : JS		
	□	R^2	□ R^2	□	R^2	□ R^2
Direct Effects						
Control Variables		.020			.004	
TR	.112*	0.039	0.039*	.170*	0.033	.033
Indirect Effects						
Control Variables					.004	
EL				0.509**	0.168	0.168
TR				0.115	0.181	.181
* p < 0.05; ** p < 0.01; *** p < 0.001*						

Regression analysis pertaining to mediation (Baron and Kenny, 1986) method was used. Regression analysis results are shown at table-7. Hypothesis 1 states that TR is positively related to job satisfaction. Results supported this relationship and found that TR was positively related to job satisfaction, (β = .170, p < .05). In the second step, TR was regressed with EL and the relationship was found to be significant (β = .112, p < .05). In the third step, the mediating variable EL was regressed with job satisfaction, and a

significant positive impact was found (β = .509, p < .001). In final step, independent variable TR and mediator EL was regressed with job satisfaction, result was found (β = .115; p > 0.05), EL mediates positively between TR and WM. TR remains insignificant (i.e., independent insignificantly predict dependent), the finding indicates full mediation. Hypothesis 4 is accepted because these results support Hypothesis.

6. Conclusion and Recommendation

The current research mainly draws the attention on the role of E-learning and training in making great impact on performance of the employees. Training builds the role of new and present workers to efficiently perform their job and also trains workforce to hold better position in future in a business with whole capabilities and talent and helps to prevail over the insufficiencies in their work tasks. Training is considered as that sort of investment by the firm that not only brings high return on investment but also supports to achieve competitive advantage.

The most important purpose of any organizations to conduct training session is to put in significance to the performance of the workforce, so almost all businesses conduct training programs to make sure that their employees are in a continuous learning process. And the main Purpose of training through E-learning is that employees would get their hands on to latest techniques and procedure to get better organizational results. Substantial organizations are pursuing and planned to implement or device the proposition of E-learning workings or programs for their engaged employees so that they will be able to attain performance targets on job. Thus, companies must propose the training program with apparent objectives and goals whilst keeping an eye on the basics requirements of both individual and the firm.

Employees are considered as the most important resource of any organization and the failure and success of any organization generally depends on its performance. For that reason, businesses recognizing the truth and they are now ready to invest in training programs for employee development. Successful training is considered to be a key factor for improving performance; as it can increase the level of employee and firm results. There are various ways of overcoming weaknesses in performance of the workforce, work motivation and job satisfaction and training is one of them. Training specifically develops competencies, skills and abilities and eventually improves employee performance.

E-learning and training programs are the pillars that employee need to build the castle of their capabilities and performance, which ultimately increases the productivity of organization. For that reason, it should be designed on the basis of organization specific needs and objectives. Successful training is the meaningful intrusion designed to attain the necessary learning for up gradation of performance of employee.

Current research acknowledged the proposition that training and E-learning has a positive impact on employee. Based on the findings and conclusions, the following recommendations are outlined for addressing challenges identified as well as ways of improving training in the organization.

Training should be seen not only as the thread that ties together all human resource practices, but also as the instrument for establishing and signaling when and how work practices should change. In other words, employees should take on the role of organizational change agents (Beer & Walton, 1987). To be effective in this role, the HR manager will need to create a framework for making HR decisions based on vision and strategic plan.

In order to get position for success, management must empower departments in the various branches to engage in training. The purpose of this is to ensure that workforce and strategic objectives are aligned to guarantee the delivery of quality programme and services to the public, and that the training would assist in positioning for the future. Through a collaborative process, each department should develop its own training and development plan, which outlines its critical strategic issues for the next 3 – 5 years as well as proposed strategies to address those issues.

Some key examples of how departments can plan for the future training and must be outlined in a document and should be used to help mitigate any negative impacts as a result of demographics, and competency requirements. The documents can also help ensure that departments have what they need to get the job done, and that there is efficient matching of skills and competencies to departmental tasks, requirements and outcomes.

To better compete in the local and global markets, therefore there is a dire need to create and implement corporate strategies i.e., investing in training and development propositions, and making a permanent feature of policies and coming up with professional learning programs to enhance the knowledge and skills of existing employees rather developing their capacity to work more professionally. And, definitely above make and mend will increase the employee retention within the organization with high performances in a competitive way.

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