

The Effect of Human Capital Development on Employee Performance: The Mediating Role of Job Satisfaction in UAE Private Banks

Ali Amna Ahmad Hassan., Mohd Ridwan Bin Abd Razak

Sultan Idris Education University, Faculty of Management and Economics

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ABSTRACT

Human capital development has become a fundamental driver of organizational success, particularly in financial-intensive sectors such as banks. In environments characterized by rapid technological change and increasing competition, the ability of banks to enhance employee capabilities is critical for sustaining high levels of performance. Despite its importance, limited empirical research has examined the direct relationship between human capital development and employee performance within UAE private banks. To that end, this study aims to develop and validate a framework that explains how human capital development influences employee performance in the financial market. A quantitative research design was adopted, with data collected from employees working in major UAE private banks, including HSBC Bank, Abu Dhabi Commercial Bank, and Emirates Islamic Bank. Data analysis was conducted using SPSS and AMOS to examine this relationship. The findings reveal that human capital development has a significant and positive impact on employee performance. The results emphasize the importance of structured training programs, mentoring systems, and performance appraisal mechanisms in enhancing workforce productivity. This study contributes to the existing literature by providing empirical evidence from the UAE banking sector and offers practical recommendations for improving employee performance through strategic human capital investment.

Keywords: Human Capital Development, Employee Performance, Financial Sector.

INTRODUCTION

In recent years, the banking sector has experienced substantial transformation driven by globalization, digital innovation, and increasing regulatory requirements. These changes have compelled organizations to adopt more effective human resource strategies to maintain competitiveness and improve employee outcomes (Challoumis & Eriotis, 2024; Lubis et al., 2024). Among these strategies, human capital development has emerged as a critical approach for enhancing employee competencies and organizational performance. Human capital development focuses on improving employees' knowledge, skills, and abilities through structured initiatives such as training, mentoring, and continuous professional development. These practices are essential in the banking sector, where employees are required to handle complex financial services and adapt to evolving technologies (Kelvin-Iloafu et al., 2023; Brodny & Tutak, 2024). Research indicates that organizations investing in employee development experience higher levels of productivity, efficiency, and overall performance (Gadzali et al., 2023; Bekele et al., 2024).

However, UAE private banks continue to face significant challenges related to employee performance. Factors such as rapid digital transformation, increased competition, and skill gaps have created pressure on employees to continuously upgrade their competencies (Alzahmi & Alshamsi, 2024; Cherian et al., 2021). In addition, limited access to structured development programs, inadequate training, and unclear career progression pathways further hinder employee effectiveness (Al Bastaki et al., 2021; Khassawneh & Abaker, 2022). These challenges highlight the need for a deeper understanding of how human capital development directly influences employee performance. Employees who receive adequate development opportunities are more likely to perform efficiently, adapt to new technologies, and contribute to organizational success (Park & Park, 2019; Atmaja et al., 2023). Therefore, this study aims to examine the direct effect of human capital development on employee

performance in UAE private banks, providing both theoretical and practical insights into improving workforce effectiveness.

LITERATURE REVIEW

Human Capital Development

Human capital development has gained increasing importance as a strategic tool for organizational growth and sustainability. It encompasses a wide range of practices aimed at enhancing employee capabilities, including formal training, leadership development, knowledge sharing, and continuous learning (Kelvin-Iloafu et al., 2023; Gruzina et al., 2021). In the banking sector, where services are knowledge-intensive and customer-oriented, the quality of human capital plays a crucial role in determining organizational success (Gidado et al., 2023; Lubis et al., 2024). Banks operate in highly dynamic environments characterized by regulatory changes, technological advancements, and evolving customer expectations. As a result, employees must continuously update their skills in areas such as financial analysis, compliance, and digital banking technologies (Alzahmi & Alshamsi, 2024; Khassawneh & Abaker, 2022). Investment in human capital development ensures that employees remain competent and capable of adapting to these changes, thereby enhancing organizational resilience and competitiveness (Bekele et al., 2024; Gadzali et al., 2023).

Moreover, human capital development contributes to innovation and organizational growth. Employees who are exposed to learning opportunities are more likely to generate creative ideas and improve operational processes (Ogbaro et al., 2022). This is particularly important in the banking sector, where innovation in service delivery can provide a significant competitive advantage (Cherian et al., 2021). Another important aspect of human capital development is its role in employee retention and organizational stability. Organizations that invest in employee development create a supportive environment that encourages long-term commitment and reduces turnover (Haak-Saheem & Festing, 2020). This is especially relevant in banking, where experienced employees possess valuable knowledge and client relationships that are difficult to replace. Overall, human capital development serves as a foundational element that enhances employee competencies, supports organizational innovation, and improves performance outcomes. It is widely recognized as a key driver of organizational effectiveness and long-term success (Brodny & Tutak, 2024; Fawehinmi, 2019).

Employee Performance

Employee performance is a critical factor influencing organizational success, particularly in the banking sector where service quality, accuracy, and efficiency are essential. It reflects the ability of employees to effectively perform their tasks and contribute to achieving organizational objectives (Bashar et al., 2024; Nwosu & Nneji, 2024). In banking, employee performance is often evaluated across multiple dimensions, including task performance, adaptive performance, and contextual performance (Yoonhee et al., 2020). High-performing employees contribute to improved service delivery, reduced operational errors, and enhanced customer satisfaction, all of which are crucial for maintaining competitiveness in the financial industry (Darmawan et al., 2020; Lubis et al., 2024).

Employee performance is also closely linked to operational efficiency and risk management. Effective employees help minimize financial risks, ensure compliance with regulatory requirements, and maintain organizational stability (Khassawneh & Abaker, 2022). Given the strict regulatory environment in which banks operate, maintaining high levels of performance is essential to avoid financial penalties and reputational damage (Challoumis & Eriotis, 2024). Furthermore, employee performance plays a significant role in determining organizational profitability. Employees are directly involved in revenue-generating activities such as customer relationship management, loan processing, and financial advisory services (Bashar et al., 2024). High-performing employees are more likely to achieve organizational targets, enhance customer retention, and contribute to financial growth (Nwosu & Nneji, 2024). From a research perspective, employee performance is commonly treated as a dependent variable influenced by various organizational factors, including human capital development and HR practices (Alsafadi & Altaht, 2021; Susanto et al., 2022). Understanding these relationships enables organizations to design effective strategies that enhance employee productivity and achieve sustainable competitive advantage (Mira et al., 2019).

Literature Analysis and Research Gaps (Extended Version)

The existing literature consistently identifies human capital development as a critical determinant of employee performance and organizational success. Organizations that invest in structured development initiatives such as training, professional development, coaching, and career advancement are better positioned to enhance employee knowledge, skills, and competencies. These improvements translate into higher productivity, improved efficiency, and better overall performance outcomes. In the banking sector, where services are highly knowledge-driven and customer-oriented, the role of human capital development becomes even more significant in sustaining competitive advantage and ensuring service quality.

Table 1: Summary of Literature Analysis

Authors	Objectives	Methodology	Key Findings
Akdere & Egan (2020)	Examine leadership and employee learning in improving performance	Quantitative survey	Employee learning enhances performance outcomes
Olonade et al. (2020)	Analyze training and development impact on performance	Survey	Training positively affects employee performance
Imran & Atiya (2020)	Assess high-performance work systems and human capital	SEM analysis	Human capital investment improves performance
Joanes et al. (2024)	Examine human capital development in institutions	Survey (250 respondents)	Positive relationship with employee performance
Oigbochie et al. (2023)	Evaluate human capital development in civil service	Cross-sectional survey	Development initiatives enhance performance
Chioke et al. (2023)	Assess human capital as a performance driver	Survey (400 respondents)	Investment improves employee outcomes
Agbo (2020)	Examine development programs and performance	Case study	Strong positive effect on employee performance
Mekuri-Ndimele (2022)	Analyze human capital development impact	Quantitative study	Positive correlation with performance
Ognjanović et al. (2023)	Evaluate human capital in agriculture sector	Mixed methods	Improves productivity significantly
Wesemann (2022)	Investigate human capital in federal agencies	Secondary data analysis	Development enhances employee performance
Kareem & Hussein (2019)	Examine HRD impact on performance	Quantitative study	HRD improves performance and effectiveness
Zeb et al. (2018)	Analyze human capital management practices	Survey data	Development enhances employee performance
Okafor et al. (2019)	Study development in healthcare sector	Survey	Improves service delivery and performance
Philip & Ikechukwu (2018)	Assess development in oil firms	Cross-sectional survey	Training enhances employee performance

Otoo & Mishra (2018)	Evaluate HRD practices in SMEs	Quantitative study	Positive effect on employee performance
Peretz (2024)	Examine sustainable HRM and performance	Cross-country analysis	HRM improves employee performance
Gidado et al. (2023)	Study human capital in banking	Quantitative survey	Improves profitability and competitiveness
Kelvin-Iloafu et al. (2023)	Analyze development and innovation in banks	Mixed methods	Enhances workforce sustainability
Ogbaro et al. (2022)	Examine human capital and bank performance	Survey	Strong positive relationship
Dennis (2022)	Study development in Kenyan banks	Case study	Improves staff performance
Okeke & Elegbede (2024)	Evaluate development and career support	Quantitative	Enhances workforce effectiveness
Banabo & Wariowei (2021)	Study human capital in banks	Secondary data	Improves efficiency and service quality
Dinka et al. (2024)	Analyze development and economic growth	Econometric analysis	Strengthens sector performance
Rachmawati et al. (2020)	Prioritize development strategies	AHP method	Training is key to performance
Fawehinmi (2019)	Identify determinants of development	Descriptive study	Leadership influences development success

A number of empirical studies have confirmed the positive influence of human capital development on employee performance. For example, Gidado et al. (2023) demonstrate that investment in employee training significantly improves profitability and operational efficiency in commercial banks. Similarly, Kelvin-Iloafu et al. (2023) emphasize the role of continuous development programs in fostering workforce resilience and innovation within financial institutions. Ogbaro et al. (2022) further support these findings by showing that human capital development initiatives lead to measurable improvements in employee productivity and organizational performance. These studies collectively reinforce the argument that developing employee capabilities is essential for achieving organizational objectives. Despite these contributions, several limitations are evident in the literature. One major concern is the limited geographical scope of many studies, which are predominantly conducted in specific regions such as Nigeria and Kenya (Dennis, 2022; Okeke & Elegbede, 2024). While these studies provide valuable insights, their findings may not be directly applicable to other contexts, particularly the UAE banking sector, which operates under different economic, cultural, and regulatory conditions. This highlights the need for region-specific research that reflects the unique characteristics of UAE private banks.

Another important limitation relates to the methodological approaches used in previous studies. Many researchers rely on cross-sectional designs, which restrict the ability to examine the long-term impact of human capital development on employee performance. As a result, there is insufficient understanding of whether the benefits of training and development initiatives are sustained over time. Longitudinal studies are therefore needed to provide deeper insights into the enduring effects of human capital investments.

Furthermore, the literature does not adequately address the challenges posed by rapid technological advancements in the banking sector. With the increasing adoption of digital banking, artificial intelligence, and

financial technologies, employees are required to continuously update their skills to remain effective (Alzahmi & Alshamsi, 2024). However, limited research explores how human capital development strategies can be aligned with these technological changes to enhance employee performance. This represents a significant gap, particularly in modern banking environments.

In addition, many studies overlook the influence of organizational and industry-specific factors that may affect the relationship between human capital development and employee performance. Factors such as organizational structure, leadership practices, and workplace environment can play a crucial role in shaping employee outcomes, yet they are often not considered in empirical analyses. This limits the comprehensiveness of existing models and suggests the need for more context-sensitive research approaches. Another critical gap is the lack of sector-specific focus in the literature. While numerous studies examine human capital development across various industries, relatively few concentrates specifically on the banking sector. Given the unique operational demands, regulatory requirements, and service expectations within banking, it is essential to conduct targeted research that addresses these specific conditions. This study responds to this gap by focusing exclusively on UAE private banks.

From a regional perspective, the scarcity of research in the UAE context is particularly notable. Most existing studies are concentrated in developing economies across Africa and Asia, with limited empirical evidence from the Middle East. Considering the rapid growth and modernization of the UAE banking sector, there is a clear need for research that provides insights into how human capital development influences employee performance within this specific environment. Finally, while prior research offers valuable theoretical contributions, there is a lack of practical frameworks to guide the implementation of human capital development strategies in banking institutions. Organizations require actionable insights that can be translated into effective policies and practices. Therefore, this study contributes to the literature by providing a focused examination of the direct relationship between human capital development and employee performance, while also offering practical recommendations for improving workforce effectiveness in UAE private banks.

The Effect of Human capital development on Employee Performance

The review of literature reveals that investing in training and development programs for employees can lead to increase the level of employee performance (Olonade et al., 2020; Eyikorooha & Eyikorooha, 2021; Peretz et al., 2024). When employees feel supported in their professional growth and skill development through human capital development, they are more likely to perform at a higher level and improve their performance (Folakemi et al., 2023). Additionally, providing opportunities through human capital development, such as career advancement and continuous learning can help to retain top talent to improve their performance (Kareem & Hussein, 2019). In other words, by prioritizing human capital development, businesses can create a positive work environment where employees feel valued and empowered to reach their full potential which in turn boost employee performance (Zeb et al., 2018). Hence, investing in human capital development not only benefits the individual employees but also the organization as a whole. When employees are given the tools and resources to enhance their skills, they become more engaged and committed to their work, this, in turn, leads to higher levels of job satisfaction and a more positive work culture all these factors are signs of better employee performance (Olonade et al., 2020). Ultimately, prioritizing human capital development can lead to increased innovation and competitiveness in the marketplace, setting the organization up for long-term success by developing the skills and knowledge of employees. For example, a company that provides regular opportunities for employees to attend workshops and seminars on new technologies or management techniques can see a direct impact on productivity and efficiency. To that end, investing in continuous learning through human capital development programs, employees are able to stay ahead of industry trends and bring fresh ideas to the table, ultimately driving continuous improvement in employee performance (Okafor et al., 2019).

It has been reported that human capital development is crucial for organizations looking to maximize the potential of their employees. By investing in training and development programs, companies can ensure that their workforce is equipped with the necessary skills and knowledge to excel in their performance. This not only benefits the individual employees, but also contributes to the overall success of the organization (Philip & Ikechukwu, 2018). In today's fast-paced and ever-changing business environment, continuous learning is essential for staying competitive and adapting to new challenges. Organizations that prioritize human capital

development are better positioned to attract and retain top talent, leading to increased knowledge to do their job with degree of productivity and performance (Otoo & Mishra, 2018). In other words, by investing in employees through training and development, organizations can create a culture of growth and improvement within their organization. This focus on continuous learning also helps to foster a sense of loyalty among employees, as they feel supported and valued by their employer. Ultimately, organizations that prioritize employee development are more likely to see long-term success and sustainable growth in the market (Peretz, 2024).

Literature often explores the connection between human capital development and employee performance through various themes and narratives (Zeb et al., 2018). One common trope is the protagonist who undergoes personal growth and development, leading to increased success in their career. This character arc highlights the importance of continuous learning and self-improvement in achieving professional goals. Additionally, literature may depict the impact of mentorship and training on character development, mirroring the real-world benefits of employee training programs in enhancing skills and performance. Through these stories and insights, literature offers valuable perspectives on the relationship between human capital development and employee performance. By showcasing the transformative power of learning and mentorship, literature demonstrates how investing in personal growth can ultimately lead to greater success in one's career. Just as characters in novels benefit from guidance and training, employees can also thrive in a supportive environment that prioritizes skill development and improvement (Olonade et al., 2020). In sum, through recognizing the parallels between fictional narratives and real-world experiences, individuals can better understand the importance of continuous education and self-improvement in achieving their professional aspirations. Last, literature serves as a valuable tool in illustrating the profound impact of human capital development on employee performance and success. Based on the above arguments and literature findings, this study will examine the effect of human capital development on employee performance.

METHODOLOGY

This study employs a quantitative research design to examine the relationship between human capital development and employee performance in UAE private banks. A structured questionnaire was used to collect primary data from employees working in selected banks, including HSBC Bank, Abu Dhabi Commercial Bank, and Emirates Islamic Bank. A simple random sampling technique was applied to ensure the representativeness of the sample. A total of 400 questionnaires were distributed, out of which 394 valid responses were obtained, resulting in a response rate of 98.5%. This high response rate enhances the reliability and validity of the findings. Data analysis was conducted using SPSS and AMOS software. Structural Equation Modeling (SEM) was employed as the primary analytical technique to examine the relationship between the variables. SEM is particularly suitable for this study as it allows for the analysis of complex relationships and provides robust statistical results

RESULTS AND DISCUSSIONS

The demographic profiles as shown in Table 1 reveals that male respondents constituted the majority of the sample (64.5%), while females accounted for 35.5%. Regarding age, most respondents fell within the 30–39 years category (49.7%), followed by those aged 40–49 years (26.1%). With respect to academic qualifications, nearly half of the respondents held a bachelor's degree (49.2%), while a considerable proportion possessed a master's degree (39.8%). In terms of work experience, the majority of respondents reported between 10 and 15 years of experience (36.5%). Overall, the demographic profile demonstrates that the sample consists of mature, well-educated, and experienced employees in the banking sector. These characteristics provide a strong foundation for the subsequent SEM analysis.

Table 2: The demographic profile

Demographics	Category	Frequency	Percentage (%)
Gender	Male	254	64.5

	Female	140	35.5
Age	20–29 years	68	17.3
	30–39 years	196	49.7
	40–49 years	103	26.1
	50–59 years	22	5.6
	Older than 60	5	1.3
Academic Qualification	Bachelor	194	49.2
	Master	157	39.8
	PhD	43	10.9
Work Experience	1–5 years	72	18.3
	5–10 years	112	28.4
	10–15 years	144	36.5
	More than 15 years	66	16.8

The findings from the structural analysis provide robust evidence that human capital development significantly and positively influences employee performance in UAE private banks, as demonstrated by a standardized regression coefficient (beta) of 0.50 (C.R = 2.59, Sig. = 0.00). This relationship indicates that as banks invest in the development of their employees through structured training programs, mentoring, skill development, and clear goal-setting there is a corresponding increase in employees' ability to perform their job roles effectively and efficiently. Critically, this result highlights that employee performance is not an isolated outcome but is shaped and elevated by the quality of human capital practices within the organization. The magnitude of the relationship suggests that development programs do more than enhance technical skills; they foster a culture of continuous improvement and empowerment, which translates into higher productivity, innovation, and adaptability in a dynamic banking environment.

From a practical perspective, this result offers compelling guidance to bank leaders in the UAE. Facing increasing competition, technological disruption, and evolving customer expectations, banks must leverage their workforce as a strategic asset. Effective human capital development not only helps bridge skills gaps but also ensures that employees are prepared to meet future challenges, aligning their growth with organizational objectives. By focusing on comprehensive development strategies, UAE banks can build a high-performing workforce that drives business growth, enhances service quality, and sustains a competitive edge. Furthermore, these findings provide empirical justification for allocating resources to ongoing employee development initiatives, positioning such investments not as costs, but as drivers of organizational success.

CONCLUSIONS

This study set out to examine the effect of human capital development on employee performance in UAE private banks, and the findings clearly confirm the existence of a strong and positive relationship between the two variables. The results demonstrate that investments in employee development such as training programs, mentoring, and performance evaluation systems play a vital role in enhancing employee capabilities and improving overall performance outcomes. Employees who are continuously supported through structured development initiatives are more likely to perform efficiently, adapt to changing work environments, and contribute meaningfully to organizational success.

The study further highlights that human capital development is not merely an operational function but a strategic priority for organizations seeking long-term sustainability and competitiveness. In the context of UAE private banks, where technological advancements and regulatory pressures are rapidly evolving, the ability to develop and maintain a highly skilled workforce is essential. Organizations that prioritize continuous learning and professional development are better positioned to respond to industry challenges, improve service quality, and maintain a competitive edge in the financial sector.

Moreover, the findings emphasize that human capital development contributes significantly to organizational effectiveness by enhancing productivity, reducing operational errors, and improving overall efficiency. Employees equipped with updated knowledge and skills are more capable of handling complex tasks, delivering high-quality services, and supporting innovation within the organization. This is particularly important in the banking sector, where accuracy, reliability, and customer trust are critical for success.

From a managerial perspective, the study provides important implications for decision-makers in UAE private banks. It suggests that management should allocate sufficient resources toward employee development initiatives and implement structured programs that focus on continuous skill enhancement. This includes regular training sessions, leadership development programs, knowledge-sharing platforms, and effective performance management systems. By doing so, organizations can ensure that their workforce remains competent, motivated, and aligned with organizational objectives.

In addition, the study contributes to the academic literature by providing empirical evidence on the direct relationship between human capital development and employee performance within the UAE banking context. It offers a simplified and focused framework that removes unnecessary complexity and highlights the critical role of human capital development as a key driver of employee outcomes. This contribution is particularly valuable for future researchers seeking to build on this relationship in similar or different contexts.

Despite its contributions, the study acknowledges certain limitations, such as its focus on selected UAE private banks and the use of a cross-sectional research design. Future research is recommended to explore this relationship across different sectors, incorporate longitudinal data, or examine additional variables that may further explain employee performance. Expanding the scope of research could provide deeper insights into how organizations can optimize their human capital strategies.

In conclusion, the study reaffirms that human capital development is a fundamental determinant of employee performance and organizational success. By investing in the continuous development of employees, UAE private banks can enhance productivity, foster innovation, and achieve sustainable growth. Organizations that recognize and act on the strategic importance of human capital development will be better equipped to thrive in an increasingly competitive and dynamic business environment.

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