

Linking Perceived Benefits of Training to Affective Organizational Commitment: The Mediating Role of Individual Readiness for Change in Jordanian Banks

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Abstract

The present research investigates how employees' perceptions of training benefits shape their emotional attachment to their organizations, with a focus on the mediating influence of individual readiness for change in the context of National Jordanian banks. A total of 451 employees from 16 banks participated in the study, selected through stratified random sampling. Data were gathered using a structured, self-administered questionnaire and analyzed through partial least squares structural equation modeling (PLS-SEM). Drawing on social exchange theory and psychological contract theory, the study demonstrates that employees who perceive training as beneficial to their job performance, career advancement, and personal growth exhibit stronger affective commitment to their organizations. The findings further reveal that perceived training benefits foster individual readiness for change, which subsequently enhances affective organizational commitment. Readiness for change also serves as a significant mediator linking training perceptions to employees' emotional commitment. Overall, the study highlights the strategic importance of training initiatives in promoting positive employee attitudes and reinforcing commitment within the banking sector.

Keywords: Perceived training benefits, Individual readiness for change, Affective organizational commitment, Jordan, Banking sector

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Introduction

The contemporary business landscape, marked by rapid technological advancement, globalization, and shifting competitive dynamics, compels organizations to adopt innovative strategies to ensure survival [1, 2]. To remain competitive, employees must adapt swiftly and effectively to constant organizational change. In this context, training serves as a structured mechanism for enhancing organizational effectiveness through the continuous development of employees' knowledge, skills, and abilities [2-7]. Consequently, modern organizations increasingly integrate training into their strategic planning processes [8-11]. As a core human resource management (HRM) practice [12, 13], training plays a critical role in fostering competitive advantage. It enhances employees' commitment, satisfaction, self-efficacy, and interpersonal collaboration [3, 14-17]. Conceptually, training represents an investment in human capital that yields positive organizational outcomes by translating employees' improved capabilities into higher individual and collective performance [2, 5-7]. Moreover, training enhances an organization's intellectual capital by converting acquired data into actionable knowledge that strengthens innovation and adaptability. Strategically, it mitigates the risk of human capital obsolescence, particularly in dynamic sectors facing continuous change [16, 18, 19].



Nonetheless, extensive investment in training may have paradoxical effects. Employees who gain valuable competencies may perceive greater employability and external career opportunities, thereby increasing the risk of turnover [20, 21]. Such mobility exposes organizations to the loss of their most skilled human capital and the potential nullification of training-related investments [18, 22]. This underscores the necessity for organizations to design training programs that not only enhance performance but also reinforce affective organizational commitment [23-25].

To achieve this, organizations must cultivate employees' positive perceptions of training. This can be accomplished by ensuring program accessibility, managerial support, learner motivation, and clarity regarding the benefits of participation [24, 26-33]. Empirical evidence indicates that employees' attitudes—particularly their commitment—are strongly influenced by how they perceive HRM practices such as training [34].

In service-oriented institutions like banks, employees' affective organizational commitment (AOC) is pivotal to sustained success, as their skills, attitudes, and behaviors directly impact customer satisfaction and overall performance [19, 35, 36]. Thus, understanding how training contributes to employees' affective commitment remains a key concern for both scholars and practitioners in the financial sector.

The banking sector operates in a constantly evolving environment characterized by technological innovation, regulatory shifts, market competition, and increasingly diverse customer expectations. These dynamics compel banks to continuously adapt their operations, technologies, and workforce competencies [37-39]. To remain competitive, banks must ensure that their employees possess the skills and confidence needed to perform effectively amid these transitions. Training thus becomes a strategic mechanism to equip employees with the necessary competencies to meet new challenges and maintain service quality.

Participation in training programs offers a range of job-, career-, and personal-related benefits that can enhance employees' readiness to adopt technological innovations and improve performance [40, 41]. Such benefits may also stimulate creativity and innovation, foster stronger affective organizational commitment (AOC), and reduce turnover intentions. As Kennett [42] notes, training serves as a tool to strengthen organizational cultures that embrace and sustain change initiatives.

Despite the growing investment in organizational change programs, many change efforts fail to achieve their intended outcomes. A primary reason for this is employees' resistance or negative attitudes toward change [43-47]. Successful change implementation requires employees who are psychologically prepared, motivated, and willing to adapt. Without such readiness, change initiatives risk undermining commitment and engagement.

Employees' readiness for change (IRFC) has been identified as a key antecedent of favorable work attitudes, including commitment [44, 48]. When employees are affectively committed to their organizations, they are more inclined to view change positively and invest greater effort in supporting it [49]. Conversely, resistance often stems from uncertainty, anxiety, or fear of incompetence under new conditions. Organizations can mitigate such fears through effective communication and human resource practices—particularly training—that foster confidence and alignment with organizational goals [48, 50, 51].

While prior research has examined the link between HRM practices and employee attitudes, relatively few studies have investigated how employees' perceptions of training benefits influence outcomes such as AOC (Ahmad & Bakar, 2003; Newman *et al.*, 2011). Existing studies on training effectiveness have predominantly focused on tangible outcomes—such as productivity, service quality, and performance—rather than attitudinal consequences [4, 5, 16, 26, 52-54]. However, affective commitment and job satisfaction are crucial mediating factors linking training and organizational effectiveness [53, 55].

Despite its relevance, the relationship between employees' perceived benefits of training and AOC remains underexplored [26, 32]. Although studies have examined this relationship in various contexts—such as healthcare in the United States [56], hospitality in Turkey [31], academia in Malaysia [30], and multinational corporations in China [32]—limited evidence exists within the Arab region, particularly Jordan.

Previous research has largely treated training and AOC as separate constructs, leaving a gap in understanding their interconnection—specifically how employees' perceived benefits of training (encompassing career, job, and personal dimensions) shape their affective commitment [32, 57]. Furthermore, scholars have called for investigations into how organizational change initiatives interact with AOC, determining whether change strengthens or weakens employees' emotional attachment to their organizations [58].

The present study addresses these gaps by examining how employees' perceived benefits of training influence their affective organizational commitment within Jordanian national banks. It further explores the mediating role of individual readiness for change (IRFC)—captured through four dimensions: appropriateness, self-change efficacy, management support, and personal valence—in this relationship. By integrating training perceptions and change readiness, this study extends current understanding of how HRM practices can enhance commitment in a dynamic and competitive banking environment.

Literature Review

Theoretical foundation

The association between organizational training practices and employee commitment can be interpreted through the framework of social exchange theory [30]. This theory emphasizes that relationships within organizations are governed by reciprocal exchanges of tangible and intangible resources. When employers provide training, they convey a message of trust and investment in their workforce [32, 59]. Such initiatives are not merely skill-enhancement tools but also symbolic gestures that strengthen the psychological bond between employees and the organization [1, 60].

From a social exchange perspective, the provision of consistent and meaningful training opportunities reflects an organization's genuine concern for its employees' growth and well-being. Employees who perceive this investment as supportive are more inclined to reciprocate by developing stronger emotional attachment, loyalty, and identification with the organization. Thus, training operates not only as a mechanism for competence building but also as a social signal that nurtures affective commitment [6, 22, 24, 30-32].

Affective organizational commitment (AOC)

Contemporary scholarship increasingly regards affective organizational commitment (AOC)—or emotional attachment to the organization—as the most influential dimension of commitment [24, 61-65]. AOC captures the depth of an employee's identification with, involvement in, and sense of belonging to their workplace [66].

Unlike continuance commitment (COC), which arises from a lack of alternatives, or normative commitment (NOC), which stems from moral obligation, AOC is founded on positive emotional experiences. Employees high in AOC remain with their organizations because they *want* to, not because they *have to* [24, 61-64]. Research consistently indicates that AOC exerts the strongest effect on behavioral outcomes such as job performance, engagement, and turnover intentions [67-69].

Meyer and Allen (1991, p. 67) describe AOC as “the employee's emotional attachment to, identification with, and involvement in the organization.” Employees exhibiting high AOC display enthusiasm toward their work, collaborate effectively with colleagues, and are more open to organizational change [70, 71]. For these reasons, many scholars have used AOC as the sole indicator of employee commitment [24, 31, 62].

Emotionally committed employees often demonstrate higher resilience, motivation, and willingness to contribute beyond formal job requirements. Their connection to organizational goals encourages proactive behaviors and long-term retention [72, 73]. Empirical findings highlight that AOC negatively predicts turnover, absenteeism, and disengagement, while positively correlating with performance and job satisfaction [74-78].

From a human resource management standpoint, promoting AOC represents a strategic advantage. HR practices such as employee training not only enhance skills but also strengthen the psychological contract between employees and the organization, reinforcing perceptions of fairness and value [79-81]. Therefore, AOC serves as an effective gauge of how HR policies influence employee attitudes and behaviors, with higher levels of affective commitment translating into superior performance and organizational stability [78, 82].

Individual readiness for change (IRFC)

Recent studies in the field of organizational change have increasingly emphasized the concept of individual readiness for change (IRFC) as a crucial factor in determining the success of transformation processes within organizations [83, 84]. Managing the psychological adjustment of employees before introducing change has become a vital step in ensuring effective organizational transformation [85]. Scholars in change management argue that the notion of IRFC offers a more practical and insightful approach to understanding employees' attitudes toward change than the traditional concept of resistance to change [86]. Essentially, IRFC represents a positive orientation and willingness among employees to engage with organizational change initiatives [48].

Neglecting the human and psychological dimensions of change often results in implementation difficulties or even complete failure. Employees' perceptions and attitudes toward organizational change are among the most decisive elements influencing whether change efforts succeed or fail [48]. These attitudes can vary from enthusiasm and curiosity to anxiety and opposition, since change typically moves employees from familiar and predictable environments to uncertain and unfamiliar conditions [49, 87].

Holt *et al.* [88] defined IRFC as “the extent to which an individual or individuals are cognitively and emotionally inclined to accept, embrace, and adopt a particular plan to purposefully alter the status quo.” In the past decade, the academic discussion of employee attitudes toward change has revolved primarily around two opposing constructs—readiness and resistance—which represent the positive and negative ends of employees' responses to change initiatives [48, 87, 89]. Bouckenooghe's [90] review of studies published between 1993 and 2007 revealed that more than 90 percent of research on change attitudes focused predominantly on readiness for or resistance to change.

Despite the growing recognition of its importance, numerous studies have shown that a large proportion of organizational change efforts still fail to achieve their intended outcomes or to produce sustainable improvements [43, 46-48, 91]. Reported failure rates of organizational change initiatives range from 28 to 70 percent, a figure that continues to concern both scholars

and practitioners in the field [83, 92, 93]. Such persistent shortcomings have motivated researchers to identify the individual and contextual factors that contribute to either the success or failure of change programs [45, 48, 86].

Consequently, contemporary change management research has shifted its focus toward understanding the individual employee as the central agent of change. Employees' beliefs, emotions, and attitudes—manifested in constructs such as readiness, commitment, acceptance, openness, coping, and cynicism—have gained increasing attention in attempts to explain how individuals experience and respond to organizational transformation [90]. Employees therefore represent a pivotal determinant in shaping the outcomes of organizational change. Their readiness can facilitate the smooth implementation of change initiatives, whereas their resistance can obstruct or even derail the entire process [45, 86].

Developing readiness for change among employees has thus become a strategic necessity for organizations seeking to reduce resistance and enhance cooperation during transformation processes. Empirical research consistently demonstrates that readiness for change has a strong negative relationship with resistance to change, suggesting that when employees feel adequately prepared, they are less likely to oppose new initiatives [84, 94]. There is widespread agreement among organizational psychologists that IRFC serves as a decisive factor in determining whether organizational change is successful [44-46, 88, 95]. Elias [44] further contended that implementing change without first ensuring employees' psychological readiness can create cynicism and stress, which ultimately diminish employees' affective commitment to their organizations. To conceptualize IRFC in measurable terms, Holt *et al.* [88] developed a multidimensional model that identifies four key beliefs shaping employees' readiness for change. These include the perception that the proposed change is appropriate and beneficial for the organization (appropriateness), the belief that one has the personal capability to implement the change successfully (self-change efficacy), the perception that management is committed to and supportive of the change effort (management support), and the expectation that the change will lead to personal or professional advantages (personal valence). According to Holt and colleagues, these beliefs jointly determine how individuals assess, accept, and respond to organizational change. When employees perceive change as necessary, achievable, supported, and beneficial, their readiness increases substantially, leading to a greater likelihood of successful transformation within the organization [48, 88].

Employees' perceived benefits of training

Employees' perceived benefits of training refer to the extent to which individuals believe that participation in training programs will yield valuable and favorable outcomes for them [57]. From an organizational perspective, these benefits can be interpreted through the principle of reciprocity, as training initiatives create mutual value for both employees and their employers [3]. When employees perceive training as advantageous for their personal growth and their organization's performance, their willingness to engage in such programs tends to increase. Training is therefore expected to produce a wide range of positive effects, both direct and indirect, including enhanced organizational efficiency, reduced operational costs, improved quality of services and products, lower turnover rates, and the strengthening of the organization's reputation and social capital [3, 24].

On an individual level, training participation has been shown to improve self-confidence, creativity, adaptability, interpersonal interactions, and attitudes toward work. It can also foster stronger organizational commitment and job satisfaction [16, 96]. Phillips and Stone [97] emphasized that many of the most meaningful outcomes of training are intangible—such as enhanced motivation or commitment—which cannot easily be measured in financial terms. Similarly, Newman *et al.* [32] argued that one of the intangible yet significant outcomes of training is a higher level of affective organizational commitment, as employees who value their learning experiences often become more eager to participate in future development opportunities. Consequently, employees who believe that training programs offer real benefits are more likely to engage actively in them and to view such initiatives as a pathway for personal and professional growth [29].

Scholars generally categorize employees' perceived benefits of training into three main types: job-related, career-related, and personal-related benefits [98]. These dimensions together shape how training influences employees' work attitudes and their emotional connection to the organization [24, 26]. Job-related benefits refer to the perceived usefulness of newly acquired skills and knowledge for improving performance in one's current position. Employees who recognize these benefits often develop stronger relationships with supervisors, feel more capable in their daily tasks, and experience greater efficiency in managing their responsibilities [24, 99].

Career-related benefits, in contrast, concern the long-term advantages of training for employees' future career development. These benefits arise when employees believe that training equips them with skills necessary for advancement or mobility within or beyond the organization. In this sense, training serves as a tool for career planning and progression, enabling individuals to clarify career goals and identify new professional opportunities [31, 100].

Personal-related benefits encompass the psychological, social, and developmental outcomes of training. Employees may perceive that training helps them build networks, improve interpersonal relations, and enhance self-efficacy and personal growth. Such outcomes, though less tangible, contribute to employees' overall sense of accomplishment and identity within the organization [31, 100]. When individuals feel that training supports not only their professional success but also their personal development, they tend to show greater satisfaction and emotional investment in their organization.

Ultimately, when employees believe that training programs will produce meaningful benefits for both themselves and their organization, they are more motivated to participate and to apply newly learned skills in their daily work. The perception that acquired knowledge can be practically implemented in the workplace further enhances the overall effectiveness of training and encourages continued engagement with future training opportunities [31].

Employees' perceived benefits of training and affective organizational commitment

Research has consistently emphasized that employees' perceptions of the advantages gained through organizational training play an important role in shaping their emotional attachment to their workplace. Bartlett and Kang [29] demonstrated that when employees view training as beneficial to their personal growth, career progression, and job performance, they tend to express stronger affective organizational commitment (AOC). This suggests that the more employees believe training enhances their employability and personal competence, the more deeply they identify with and feel loyal toward their organization.

Al-Emadi and Marquardt [100] further supported this perspective, noting that both personal and career-related benefits were strongly linked to higher levels of AOC, while job-related benefits showed a weaker association. Their results also highlighted that personal benefits, along with demographic factors such as age and tenure, are powerful predictors of emotional commitment. Similarly, Bulut and Culha [31] found that when employees anticipate training to yield meaningful improvements in their work, career advancement, or personal development, they are more likely to develop stronger affective bonds with their organization. The same trend was observed in studies by Riaz *et al.* [101], who reported that perceived training benefits significantly influence the degree of employees' emotional engagement.

A series of later investigations reinforced these conclusions. For example, Almodarresi and Hajmalek [27], Bashir and Long [30], Dhar [24], and Silva and Dias [33] all confirmed that employees who see value in training beyond its immediate utility—viewing it instead as an investment in their growth—tend to form a more durable emotional connection with their employers. These findings collectively indicate that affective commitment strengthens when employees are aware that training contributes not only to their current role but also to their long-term career trajectory and personal advancement.

Consequently, enhancing employees' understanding of training's multi-dimensional benefits may help organizations cultivate a more engaged and emotionally invested workforce. Based on these insights, the present research proposes the following hypothesis:

H1: Employees' perceptions of the benefits of training exert a significant positive influence on affective organizational commitment among employees in Jordanian national banks.

Perceived benefits of training and individual readiness for change

Modern organizations operate in an environment characterized by constant technological evolution, competitive markets, and shifting global dynamics. These circumstances require employees not only to possess technical expertise but also to demonstrate adaptability and openness to transformation. Training serves as a critical mechanism through which organizations can prepare their workforce to function effectively in such volatile contexts [69, 102, 103].

According to Vakola [104], readiness for change among employees can be cultivated through continuous training and development initiatives. Similarly, Haffar *et al.* [105] and Holt *et al.* [88] argued that participation in training fosters self-efficacy and confidence, both of which are essential for employees to engage with change initiatives. When employees perceive that training enhances their personal capabilities and professional resilience, they are more likely to approach organizational transformations positively. In this way, perceived personal-related benefits of training become a foundation for individual readiness for change (IRFC).

Training not only equips employees with technical competence but also reinforces psychological adaptability, a quality central to successful change implementation. As Chiang [106] noted, training interventions increase employees' belief in their ability to handle transitions—an aspect often referred to as change efficacy. Consequently, organizations introducing new technologies or procedures tend to invest heavily in training to ensure that employees can adapt and maintain performance standards [107].

Scholars have observed that change initiatives are unlikely to succeed unless employees possess the knowledge, attitudes, and skills necessary to implement them. Effective training thus becomes a prerequisite for fostering readiness at both cognitive and emotional levels [69, 108, 109]. Vakola and Nikolaou [49] similarly observed that training interventions reduce employee anxiety, enabling a smoother transition during periods of organizational adjustment.

Jones *et al.* [45] conceptualized this adaptive capacity as "dynamic capabilities," referring to an organization's ability to renew its internal competencies in response to external changes. Training plays a pivotal role in nurturing such capabilities, empowering employees to act confidently in evolving environments [88, 105]. Employees in organizations that prioritize consistent training are thus more likely to perceive themselves as competent and ready to navigate future changes.

Although numerous studies have linked training to successful change management [49, 69, 110], relatively little empirical research has explored how employees' perceived benefits of training directly influence their readiness for change. Moreover,

existing evidence has often been drawn from disciplines outside business and management—particularly in psychology and health sciences, where readiness for behavioral change (e.g., smoking cessation or diet improvement) has been a central focus [58, 86, 93].

Understanding how employees' perceptions of training benefits shape their readiness for change allows organizations to move from reactive to proactive approaches in managing transformation. Training should not merely be a tool for addressing existing problems but a strategic investment that prepares employees to face and embrace change confidently [103].

Based on this reasoning, the present study proposes the following hypothesis:

H2: Employees' perceptions of the benefits of training have a significant positive impact on individual readiness for change in the Jordanian national banking sector.

Individual readiness for change and affective organizational commitment

Scholars have long suggested that employees' openness and positive disposition toward organizational change—commonly described as individual readiness for change (IRFC)—may serve as a foundation for other favorable workplace attitudes, including affective organizational commitment (AOC) [44, 48]. Affective commitment, defined as the emotional bond and sense of identification employees feel toward their organization, is often viewed as one of the key attitudinal outcomes of change-related processes [93].

From a managerial standpoint, leaders are typically concerned not only with implementing change successfully but also with understanding its implications for employees' perceptions and commitment levels. As Fedor *et al.* [111] observed, organizational transformations alter the social and psychological contract between employees and their employers, which may strengthen or weaken their emotional attachment to the organization. Therefore, it becomes essential to explore how employees' readiness for change contributes to sustaining or enhancing AOC during such transitions.

Judge *et al.* [112] maintained that individuals' ability to adapt and respond constructively to change should be linked to outcomes that carry personal and organizational value. Employees who demonstrate resilience and flexibility during periods of transformation are more likely to experience greater job satisfaction and stronger organizational commitment. In their study, positive reactions to change—such as acceptance and proactive engagement—were found to correlate positively with job satisfaction and overall organizational attachment. Extending this reasoning, IRFC can be conceptualized as one of the positive attitudes that promote affective commitment among employees.

Despite the central role of change in modern organizations, empirical research on the psychological effects of change remains limited. Fedor *et al.* [111] emphasized that employees' favorable expectations regarding change outcomes can be strategically leveraged to strengthen their commitment to both the transformation process and the organization itself. Elias [44] offered further insight by demonstrating that employees' attitudes toward change fully mediated the relationship between growth need strength and AOC, while partially mediating the relationships between locus of control, internal motivation, and affective commitment. These findings suggest that readiness and positive orientation toward change act as critical psychological bridges linking intrinsic employee traits to commitment outcomes.

Supporting evidence also comes from Madsen *et al.* [58], who investigated the relationship between readiness for change, commitment, and workplace social interactions among full-time employees in four U.S. organizations. Their analysis revealed a significant positive association between readiness for change and organizational commitment. Similarly, research conducted by Vakola and Nikolaou [49] among Greek employees found a positive—albeit modest—connection between employees' positive attitudes toward change and their organizational commitment, alongside a negative relationship between such attitudes and occupational stress. Interestingly, the effect of stress was not moderated by commitment, indicating an independent influence of change attitudes on both variables.

Further evidence was presented by Chiang [106], who found that perceptions of organizational change were positively linked to both readiness for change and commitment. Together, these studies imply that when employees approach change with optimism and confidence, their emotional attachment to the organization tends to strengthen. Based on this synthesis, the present study proposes that readiness for change constitutes an important psychological precursor to affective commitment.

H3: Individual readiness for change exerts a significant positive influence on the level of affective organizational commitment among employees in Jordanian national banks.

Individual readiness for change as a mediating variable

While a substantial body of literature has explored the direct relationship between perceived benefits of training and affective organizational commitment, fewer studies have investigated the potential mechanisms through which this relationship operates. In particular, the mediating or moderating influences of individual variables have received limited empirical attention. The current research addresses this gap by examining IRFC as a mediating factor that may explain how employees' perceived benefits of training translate into stronger affective commitment.

IRFC is a multidimensional construct that encompasses perceptions of appropriateness, self-change efficacy, managerial support, and personal valence (i.e., perceived benefits) in the context of organizational transformation. The rationale for

including IRFC as a mediator stems from the observation that employees do not uniformly interpret or respond to training opportunities. As noted by Ehrhardt *et al.* [62] and Maurer and Lippstreu [113], the value employees attribute to training—and consequently its impact on their attitudes—varies depending on their individual readiness and outlook. Therefore, examining IRFC helps clarify why training programs foster commitment in some employees more than in others.

Earlier work by Bartlett [56], Ehrhardt *et al.* [62], and Ismail [66] similarly argued that the link between training and commitment is complex and contingent upon intervening psychological factors. Within this context, readiness for change emerges as a plausible explanatory variable, given its dual relationship with both constructs: training is known to enhance readiness [69, 103, 106, 109], while readiness itself has been shown to foster commitment [58, 93].

Following the framework proposed by Baron and Kenny [114], mediation can be established when three conditions are met: the independent variable must influence both the mediator and the dependent variable, and the mediator must also significantly affect the dependent variable. Consistent with this logic—and in alignment with findings from Al-Gasawneh and Al-Adamat [115]—the relationships identified in this study satisfy these criteria. Accordingly, IRFC is posited to function as a mediating mechanism that transmits the effect of employees' perceived benefits of training onto their affective commitment to the organization.

H4: Individual readiness for change mediates the relationship between perceived benefits of training and affective organizational commitment among employees in Jordanian national banks.

Methods

This study explored how employees working in national Jordanian banks perceive the benefits of training—specifically job-, career-, and personal-related advantages—and how these perceptions influence their affective organizational commitment (AOC) through the mediating role of individual readiness for change (IRFC). To gather primary data, a self-administered questionnaire was distributed, comprising two main sections [116].

The first section collected demographic details from participants, including age, educational attainment, and years of professional experience. The second section addressed the study's principal constructs. Each construct was measured using items adapted from validated and widely used instruments in prior research. Three primary variables were examined: perceived benefits of training (independent variable), affective organizational commitment (dependent variable), and individual readiness for change (mediator).

Perceived benefits of training were conceptualized as a multidimensional construct encompassing job-, career-, and personal-related benefits. Affective organizational commitment was treated as a unidimensional construct, whereas IRFC was operationalized as a multidimensional variable, consisting of four components: appropriateness, management support, self-change efficacy, and personal valence (benefits).

To ensure both content and face validity, an expert panel of academics and practitioners from the Jordanian banking sector reviewed the survey items. Their feedback was incorporated prior to final administration. Reliability testing demonstrated that all constructs met the minimum internal consistency requirement, with Cronbach's alpha coefficients exceeding 0.70.

The perceived benefits of training scale was originally developed by Noe and Wilk [99] and later utilized by Al-Emadi and Marquardt [100]. It comprised three items evaluating job-related benefits, four items assessing career-related benefits, and another four items examining personal-related benefits. The dependent variable, AOC, was measured using the six-item scale developed by Meyer *et al.* [117] and subsequently applied in later studies, such as Dhar [24].

IRFC was measured using the twenty-item scale designed by Holt *et al.* [88], which treats readiness for change as a multidimensional construct. It includes six items for appropriateness, five for management support, five for self-change efficacy, and four for personal valence. To minimize potential common method bias, all measurement items were drawn from different validated sources.

Sampling

The research focused on employees of 16 national banks located in Amman, Jordan's capital city. Foreign banks and branches of national banks operating outside Amman were excluded from the scope. The total population comprised 18,923 employees across various management levels—senior, middle, and lower—according to the Association of Banks in Jordan (2016).

A stratified random sampling technique was employed to ensure that different subgroups within the population were proportionally represented. This method improves the representativeness of the sample and strengthens the generalizability of the results [118]. The study was conducted at the individual level, focusing on employees who had participated in at least one training program during the two years preceding the study. Lists of eligible employees were obtained directly from each participating bank.

To determine the appropriate sample size, the researchers referred to Krejcie and Morgan's [119] sample size determination table, which recommends a sample of 377 for a population of approximately 20,000. Anticipating possible non-responses, the researchers distributed 20% additional questionnaires, resulting in a total of 451 distributed surveys across the 16 banks.

Continuous follow-ups were conducted to encourage participation and ensure completion. After screening for incomplete or invalid responses, 421 usable questionnaires were retained, yielding a valid response rate of 93.3%.

Data analysis was performed using structural equation modeling (SEM). This technique was selected for several reasons. First, SEM allows simultaneous testing of multiple relationships and has proven more effective than traditional regression methods, especially in mediation analysis. Second, partial least squares (PLS) path modeling was adopted due to its robustness in handling complex models and its suitability for non-normally distributed data [120-122]. The present study involved three higher-order constructs with seven subdimensions, making PLS-SEM's two-stage approach particularly appropriate [123, 124].

Additionally, since social science data often violate the assumption of normality [125], PLS was preferred for its flexibility in dealing with such issues. Compared with traditional statistical methods such as SPSS, PLS-SEM provides more comprehensive insights into the structural relationships among constructs and avoids the need for multiple separate analyses [126]. As noted by Tabachnick *et al.* [127], SEM is one of the most powerful tools available for testing theoretical models in behavioral and organizational research, as it enables researchers to evaluate both direct and indirect effects within a single analytical framework.

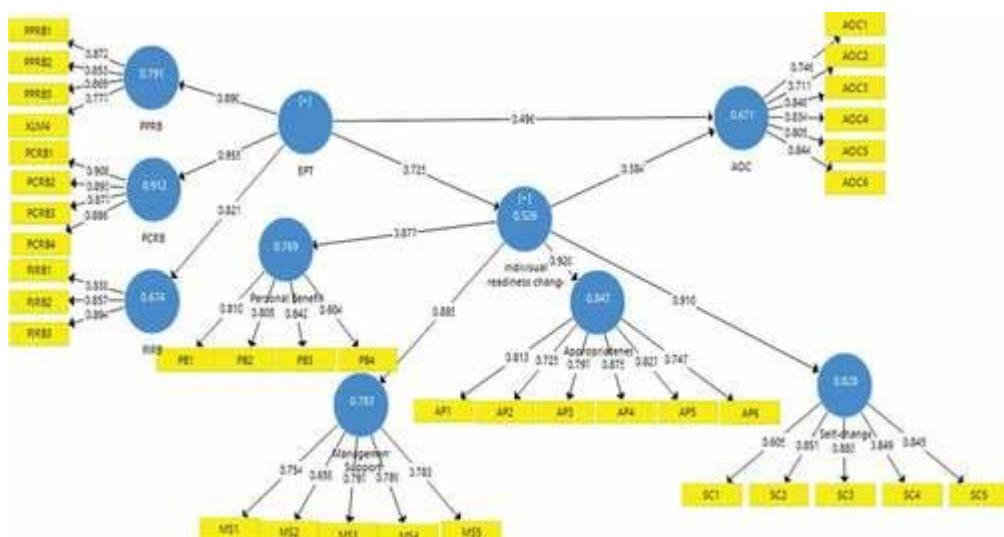
Results

Measurement model

The proposed model consisted of three main constructs: two of them conceptualized at the second-order level and one at the first-order level. The construct representing *employees' perceived benefits of training* was reflected through three dimensions—benefits related to the job, the career, and the individual. Likewise, *individual readiness for change* was operationalized through four underlying dimensions, namely personal valence, managerial support, appropriateness, and self-efficacy for change. The construct of *affective organizational commitment* was examined as a single-dimension variable to allow a clearer focus on its theoretical and empirical characteristics.

Adopting second-order constructs helped streamline the overall model by reducing the total number of relationships that required testing, thus offering a more straightforward interpretation of the PLS results [128]. To estimate these constructs, a two-step method was implemented. In the first phase, indicators were repeated to obtain the latent variable scores for the first-order dimensions. The second phase involved computing the composite reliability (CR) and average variance extracted (AVE) for the higher-order constructs based on the obtained weights.

Both convergent and discriminant validity were used to examine the adequacy of the measurement model. Convergent validity was verified by assessing the magnitude of factor loadings, CR, and AVE. As shown in **Figure 1**, the standardized loadings for the observed items ranged from 0.655 to 0.955, surpassing the minimum acceptable value of 0.6 [129]. The AVE figures varied between 0.575 and 0.800, meeting the criterion of 0.5 or above, while CR values ranged from 0.852 to 0.941, higher than the 0.7 threshold suggested by Hair *et al.* [129]. These results collectively confirm that the measurement model demonstrates strong reliability and sufficient convergent validity.



each latent variable was empirically distinct from the others [130]. This finding supports the reliability and validity of the measurement scale used to assess the IRFC constructs and their corresponding indicators.

Similarly, the HTMT ratios for all latent constructs in the overall structural model ranged from 0.452 to 0.882, which also fall below the acceptable upper limit of 0.90 (**Table 2**). These results further verify that the constructs are clearly differentiated from one another, thereby establishing satisfactory discriminant validity for the entire measurement model [130].

Table 1. Measurement model

First-Order Construct	Items	Factor Loading	CR	AVE
Perceived personal-related benefits	PPRB 1	0.872	0.908	0.712
	PPRB 2	0.853		
	PPRB 3	0.869		
	PPRB 4	0.777		
Perceived career-related benefits	PCRB 1	0.908	0.939	0.793
	PCRB 2	0.893		
	PCRB 3	0.877		
	PCRB 4	0.886	0.897	0.745
Perceived job-related benefits	PJRB 1	0.838		
	PJRB 2	0.857		
	PJRB 3	0.894		
	AP 1	0.813	0.913	0.638
Appropriateness	AP 2	0.725		
	AP 3	0.797		
	AP 4	0.875		
	AP 5	0.827		
	AP 6	0.797		
	MS 1	0.754	0.870	0.575
Management support	MS 2	0.655		
	MS 3	0.797		
	MS 4	0.785		
	MS 5	0.783		
	PB 1	0.810	0.852	0.595
Personal valence (benefits)	PB 2	0.805		
	PB 3	0.842		
	PB 4	0.604		
	SC1	0.605	0.906	0.661
Self-change efficacy	SC 2	0.851		
	SC 3	0.883		
	SC4	0.849		
	SC5	0.845		
	AOC 1	0.746	0.925	0.640
Affective organizational commitment	AOC 2	0.711		
	AOC3	0.848		
	AOC4	0.834		
	AOC5	0.805		
	AOC6	0.844	0.920	0.793
Second-Order Constructs				
Employees' perceived benefits of training (EPT)		Perceived personal-related benefits	0.890	
		Perceived career-related benefits	0.955	
		Perceived job- related benefits	0.921	
Individual readiness for change		Appropriateness	0.918	0.941
		Management support	0.871	0.800
		Personal valence (benefits)	0.876	
		Self-change efficacy	0.911	

Table 2. Discriminant Validity (HTMT)

AOC	AP	EPT	MS	IRFC	PCRB	PJRB	PPRB	PB	SC
AOC									
AP	0.781								

EPT	0.819	0.645						
MS	0.788	0.760	0.665					
IRFC	0.739	0.632	0.766	0.654				
PCRB	0.785	0.512	0.701	0.453	0.716			
PJRB	0.812	0.576	0.822	0.755	0.664	0.834		
PPRB	0.822	0.548	0.823	0.621	0.698	0.882	0.651	
PB	0.790	0.777	0.800	0.760	0.650	0.689	0.633	0.817
SC	0.768	0.451	0.789	0.766	0.498	0.743	0.762	0.604
								0.709

The results for convergent and discriminant validity confirmed that the measurement scales were appropriate and reliable for evaluating the constructs and their items within the CFA framework. Detailed results of these analyses are presented in **Tables 1 and 2**.

Structural model

Once the measurement model was confirmed, the next step involved evaluating the structural model to determine the strength and significance of the hypothesized relationships. This assessment also included checking the overall fit of the model and verifying whether the proposed paths accurately represented the relationships among variables [129].

Analysis results, summarized in **Tables 3 and 4** and illustrated in **Figure 2**, show that the R^2 values for affective organizational commitment (AOC) and individual readiness for change (IRFC) were 0.671 and 0.526, respectively. These values indicate that employees' perceived benefits of training (EPT) and IRFC together accounted for approximately 67% of the variance in AOC, whereas EPT alone explained about 53% of the variance in IRFC. Both R^2 values exceed the commonly recommended threshold of 0.19 [121], suggesting that the model provides a strong explanation of the data.

Predictive relevance of the model was assessed through the Q^2 statistic, which yielded a value of 0.354 for the global predictive index (GPI). Since this value is well above zero, it demonstrates that the model has adequate predictive capability [131]. Additionally, multicollinearity among predictors was not a concern, as indicated by VIF values of 1.622, 1.391, and 1.254, all comfortably below the critical limit of 5 [132].

The significance of the structural paths was also examined. The paths from EPT to AOC, IRFC to AOC, and EPT to IRFC were all significant, with p-values of 0.003, 0.001, and 0.000, respectively. Corresponding standardized path coefficients (β) were 0.496 for EPT \rightarrow AOC, 0.384 for IRFC \rightarrow AOC, and 0.725 for EPT \rightarrow IRFC, all indicating positive relationships. These findings provide empirical support for hypotheses H1, H2, and H3, confirming that perceived training benefits positively influence both readiness for change and affective organizational commitment, while readiness for change also contributes directly to AOC.

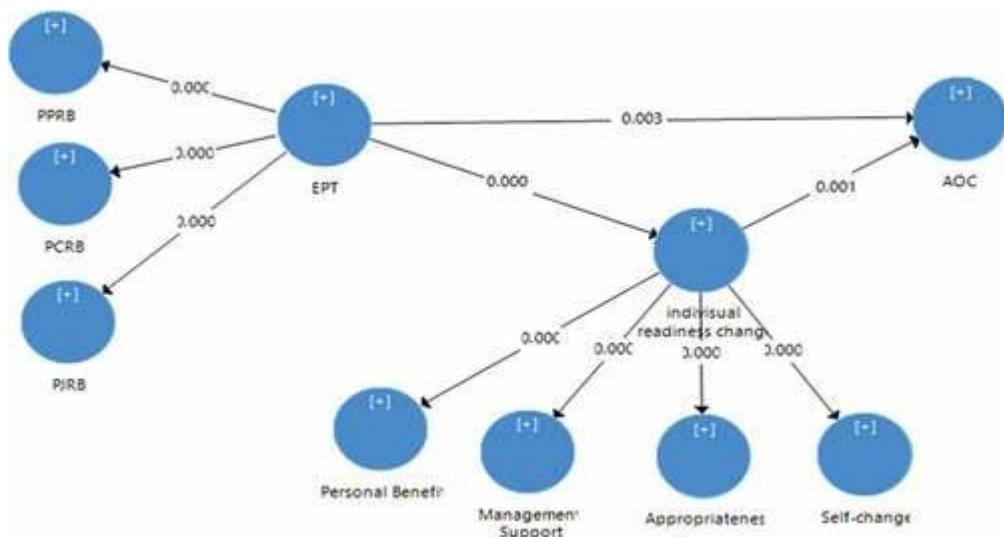


Figure 2. Hypothesis testing algorithm

Table 3. Hypothesized direct effects structural model

	Path	St, β	St. d	R^2	Q^2	F^2	VIF	T-value	P-value
H1	EPT $>$ AOC	0.496	0.085	0.671	0.354	0.329	1.622	5.837	0.003
H2	EPT $>$ IRFC	0.725	0.132	0.526		0.491	1.391	5.492	0.000
H3	IRFC $>$ AOC	0.384	0.089			0.422	1.254	4.341	0.001

Table 4. Displays the results of the Bootstrapping, which showed that the indirect effect of EPT on AOC through IRFC was positive and statistically significant at the 0.05 level; $\beta = 0.279$, T-value = 4.177, P-value = 0.000. The indirect effect of Boot CI Bias Corrected did not straddle a 0 in between, meaning that a mediation effect would be in place (LL = 0.169, UL = 0.441. The results indicated that the mediation effect was statistically significant, and so hypothesis H4 was supported

PATH SHAPE	St. β	St. d	T values	2.50%	97.50%	p-values
H4	EPT > IRFC > AOC	0.279	0.067	4.177	0.169	0.441

Discussion and Conclusion

The present study highlights the critical role of training programs in shaping employees' affective organizational commitment (AOC) within Jordanian national banks. By demonstrating that employees' perceptions of the benefits derived from training enhance their emotional attachment to the organization, these findings underscore the broader implications for organizational productivity, service quality, and overall performance. The research specifically explored how perceived benefits of training—spanning job-related, career-related, and personal-related dimensions—affect employees' AOC, while also investigating the mediating influence of individual readiness for change (IRFC). The results align closely with the tenets of social exchange theory, supporting the notion that employees reciprocate favorable treatment from the organization with greater emotional investment.

The study revealed that employees who recognize tangible returns from training programs, such as improvements in career advancement or the acquisition of skills applicable to current job responsibilities, exhibit stronger affective attachment to their banks. Likewise, perceptions of personal-related benefits, including opportunities for networking and personal development, were associated with higher levels of AOC. These outcomes are consistent with prior research, which has shown that awareness of training benefits strengthens employees' emotional bonds and motivates continued engagement with organizational initiatives [31, 100].

In addition to highlighting the direct effects of perceived training benefits on AOC, the study confirmed the pivotal role of IRFC. Employees' readiness to embrace organizational change was positively and significantly influenced by their perceptions of training programs, suggesting that well-structured training fosters both competence and confidence in navigating change processes. This, in turn, reinforces their affective commitment. These findings align with previous studies emphasizing the importance of training in preparing employees for change initiatives, not only by enhancing skills and knowledge but also by promoting self-efficacy and resilience in the face of organizational transformation [69, 107, 133].

The results further indicate that IRFC itself is a strong predictor of AOC. Employees who are psychologically ready to accept and implement change initiatives are more likely to develop and maintain positive attitudes toward their organization. This relationship is consistent with prior research linking readiness for change with heightened organizational commitment and improved employee engagement [87, 93, 134, 135]. In essence, positive attitudes toward organizational change serve as a foundation for other favorable work-related outcomes, including affective commitment [44, 48].

The mediating role of IRFC was also confirmed. Employees' perceptions of training benefits enhance their readiness to engage with change initiatives, which subsequently strengthens their AOC. This highlights a pathway through which training can indirectly influence emotional attachment: by boosting self-efficacy, skills, and confidence, training prepares employees to effectively navigate organizational changes, which is reciprocated through increased affective commitment [102, 103].

Overall, the study provides empirical support for extending social exchange theory to explain the relationship between training, readiness for change, and AOC. Perceived benefits of training form a foundation for durable, positive exchanges between employees and their organization, while IRFC operates as a critical mechanism linking these benefits to enhanced affective commitment. By incorporating IRFC as a multidimensional construct—including appropriateness, management support, personal valence, and self-change efficacy—the research contributes both theoretically and practically to human resource management and organizational behavior literature. Furthermore, the study's large sample size strengthens the generalizability of the findings and aligns with a deductive research approach [116].

The findings of this study also provide partial confirmation of prior empirical research [24, 30, 31], which highlighted the relevance of employees' perceptions of training benefits (EPT) to their affective organizational commitment (AOC). Notably, this relationship has been observed across diverse work settings and cultural contexts, including the USA, New Zealand, China, and Turkey. These results suggest that the impact of EPT on employees' work-related attitudes, such as AOC, may be generalized beyond national boundaries.

Furthermore, the results support the theoretical framework underpinning this study, namely social exchange theory and its principle of reciprocity. Training opportunities are offered not only to enhance employees' skills, performance, and productivity but also to foster a reciprocal relationship between employees and their organization. Organizational investments in training appear to generate a sense of obligation among employees to respond positively, often manifested in higher levels of affective commitment.

Limitations and future research

Future studies could expand on the present research by examining other work-related outcomes of training, such as turnover intention, job involvement, work engagement, and job satisfaction. Researchers are encouraged to explore AOC alongside these outcomes to capture additional intangible benefits of training. For instance, investigating the simultaneous effects of EPT on both AOC and job satisfaction or job involvement could provide a more comprehensive understanding of training impacts.

Another avenue for future research is to examine the influence of AOC on other organizational outcomes. Literature indicates that affective commitment plays a key role in shaping critical behaviors, including intent to quit, organizational citizenship, absenteeism, turnover, and job performance [74, 76, 77]. Additionally, future studies should consider other mediating or moderating variables that may affect the relationship between EPT and AOC, as training can influence affective commitment both directly and indirectly.

This study has several limitations that should be acknowledged. First, the use of a survey design carries inherent constraints, such as potential differences in respondents' knowledge, memory lapses, or misinterpretations, which could affect data quality [136]. To mitigate these issues, the questionnaire was pretested to ensure clarity, familiarity, and unambiguity of wording. Efforts were made to maintain consistency with local organizational terminology, and the questions were designed to avoid bias or leading responses.

Future research could adopt a triangulated approach, incorporating qualitative methods such as interviews, focus groups, or observations. Such methods would provide deeper insights into the research variables and their interrelationships, offering a more nuanced understanding of employees' perceptions and behaviors.

A further limitation relates to the cross-sectional nature of the data, which constrains conclusions regarding causality. While the findings align with the hypothesized relationships based on prior literature, the possibility of reverse causality cannot be ruled out. For example, although this study hypothesized that employees' perceptions of training benefits influence their AOC, it is equally plausible that employees with higher affective commitment may perceive training opportunities more positively [57]. Employing longitudinal research designs in future studies would allow researchers to address these causality concerns more definitively.

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