

Conceptual Paper on Exploring the Impact of Organizational Culture, Employee Training & Development, and Team Collaboration on Employee Job Performance: Job Satisfaction as a Mediator in Malaysian Banking Industry

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Abstract:

This conceptual paper explores the relationship between Organizational Culture (OC), Employee Training and Development (ETD), and Team Collaboration (TC) on Employee Job Performance (EJP) in the Malaysian banking industry, with Job Satisfaction (JS) as a mediating factor. The study highlights the importance of fostering a supportive and adaptive organizational culture, effective training programs, and collaborative work environments in enhancing employee performance. A positive organizational culture encourages innovation, risk-taking, and shared values, which contribute to higher employee satisfaction and job performance. Well-structured ETD initiatives equip employees with essential skills and knowledge, aligning their career growth with organizational objectives, ultimately boosting job satisfaction and performance. Similarly, TC enhances employee morale through knowledge sharing, communication, and mutual support, creating a sense of belonging and empowerment. However, the study also acknowledges that excessive collaboration, irrelevant training programs, and high-pressure environments may negatively impact employee satisfaction and performance. The proposed research framework investigates the direct and indirect effects of OC, ETD, and TC on EJP, with JS serving as a critical mediator. This study contributes to the theoretical understanding of employee behavior by integrating Social Exchange Theory (SET) into the banking sector. The findings aim to provide practical insights for banking institutions to design effective organizational policies that foster employee satisfaction, improve performance, and strengthen overall competitiveness.

ARTICLE INFORMATION

Received: 26 May 2025

Revised: 12 June 2025

Accepted: 07 July 2025

Published: 31 July 2025

Keywords: Employee Job Performance, Organizational Culture, Employee Training & Development, Team Collaboration, Job Satisfaction.

INTRODUCTION

Malaysia's financial sector is the backbone of national economic development, with financial stability and resilience in the midst of global uncertainty. Enhanced integration into the global banking system has exposed the industry to accelerated transformation, through digitalization, Islamic finance expansion, and enhanced attempts at financial inclusion. For instance, loan growth will reach 4–5% by the year 2024, driven by local and non-housing financing, with Islamic banking accounting for approximately 41% of total financing due to policies like the "Islamic First" policy. These changes are due to Malaysia wanting to be a global hub for Islamic finance. Regulation by Bank Negara Malaysia has also helped further boost credibility and functionality of the industry. With these changes, financial institutions have been focusing more on reach and equitable growth via online banking and judicious branching. Geographical

imbalances, however, continue to persist, especially in rural areas which highlighting an age-old challenge in achieving equitable delivery of services.

According to Demirgüç-Kunt et al. (2020), banking services guarantee that the entire society is covered by the financial system, foster overall development, and eradicate poverty. In Malaysia, banks are placing a greater emphasis on financial inclusion through branch development, online banking, and targeted financial products. Disparities in access to banking services do persist, nevertheless, particularly in rural areas with few physical offices.

In order to guarantee more equitable access across different locations, the Association of Banks in Malaysia (ABM) has underlined the necessity of strategically allocating branches (ABM, 2024). The number of branches in each state reflects a number of factors, including as population density, economic activity, and urban-rural dynamics. States with higher population densities and economic activity typically have more branches available to meet demand, even when access to branches may be limited in rural areas. Since it identifies the regions with the concentration of banking services and those that stand to gain from further development or the use of digital technology to improve accessibility, this distribution is crucial to understanding financial inclusion (ABM, 2024).

As of commercial bank and state-by-state distribution in Table 1.1 below, portrays a general picture of banking in geographical areas (ABM, 2024).

Table 1.1: Commercial Banks and branches distribution by States as at December 2024

States	No of Commercial Banks Branches
JOHOR	236
KEDAH	67
KELANTAN	27
MELAKA	50
NEGERI SEMBILAN	62
PAHANG	74
PENANG	143
PERAK	143
PERLIS	8
SABAH	104
SARAWAK	137
SELANGOR	398
TERENGGANU	29
WP KUALA LUMPUR	276
WP LABUAN	8
WP PUTRAJAYA	7
TOTAL	1769

Source: The Association of Banks in Malaysia, 2024

Amid these sectoral advances, a pressing internal challenge remains employee dissatisfaction. Research indicates that 45% of bank employees are dissatisfied because of inflexible organizational hierarchies and poor incentive schemes, and 38% are disappointed in having their expectations not met in the workplace. Such conditions lower workers' spirits and have negative impacts on productivity, creativity, and quality of service.

Organizational Culture (OC), Employee Training and Development (ETD), and Team Collaboration (TC) are increasingly viewed as the primary drivers to addressing these challenges. OC can shape values, behaviors, and workplace engagement. Competing Values Framework and Hofstede's Culture Dimensions Theory are less utilized in banking, characterized by hierarchical structures, multicultural workforce, and compliance cultures (Hassan et al., 2022; Ahmad & Ali, 2020).

ETD aligns employee competencies with dynamic job demands, while TC encourages shared learning and cohesion. Under high pressure, compliance-oriented environments like banking, the role of these organizational elements is especially crucial. At the same time, Job Satisfaction (JS) has been recognized as a mediating variable of paramount significance. Satisfied employees are more likely to demonstrate stronger commitment, motivation, and resilience, all propelling higher Employee Job Performance (EJP). Nevertheless, banks find themselves unable to sustain employee satisfaction because of over-regulatory pressure, limited career growth, and inflexible work systems, especially among younger, mobility-oriented talent.

Although prior studies have examined OC, ETD, and TC individually, limited research has explored how these factors interact holistically, particularly through the mediating influence of JS, in shaping EJP within Malaysia's banking industry. Much of the existing literature has also focused narrowly on technical efficiency and short-term training, without accounting for the interconnected dynamics of culture, collaboration, development, and satisfaction. To address this gap, this conceptual paper proposes an integrative framework that examines the direct and indirect effects of OC, ETD, and TC on EJP, with JS as a mediating variable.

The framework is grounded in Social Exchange Theory (SET), which posits that positive organizational inputs lead to reciprocal, productive employee behaviors. By applying this theoretical lens, the study seeks to offer a more comprehensive understanding of the human capital mechanisms driving performance in Malaysia's highly regulated and evolving banking sector.

LITERATURE REVIEW

Organizational Culture (OC) and Employee Job Performance (EJP)

Organizational culture (OC) has consistently been identified as a key driver of employee job performance (EJP). A supportive and adaptive culture encourages employees to align their behaviors with organizational objectives, thereby enhancing both job satisfaction and overall performance (Wang et al., 2020). Strong organizational cultures foster shared values and beliefs (Schein, 2020) offering employees a sense of belonging and purpose that contributes to increased motivation and engagement (Tianingrum, 2022).

Studies indicate that employees working within such cultures tend to exhibit greater innovation, adaptability, and proactive task management—factors that collectively support organizational success (Nguyen & Luu, 2020; Rusu et al., 2021). Furthermore, a positive OC promotes open communication and collaboration, cultivating a workplace where employees feel valued and supported. This, in turn, nurtures psychological ownership and intrinsic motivation, which are linked to sustained high performance (Anwar et al., 2022). In particular, cultures that prioritize continuous improvement and calculated risk-taking enable employees to excel in dynamic environments (Miao et al., 2020).

These cultures empower individuals to take initiative and learn from setbacks, fostering a growth mindset that contributes to enhanced performance (Qamar et al., 2021). However, the relationship between OC and EJP is not universally positive. For instance, an excessive focus on innovation and risk-taking can lead to role ambiguity and increased stress, which may diminish performance (Wiklund & Shepherd, 2020). Likewise, misalignment between organizational values and those of employees can result in disengagement and reduced motivation (Nguyen et al., 2019). Toxic cultures marked by poor communication, lack of support, and high stress, it can severely undermine employee well-being and productivity (Society for Human Resource Management [SHRM], 2019).

A Deloitte (2020) survey highlighted that employees in organizations with weak or misaligned cultures often report lower satisfaction and performance. These environments may foster feelings of exclusion or detachment, leading to higher turnover and diminished performance (Cox & Blake, 2021). Additionally, the influence of OC

on EJP is moderated by factors such as organizational size, industry characteristics, and external environmental conditions. Larger organizations with rigid bureaucratic structures may struggle to embed cultural values effectively, thereby weakening the positive influence of OC on performance (Nguyen & Luu, 2020). Some studies have even reported no significant correlation between OC and EJP, suggesting the presence of moderating variables (Chang et al., 2018; Kim et al., 2020). For example, employees may resist cultural changes if they perceive these shifts as inconsistent with their personal goals or established work practices.

Employee Training & Development (ETD) and Employee Job Performance (EJP)

Employee training and development (ETD) has been widely embraced for its positive impact on employee job performance (EJP) by equipping employees with the skills, knowledge, and motivation required to improve productivity and efficiency (Wilson & Chen, 2023). Well-designed ETD programs enhance task performance and employee flexibility, especially in dynamic environments (Kumar et al., 2021). Tailored training programs that combine technical and soft skills boost the confidence, motivation, and performance of employees (Martinez & Johnson, 2024; Zhao et al., 2023). Moreover, continuous learning opportunities link employee growth with organizational goals, fostering commitment and long-term superior performance (Gracia & Wilson, 2023; Taylor et al., 2023). Experiential learning such as on-job training fills skills gaps and allows for improved practical application, resulting in higher innovation and flexibility (Thompson et al., 2022; Anderson & Taylor, 2023).

Leadership and emotional intelligence training is also crucial in improving decision-making, cooperation, and collaboration, further boosting team and individual performance (Brown & Zhang, 2024; Smith & Zhao, 2023). Investment in ETD eventually enhances organizational effectiveness through improving superior employee performance (Raza & Shahid, 2020). However, the effectiveness of ETD is not guaranteed, especially where training programs are poorly developed or executed. Inadequate or unrelated training content can lead to frustration, detachment, and low motivation (Jones et al., 2020; Taylor & Thompson, 2021).

Standardized one-size-fits-all training programs that fail to address individual employee needs are likely to lead to discontent and low engagement (Wilson & Brown, 2022). Overly frequent training requests can also distract employees from fundamental duties, leading to a negative effect on productivity and autonomy (Lee et al., 2022; Liu et al., 2023). Also, the lack of reinforcement and support after training limits knowledge to be held and have an effect on performance (Gracia et al., 2021). Forced or redundant training programs will create resentment and resistance, and might further discourage employees (Zhao & Zhang, 2023). Ambitious or inappropriate training timetables can lead to burnout, stress, and poor performance (Smith & Zhao, 2023; Kumar et al., 2023).

Practical application without training programs are likely to be unable to translate theoretical information into real work performance, reducing their effectiveness (Anderson & Taylor, 2023). These findings highlight that ETD program design, tailoring, and maintenance are critical in realizing maximum positive impact on EJP and long-term organizational success.

Team Collaboration (TC) and Employee Job Performance (EJP)

Team Collaboration (TC) is a key driver of enhancing Employee Job Performance (EJP) by leveraging collective skills, experience, and knowledge. Effective TC fosters innovation, efficiency, and problem-solving capabilities, especially in teamwork-based sectors such as banking (Brown & Zhang, 2024; Liu et al., 2023). Collaborative environments enhance knowledge sharing, communication, and cooperation, which enhances task completion and reduces solution time (Martinez et al., 2022). In addition, TC promotes shared responsibility and a sense of oneness, which motivates workers to work more effectively and move towards organizational goals (Gracia & Wilson, 2023; Raza & Shahid, 2022).

This collective effort not only improves performance but also boosts job satisfaction and employee engagement. Furthermore, teamwork supports continuous learning through the capacity of team members to learn from one another, building individual strengths and resilience (Anderson & Smith, 2023). Continuous sharing of knowledge helps employees become more resourceful in handling complex tasks, resulting in long-term high-performance levels. Teamwork environments also improve employee morale, creating motivated and effective teams that drive overall organizational success (Anderson & Wilson, 2023; Zhao et al., 2023).

However, the benefits of TC are not always guaranteed, as excessive or unmanaged collaboration can be counterproductive. Excessive reliance on group input can lead to groupthink, suppressing individual creativity and innovation (Jones & Taylor, 2020; Zhao & Brown, 2021). Ambiguity of role and responsibility can cause confusion, miscommunication, and inefficiency, especially in precision industries like banking (Liu et al., 2023). Moreover, the lack of definite accountability can lead to free-riding, which brings about frustration and decreased team member performance (Gracia et al., 2024).

Another minus is burnout and exhaustion caused by excessive meetings, continuous discussions, and excessive coordination needs, which can reduce productivity and quality of work (Wilson & Chen, 2023; Taylor et al., 2022). Mandatory or redundant team-building activities can also reduce employee motivation and commitment (Zhao & Zhang, 2023). Hence, while TC has a positive impact on EJP through shared knowledge, trust, and joint problem-solving, its effectiveness is contingent on adequate structure, role clarity, and balance (Brown & Zhang, 2024; Liu et al., 2023). Organizations should design collaborative practices carefully to prevent overloading employees and ensure that collaboration is congruent with employee autonomy and individual workload capacities.

Organizational Culture (OC) and Job Satisfaction (JS)

Organizational Culture (OC) significantly influences Job Satisfaction (JS) by shaping employees' experience, attitudes, and job involvement in the organization. Positive values of OC, such as innovation, risk-taking, and initiative, produce a culture in which employee creativity, individuality, and job involvement are nurtured to thrive (Morris & Kuratko, 2021). Strong OC not only enhances competitiveness but also contributes to growth, innovation, and overall employee satisfaction (Wiklund & Shepherd, 2020). Employees are expected to exhibit higher JS when their personal values concur with organizational culture, which affords them a sense of direction, empowerment, and satisfaction (Zahra & Wright, 2021).

OC positively affects JS through various mechanisms like shared values, beliefs, and flexibility. Shared values provide a platform on which the staff will feel valued, respected, and in line with organizational goals, making them better in terms of well-being and happiness (Schein, 2020). It brings trust, collaboration, and job satisfaction when workers' values get in sync with organizational values. Secondly, OC's adaptability enables employee empowerment and enables the organization to stay responsive in change-rich environments, again enhancing JS (Zhao et al., 2023). Adaptive culture facilitates flexibility, creativity, and constant improvement and empowers the employee to support his or her individual and organizational growth.

The combination of shared values and adaptability creates a synergistic effect on JS with both stability and growth potential. Workers in cultures such as these are more trustworthy, motivated, and committed, leading to job satisfaction (Schein, 2020). Furthermore, OC that emphasizes employee recognition, encouragement by leaders, and growth opportunities increases employee commitment and satisfaction (Morris & Kuratko, 2021). Overpressure for constant innovation and constant change in OC, however, can be stressful, create burnout, and cause job dissatisfaction among some employees (Zahra & Wright, 2021).

High performance expectations in fast-changing environments can have negative effects on employees' well-being if not managed appropriately (Morris & Kuratko, 2021). Briefly, OC plays a key role in enhancing JS by fostering shared values, adaptability, and employee empowerment. Where OC is optimally balanced, it leads to a positive working environment that fosters individual and organisational growth. Organisations should, however, regulate the pressure for innovation to prevent burnout and facilitate long-term job satisfaction (Schein, 2020; Zhao et al., 2023).

Employee Training & Development (ETD) and Job Satisfaction (JS)

Employee Training and Development (ETD) is one of the most important drivers in boosting Job Satisfaction (JS) by providing skills, knowledge, and competencies necessary to execute their job successfully. Empirical literature has proven that effective ETD programs raise employee satisfaction, loyalty, and retention rates in the majority of sectors (Mbemb., 2022). In the South Sudanese banking sector, systematic ETD programs enhanced morale, productivity, and employees' performance (Nguyen, 2020). Equally, studies across industries suggest that employees with a feeling that their training is applicable and relevant have increased JS levels (Chen et al., 2020).

ETD has a beneficial effect on JS in four important areas: job-related competencies, knowledge enhancement, skills, and behavioral development. Job-related competencies increase the efficiency of workers in performing their work professionally, fostering confidence, alignment, and success (Wilson & Chen, 2023). Knowledge development programs empower employees to stay abreast of current trends, technology, and developments in the industry, so that they feel valued and looked after by their companies (Wilson & Chen, 2023). Skill development, particularly technical and interpersonal skills, boosts employees' self-efficacy and teamwork ability.

Additionally, behavior improvement programs, such as emotional intelligence and conflict management, build stronger workplace relationships and, as a direct result, higher JS (Wilson & Chen, 2023). If ETD builds both technical and emotional needs, employees are more engaged, empowered, and committed to organizations. However, poorly designed or overtraining programs might affect JS negatively. Mandatory sessions without consideration of employees' interests or schedules might result in stress, frustration, and disengagement (Kim et al., 2021). Similarly, training programs that are not relevant to employees' career goals might result in job dissatisfaction (Johnson & Zhao, 2023).

Therefore, ETD significantly enhances JS by endowing employees with skills, competencies, and knowledge that aid personal and career growth. However, to maximize its effectiveness, ETD initiatives must be thoroughly planned to match the career objectives of employees to avoid overwork (Wilson & Chen, 2023; Johnson & Zhao, 2023).

Team Collaboration (TC) and Job Satisfaction (JS)

Team Collaboration (TC) significantly enhances Job Satisfaction (JS) by communication, mutual work tasks, and camaraderie working conditions. A study identified that effective TC directly influences JS in various sectors. For instance, TC was found to enhance JS among nursing professionals when staffing and cooperation were prioritized (Lee et al., 2023). Similarly, in Vietnamese workplaces, TC was linked to higher JS in group-oriented cultures that emphasize harmony (Nguyen & Tran, 2022). Better communication and cooperation have also been linked to higher job satisfaction and reduced turnover rates in organizational settings (Ahmed & Smith, 2021).

Three basic dimensions explain how TC enhances JS: knowledge sharing, communication, and support. Knowledge sharing allows employees to exchange knowledge, enhancing professional growth and making them value their job (Brown & Zhang, 2024). The sharing enhances employees' feeling of belonging and increases their job satisfaction. Effective communication among teams reduces misunderstandings, synchronizes goals, and

increases transparency, which makes the workplace more comfortable (Lie et al., 2023). Those employees who feel their voices are heard and taken into account are more likely to report a greater JS.

Mutual support in which employees inspire and assist one another decreases the stress of work and improves relationship between people, leading to greater positive attitudes toward the organization (Lie et al., 2023). Poor TC, however, can be detrimental to JS. Uncertainty in role responsibilities, conflict in interpersonal relationships, and unequal assignment of workload will result in dissatisfaction and frustration (Singh et al., 2022; Nguyen & Tran, 2022). Discrepancy in culture is also a determinant of misunderstanding and tension, resulting in decreased worker satisfaction (Chen & Park, 2021).

Briefly, TC enhances JS through promoting mutual sharing of knowledge, communication, and mutual support for one another. However, with that said, collaboration has to be coordinated to prevent role conflict, overload, and inter-role conflicts that could otherwise distract employees from fulfilling satisfaction (Brown & Zhang, 2024; Lie et al., 2023).

Job Satisfaction (JS) and Employee Job Performance (EJP)

Research consistently indicates a positive correlation between Employee Job Performance (EJP) and Job Satisfaction (JS), with satisfied employees being more motivated, engaged, and productive. Wilson and Chen (2023) argue that happier employees possess higher intrinsic motivation, which improves task performance directly. Similarly, Martinez and Johnson (2021) argue that happy workers direct their efforts toward organizational goals, improving efficiency and task quality. JS also develops positive emotional functioning, which fosters cooperation and creativity (Zhao et al., 2022). Higher JS employees tend to engage in discretionary activities that propel organizational performance (Gracia et al., 2024).

Contented workers also build harmonious work environments, which improve aggregate performance outcomes (Brown & Zhang, 2024). JS has also been linked with greater workplace engagement and resilience. Anderson and Smith (2023) found that satisfied employees have low rates of absence or turnover, with the prospect of stable performance. Taylor et al. (2023) identified that job satisfaction contributes to creative thinking and problem-solving capacity, leading to better performance. Also, Kumar et al. (2023) found that development opportunity-satisfied employees are more committed to organizational goals, which has a positive effect on performance. Raza and Shahid (2021) highlight that JS reinforces employees' commitment to deliver excellent outcomes with a perspective towards enabling organizational growth.

However, some studies caution that JS may have a negative unintended consequence on EJP. Jones and Taylor (2020) indicated that highly satisfied employees are likely to slack, resulting in reduced effort and lower levels of productivity. Similarly, Wilson and Chen (2023) noted that job security-created satisfaction may reduce urgency in fast-paced industries. Employees who prioritize comfort in familiarity may also resist change and limit their willingness to embrace challenges (Taylor & Thompson, 2022). Excessive focus on JS may also generate entitlement, wherein employees concern themselves with individual well-being over organizational objectives (Gracia & Brown, 2023).

Additionally, excessive reliance on external rewards over intrinsic drive can discourage workers from coming up with solutions and innovation independently (Liu et al., 2023). Forced satisfaction programs that are perceived as not relevant can create employee resistance, which would reduce participation and performance (Zhao & Zhang, 2021). Furthermore, overwork driven by satisfaction programs can cause employee burnout (Smith & Zhao, 2023). Anderson and Taylor (2023) caution that satisfaction derived from theoretical achievements but not applicable in practice can create the discrepancy between employee potential and reality. In total, while JS has a tendency to increase EJP, organizations must overcome hurdles such as complacency, insufficient urgency,

change resistance, and misaligned satisfaction sources. For organizations to realize the positive impacts of JS on EJP to the maximum, they must develop accountability, adaptability, and performance-based commitment (Martinez et al., 2022; Smith & Zhao, 2023).

Job Satisfaction (JS) mediates the Organizational Culture (OC) and Employee Job Performance (EJP)

Organizational Culture (OC) has a critical role in facilitating innovation, flexibility, and worker performance in competitive environments (Morris & Kuratko, 2021). OC's fundamental values of innovation, proactiveness, and risk-taking create a culture where workers are encouraged and empowered for high performance (Rauch et al., 2019). Job Satisfaction (JS) acts as a mediator in OC and Employee Job Performance (EJP), as employees work at greater rates in innovative cultures than their low-satisfaction counterparts, with employee satisfaction generating employee performance improvement (Kim & Park, 2019).

Creativeness, autonomy, and having a role to play in decisions are stimulated by OC and thus have the overall impact on improving JS as well as the feeling of commitment (Wiklund & Shepherd, 2020). JS, or employees' overall job satisfaction, is a key determinant of how OC influences EJP (Nguyen & Luu, 2020). Empirical evidence shows that positive OC enhances JS by providing employees with autonomy, recognition, and congruence between organizational values and personal goals (Kim & Park, 2019). Employees in cultures that encourage experimental mind and creative problem-solving records more JS because they are respected and empowered (Nguyen & Luu, 2020).

Happy employees tend to exhibit improved commitment, interest, and organizational citizenship behavior, contributing to improved job performance (Bakotić, 2020; Wang et al., 2020). Evidence confirms that JS is a mediator between OC and EJP, where positive OC enhances JS, resulting in higher performance outcomes (Demirtas & Akdogan, 2019). Employees in innovation-supporting cultures, decision-making participation, and personal development opportunities are more likely to remain satisfied, hence concentrating efforts on organizational goals (Rusu et al., 2021). For example, Ireland et al. (2020) found that those cultures that focus on employee development and difficult tasks foster both higher JS and improved EJP.

The OC, JS, and EJP dynamics are amenable to change based on organizational environment and people variations. Under intensely competitive or pressure conditions, the high demands have a tendency to decrease JS and erode JS' mediating influence on EJP (Demirtas & Akdogan, 2019). Besides, combining stability and innovation has a potential to cause role ambiguity and even result in reduced satisfaction and performance (Rusu et al., 2021).

While the current literature shows the positive mediating role of JS, more research is needed to see how variables such as leadership style, industry type, and cultural differences influence this relationship. Future studies must investigate how emerging practices such as remote work and digital entrepreneurship influence the OC, JS, and EJP dynamic (Nguyen & Luu, 2020; Rusu et al., 2021).

Job Satisfaction (JS) mediates the Employee Training & Development (ETD) and Employee Job Performance (EJP)

Job Satisfaction (JS) is also commonly seen as a mediating variable that enhances the Employee Training and Development (ETD) and Employee Job Performance (EJP) relationship. Proper ETD programs equip employees with the necessary skills, enhancing their confidence, satisfaction, and general performance (Wilson & Chen, 2023). Career-directed training programs stimulate higher job satisfaction, which subsequently increases engagement and productivity (Taylor et al., 2022).

Martinez and Johnson (2024) went on to emphasize that JS acts as an emotional bridge connecting the possibilities of career development to improved job results, and Gracia et al. (2021) found that training in personal and career development considerably increases both JS and EJP. Likewise, Zhao et al. (2023) noted that technical skill improvement enhances the confidence and satisfaction of employees, contributing directly to performance improvement.

Behavioral training interventions also increase job satisfaction by teaching employees to neutralize workplace problems and thus improving their performance (Anderson & Smith, 2023). Experiential learning and constant personal development opportunities generate commitment and sense of loyalty that increases JS as well as enhanced performance (Brown & Zhang, 2024; Kumar & Singh, 2023). Additionally, training-satisfied employees who believe they can contribute through it will become more aligned to organizational goals to support their performance outcomes (Liu et al., 2023).

However, as suggested by some studies, JS may fail to mediate the ETD–EJP relationship effectively at certain times. Ineffectively conceived training programs or programs that conflict with job roles induce confusion, dissatisfaction, and decreased performance (Jones & Taylor, 2020; Wilson & Chen, 2023). Excessive reliance on mandatory or irrelevant training programs may annoy employees and lower their JS (Taylor & Thompson, 2021; Gracia & Brown, 2022). Besides, weak post-training assistance and training burden may weaken the correlation between ETD and performance outcomes (Zhao & Zhang, 2021; Martinez et al., 2022).

To optimize JS's mediating function, organizations must create customized training programs that meet employees' requirements, tied to job roles, and complemented by ongoing coaching. By ensuring training programs' relevance, interest, and usability, organizations can enhance employee satisfaction, which in turn enhances motivation, commitment, and performance (Smith & Zhao, 2023; Kumar et al., 2023).

Job Satisfaction (JS) mediates the Team Collaboration (TC) and Employee Job Performance (EJP)

Team Collaboration (TC) is a powerful mediating variable in the enhancement of Employee Job Performance (EJP) through Job Satisfaction (JS). High TC produces trust, shared responsibility, and cooperation, enhancing JS and consequently enhancing performance outcomes (Brown & Zhang, 2024; Wilson & Chen, 2023). Shared knowledge and collective problem-solving enhance employees, generating a feeling of belongingness and achievement that boosts satisfaction and efficiency (Martinez & Johnson, 2023; Gracia et al., 2021).

Open communication and psychological safety in collaborative environments further promote positive attitudes, commitment, and superior performance (Liu et al., 2023; Anderson & Smith, 2023). Shared decision-making and task interdependence within teams also improve JS by fostering ownership, accountability, and emotional well-being (Raza & Shahid, 2022; Kumar et al., 2023). However, not all studies agree on the positive mediating role of JS in the TC–EJP relationship. Some researchers argue that excessive or poorly managed TC can cause conflicts, stress, and resentment, reducing satisfaction and performance (Jones & Zhao, 2020; Taylor & Zhang, 2021).

Unequal participation, unclear roles, and lack of recognition for individual contributions can diminish JS and weaken the link between TC and EJP (Anderson et al., 2023; Taylor & Lee, 2023). Moreover, rigid collaboration structures without providing autonomy may frustrate employees and negatively impact satisfaction and performance (Kumar & Shahid, 2023). Despite these challenges, most literature supports the positive mediating role of JS in linking TC to better performance outcomes, especially when collaboration is well-structured, inclusive, and aligned with organizational goals (Wilson & Taylor, 2022; Zhao & Lee, 2023). Therefore, organizations must carefully design TC initiatives that promote trust, inclusivity, and psychological safety while

balancing autonomy and workload to maximize satisfaction and performance (Brown & Zhang, 2024; Raza & Shahid, 2022).

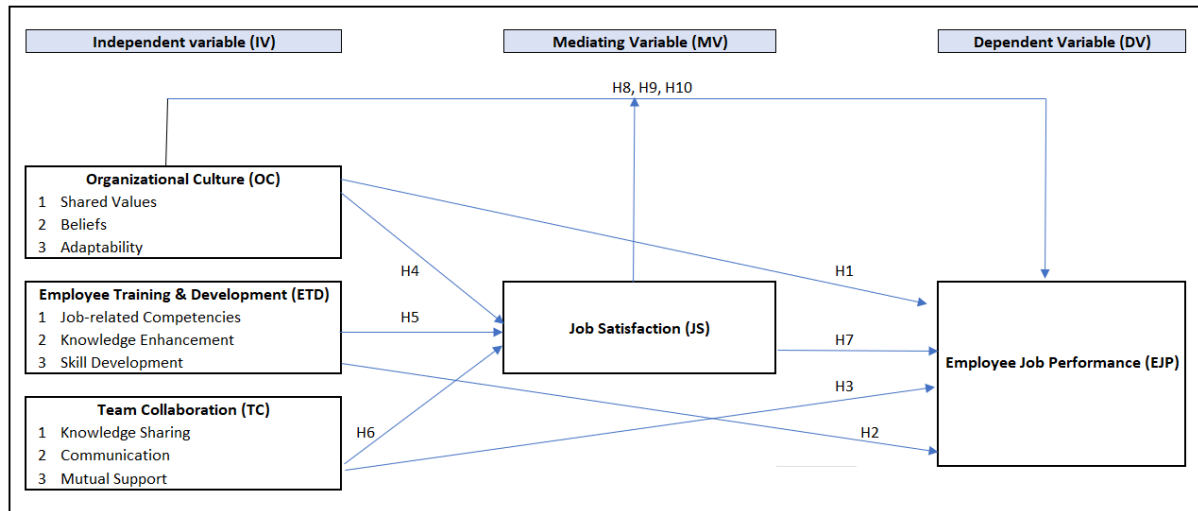


Figure 1: Proposed Research Framework

The study's framework presented in Figure 1 illustrates the examination of organizational culture, employee training & development and team collaboration on the employee job performance in Malaysian Banking. It highlights on how job satisfaction mediate this relationship, tested through the following hypotheses:

H1: Organizational Culture (OC) has a positive effect on Employee Job Performance (EJP).

H2: Employee Training & Development (ETD) has a positive effect on Employee Job Performance (EJP).

H3: Team Collaboration (TC) has a positive effect on Employee Job Performance (EJP).

H4: Organizational Culture (OC) has a positive effect on Job Satisfaction (JS).

H5: Employee Training & Development (ETD) has a positive effect on Job Satisfaction (JS).

H6: Team Collaboration (TC) has a positive effect on Job Satisfaction (JS).

H7: Job Satisfaction (JS) has a positive effect on Employee Job Performance (EJP).

H8: Job Satisfaction (JS) mediates the relationship between Organizational Culture (OC) and Employee Job Performance (EJP).

H9: Job Satisfaction (JS) mediates the relationship between Employee Training & Development (ETD) and Employee Job Performance (EJP).

H10: Job Satisfaction (JS) mediates the relationship between Team Collaboration (TC) and Employee Job Performance (EJP).

RESEARCH METHODOLOGY

This study will look exclusively at those bank employees in Klang Valley, Malaysia, through survey questionnaires. A cross-sectional survey design with a correlational study approach will be employed to effectively achieve the research objectives. To gather representative data for the variables under investigation and thoroughly test the predefined hypotheses, a quantitative approach will be used. The purpose of this quantitative method will be to test the hypotheses and obtain representative and generalizable results for the study. This study will also use a deductive approach; whereby statistical methods are used to measure and analyze data objectively to test the hypotheses set out.

This study seeks to utilize a probability sampling technique in gathering data from different banking industries in Malaysia. Alternatively known as judgmental or selective sampling, this technique involves the deliberate selection of participants based on some characteristics or attributes that are pertinent to the objectives of the study. In this study, purposive sampling will be appropriate as it will enable the desired selection of personnel who have first-hand experience in working within the banking sector and will be capable of providing in-depth information on organizational culture, training & development of employees, teamwork, job satisfaction, and employees' job performance. This approach enhances the study's relevance and efficiency by focusing on participants who meet specific criteria, including current employment in the Malaysian banking industry, a minimum level of experience to ensure familiarity with organizational culture, representation from diverse job roles, and willingness to participate. By applying these criteria, the study ensures the collection of meaningful data aligned with its objectives.

Data collection would be through self-administration. A questionnaire designed for the survey will be applied to some of the selected employees through certain web-based online survey tools, like Google Docs. An email link to the web-based questionnaires will be distributed, along with an invitation on a voluntary response basis and guarantees that all results will remain completely confidential. A reminder email will be sent two weeks after the invitation to enhance the response rate (Smith, 2021).

A pilot study would be conducted utilizing a small set of employees in the target group to assess how clear and comprehensible the items are and in order to gather feedback for item refinement (Saunders et al., 2019). Pilot testing are required steps in the research process used to test for the feasibility and validity of the research instruments, i.e., questionnaires, surveys, or interview guides, before actual collection of data takes place (Drennan, 2003). Pilot testing involves a full-scale trial of the research instrument on a small sample of the population to assess its practicality, and time-consuming process, and refine the methodology further. Through a pilot test, the researcher may ascertain any unintended effects and enable him to correct such errors (Drennan, 2003).

CONCLUSION

This theoretical study addresses the complex relationship of Organizational Culture (OC), Employee Training and Development (ETD), and Team Collaboration (TC) on Employee Job Performance (EJP), wherein Job Satisfaction (JS) is a mediator in the Malaysian banking sector. In broadening the Social Exchange Theory (SET) to an extremely competitive and regulated service industry, the study offers a better insight into the relational dynamics in organizations that have an impact on employee motivation, engagement, and productivity. Conceptualizing JS as a bridge of psychology and feelings between organizational practice and performance results, the proposed framework contributes to the overall literature in employee performance and behavior and is a helpful guide for future empirical research. The study also has significant practical and policy implications. For banking organizations, developing a positive and resilient organizational culture is the nucleus for the formation of employee morale and performance drivers. Training initiatives must be designed responsibly to respond to the varying career goals of employees via mixed technical and soft skills in a tailored manner.

Similarly, collaboration at a team level must be structured to manage individual work alongside shared work without too much over-coordination to avoid burning out. On the policy side, the recommendations affirm the use of human resource practices such as employee satisfaction indices, culture audits, and training ROI analysis. Organizations like Bank Negara Malaysia can make this contribution by mobilizing sector-wide policies that prioritize employee satisfaction and development as cornerstones of institutional resilience. Based on these implications, several practical recommendations and future research directions are proposed. Organizations should frequently assess their culture to ensure alignment with employee expectations and organizational goals, while tailoring training programs to specific roles and career paths rather than applying generalized approaches. Team collaboration frameworks must ensure clarity in responsibilities and prevent overload. Furthermore, systematic monitoring of job satisfaction through feedback mechanisms should inform HR policies and workplace improvements.

Future research should empirically evaluate the proposed model across various banking models (e.g., public vs. private, Islamic vs. conventional) and explore moderating factors such as leadership style, generational diversity, and remote work environments. Longitudinal studies would also be valuable in examining how organizational interventions influence satisfaction and performance over time. This study offers a comprehensive and practical foundation for enhancing human capital strategies in the Malaysian banking industry, guiding institutions toward building high performing, engaged, and resilient workforces.

Author Contributions: The main author wrote the introduction, literature review, research method, discussion, and conclusion. The first and second co-authors reviewed, edited, proofread, and provided technical support. The co-author completed the final revision and ensured compliance with the journal's requirements.

Funding: This research received no external funding.

Acknowledgements: The authors thank the Faculty of Business and Management, Universiti Teknologi MARA, for making this publication possible.

Conflicts of Interest: The authors declared no conflicts of interest regarding this work.

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