

## **The Impact of Training and Development on Employee's Productivity**

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### **ABSTRACT**

Training and development, an important tool in creating an efficient and effective environment for an employee in the industry. It is a major tool on which companies/organizations are making healthy investments in present days to enrich the knowledge of their employees in their particular working areas. It helps or somehow motivates the employee to work in a more efficient and effective manner. The main objective of this study is to examine the impact of employee training and development programs on an organization's performance. Our main focus is to study this impact on the banking industry in Pakistan. Banking industry, being an important pillar in country's economy is focused. The data is collected from both Islamic and conventional banking industries by relative asking questions from employees and the HR personnel of their banks. The data is thoroughly analyzed and recommendations to the banking industry are given in the last part.

**Keywords:** Training and Development, Employee Performance

**Disclaimer:** This study represents the opinion of the author, with responsibility of all and omission does not represent the opinion of Commecs Institute of Business and Emerging Sciences (CIBES) and any its faculty member nor the official position of any staff member.

## **1.0 INTRODUCTION**

Training and development allude to instructive exercises inside an organization made to upgrade the information and abilities of workers while giving data and guidance on the best way to more readily perform explicit assignments.

Training is a momentary responsive interaction implied for agents and cycles while improvement is planned ceaselessly favorable to the dynamic cycle implied for chiefs. In preparing representatives' the point is to foster extra abilities and being developed, it is to foster an all-out character.

In training, the drive is taken by the administration with the goal of meeting the current need of a worker. Being developed, the drive is taken by the person with the target to meet the future need.

### **1.1 Purpose of Training and Development in Organization**

The main purpose of training and development is by improving employee competencies so that organizations can maximize the productivity of their human resources (Meyer, et al 2000). Armstrong (2009) stated that organizations could benefit from training and development by winning the “heart and minds of” their employees to get them to identify with the organization, exert themselves more on its behalf, and to remain with the organization

This is one of the human resource practices that help the employees to enhance and improvise their knowledge skills and their competency levels. In the same way, the training and development of employees help to enhance the organization's productivity at the workplace.

The recent times, most organizations take this as an integral part of their human resource activities. We have seen these types of activities carried out by the organizations most often in this century than before and it has been increasing the time passes. Some global organizations have made a handsome amount of investment in it and made it mandatory for their employees to complete their training hours.

It is also very important for human resource management to design training and development programs to design such programs that are effective for both employees' career goals as well as the organization's goals.

For the survival of any organization in competitive markets, it is necessary for the organization to conduct training and development programs for its human resources. These training and development programs help an employee to be creative, innovative, motivated, and productive in his/her area of work.

### **1.2 Advantages of Training and Development**

There are numerous sources of online information about training and development. Several of these sites (they are listed later on in this library) suggest reasons for supervisors to conduct training among employees. These reasons include:

- Increased job satisfaction and morale among employees
- Increased employee motivation
- Increased efficiencies in processes, resulting in financial gain
- Increased capacity to adopt new technologies and methods
- Increased innovation in strategies and products
- Reduced employee turnover
- Enhanced company image, e.g., conducting ethics training
- Risk management, e.g., training about sexual harassment, diversity training

Developing countries can adapt these lessons to their growing economy. To manage an organization both large and small requires staffing them with competent personnel. The formal educational system does not adequately teach specific job skills for a position in a particular organization. Few employees have the requisite skills, knowledge, abilities and competencies needed to work effectively. As a result, many require extensive training to acquire the necessary aforementioned requisites to be able to make a substantive contribution to the organization's growth (Abeba et al, 2015)

### **1.2. PROBLEM STATEMENT**

The study focuses on the impact of training and development on employee's

performance with in an organization. Training and development decorate employee's skills, knowledge, and competency, which can be essential to carry out at the job. On the alternative hand, schooling influences on organizational competitiveness, revenue, and performance.

### **1.3. OBJECTIVE OF THE STUDY**

Pakistan is one of the developing countries in the World and has a lot of potential to become a developed country because of its natural and human resources. Banking industry is one of the most important industries that can help its economy grow stronger. As technological and socio-economic environment is changing in the country and also within the industry, the training and development of the employees has become necessary in the banking industry to keep them update and polish their skills time to time in order to get maximum profit out of it and creating a healthy competition in industry.

### **1.4. RESEARCH QUESTIONS**

1. Do training and development of employees help to improve knowledge and skills?
2. Do the training and development of employees help improving their overall performance?
3. Do banks in Pakistan really need to focus on carrying out the training and development programs for their employees? If yes how they can be improved.

### **1.5. LIMITATIONS OF THE STUDY**

Training and development of employees in undoubtedly the most important factor that affects employee's productivity and performance and also helps in building his career. In Pakistan this activity is carried out by the relevant departments in banks just as a formality. The training and development is not systematic at all. Due to this, the real purpose and objective of training and development is not achieved.

## **2.0 REVIEW OF RELEVANT LITERATURE**

Training and development are indispensable strategic tools for effective individual and organizational performance, thus, organizations are spending money on it with confidence that it will earn them a competitive advantage in the world of business (Lynton et al, 2000), (Edralin, 2004), (Weil et al, 2005), (Birdie, 2008). However, for any organization to achieve its stated goals and objective in this competitive world, adequate and relevant training and development of staff cannot be over-emphasized. Organizations are expected to identify the training needs of its employees and design training programs that will help to optimally utilize their workforce towards the actualization of the organization's objective (Kennedy et al, 2013). Training and development are techniques, use to transfer the employee's relevant skills, knowledge, and competence to improve his/her performance on current jobs and future assignments.

According to Armstrong (2010), The training and development of human resources is an issue, that is faced by every organization. However, the amount, quality, and quantity of training carried out vary enormously from organization to organization. According to Cole (2002), factors influencing the quantity and quality of training and development activities include the degree of change in the external environment, the degree of internal change, the availability of suitable skills within the existing workforce, and the extent to which management see training as a motivating factor in work.

According to Benedicta (2010), there are notable changes today in terms of the worth of the employee. Along with these changing values, are the workplace trends that have a significant impact on employees' knowledge and skills. Training is, therefore necessary to enhance the knowledge, skills and attitude of employees. It will also make it easier for employees to acquire further knowledge based on the foundation gained from the training and further effect changes in other coworkers.

According to Noe (2000), employees' training and development is a strategic

determination to facilitate learning of the job-related knowledge, skills, ability, and behavior that are crucial for efficient performance capable of enhancing organizational effectiveness. Training is requisite to enhancing workers capability, reasoning faculty and competence (Lynton et'al, 2000) which will improve organizational performance (Bowen, 2004) and as well help in gaining competitive edge (Armstrong, 2010)

According to Huselid (1995), few people these days would argue against the importance of training as a major influence on the success of an organization. Employees are a crucial and expensive resource.

According Cole (2002), in his book *Personnel and Human Resource Management*, training is a learning activity directed towards the acquisition of specific knowledge and skills for the purpose of an occupation or task (Armstrong, 2010). The focus of training is the job or task for example, the need to have efficiency and safety in the operation of particular machines or equipment, or the need for an effective sales force to mention but a few.

According to Meyer (2000), developing the desired knowledge, skills, and abilities of the employees, to perform well on the job requires effective training programs that may also affect employee motivation and commitment. Employees can make or break their organizational reputation and profitability and they are responsible for the bulk of the activities which can affect client satisfaction, the quality of the product and events (Elnaga, 2013).

According to Krietner (1995), in his book *The Good Manager's Guide*, no matter how carefully job applicants are screened, a gap typically remains between what the employee does know and what he/she should know. Therefore, the need for organizations to train their employees to be able to learn in order to have more skills and knowledge to beat competition in respective market.

According to Benedicta (2010), current educational systems, do not necessarily

impart specific knowledge for specific job positions in organizations. As a result of this, the labor force comprises of few people with the right skills, knowledge and competencies needed for positions in the job market. There is therefore the need for extensive external training for human resources to be able to improve and also contribute to the productivity of organizations.

Various theories have been proposed to explain the relevance of needs of training and development in the establishment and productivity of organization. In social learning theory, human resources of the organization acquire new skills and knowledge by observing other employees whom they have confidence in and as well believe to be credible and more knowledgeable (Bratton, 2007), (McKenna et al 2006). The theory proposed that a person's self-efficacy and ability to learn new abilities are influenced by encouragement, oral persuasion, logical confirmation, and observation of others (Kendra). Reinforcement theory believed that training is a strategic tool to make job interesting to the workers and as the avenue for the employees to improve themselves for optimal performance which can be culminating to promoting employees for outstanding performance, innovation, and creativity as a result of training attended (Ahmed et al, 2013).

According to Cole (2002), training is a learning activity directed towards the acquisition of specific knowledge and skills for the purpose of an occupation or task. The focus of training is the job or task for example, the need to have efficiency and safety in the operation of particular machines or equipment, or need for an effective sales force to mention but a few.

According to Abeba, et al, (2015), the training and development activities in which employees had participated brings new potentials for employees in performing task and resulted in employee effectiveness. The finding was in line with the principles of Cole's (2002) suggestion on the purpose of facilitating training as it was to create a learning media directed towards the acquisition of specific knowledge and skills for purpose of an occupation or task.

According to Ananthalakshmi et al, (2019), training and development practitioners should constantly evaluate the best approach of training from time to time. At the same time, it is also vital for the organization to access post-training evaluation as it is also crucial in helping to identify effectiveness of the overall program and not only limited to the training method.

According to Banu (2019), managers should pay due attention to training activities. It should not only be oriented towards work, but also address the individual development of the employee. Thus, employee loyalty and contribution will increase.

According to Kavita and Diksha (2014), there is enough evidence to show that employees who were trained on a regular basis are the ones who provide higher quality services to the customers. To develop an integrated and proactive training and development strategy there is requirement of coherent corporate culture rather than ad-hoc programs. In a service oriented industry (banking), people are among the most important assets and a bank must efficiently manage its employees during every phase of employment in this competitive arena.

According to Imran and Aiman (2015), it was being evidenced through previous researches that training the workforce is inevitable for all the organizations keeping aside their size, scope, and geographical boundaries. This is much due to the increased need for innovation and increase expectations from the customers. The globalization and industrial revolution have initiated a war of competition among the corporate players. The studies have revealed how the training and development exercises are important for the employees of an organization, and why these programs need to be assessed to get better quality of results. The three important types of training which need to be assessed are “On the job training”, “Orientation Training” and “Career development Training”.

### **3.0 METHODOLOGY AND DATA**

This chapter will present the methodology to be employed for data gathering as

well as the relevant statistical analytical tools that will be employed for analyzing the survey results gathered during the study. Research methodology is the specific procedures or techniques used to identify, select, process, and analyze information about a topic.

### **3.1. RESEARCH DESIGN**

The study is in the form of a cross-sectional study in which data was collected once across a population through sampling. The questionnaires were administered to 100 employees who were selected using the random sampling technique. The questionnaires were administered by a representative from the bank to the respondents. The hypothesis that is made is as follows:

**H1:** On the Job Training has a Significant Impact on Employee Performance.

**H2:** Orientation Training has a Significant Impact on Employee performance.

**H3:** Career Development Training has a Significant Impact on Employee Performance.

### **3.2. TARGET POPULATION AND SAMPLE SIZE**

The target population was the employees of different banks located in Pakistan. Numbers of banks located in Karachi have targeted population for data collection and it was done through the distribution of questionnaires among middle-level employees and first line managers.

### **3.3. RESEARCH INSTRUMENT**

Two questionnaires were developed for the study. The first questionnaire was administered to 100 employees; this questionnaire was finalized after discussion with my supervisor and thorough editing taken into consideration the research questions. The questionnaire directly addressed the research questions. Questions 1-3 was expected to provide an answer to the age, gender and educational background of the respondents. Questions 4-12 of the questionnaire were to elicit information on training programs available at Bank, 13-26 was also to provide information on the benefits of the training to employees.

The second questionnaire was to the Human Resource Manager. It was expected to provide information on the banks training programmes, the number of years it has been practiced and also the performance of the bank.

### 3.4. ANALYSIS OF DATA

Qualitative data were collected. The qualitative data from primary sources were analyzed using Microsoft Office Excel 2007. Frequency distribution and percentages were used for the quantitative data analysis. It was used to determine the proportion of respondents choosing the various responses. This was done for each group of items relating to the research questions. The proportions showed the diverse views of employees on the various sub-issues. Tables, charts and graphs were also used to ensure easy understanding of the analyses.

## 4.0 ANALYSIS AND RESULTS

### 4.1.DEMOGRAPHICAL ANALYSIS

100 questionnaires were distributed according to convenient sampling method to the employees of different banks located in Karachi. 50 employees from each conventional and Islamic banks were selected as sample. Out of 100 a total of 63 employees responded the questionnaire. 40 employees from Islamic banks and 23 employees from conventional banks responded the questionnaire. 24 female staff responded whereas the number of male staff respondents was 49. 48 middle level employees responded the questionnaire whereas the number of non-managerial staff was 9. 6 of the staff was related to upper level hierarchy. 12 of the staff had 1-3 years, 15 employees had 4-5 years, 18 of the staff members had 6-9 years, 12 employees had 10-12 years and 6 employees had more than 12 years of experience. The graphical representation of each demographical factor is given below.

Fig 4.1.1

Age

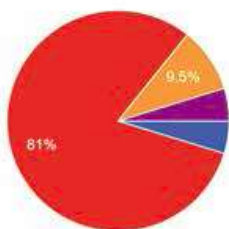
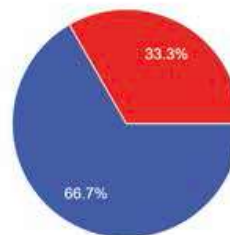


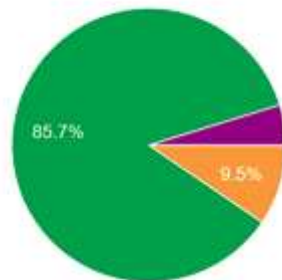
Fig 4.1.2

Gender



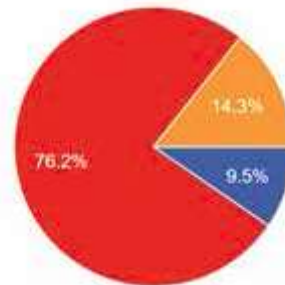
- 18-25
- 26-35
- 36-45
- 46-55
- 56-59

Fig 4.1.3  
Educational Background



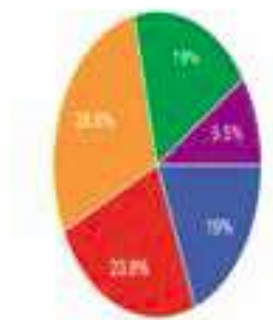
- Male
- Female

Fig 4.1.4  
Position in bank



- Advance Level
- Higher National Diploma
- First Degree
- Masters Degree
- Please tick if more than one

Fig 4.1.5  
Work experience



- Upper Level
- Middle level management
- Non manager

- 1-3 years
- 4-5 years
- 6-8 years
- 10-12 years
- 12 years or more

#### **4.2. AWARENESS ON TRAINING PROGRAMS**

Almost all the respondents who participated are aware of training programs in their respective banks. Thus 60 people responded YES representing approx. 95% and 3 for NO representing 5%. The fact that almost all respondents were aware of the existence of training programs within their respective institutions reveals that these programs are well publicized. This is a necessary premier factor in the development of an effective program.

#### **4.3. PARTICIPATION IN TRAINING**

Most of the respondents have participated in one form of training or another. 57 respondents representing 90% have participated in training programs. Thus, we can conclude that it is likely that one has gone through some form of training no matter the years spent with the institution.

#### **4.4. KNOWLEDGE OF TRAINING OBJECTIVES**

Two third of the respondents indicated that the objective of the training programs by the bank was to help improve employee performance and also to help the employees acquire more skills. However, out of the 63, 6 respondents gave their feedback that the objective of the training is to help employees acquire more skills. Whereas 15 people responded training is there to help employees improve performance. Some employees also added that training was to facilitate the promotion, learn about advancements in the industry and also an opportunity for employees to brainstorm in order to develop strategies for the bank.

#### **4.5. TYPE OF TRAINING RECEIVED**

63 of the respondents indicated and commented that all training takes place internally. New employees do receive orientation training, all employees undergo periodic job and career development training in their respective banks.

#### **4.6. RESPONDENTS' OPINION ON PLANNED AND SYSTEMATIC NATURE OF TRAINING AT THE BANK**

It can be observed from the table that, 45 respondents representing 71.4%

affirmed training at the Bank is planned and systematic, 12 of the respondents representing 19% indicated they were not sure while 6 of the 63 respondents answered no. Training program designers can attest to having designed the training program carefully to achieve their goals. However, when the participants were of the same opinion, it further corroborated the program's effectiveness. However, the fact that some participants are uncertain means that the program is not perfect. It is important for developers to investigate why some participants hold this view to help them improve their performance to date.

Table 4.6.1.

| Response | Frequency | Percentage |
|----------|-----------|------------|
| Yes      | 45        | 71.4       |
| No       | 6         | 9.5        |
| Not sure | 12        | 19         |
| Total    | 63        | 100%       |

#### 4.7. RESPONDENTS' OPINION ON THEIR SATISFACTION

The below table shows that the majority of the respondents: 45 representing 71.4% feel motivated by the training activities of the bank while 18 of the remaining respondents representing 28.6% do not feel motivated by the training activities provided by the bank. Some employees who answered Yes also added that training motivates them to enhance their skills to attract more clients, building the employees' confidence, and evolution in their career, and guiding them to the right path towards their career. Some also added that training helps to refresh their work knowledge and also reminds them of the policies and guidelines set by the bank which helps them from time to time.

Table 4.7.1 Motivation Through Training

| Response | Frequency | Percentage |
|----------|-----------|------------|
| Yes      | 45        | 71.4       |
| No       | 18        | 28.6       |
| Total    | 63        | 100%       |

The majority of the respondents agreed that more training should be provided by their banks. 12 of the 63 respondents answered that no additional training should be provided by their banks. The amount of training they are receiving is enough for them to work effectively and effectively. Those, who agreed that more training should be provided, responded that leadership and managerial kind of training are limited to top management hierarchy. This kind of training must also be conducted on a non-managerial level. Some of them responded that there is always room for improvement to polish their skills that is why they asked for more training from their banks.

#### **4.8. RESPONDENTS' OPINION ON THE IMPACT OF TRAINING AND DEVELOPMENT ON THE COMPANY'S GROWTH**

71.4% of the respondents believe that the training they have undergone has enabled them to contribute to the growth of the bank. This affirms the need to train employees in order to improve not only employees' skills and performance but also to meet the growth objectives of the bank. Whereas 24.8% are agreeing on it. Some of the respondents added that training and development helps them to develop their skills as well as it also helps in product and market development within the industry.

#### **4.9. IMPACT OF TRAINING ON EMPLOYEE'S PRODUCTIVITY**

4.9.1. H1: On the Job Training has a Significant Impact on Employee Performance

It was observed that 76.2% of the respondents agreed that On The Job Training was helpful in building their skills. Whereas, 9.5% of the respondents were not likely sure of it. 14.3% of the respondents were not sure if On The Job Training had helped or not in building their careers. Hence the first hypothesis of our research is accepted.

4.9.2. H2: Orientation Training has a Significant Impact on Employee Performance

It was observed that 71.4% of the respondents agreed that Orientation Training

was helpful at the start of their careers. Whereas, 14.3% of the respondents were not likely sure of it. 14.3% of the respondents were not sure if Orientation Training had helped or not in building their careers. Hence the second hypothesis of our research is accepted.

#### 4.9.3. H3: Career Development Training has a Significant Impact on Employee Performance

It was observed that 71.4% of the respondents agreed that Career Development Training was helpful in building their careers. Whereas, 19% of the respondents were not likely sure of it. 9.5% of the respondents were not sure if Career Development Training had helped or not in building their careers. Hence the third hypothesis of our research is accepted.

### 4.10. ANALYSIS OF HR RESPONDENTS

Questionnaires were distributed to a total of 10 HR personnel. These questionnaires were distributed to HR personnel of the same conventional and Islamic banks from which the employee data was collected. Some of them responded with detailed answers while some bounded by their bank's policies so they responded in very brief detail.

### 4.11. STRUCTURED TRAINING PROGRAMS FOR BANK

All the respondents answered Yes that they have structured training programs for their employees. The employees are given time-to-time training relevant to the nature of job. Some responded that these programs are clearly detailed, scheduled, time-framed, outlined of activities, and has the assignment of responsibilities. It has well-defined goals and consequences. Some of them also added having a structured training program typically leads to more success and employee development than an informal or unstructured one. All of them confirmed that these structured training programs are conducted for more than 10 years. The main points they highlighted on the objectives of structured training programs are:

- Rapid changes in technology also require employees to have the knowledge, skills and ability to manage new processes and production techniques to stay

ahead of other competing organizations.

- Prepare employees to meet the diverse and challenging demands of the job and the organization.
- Provide knowledge and skills to new entrants and help them perform well in their roles and jobs.
- Accompany employees for more complex and higher-level tasks.
- Educate employees on new and innovative work methods and techniques.

#### **4.12. OTHER MODES OF TRAINING BESIDES THE STRUCTURED TRAINING PROGRAMS**

6 out of 10 employees responded that HR department does not conduct any other programs other than structured training programs. 4 of them confirmed that they also conduct some adhoc training session when some addendum or changing in the policies in the procedure is introduced by the company's upper management. These training are conducted in the form of case studies, webinars and town hall sessions by HR department or some other departments.

#### **4.13. PERFORMANCE OF EMPLOYEES IN LAST THREE YEARS**

All of the HR Personnel were reluctant to provide numerical data of their company as it is found to be confidential or restricted according to their respective bank's policies. However, they added that most of time in the last three years, the performance of employees was found comparatively lower than the previous performance data because of the global pandemic situation, confirmed by all the HR personnel. There was no other reason like employee dissatisfaction, lack of product knowledge, or lack of employee skills. Some of them responded that a lot of training sessions were conducted during this period to keep their employees motivated to work. Some of them also responded that these training and development exercises kept away the employees from making any errors and keep the morale high to do better. They also added in the year 2019 the performance of employees was far better as they continue to conduct sessions more frequently than in 2020 and 2021.

#### 4.14. SUMMARY OF RESEARCH QUESTIONS

| Research Questions                                                                                                                                    | Findings                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|-------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Do training and development of employees help to improve knowledge and skills?<br>-                                                                   | The majority of respondents agreed on it, that such programs conducted by their respective banks really help them in building their knowledge and skills, and they are able to work more effectively and efficiently.                                                                                                                                                                                                                                                                                                                    |
| Do the training and development of employees help improve their overall performance?                                                                  | Employees are highly motivated to work when they receive this kind of training both formal and informal. The administrative respondents agreed on it, that their employees' overall performance was affected when they started carrying out these kind of activities.                                                                                                                                                                                                                                                                    |
| Do banks in Pakistan really need to focus on carrying out the training and development programs for their employees? If yes, how they can be improved | Training helps employees to self-assess and to build their confidence which can lead to staff retention. Those banks which are helping in career development of their staff also shows that they are valued. It very important for the administrative hierarchy to focus these kinds of practices.<br><br>This can be improved by meeting with line managers as part of analysis phase of training design and providing a system for managers to request aids for just-in-time learning and short instructional interventions as needed. |

### 5.0 CONCLUSION & RECOMMENDATIONS

#### 5.1. RESULTS AND FINDINGS

Research shows that the goal of training and development activities in both conventional and Islamic banks is to achieve the operational efficiency of both individuals and organizations. However, the basic goal of training, as the literature review shows, is to improve employee knowledge and skills. It is also about changing employee attitudes and behaviors with the aim of improving overall organizational effectiveness and increasing performance. The rapid changes in technology and policies from regulators nowadays also require that employees

possess the knowledge, skills and abilities needed to handle the new processes and production techniques in order to be ahead of other competing organizations. Thus, there was the need to find out the major purposes for which Bank trains its employees because reasons may differ per organization.

#### **5.1.1. Objectives of Training and Development**

It is essential that employees undergoing training know the goals of each training program they undertake. Knowing why employees attend the training will help them stay focused and enjoy the program. This will also be reflected in the long term in the bank's growth through profitability, reduced uptime, etc. However, the bank is also sure and confident in its solid staff who are ready to work to overcome any changes that may occur in the banking industry and also to replace experienced staff who have may retire or leave the business.

Faculty expressed that the target for which their employees go through preparing is to assist them with enhancing their exhibition, procure more abilities, satisfy the expected guidelines in the financial business, as supplemental classes to get familiar with their cycles and methodology so they become more productive. The respondents likewise attested this, every one of the respondents said the targets are to enhance their exhibition an additionally empower them secure new abilities. Some out of the 63 likewise added that the preparation programs are to empower them work on a higher errand in light of an advancement; gain proficiency with another headway in the business and furthermore a chance for them to conceptualize to foster methodologies for the bank.

#### **5.1.2. Types of Training**

The data uncovered that a few Banks have an in-house training program while some have rethought these exercises for their workers. The potential advantages of in-house training program is that most importantly having presented the program starting from the commencement of the bank one can expect that the program would have been worked on over the course of the years to make it more viable. Time would have permitted management to persistently assess the viability

of its program and to reliably change it in order to make it more effective. The program being In-house additionally permits the board to alter the program to empower it add to the fulfillment of the element's general goals. The board would likewise have the option to get to the one of a kind requirements of its workers and design the program as to cater for its necessities.

There are many new training difficulties that associations should likewise address in in-house training programs. Numerous representatives are currently working from a distance, and customary training procedures, for example, educator drove programs are at this point not reasonable. Moreover, some banks do not have the assets or innovation expected to carry out huge scope learning and improvement projects, however these associations need to plan and execute training programs rapidly to assist their workers with adjusting to these changes. Training reevaluating is the ideal arrangement. Also it helps in reducing costs, so for those banks, who are not able bear the expensive in-house training systems can adopt this strategy.

### **5.1.3. Effects of Training on Employee Performance**

Employees are persuaded to work better at work in the event that they are caused to feel their managers consider their prosperity. Preparing is one methodology that businesses would be able anyway adjust to cause employees to have this impression. At the point when bosses set up preparing programs for their employees, they become mindful of the longing of their managers to see them improve, hence will be persuaded to work better. Consequently, the review looked for the assessment of the respondents whether they are persuaded and happy with the preparation program of the bank.

That's what the outcomes shows, larger part of respondents are propelled and happy with the preparation programs given by the bank. It is vital that the employees are propelled and happy with the preparation programs set up by the bank. This is on the grounds that being revived will energize them subsequently empowering them to make a solid effort to accomplish the corporate objectives and mission of the bank and assist them with live increasing to the organizations corporate qualities.

It is imperative in getting to the viability of the preparation programs given by the

banks to get the point of view of the executives as well as the students (employees) also. The information uncovered that employees had the option to recognize explicit upgrades to their advancement because of the training they have gotten and were additionally ready to obviously express that the training given throughout the long term has been advantageous to them as far as the improvement as well as the procurement of new abilities and information, further developed productivity and furthermore accepted that preparing had empowered them add to the development of the organization. Their capacity to plainly recognize these things features the adequacy of the training given.

## **5.2. CONCLUSION**

Different banks have training programs for their employees. The vast majority of the banks have an in-house training program which was presented in many banks from commencement. All employees regardless of their capability, age or rank reliably go through in-house training. Training has been compelling with its center goal being to work on individual and hierarchical execution as should be visible from the improvement in returns per unit put resources into consumption too a reliable expansion in pay and benefit. The preparation program is organized, arranged and methodical and has brought about progress in abilities, proficiency and execution as well as the procurement of new abilities and information. Preparing meaningfully affects the presentation of the firm with expanded benefits and pay as well as an expansion in pay for every unit of use contributed. It is recommended that banks have both the type of programs to make the knowledge diverse but not confusing for employees. Also employees must have a choice to have the trainings they want to attend. There must be no restriction.

Since it was found that not all employees were inspired with the ongoing training programs an expanding of accessible choices can assist with handling this. Rivalry in the financial area in Pakistan keeps on expanding with the nonstop development of new players. In this way, banks really should contribute assuming they plan to remain in front of their rivals. Nature of human resources influences the upper hand of organizations in the assistance area.

The structure of training programs, their targets and advantages examined in the examination certifies the theories recognized in the literature. Training programs are arranged and methodical as additionally recognized by the speculations in the literature. It was likewise settled in the writing that the crucial target of training is to accomplish both individual and hierarchical execution. This was attested in the outcomes as respondents recognized that the essential goal of their training is to work on both employee and organization performance.

### **5.3. RECOMMENDATIONS AND FUTURE OPENINGS**

1. In most of the banks, the current in-house training system is effective but the banks should also motivate their employees to further study and improve their qualification.
2. Banks should also continue to evaluate and analyze their training systems to check its efficiency and affectivity.
3. It is important for Pakistani banking industry to understand that training and development does not only enhances employees' productivity but also increases overall organizational performance, whether they are Islamic or conventional.
4. The respondents were all located in Karachi. The results might be different and more precise if respondents from overall Pakistan including small cities are selected. It is recommended for future studies.
5. Quantitative data can be used in future researches to test the hypothesis using statistical and mathematical methods.

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