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The Impact of Training on Employee Productivity: The Mediating Role of Policy Compliance in a Commercial Bank Sector

Malin Chhim*, Toseta Tun, Sokha Norng, and Phirum Norng

*Corresponding Author. Email: chhimmalin96@gmail.com

ACLEDA University of Business, Phnom Penh, Cambodia

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ABSTRACT

This study investigates the impact of training on employee productivity in a commercial bank, with particular emphasis on the mediating role of policy compliance. A quantitative research design was employed, and data were collected from 188 randomly selected employees of ACLEDA Bank in Cambodia using a structured questionnaire. The data were analyzed using a dual analytical approach, combining covariance-based structural equation modeling (CB-SEM) and partial least squares structural equation modeling (PLS-SEM) to ensure both model validation and predictive robustness. The findings reveal that training has a significant positive effect on both policy compliance and employee productivity. In addition, policy compliance significantly enhances employee productivity and partially mediates the relationship between training and performance. These results indicate that training improves productivity not only directly but also indirectly through reinforcing compliance with organizational policies. This study contributes to the literature by providing empirical evidence from the Cambodian banking sector and demonstrating the value of integrating CB-SEM and PLS-SEM in organizational research. Practically, the findings suggest that organizations should align training initiatives with strong policy frameworks to ensure that employee capabilities are effectively translated into consistent and high-performance outcomes.

Keywords: Training, Employee Productivity, Policy Compliance, Banking Sector, Structural Equation Modeling (SEM), Work Efficiency, Human Capital Development, Mediation

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1. Introduction

In the contemporary, fast-paced corporate landscape, organizations increasingly identify human resources as the primary engine of competitive success (Rahman & Akhter, 2021). Central to this success is the implementation of robust training practices, which enhance the knowledge and skills necessary for superior employee performance (Chauhan, 2025). This development is especially critical within the banking sector, where personnel must navigate complex operational tasks, adhere to stringent regulatory frameworks, and maintain high standards of client service (Rahaman et al., 2023).

Strategic investment in training allows banks to maintain a competitive edge and ensure sustained operational excellence (Daqar & Constantinovits, 2021). Furthermore, effective training interventions foster a culture of continuous improvement and accountability, enabling staff to adapt to emerging technologies and methodologies, a necessity for mitigating risks and optimizing service delivery (Riesner et al., 2025). Research consistently indicates that such targeted training is more cost-effective than external recruitment, making it a cornerstone for achieving long-term organizational objectives (Saha & Ghosh, 2023) .

In the modern banking environment, digitalization and rising customer expectations demand a highly adaptive workforce (Gjika & Aliko, 2024). This is particularly evident in Cambodia, where the rapidly expanding financial sector has led institutions like ACLEDA Bank to prioritize training to ensure staff remain competent and responsive to change (Clark, 2020). However, despite these initiatives, variations in staff performance persist, raising critical questions regarding the tangible impact of training on efficiency, productivity, and regulatory compliance (Aktar, 2023). Although previous studies have established a positive relationship between training and employee performance, limited empirical evidence exists on the mediating role of policy compliance, particularly within the Cambodian banking sector.

While the general value of training is well-documented, there is a notable scarcity of empirical research focused specifically on the Cambodian banking context. Many studies fail

to consider how local organizational cultures or sector-specific resource constraints mediate the relationship between training and performance (Cotugno et al., 2024) . This study seeks to bridge this gap by systematically analyzing how training influences key performance dimensions such as productivity, efficiency, and compliance within a commercial bank in Cambodia, thereby offering localized insights for strategic human resource development (Cotugno et al., 2024).

ACLEDA Bank invests significantly in staff development to align human capital with institutional goals (Clark, 2020). However, a performance gap remains visible. Existing literature notes that training effectiveness is often contingent upon the specific organizational context(Hasan & Chowdhury, 2023). Currently, there is a lack of clear empirical evidence regarding the relationships among training, policy compliance, and employee productivity among employees at ACLEDA Bank. Without this data, the bank cannot fully optimize its human resource investments or address the root causes of performance variance (Cotugno et al., 2024). Thus, the primary objective of this study is to examine the impact of training on compliance policies and employee productivity at ACLEDA Bank.

This study is significant both academically and practically, particularly within the context of the rapidly evolving banking industry. Academically, this research contributes to filling a void in the literature by providing empirical evidence on the impact of training on employee performance within the specific in Cambodian banking sector (Shakib, 2024). It aims to provide an understanding of how training initiatives translate into tangible improvements in productivity, efficiency, and compliance, thereby enriching the global discourse on human capital development in emerging economies (Abubakar, 2024). The study contributes to the literature by examining policy compliance as a mediating mechanism between training and employee productivity and by providing empirical evidence from the Cambodian banking sector.

2. Literature Review

Overview of Training

Training is a systematic process designed to enhance employees' knowledge, skills, and attitudes to improve their ability to perform specific tasks within an organization (Bahl et al., 2024). It represents a planned effort by organizations to facilitate the learning of job-related competencies that contribute to improved employee performance and organizational

effectiveness (Pich & Fendy, 2021). As a developmental activity, training plays a critical role in strengthening employee capabilities and fostering organizational commitment, ultimately leading to higher productivity levels (Zehra, 2016).

The importance of training is widely supported by Human Capital Theory, which suggests that investment in employees' skills generates economic returns through improved individual and organizational productivity (Wambura, 2025). In modern organizations, training has become a strategic tool for enhancing competitiveness, particularly in dynamic and digitalized environments (Cotugno et al., 2024). Empirical studies further demonstrate that well-designed training and development (T&D) programs significantly improve employees' task performance and technological capabilities, especially in the banking sector (Shakib, 2024).

In the banking industry, training is essential due to complex operations and strict regulatory requirements. Employees are required to develop competencies in areas such as financial procedures, risk management, and digital banking services. Additionally, training programs often include regulatory components such as anti-money laundering (AML), know-your-customer (KYC), and ethical standards, ensuring that employees operate within established guidelines (Clark, 2020). These programs reduce procedural errors, enhance efficiency, and support institutional compliance. However, although previous studies consistently demonstrate that training improves employee performance, relatively few have examined the behavioral mechanisms through which training contributes to organizational outcomes, particularly policy compliance within the banking sector.

Policy Compliance

Policy compliance refers to the extent to which employees adhere to organizational rules, internal procedures, and external regulatory standards (Grant, 2025). In highly regulated industries such as banking, compliance is essential for maintaining operational integrity, minimizing risks, and ensuring legal conformity. Policy compliance is influenced by several organizational and individual factors, including employee awareness, ethical standards, and enforcement mechanisms. Among these, training plays a key role in shaping compliance behavior. Training equips employees with the necessary knowledge and procedural understanding required to follow institutional policies effectively (Burdon & Sorour, 2018). It also reduces role ambiguity and enhances employees' confidence in performing compliance-related tasks (Grant, 2025). In the banking sector, policy compliance is directly

associated with reduced operational errors and improved service consistency (Clark, 2020). Employees who strictly adhere to policies are more likely to perform tasks accurately and efficiently, contributing to improved performance outcomes. Compliance also supports ethical behavior and strengthens institutional credibility. Despite the recognized importance of policy compliance in banking, empirical studies examining its role as an intermediary mechanism linking training to employee productivity remain limited, particularly in developing economies.

Employee Productivity

Employee productivity refers to the efficiency with which employees utilize their knowledge, skills, and resources to achieve organizational goals. It reflects the ability of employees to produce high-quality outputs within a given time frame. Employee productivity is influenced by several factors, including training, skills development, and organizational support. Training enhances employees' competencies, enabling them to perform tasks more efficiently and effectively. Prior studies indicate that training significantly improves work quality, efficiency, and overall performance across various organizational contexts (Habeeb et al., 2025). Furthermore, investments in training programs have been empirically linked to improved job performance and increased productivity (Ghimire et al., 2023). In banking institutions, productivity is reflected in service quality, transaction accuracy, and operational efficiency. Employees who possess adequate knowledge and follow established procedures are more likely to achieve higher productivity levels while maintaining compliance standards.

Theoretical Foundation

This study is grounded in Human Capital Theory, which emphasizes that investment in employee training enhances individuals' knowledge, skills, and competencies, resulting in improved performance and organizational success (Boakye et al., 2024; Rahman & Akhter, 2021). The theory further explains that trained employees are better equipped to perform tasks efficiently and comply with organizational regulations (Leuhery, 2024), leading to increased productivity and competitiveness (Testa et al., 2023).

In addition, Kirkpatrick's Training Evaluation Model provides a useful framework for understanding how training translates into performance outcomes. The model consists of four levels: reaction, learning, behavior, and results (Fahed-Sreih, 2019). Training first

enhances knowledge (learning), which is then reflected in behavioral changes such as improved compliance. Ultimately, these changes lead to measurable organizational outcomes, including increased productivity (Aktar, 2023; Kumar et al., 2018). By integrating these two theories, this study proposes that training improves learning and behavior (compliance), which subsequently leads to improved productivity outcomes.

Table 1: Summary of previous studies

Study	Context	Main Findings	Gap Identified
Yang et al. (2017)	Healthcare	Competency mediates training and performance	Did not examine policy compliance
Shakib (2024)	Banking (Bangladesh)	Training improves employee performance	No mediation analysis
Testa et al. (2023)	Banking	Training supports compliance and risk mitigation	Productivity not examined
Grant (2025)	Organizational compliance	Training improves compliance behaviour	No link to productivity
Current Study	Cambodian banking	Training → Policy Compliance → Employee Productivity	Examines policy compliance as a mediator

Table 1 summarizes previous studies and highlights the limited evidence on the mediating role of policy compliance between training and employee productivity, particularly in the Cambodian banking sector, which forms the basis for this study's hypotheses.

Hypothesis development

In this research, policy compliance has been proposed as the mediating effect between training and employee productivity. This relationship is predicated on the assumption that training initiatives provide the necessary knowledge and procedural awareness required for staff to adhere to institutional regulations (Khaleque, 2023). Consequently, compliant behavior serves as a catalyst, enabling employees to channel their efforts toward high-value task execution (Yang et al., 2017).

Training and policy compliance

Policy compliance represents the degree to which employees adhere to organizational rules, internal procedures, and external regulatory requirements (Grant, 2025). In the highly regulated banking sector, training serves as a fundamental preventative control, aligning individual behavior with institutional mandates (Cotugno et al., 2024). Beyond mere information sharing, systematic training equips staff with the technical proficiency and ethical frameworks required to navigate intricate protocols, such as anti-money laundering (AML), know your customer (KYC), code of ethics, and code of conduct (Clark, 2020). By reducing role ambiguity and enhancing perceived behavioral control, training fosters an environment where employees not only understand their obligations but also feel capable of executing them(Burdon & Sorour, 2018). Consequently, by clarifying expectations and demonstrating the consequences of non-compliance, training reduces ambiguity and fosters a culture of accountability (Grant, 2025). Well-trained employees are thus more likely to internalize organizational policies, leading to a significant reduction in procedural errors and a heightened commitment to maintaining the bank's regulatory integrity(Clark, 2020). Hence, the study proposes the following hypothesis. These findings suggest that training not only enhances employees' knowledge but also encourages consistent compliance behavior, making policy compliance a logical outcome of effective organizational training.

H1: Training has a significant positive impact on employee policy compliance.

Training and employee productivity

Employee productivity refers to the efficiency with which employees utilize their skills, knowledge, and resources to achieve organizational goals and produce desired outcomes. In this context, training plays a crucial role in enhancing employee productivity by equipping employees with relevant competencies and improving their job performance in banking sector. Previous study shows that training significantly correlates with increased work quality, enhanced task efficiency, and improved employee capabilities across various organizational settings (Habeeb et al., 2025). Specifically, investments in training programs have been empirically linked to augmented employee performance, reflecting an enhanced ability to execute tasks and achieve organizational objectives effectively (Ghimire et al., 2023). Collectively, these studies indicate that training enhances employees' competencies, confidence, and work efficiency, leading to higher levels of productivity across organizational settings. Thus, this study proposes the following hypothesis:

H2: Training has a significant positive impact on employee productivity.

Policy Compliance and Employee Productivity

Policy compliance ensures that employees perform tasks in accordance with established procedures and regulatory guidelines. By minimizing errors and maintaining consistency, compliance contributes to improved operational efficiency and performance. Employees who adhere to policies are therefore more likely to achieve higher productivity levels. In the banking sector, policy compliance enhances operational efficiency, reduces errors, and improves employee productivity while ensuring regulatory adherence.

H3: Policy compliance has a significant positive impact on employee productivity.

The mediating role of policy compliance

Policy compliance is proposed as a mediating variable in the relationship between training and employee productivity. Training provides employees with the necessary knowledge and procedural clarity required to comply with organizational regulations (Khaleque, 2023). This compliance behavior, in turn, enables employees to perform tasks more efficiently and effectively (Yang et al., 2017).

In the banking context, employees' technical skills alone are insufficient to ensure productivity unless they are supported by strong compliance practices (Ahmed et al., 2025). Policy compliance acts as a mechanism that translates acquired knowledge into disciplined and consistent performance, ultimately improving productivity while ensuring organizational integrity (Abrahams et al., 2024; Navajas et al., 2024). Policy compliance provides an explanatory mechanism through which training translates into improved employee productivity, thereby extending the understanding of how human capital investments generate organizational performance.

H4: Policy compliance mediates the relationship between training and employee productivity.

Hypothesized Model

The hypothesized model illustrates the proposed relationships among training, policy compliance, and employee productivity. Training is expected to directly influence both

policy compliance and employee productivity, while policy compliance also directly affects productivity. In addition, policy compliance serves as a mediating variable, linking training to employee productivity through improved adherence to organizational procedures.

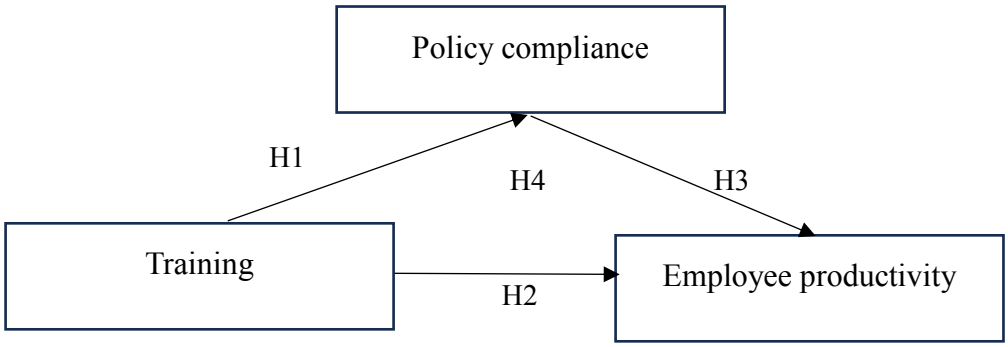

Figure 1: Conceptual Model

3. Research Methodology

Research design

This study employed a quantitative research design using both descriptive and explanatory approaches to test four specific hypotheses regarding the relationships among training, policy compliance, and employee productivity (Aldhaban, 2024). A cross-sectional survey design was adopted, with data collected at a single point in time from employees of ACLEDA Bank. This framework facilitates the statistical analysis of numerical data and enables the examination of the strength and direction of relationships among the study variables.

Target Population and Sample Size

The target population comprises all employees of ACLEDA Bank in Cambodia, selected due to the institution's strong emphasis on professional development and structured training initiatives (Ou & Norng, 2026). A total sample size of 188 employees was used for this study. According to Wolf et al. (2013), a sample size between 150 and 200 is adequate for Structural Equation Modeling (SEM), ensuring sufficient statistical power and stable parameter estimation.

To ensure representativeness across different organizational departments such as operations, customer service, and administration, this study employed a probability sampling technique,

specifically simple random sampling (Sameeni et al., 2023). The sampling procedure was conducted using Microsoft Excel's random number generator, ensuring that each employee had an equal probability of selection (Munap et al., 2024). The selected respondents had participated in organizational training programs and were familiar with institutional policies, making them suitable for evaluating training effectiveness and performance outcomes (Kyambade et al., 2024).

Research Tool

This study utilized a structured questionnaire divided into three sections to collect comprehensive data (Ou & Norng, 2026). The first section captured demographic information to describe respondent characteristics. The second section employed a five-point Likert scale ranging from "Strongly Disagree" to "Strongly Agree" to measure all constructs.

The measurement items were adapted from validated prior studies to ensure reliability and validity. Minor wording modifications were made to ensure the items were appropriate for the Cambodian banking context while preserving their original meaning. Notably, training effectiveness items were adopted from Ghani et al. (2025), while policy compliance and employee productivity measures were adapted from established scales (Hanaysha, 2016). The third section included open-ended questions to allow respondents to provide qualitative feedback and recommendations for improving training programs at ACLEDA Bank.

Data Collection

Primary data were collected through a structured questionnaire distributed to 188 randomly selected employees of ACLEDA Bank over six weeks. The questionnaires were administered to the selected employees through the bank's internal communication channels. Completed questionnaires were screened for completeness before being coded and prepared for statistical analysis.

Data Analysis Method

To evaluate the research hypotheses and structural relationships, this study employed a dual analytical approach using both Covariance-Based Structural Equation Modeling (CB-SEM) and Partial Least Squares Structural Equation Modeling (PLS-SEM). CB-SEM was conducted using IBM SPSS AMOS to assess the overall model fit and confirm the theoretical structure of the proposed model. This approach is particularly suitable for theory testing, as

it provides comprehensive goodness-of-fit indices to evaluate how well the proposed model fits the observed data (Hair et al., 2025). In addition, PLS-SEM was performed using SmartPLS to examine the predictive relationships among constructs and to further assess the robustness of the results under less restrictive assumptions. PLS-SEM is especially appropriate for studies with moderate sample sizes and data that may not fully satisfy normality assumptions, as it focuses on maximizing explained variance (Ringle et al., 2018).

In both analytical approaches, the data analysis followed a two-step procedure. The first step involved assessing the measurement model, including reliability and validity. Reliability was evaluated using Cronbach's alpha and composite reliability, while validity was assessed through factor loadings, average variance extracted (AVE), and discriminant validity using the heterotrait–monotrait (HTMT) ratio. The second step involved assessing the structural model, which included the examination of path coefficients (β), coefficients of determination (R^2), and hypothesis testing.

Furthermore, to examine the mediating role of policy compliance in the relationship between training and employee productivity, a bootstrapping procedure with 5,000 resamples at a 95% confidence interval was applied in both CB-SEM and PLS-SEM analyses. This non-parametric technique provides a more robust estimation of indirect effects and enhances the accuracy of mediation analysis compared with traditional methods such as the Sobel test (Chan et al., 2012). Overall, the combined use of CB-SEM and PLS-SEM provides a comprehensive and complementary analytical framework, thereby strengthening the reliability and robustness of the study's findings.

Ethical Issues

This study strictly adhered to ethical standards by ensuring voluntary participation, informed consent, and respondent anonymity (Guetz & Bidmon, 2022). Formal permission was obtained from ACLEDA Bank before data collection commenced. All participants received information about the purpose of the study and provided informed consent before completing the questionnaire. Participation was entirely voluntary, and respondents were assured that their identities would remain anonymous and that all responses would be kept confidential. All data were reported in aggregate form to protect participants' privacy (Taufiq-Hail et al., 2024). The researcher maintained academic integrity through transparent data analysis and ensured that all collected information was used solely for research purposes (Quines & Ogal, 2023).

4. Results And Discussion

Demographic data analysis

The demographic profile of the respondents indicates that the majority of participants were male, accounting for 89.89%, while females represented 10.11%. In terms of age distribution, most respondents were within the 42–49 years category (45.74%), followed by those aged 34–41 years (38.83%), reflecting a predominantly middle-aged workforce. Regarding educational attainment, the majority held a Bachelor's degree (68.62%), followed by Master's degree holders (30.32%), indicating a highly educated sample. In terms of job position, management staff constituted the largest group (40.43%), followed by staff (24.47%), senior staff (18.62%), and senior management (15.96%). Additionally, most respondents (85.64%) had more than 10 years of working experience, suggesting a highly experienced workforce suitable for evaluating organizational training and performance outcomes. Overall, the respondent profile indicates that the sample is appropriate for examining the relationships among training, policy compliance, and employee productivity within the banking sector.

Table 2: Demographic Data Analysis

Items	Categories	Frequency	Percent
Gender	Female	19	10.11
	Male	169	89.89
Age	18-25years	6	3.19
	26-33years	19	10.11
	34-41years	73	38.83
	42-49years	86	45.74
	50-Over	4	2.13
Education	High School	1	0.53
	Bachelor Degree	129	68.62
	Master Degree	57	30.32
	Ph.D.	1	0.53

(to be continued)

Table 2: Demographic Data Analysis (continued)

Items	Categories	Frequency	Percent
Occupation	ABCM	1	0.53
	Staff	46	24.47
	Senior Staff	35	18.62
	Senior Management	30	15.96
	Management	76	40.43
Working experience at ACLEDA Bank	1year Less	2	1.06
	1-5years	10	5.32
	10years Over	161	85.64
	6-10years	15	7.98

Source: Authors' own calculation

Model Fitness

The assessment of model fit was conducted using both CB-SEM and PLS-SEM approaches. For CB-SEM, several goodness-of-fit indices were examined, and the results indicate that the measurement model demonstrates a satisfactory fit to the data in accordance with the recommendations of Hair et al. (2019) and Kline (2016). The CMIN/DF ratio (1.781) falls within the acceptable limit of less than 3, indicating a good fit. Furthermore, most absolute and incremental fit indices meet the recommended thresholds, including GFI (0.919) and NFI (0.954), which exceed the minimum acceptable level of 0.90, as well as TLI (0.971) and CFI (0.979), which surpass the more stringent threshold of 0.95. Although AGFI (0.871) is slightly below the suggested threshold of 0.90, it remains within an acceptable range. Additionally, the error indices RMSEA (0.065) and SRMR (0.008) are below the recommended cutoff value of 0.08, further indicating a good model fit.

For PLS-SEM, model evaluation focuses on predictive performance rather than overall goodness-of-fit. The standardized root mean square residual (SRMR) value of 0.052 is below the recommended threshold of 0.08, indicating an adequate model fit. In addition, the coefficient of determination (R^2) values demonstrate that the model explains 44.9% of the variance in policy compliance and 73.4% of the variance in employee productivity, indicating

moderate to substantial predictive power. Overall, the results from both CB-SEM and PLS-SEM confirm that the proposed model exhibits strong explanatory and predictive capability.

Table 3: Model fitness indexes

Index	Model Value	Recommended Threshold	Results
CMIN/DF (X^2/df)	1.781	<3	Excellent
GFI	0.919	>0.90	Good
AGFI	0.871	< 0.90	Acceptable
NFI	0.954	>0.90	Excellent
TLI	0.971	>0.95	Excellent
CFI	0.979	>0.95	Excellent
RMSEA	0.065	<0.08	Good
SRMR	0.008	<0.08	Good

Source: Authors' own calculation

Collectively, these goodness-of-fit indices indicate that the measurement model adequately represents the observed data and is appropriate for subsequent reliability, validity, and structural model analyses.

Validity and reliability

The results indicate strong internal consistency and convergent validity across all constructs. Cronbach's alpha values range from 0.893 to 0.941, while composite reliability (CR) values range from 0.926 to 0.955, all exceeding the recommended threshold of 0.70, thereby confirming the reliability of the measurement scales. In addition, all factor loadings range from 0.851 to 0.930, surpassing the acceptable threshold of 0.70 and indicating that the observed items adequately represent their respective constructs. Furthermore, the Average Variance Extracted (AVE) values range from 0.757 to 0.810, exceeding the recommended threshold of 0.50 and demonstrating satisfactory convergent validity. These findings confirm that the measurement model is reliable and that the indicators appropriately capture the

underlying constructs, consistent with established guidelines for structural equation modeling (Hair et al., 2019).

Table 4: Validity and Reliability Test

Items	Loadings	AVE	CR	Cronbach's alpha
T1	0.851	0.757	0.926	0.893
T2	0.905			
T3	0.856			
T4	0.868			
CP1	0.859	0.810	0.955	0.941
CP2	0.914			
CP3	0.887			
CP4	0.908			
CP5	0.930			
PD1	0.895	0.763	0.942	0.922
PD2	0.854			
PD3	0.858			
PD4	0.873			
PD5	0.887			

T = Training, CP = Compliance Policy, PD = Employee Productivity

Source: Authors' own calculation

Discriminant validity

Discriminant validity was assessed using both the Heterotrait–Monotrait ratio (HTMT) and the Fornell–Larcker criterion to ensure the distinctiveness of the constructs. The HTMT results indicate that most values are within or close to the recommended threshold of 0.85

(Henseler et al., 2015). Specifically, the HTMT value between policy compliance and employee productivity is 0.834, and between training and policy compliance is 0.730, both below the threshold. However, the HTMT value between training and employee productivity is 0.865, which is slightly above the recommended cutoff, indicating a modest overlap between the two constructs; however, the overall evidence from both the HTMT and Fornell–Larcker criteria supports adequate discriminant validity.

In addition, the Fornell–Larcker criterion was examined. The square root of the AVE for each construct is greater than the corresponding inter-construct correlations. For example, employee productivity (0.874) and policy compliance (0.900) both exceed their correlations with other constructs, confirming adequate discriminant validity. Overall, the results from both HTMT and the Fornell–Larcker criterion provide sufficient evidence that the constructs are empirically distinct, although a small degree of overlap exists between training and employee productivity. These findings indicate that discriminant validity is largely established for the measurement model.

Table 5: Heterotrait-monotrait ratio (HTMT)

	Employee Productivity	Policy Compliance	Training
Employee Productivity			
Policy Compliance	0.834		
Training	0.865	0.730	

Table 6: Fornell-Larcker criterion

	Employee Productivity	Policy Compliance	Training
Employee Productivity	0.874		
Policy Compliance	0.779	0.900	

Hypothesis testing

The hypotheses were tested using both CB-SEM (AMOS) and PLS-SEM (SmartPLS) to ensure robustness of the findings. As shown in Table 6, the results from CB-SEM indicate that all hypothesized relationships are positive and statistically significant ($p < 0.001$).

Specifically, training has a significant positive effect on policy compliance (β = 0.717) and employee productivity (β = 0.539), while policy compliance also positively influences employee productivity (β = 0.448). These findings suggest that training enhances employee productivity both directly and indirectly through policy compliance.

The PLS-SEM results further confirm these relationships. The results indicate that training has a strong positive effect on policy compliance (β = 0.670) and employee productivity (β = 0.480), while policy compliance also significantly influences employee productivity (β = 0.457). All path coefficients are consistent in direction and magnitude with the CB-SEM results, confirming the stability of the model.

A comparison of both approaches shows that CB-SEM produces slightly higher path coefficients compared to PLS-SEM; however, the differences are minimal. The consistency of the results across both methods indicates that all four hypotheses (H1, H2, H3, and H4) are supported. Therefore, the findings demonstrate that training plays a significant role in improving employee productivity, both directly and indirectly through policy compliance.

Table 7: Comparison of Hypothesis Testing Results (CB-SEM and PLS-SEM)

Hypothesis	Relationship	CB-SEM (β)	p-value	PLS-SEM (β)	Result
H1	Training → Policy Compliance	0.717	0.000	0.67	Supported
H2	Training → Employee Productivity	0.539	0.000	0.48	Supported
H3	Policy Compliance → Employee Productivity	0.448	0.000	0.457	Supported

The consistency of the findings across the two analytical approaches enhances confidence in the robustness and stability of the proposed structural model.

Mediating effect

The mediating effect of policy compliance between training and employee productivity was examined using both CB-SEM and PLS-SEM approaches. The results from CB-SEM

indicate that the indirect effect (β = 0.313) is statistically significant, while the direct effect of training on employee productivity remains significant (β = 0.549), suggesting partial mediation. Similarly, the PLS-SEM results confirm this pattern, with an indirect effect of approximately β = 0.306 and a direct effect of β = 0.480. The Variance Accounted For (VAF) values are 36% for CB-SEM and approximately 39% for PLS-SEM, both of which fall within the range of 20% to 80%, indicating partial mediation. This implies that policy compliance partially explains the relationship between training and employee productivity, as training influences productivity both directly and indirectly through improved compliance behavior. These findings indicate that policy compliance serves as an important mechanism through which training enhances employee productivity, although training also exerts a substantial direct effect on productivity.

Table 8: Mediation Analysis Results (CB-SEM and PLS-SEM)

Effect Type	Path	CB-SEM (β)	PLS-SEM (β)	Interpretation
Direct Effect	Training → Employee Productivity	0.549	0.48	Significant
Indirect Effect	Training → Compliance → Productivity	0.313	0.306	Significant
Total Effect	Training → Employee Productivity	0.862	0.786	Strong
VAF (%)	Indirect / Total	36%	39%	Partial mediation

Discussion

The findings demonstrate that structured training interventions play a critical role in enhancing policy compliance and improving employee productivity within the banking sector. These results support the argument that training is a strategic tool for human capital development, enabling employees to perform tasks more efficiently while adhering to organizational standards. The findings are consistent with prior studies, which indicate that investment in employee training reduces operational inefficiencies and enhances task performance (Nor, 2023; Hartiningsih et al., 2024; Obong et al., 2021). The findings support the proposed conceptual framework and demonstrate that training contributes to employee productivity through both direct and indirect pathways.

For Hypothesis 1, the results confirm that training has a significant positive impact on policy compliance. This suggests that structured training programs enhance employees' understanding of organizational rules, procedures, and regulatory requirements. By reducing ambiguity and increasing procedural knowledge, training promotes compliance behavior and accountability among employees. This finding is consistent with previous research emphasizing the importance of training in strengthening compliance practices within highly regulated industries (Grant, 2025; Cotugno et al., 2024).

For Hypothesis 2, the results indicate that training significantly improves employee productivity. This highlights the importance of training as a key determinant of performance in the banking sector. Effective training enhances employees' technical skills, knowledge, and efficiency, enabling them to perform tasks more accurately and within a shorter time frame. This result aligns with prior empirical evidence showing that investment in employee development contributes directly to improved productivity and organizational performance (Habeeb et al., 2025; Ghimire et al., 2023). Moreover, the finding is consistent with previous research highlighting the effectiveness of learning interventions in improving employee performance (Quinicio, 2026). From a managerial perspective, this finding highlights the importance of continuous investment in employee training to improve operational efficiency and service quality in commercial banks.

For Hypothesis 3, the study confirms that policy compliance has a significant positive effect on employee productivity. This indicates that employees who adhere to organizational policies and procedures are more likely to perform tasks efficiently and consistently. Compliance minimizes operational errors, improves workflow consistency, and enhances service quality, all of which contribute to higher productivity. This finding is supported by previous studies emphasizing the role of compliance systems in strengthening organizational effectiveness and performance outcomes (Abrahams et al., 2024; Navajas et al., 2024). The finding suggests that policy compliance should be viewed not only as a regulatory requirement but also as a strategic resource for improving employee productivity and organizational performance.

For Hypothesis 4, the results reveal that policy compliance partially mediates the relationship between training and employee productivity. This suggests that training improves productivity both directly and indirectly through enhanced compliance behavior. The partial mediation indicates that while compliance serves as an important mechanism linking training

to performance, training also independently enhances employees' competencies and efficiency. In this context, policy compliance acts as a structured pathway that translates acquired knowledge into disciplined work practices, thereby improving productivity while maintaining regulatory standards (Arwab et al., 2021; Verma et al., 2025). This finding indicates that training enhances employee productivity by improving employees' competencies and strengthening policy compliance, which serves as an important mechanism for improving organizational performance.

Furthermore, the consistency of findings across both CB-SEM and PLS-SEM approaches strengthens the robustness of the results. Although slight differences in path coefficients were observed between the two methods, all hypothesized relationships remained positive and statistically significant in both analyses. This consistency confirms the stability of the model and enhances confidence in the validity and reliability of the study's conclusions. Overall, the findings consistently support all four proposed hypotheses and demonstrate the complementary roles of training and policy compliance in improving employee productivity. The consistency of the CB-SEM and PLS-SEM results further strengthens confidence in the robustness of the proposed model. Moreover, the study extends existing literature by providing empirical evidence from the Cambodian banking sector, where research on the mediating role of policy compliance remains limited.

5. Conclusion

This study examined the impact of training on employee productivity within the banking sector, with particular emphasis on the mediating role of policy compliance. Using a dual analytical approach involving CB-SEM and PLS-SEM, the findings consistently demonstrate that training is a critical driver of both policy compliance and employee productivity. The results confirm that training significantly enhances employees' skills, knowledge, and efficiency, thereby contributing directly to improved performance outcomes. These findings support the proposed conceptual framework and provide empirical evidence for the importance of integrating training and compliance initiatives to enhance employee productivity.

Furthermore, the study reveals that policy compliance plays a significant mediating role in the relationship between training and employee productivity. The findings indicate a partial mediation effect, suggesting that training influences productivity both directly and indirectly through improved adherence to organizational policies. This finding highlights policy

compliance as not only a regulatory requirement but also a strategic mechanism through which training improves employee productivity.

The consistency of results obtained from both CB-SEM and PLS-SEM strengthens the robustness and reliability of the study's conclusions. Despite minor variations in coefficient values, all hypothesized relationships remain positive and statistically significant across both analytical approaches, confirming the stability of the proposed model.

Implications of the study

The findings of this study provide important practical and theoretical implications, particularly for organizations operating in highly regulated industries such as banking. From a practical perspective, the results highlight the critical importance of integrating compliance-oriented components into training programs. The evidence indicates that training alone is insufficient to maximize employee productivity unless it is supported by strong policy frameworks. Therefore, organizations should align training content with internal regulations and procedures to ensure that employee competencies are effectively translated into consistent and compliant work practices.

In addition, the study emphasizes the need for a strategic approach to human capital development. Organizations should continuously evaluate the effectiveness of their training using performance assessment systems and feedback mechanisms. By monitoring both compliance behavior and productivity outcomes, managers can better understand the impact of training programs and enhance decision-making related to resource allocation and workforce development.

From a theoretical perspective, this study contributes to the existing literature by confirming the partial mediating role of policy compliance in the relationship between training and employee productivity. The findings extend human capital theory by demonstrating that the effectiveness of training is enhanced not only on skill acquisition but also on the organizational context in which these skills are applied. Furthermore, the consistency of results obtained from both CB-SEM and PLS-SEM strengthens the robustness of the proposed model, providing empirical support for the integration of multiple analytical approaches in examining complex organizational relationships.

Limitations and future research

This study has several limitations that should be considered. First, the use of self-reported data may introduce common method and social desirability bias, suggesting that future research should incorporate objective or multi-source data to enhance validity. Second, the cross-sectional design limits the ability to examine causal relationships over time; therefore, longitudinal studies are recommended to better capture the long-term impact of training on performance. Third, the focus on a single organization within the Cambodian banking sector may restrict generalizability, and future studies should replicate the model across different industries and contexts. Finally, future research may extend the model by including additional variables such as organizational culture, leadership, or technological factors, and further explore the application of dual-method approaches (CB-SEM and PLS-SEM) to strengthen analytical rigor.

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Authors' biography

Malin Chhim is a staff member of internal training and a student at the ACLEDA Business of University. She is pursuing a Master's degree in Management and has six years of professional experience within the institution. Her academic and professional interests focus on employee training, performance management, and human resource development in the banking sector.

Toseta Tun is currently a lecturer at ACLEDA University of Business, Cambodia. She had experience as a researcher of research center at a former university for many years. She has a passion for the education field, drawing on her Master's degree of Finance and Banking and her Bachelor's degree of Accounting from the University of Battambang. She has extensive experience in research methodology, both in Quantitative and Qualitative data modeling. Her main research interests are accounting, finance, banking, socio-economic issues, and education, where she supervises students in their research.

Sokha Norng earned PhD in Business Administration in 2022 from Beltei International University, Cambodia. He graduated with an MBA in General Management from Assumption University, Thailand in 2011 and graduated with a Bed in TEFL from IFL in 2004. His field of research falls into business, marketing, leadership, and education technology. He is an Assistant Professor and is currently the Director of the Graduate School and the Chief of the Center for Research & Innovation at ACLEDA University of Business.

Phirum Norng earned MBA in General Management from Bright University in 2009 in Phnom Penh, The Kingdom of Cambodia.in 2009. He has jointly published two research articles in AUB's Research Series. He used to be a member of the Editorial Board, a Thesis examiner, and he used to be the Head of the Department of Foundation Year and the Department of Business Administration, and currently is the Dean of the Faculty of Finance and Accounting at ACLEDA University of Business.

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