

HOW ARTIFICIAL INTELLIGENCE INFLUENCES EMPLOYEE PERFORMANCE: THE MEDIATING ROLE OF HUMAN RESOURCE DEVELOPMENT PRACTICES

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Abstract

Pakistan's banking and service sectors are trying to change their traditional manual sides of operations into the installation and use of technologies, machines and computer devices. To achieve goals and more fruitful results, organisations prefer to invest their capital in artificial intelligence technologies. Therefore, this study aims to observe the perception of employees working in the banking sector of Pakistan to explore the impact of artificial intelligence (AI) that influences employee performance, where HRD practices mediate both. This study used the quantitative research approach, and data were tested and analysed using the software tool SPSS, in which 380 respondents participated. The respondents of this study were the banking employees of the region: Pakistan, Rawalpindi, Islamabad, Lahore and Mandi Bahauddin. The results show that artificial intelligence has a significant positive relationship with employee performance and HRD practices, where HRD practices play the role of a moderator among the other two variables. Artificial intelligence helps to enhance employee performance, and HRD practices mediate the relationship between artificial intelligence and employee performance.

Introduction

In this era of business, firms are using machines to improve productivity and Employee Performance. Artificial intelligence is entering organisations day by day, and it is helping organisations to bring transformation in their businesses. Artificial intelligence is considered “an ideal intelligent way” that helps to take actions to maximise the productivity of the goals. It plays a crucial role in various functions of the organisation, where it helps to decrease the workload and work pressure on the employees at the workplace, which ultimately leads to a boost in employee performance and brings efficiency in human resource development processes.

Artificial intelligence (AI) used to be just a vision for the future, but it is now essential in managing businesses. Organisations around the world are using AI to boost their operations, automate choices and assist in the progress of their staff (Johansson, 2019; Nawaz et al., 2020). Many banks in Pakistan are leading the way by introducing AI to detect fraud, run automated customer care services and improve HR. Therefore, it is necessary to explore the effects of AI on employees and their work outcomes.

The organisations can record the existing performance and day-to-day activities by using AI systems. As time progresses, business pressures are increasing, through which the managers of the

organisations are understanding and realising the importance of artificial intelligence in the workplace. Recently, human resource departments have adopted AI to help automate tasks such as resume testing, hiring staff and job performance analysis (Shamim et al., 2021; Kambur & Akar, 2021). The usage of artificial intelligence (AI) is growing very fast to manage employees in organisations. If we define artificial intelligence, the computer system can hear, consult and react to the environment.

The digitalisation within human resource management is resulting in artificial intelligence becoming increasingly prevalent in human resource development (HRD) and human resource management systems (HRMS). Artificial intelligence (AI) has become a top technological priority for organisations over the past few years. In this era, the challenge for organisations focuses on their ability to innovate to face the dynamic market to get a competitive position. Globalisation and internalisations of the market, innovational changes, customer demands and service quality have enforced the organisations to integrate innovative IT systems into their managerial systems (Bolwijn et al., 2018; Rachinger et al., 2019; Stank et al., 2019). Innovation is considered an essential tool for organisations to sustain an advantage in a highly competitive market. They are always striving to hand over their tasks to the machines to reduce costs and improve the efficiency of the systems.

Managing employee performance and implementation of HRD practices is the main part for the employees and organisation that directly depends on the factors taking part in the work environment of the organisation (Rizwan, Tariq, Hassan & Sultan, 2014). Moreover, the changes in technological factors that take place in internal and external environments have a direct and indirect impact on employee performance (Haseeb et al., 2019; Hussain et al., 2019; Slusarczyk et al., 2019; Jermisittiparsert, 2019). The managers of organisations, besides having extraordinary technical, human and conceptual skills and capabilities, prefer to depend on technology to perform their responsibilities. AI has attracted substantial interest in organisations. It represents

the ability of machine systems to learn and execute the experience and adjust to new input information to implement and execute human-like tasks (Duan and Dwyer & Dwivedi, 2019). It is defined as a set of “techniques and theories that include usage of computer systems to design intelligent behaviours with maximum reduced human interactions” (McCorduck et al., 1997; Lanyi, 2009)

AI is effectively embedded into the whole employee lifecycle, starting from their recruitment and onboarding to their HR services delivery to the organisation they are working for, giving them a more positive employee experience that ultimately enables them to boost employee performance. Human resources enhances its processes and creates more interest for the employee towards the work, and can make them perform better (Oliver, 2018). Artificial intelligence has its unique importance in human resources because of its outstanding and efficient results, and in the upcoming few years, it is going to be an emerging trend in every organisation because it helps the human resources department to do the task efficiently in less time with reducing the workload in the organisation. The organisations that are starting to adopt AI are facing many challenges, which make them unable to measure performance gains.

Human resources has become an important part of the organisations in their day-to-day activities carried out. Human resources are considered a vital asset of an organisation that helps to optimise the performance level of employees, which can be dependent on environmental and personal factors. Employee performance cannot be characterised by their efficiency in doing work tasks, but also determined by their ability to manage their selves effectively and their ability to keep good relations with their surrounding people (Martin, 2003). Staff performance is characterised not only by efficiency, but also by the ability to self-regulate and self-regulate, as well as the ability to promote relationships with others (Martin, 2003). Artificial intelligence has brought many systems to the banking and telecommunication sectors of Pakistan. If we talk about the banking sectors of Pakistan, artificial intelligence is helping out the

banks in performance measurement of employees, fraud detection, risk management, cybersecurity, and chatbots through the digitalisation of processes. The TCS study says that “Banks and FS Executives found that the installation of artificial intelligence has reduced the production cost by 13 per cent and increased the revenues by 17 per cent. So, the artificial intelligence systems used in banks improve the scope of efficiency for banks. The telecommunication sectors are also adopting artificial intelligence-based technologies, for example, Siri, Alexa, object recognition and augmented reality, which also aim to provide customer service, fraud detection, virtual assistance, chatbots, relationship management and network monitoring maintenance to improve the quality of services provided to the customers.

This research aims to study the focus on how artificial intelligence impacts employee performance working in organisations directly or indirectly. Accordingly, the influence of AI on job performance may only be indirect in many situations. Based on HRD theory, this study argues that AI increases performance by improving employee training, learning and engagement methods. Does it mean that AI's impact on performance gets stronger when HRD practices act as an intermediary?

The organisational performance is measured by the revenue produced. But the organisation has to measure and judge the Employee Performance. For this purpose, they focus on tracking down the employee performance to make the right decision at the right time. If the employee shows great performance, they can be rewarded with incentives to boost his/her motivation level. This paper highlights the role of artificial intelligence in enhancing the performance of employees. This research also helps to provide insight into artificial intelligence, which will guide a new era in industry.

Significance of the Study

Employee performance is considered essential to the productivity and profit of an organisation, yet it is also a great challenge faced by organisations. According to the recent research by Gallup Management Journal, just 29% of employees are

actively engaged in their work, 54% are not engaged, and 17% are disengaged, which affects their performance. Considering these issues faced by firms, compounded by the introduction and implementation of new technologies, such as AI in the workplace to handle their cognitive, emotional, physical and work-related energies, has essential importance in this role (Shuck, Adelson & Reio, 2017).

This study aims to identify the main challenges related to AI faced by the firms that affect employee performance, their engagement, and productivity. While AI has become common in most developed economies, little is known in Pakistan about how it impacts HR activities and their outcomes. Furthermore, the important role HR practices play in this connection has been little studied, leading to an important research gap. This study tackles both contextual and theoretical issues neglected by other works on Pakistan's financial system. This chapter also defines employee performance as the degree to which employees are highly productive and motivated to do their tasks, artificial intelligence and human resource development practices.

To accomplish this, the chapter provides several things importance of AI in workplace, the challenges faced by the organisations, the HRD Practices the organisations need to promote AI systems in their areas, the characteristics of AI, the role of Employee Performance in success of an organization and role of AI in employee performance and role of HRD practices as a mediator. Therefore, a survey was conducted to examine these impacts through the mediating role of HRD Practices.

The study aims to: (1) investigate how AI affects employees' performance, (2) study how AI increases the role of HRD practices, (3) determine how HRD practices improve employee performance, and (4) understand how HRD practices link AI and employee performance. This work supports our insights into AI-related changes in emerging markets and gives key advice to managers in the banking sector.

Literature Review

One of the ways artificial intelligence helps managers is by allowing organisations to use data more quickly when making decisions. AI is helping HR staff to boost the efficiency of recruitment, training and tracking employee performance. Such AI tools help businesses achieve higher efficiency and accuracy (Kambur & Akar, 2021; Johansson, 2019). As a result, it is easy to see that AI makes employees' roles more effective by helping them offload some tedious tasks and concentrate on important or valuable ones.

We can understand the advantages of AI in terms of job performance theories that view performance as having three parts: task efficiency, appropriate actions relative to a situation and flexibility (Anitha, 2014; Martin, 2003). AI software assists in all areas by simplifying regular tasks, being available for help in the moment and allowing for uninterrupted development. In their study, Shamim et al. (2021) confirmed that the adoption of AI improves the productivity and quality of services offered by employees at financial companies. Nevertheless, taking advantage of these new technologies usually relies on the presence of other processes, such as training and giving feedback, to help employees adapt to new technology.

As a result, we can examine Human Resource Development (HRD) activities such as employee training, career development and learning strategies within organisations. HRD methods are aimed at building employees' skills and ensuring they match the goals of their organisation (Garavan et al., 2012; Caliskan, 2010). Taking advantage of HRD increases the motivation, engagement and performance of employees (Qureshi et al., 2006; Afshan et al., 2012). Tahir et al. (2014) showed that giving employees effective training greatly helped the performance of Pakistan's banks. It is clear from this that HRD plays an important role in influencing the success of individuals and companies.

With the involvement of AI in HR solutions, the methods used by HR professionals are also being reshaped. Intelligent systems today can organise training specifically for employees, detect skills

employees are lacking and even coach them with virtual assistants, according to Nawaz et al. (2020). As HRD tasks are digitised, AI enhances employee performance and additionally helps improve the processes used by HR. It has two effects overall: AI aids daily work and also improves the practices that assist in maintaining high work outcomes.

Some studies reveal that innovations such as AI affect how employees do their jobs but in a less-direct way, by changing their work practices, corporate culture and HR policies (Scheel et al., 2014). According to HRD theory, organisational interventions such as training and development mediate how broader strategies impact people working in an organisation (DeSimone & Werner, 2006). Here, AI is viewed as helping teams by influencing learning, honing skills and shaping careers within the company.

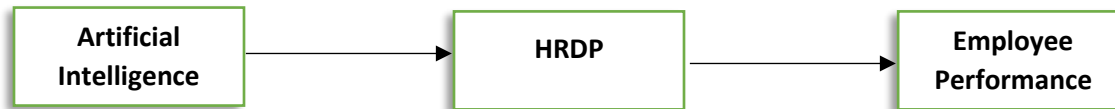
SBTC theory helps confirm that evolving technology boosts demand for skilled employees, who can be developed more effectively through HRD systems (Barbieri et al., 2020). When people's jobs are made simpler through automation, they often need to learn new skills (Josten & Lordan, 2020). If HRD is not part of an organisation, the advantages gained from AI may not be fully achieved. This means that AI and HRD influence each other positively in achieving better results.

Even though scholars are exploring AI and HRD, there are not many research studies looking at their combined impact on employee results, mainly in emerging economies. Most work in this field typically views AI and HRD as separate elements contributing to higher performance. The presence of digital, workforce skill and management-related challenges in countries like Pakistan leads to the need for investigating how to take advantage of and deal with AI-related changes in their HR systems.

All things considered, studies find that AI plays a part in influencing employee performance, while HRD approaches act as a mediating factor. Experts have proposed this idea, but there is not enough evidence from real cases, especially in banking, which is adopting technology in Pakistan. This work focuses on examining the model with real data and aims to help bring together HRM theory

and practice by considering the effects of emerging technologies.

Research Model:



Statement of Hypothesis:

H1: Artificial Intelligence has a Significant Positive Impact on Employee Performance.

H2: Artificial Intelligence has a Significant Positive Impact on HRD Practices.

H3: HRD has a Significant Positive Impact on Employee Performance.

H4: HRD Practices Mediate the Relationship between Artificial Intelligence and Employee Performance.

Methodology:

Experts examined the impact of adopting AI by conducting a cross-sectional survey research study, where HRD was used as a possible moderator between AI adoption and EP. Positivist research philosophy and a deductive approach helped scientists choose this structure of research to causally test how a factor influences different variables in an actual organisation.

Rationale for Sector Selection:

Our study chose the banking industry in Pakistan because it has embraced AI and is very important for the country's service economy. Banks such as the State Bank of Pakistan, Habib Bank Limited, Faysal Bank, United Bank Limited and Bank of Punjab are adopting AI for their regular operations. Examples of these tools are automatic customer support, AI that notices fraud, recognition using biometric data and chatbots. Consequently, organisations can analyse the impact of AI on their growth through various operational practices.

Population and Sampling:

The researchers collected data from full-time employees working in main banks in Lahore, Islamabad, Rawalpindi and Mandi Bahauddin. Different groups of workers in Operations, HR, IT and Management were involved to ensure individuals from various areas had the chance to collaborate on AI. Using this technique was necessary because there was no time to use other sampling methods, and internal records were not widely available.

There were 504 questionnaires handed out, and 378 of them were returned in completed and usable form. The amount of data used is consistent with what was used in past structural modelling studies and is enough for the statistical analyses I want to perform.

Instrumentation:

Proper tools were used to measure every aspect of the study. A scale based on work by Shamim et al. was used to measure how employees see AI being introduced and used in HR-related tasks. Training, career development and organisational development practices were measured using a six-item scale by Garavan et al. (2012). A scale of five questions from Anitha (2014) was used to assess how employees performed in terms of tasks, creativity and teamwork.

All statements were scored on a Likert scale that goes from 1 (strongly disagree) to 5 (strongly agree). Test questions were pilot tested with 30 individuals from the same population to ensure they could be understood easily and worked well within the instrument. To ensure the accuracy of the information, opinions from HR experts were

obtained. The values for Cronbach's alpha were: AI adoption = 0.779, HRD practices = 0.685 and employee performance = 0.612. While only two of these values are less than 0.70, this is acceptable for the kind of research this article focuses on. Additionally, the scores on the factor loadings confirmed that the scale is reliable and has only one main dimension.

Data Collection Procedure:

For branches that were far from the centre, questionnaires were sent to respondents electronically using Google Forms. People took part in the survey at their own choice, and they were not identified. We informed the participants about the goals of the research and obtained their agreement. During the study, all answers from participants were protected and used in line with research ethics.

Control of Common Method Bias:

Because the study obtained data using a single report from participants, Harman's single-factor test was conducted to check for common method

bias. Only 38.7% of the variance was represented by the first unrotated factor, which means that common method variance poses little risk.

Data Analysis Strategy:

SPSS version 20 and Hayes' PROCESS Macro (Model 4) were used to analyse the data. The strategy included descriptive statistics, Cronbach's alpha, correlation with Pearson, regression and 5,000 resamples for the bootstrapped mediated analysis. Thanks to this method, all types of effects among the variables could be studied, and reliable conclusions about the mediation model could be formed.

Results and Discussion:

Demographic Statistics:

To determine if the research was yielding hypothesised results, the questionnaire data were statistically processed using SPSS. After the data was entered, tests for reliability and correlation were run to see how the variables related to one another.

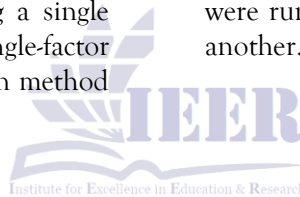


Table 1**Profile of the Respondents**

Demographic Variables	Classes	Frequency	Percentage
Gender	Male	209	55%
	Female	171	45%
	Total	380	100%
Age	25-30	177	46.6%
	31-35	118	31.1%
	36-40	47	12.4%
	41-50	36	9.5%
	Above 50 years	2	0.5%
	Total	380	100%
Education	Graduate	164	43.2%
	Intermediate	10	2.6%
	Masters	187	49.2%
	PhD	19	5%
	Total	380	100%
Department	Accounts/finance	182	47.9%
	Engineering	21	5.5%
	HR	71	18.7%
	IT	43	11.3%
	Marketing	63	16.6%
	Total	380	100%

Descriptive Analysis:

The detailed analysis of standardised values of the discussed variables of this study is explained by the descriptive analysis.

Table 2
Descriptive Analysis

Variable Of The Study	N	Mean	Standard Deviation
Artificial Intelligence	380	4.0008	0. 6124
Employee Performance	380	4.1117	0. 62330
HRD Practices	380	4.1100	0. 392

Where n=380

Table 2 shows the sample size, means of the variables discussed, and their standard deviations. As we can see, the table is divided into four sections, where section 1 includes the variables of the study, the second section is about the total sample size of the study, which was obtained from respondents, and the third and fourth sections

demonstrate the mean values and standard deviations of the variables, respectively.

Reliability Analysis

Reliability is mainly the requirement that all the items of variables aim to measure the same objects in the same manner to be correlated. Cronbach's alpha is used to determine the consistency and reliability of the variables used in the study. There

are many tables which are produced after SPSS statistics. Cronbach's alpha normally has the range 0 to 1. The items of a questionnaire are considered

reliable if their Cronbach's alpha value is closer to 1.

Table 3
Reliability Analysis

Variables of the Study	No. of Items	Cronbach's Alpha
Artificial Intelligence	7	0.779
Employee Performance	7	0.612
HRD Practices	5	0.685

In Table 3, the output of reliability statistics gives us Cronbach's alpha value of artificial intelligence, which is 0.779, which is greater than 0.6 it indicating that the research instrument is reliable. So the validity and reliability tests of the results of questionnaires are valid and reliable. Similarly, the Cronbach alpha values of employee performance and HRD practices are 0.612 and 0.685, respectively, which are also consistent and reliable according to an accepted range of Cronbach's alpha.

Correlation Analysis

The direction, frequency and nature of the linear relationship among two continuous variables are tested by the correlation method. If the correlation

values are between $-1 + 1$, the correlation is considered significant. -1 means that there is a perfect negative linkage, and $+1$ is a high positive and strong linkage among the variables. The correlation with the variable which is correlated with itself is always 1.

Table 4 explains the outcomes of the correlation test among the variables of the research. This research uses SPSS statistical software and the Pearson correlation method to study the relationship among the variables. This correlation matrix consists of three variables, where artificial intelligence is the independent variable, employee performance is the dependent variable, and human resource development (HRD) practices as the mediator.

Table 4

	EP	AI	HRDP
EP	1		
AI	.306**	1	
HRDP	.464**	.293**	1

Pearson's correlation explains how two variables are correlated. It also helps to identify the direction of two variables in which they are related. The correlation's value range is from -1 to $+1$. The positive correlation depicts the positive association between the variables, whereas the negative correlation depicts the negative association between the variables. If the

correlation is zero, it means that there is no relationship between the variables; the increase and decrease in the values of the variables would not have any impact on other variables of the study.

If we see the table of correlations above, we see that the Pearson analysis method was used to assess the correlation of the independent variables

with the dependent variables. The correlation matrix above identifies the relationship among all the variables that are described in this study. It can be easily described by studying the table that Artificial Intelligence, which is the independent variable, is positively correlated with Employee Performance, which is the dependent variable. The value of the correlation is significant at the 0.01 level, as it is 0.306. This spells out that there is a positive correlation between artificial intelligence and employee performance. Similarly, the mediator HRD practices and employee performance are also positively significant, and they are positively correlated with each other. The value of their correlation is 0.464 at a significance level of 0.01. On the other hand, if we see the correlation between HRD and AI, they are also positively correlated. The value of correlation is 0.293 at a 0.01 significance level. This implies that

artificial intelligence has a strong positive relationship with employee performance and HRD practices. Therefore, this result demonstrates that enhancement in Employee Performance and HRD Practices will increase the use and application of Artificial Intelligence in the banking sector of Pakistan.

Regression Analysis

Regression values of the variables of the study are obtained by running Model 4 for preachers and Hayes. By running preachers and Hayes, there are two ways made from it. The first path deals with the impact of Artificial Intelligence (Independent Variable) on HRD Practices (mediator), and the second path deals with the impact of Artificial Intelligence (Independent Variable) and HRD Practices (Mediator) on Employee Performance (dependent Variable).

Table 5
Model Summary

R	R-Sq	MSE	F	Df1	Df2	P
0.497	0.247	0.294	61.833	2.000	377000	0.000

Table 6
Direct Paths

Variables	Coeff	SE	T	P	LLCI	ULCI
AI → EP	0.312	0.050	6.253	0.000	0.214	0.410
AI → HRD	0.258	0.043	5.951	0.000	0.173	0.343
HRD → EP	0.473	0.054	8.760	0.000	0.367	0.579

n=380

Similarly, Artificial Intelligence also has an impact on HRD Practices, as it is significant, i.e. 0.000, t value=5.951 and beta coefficient is 0.258 in the second row of the table. The upper and lower limits are also in the same direction; we can say that the second hypothesis is also accepted.

The third row of the above tables shows that HRD Practices also have a significant association with Employee Performance, noting p value 0.000, t=8.760, and beta value =0.473. The upper and lower limits are again in the same positive direction and do not contain zero. So the third hypothesis is also approved.

Mediation Analysis:

Table 7
Conditional indirect effect of X on Y (AI -> HRD-> EP)

Indirect Effect	BootSE	BootLLCI	bootULCI
0.122	0.035	0.063	0.205

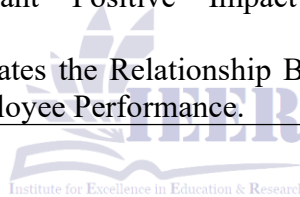
The effect of Artificial Intelligence on Employee Performance, indirectly through HRD practices, was tested by carrying out analysis using PROCESS Macro Model 4 by Hayes with 5,000 bootstrap resamples. The results indicated that the indirect effect was significant ($\beta = 0.126$, $SE = 0.036$) and its 95% confidence interval was 0.063 to 0.205. Because zero does not belong inside the interval, the mediation effect is statistically significant. Based on these findings,

HRD Practices help to explain the connection between using AI and how well employees perform. As a result, AI directly affects performance and also helps improve the way HRD systems operate. Hayes (2018) explains that mediation occurs if the indirect path is significant, no matter of whether the direct path has significance. Thus, the hypothesis suggesting mediation is valid.

Summary of the Results

Table 8

Summary of Hypothesis testing		
Hypothesis	Statements	Results
H1	Artificial Intelligence has Significant Positive Impact on Employee Performance.	APPROVED
H2	Artificial Intelligence has Significant Positive Impact on HRD Practices.	APPROVED
H3	HRD has Significant Positive Impact on Employee Performance.	APPROVED
H4	HRD Practices Mediates the Relationship Between Artificial Intelligence and Employee Performance.	PARTIALLY APPROVED



Conclusion:

This study aimed to analyse how Artificial Intelligence (AI) affects employee effectiveness in banks in Pakistan through Human Resource Development (HRD). All four ideas proposed in the conceptual model are bolstered by the study's findings.

First, it was found that the use of AI improves employee performance in a significant way. As a result, AI enhances employee productivity and makes tasks simpler and more efficient by automating certain processes and allowing decisions based on data (Johansson, 2019; Shamim et al., 2021). When it comes to Pakistan's banking industry, using AI for customer service, noticing fraud and monitoring results seems to lead to an increase in efficiency.

Also, the study revealed that AI is having a strong impact on human resource practices. This result is supported by previous research, which suggests AI

aids in creating progress-centred courses, tailored lessons and programs for growing talent (Nawaz et al., 2020; Kareem, 2019). It underlines the point that AI benefits HR systems by improving performance and also promoting new ideas.

Third, it suggests that HRD actions have a positive effect on the way employees perform. As predicted by previous studies in HRM, encouraging training and development helps companies enhance their workers' skills and engagement (Garavan et al., 2012; Tahir et al., 2014). If employees experience good HRD, they often cope better with technology and work more effectively.

Most crucially, the findings demonstrate that HRD plays a role in connecting the use of AI to performance. That is to say, AI helps boost performance both by its actions and by aiding HRD. The finding unites the fields of HRD and technology adoption and is in line with the

propositions from the HRD theory and Resource-Based View (RBV).

Theoretical and Practical Implications:

According to the theory, the research adds to current knowledge by looking at the use of AI in HRD and testing a mediation model in an emerging market. The idea is that organisations need their human capital to evolve as technology advances to realise the best results.

Banks need to combine AI and solid human resource development for their employees, as shown through the findings. Managers ought to plan HRD programmes that incorporate new technology and contribute to an organisation that supports innovation and keeps improving.

Limitations of the Study:

This study has a few limitations that could be addressed in future studies for improvements. The first limitation of this study is its limited scope. The study covered just four cities of Pakistan, which are Rawalpindi, Islamabad, Lahore and Mandi Bahauddin. Other than that, the second limitation of the study is that its respondents are only from the banking sectors of Pakistan's cities. The third limitation of the study is that the data were collected with a single medium. Similarly, the dimensions of variables are not mentioned and discussed in this study. One more limitation is that the data evaluation is done with the help of SPSS version 20, but in the future, practitioners can use other software as well to improve the quality and reliability of models.

Future Directions of the Study:

There may be some future directions for this study. As the data was collected just from the banking sector of Pakistan, where artificial tools and HRD practices have great importance. The very first future direction can be the data collected by multiple sectors of Pakistan. Doing so will give more fruitful results. Similarly, the research is limited to just one country-Pakistan, and the results are according to Pakistan's working conditions and job performances. Connecting to other countries will help to give more accurate and general results. The multiple ways of collecting

data will help the authors to minimise the single-method bias for future research. One more future direction of this study can be the research on the dimensions of variables, as there are no dimensions discussed in this study.

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