**The effectiveness of Training and Development on Employee Performance at private commercial Bank in Bangladesh**

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**Abstract:** Training and development is important to ensure that people continue to learn skills to help the company be successful. Employee training is a learning experience that seeks a relatively permanent change in employees such that their ability to perform at their current job improves. This may mean changing what employees know, how they work, or their attitudes toward their jobs, co-workers, managers, and the organization. The main objective of this study is to examine the effectiveness of training and development on employee’s performance in the banking sector. For collecting data, convenient sampling method was used because total number of respondent was unknown. For analyzing data, a multivariate analysis technique like structural equation modelling (SEM) was used. Demographic information of the respondents was analyzed by using SPSS software and the structural equation modeling (SEM) was analyzed by using SmartPLS software. The result of structural equation modeling (SEM) indicates that Training & Development is significantly related to Employees Performance. This study suggests that for ensuring the better performance from the employees in the private commercial banking sector in Bangladesh should organize more training program for employees.

**Keyword:** Training & Development, Employees Performance, Private Commercial Bank, Bangladesh, SEM.

**1. Introduction**

Employee performance is commonly researched topic by researchers. Employee performance is influenced by many factors like company’s overall policies, working conditions, training and development of employees, relations between employee and employer etc. (Aktar et al., 2012). Employee performance can be enhanced by various ways. Employee performance plays a crucial role for any organization or company, its positivity leads to success while if there its negativity may lead to failure. It is usually perceived that if employees are satisfied with their job or working conditions their performance will be much better than those employees who are not happy with their work. Employee performance can be measured by various ways like productivity, absenteeism and employee satisfaction (Osunde, 2015). Telecom sector is most rapidly growing sector of Pakistan and this sector has seen many changes during past few years including changes for requirement of technology, coverage of network and escalating competition, so these changes resulted in requirement of well trained employees (Sultana et al., 2012).This study will be very useful for management of private commercial banking sector in Bangladesh. They will be able to conduct training and development programs which will lead to improved employees performance.

**2. Literature Review**

*2.1 Employee Performance*

Employee performance is based on individual factors, namely: abilities, knowledge, skills, experience, and personality (**Vroom, 1964**). It is up to employee that how he performs high in a job and high productivity and good results must be delivered by employee (**Hunter & Hunter, 1984**). Employee satisfaction can be measured with help of factors like job satisfaction and absenteeism (**Gibson, 1990**). If the employees are performing well then the overall image of the company is boosted because employees perform good if they are satisfied with their work so they will not leave the company which shows their faith in the management that they are taking care of their employees, the employees leaving the company or firm don’t have good opinion about management and they start to speak bad about that company as soon as they leave it, which leads to destruction of reputation and in this changing world reputation is everything. Regard less of what the work is, an individual performance shows the understanding and capability to accomplish the targets linked with correctness **(Shanawany, 2001**).

Job performance of an employee at place of work is also called as employee performance and it deals with the accomplishment of tasks which are given to workers by the top management (**Khan &Imtiaz**). The idea of employee performance as dependent variable is broadly used in Organizational and industrial psychology (**Kahya, 2009**). Organizations should focus on the factors which improve the performance of employee as an employee performance is significant component of organization (**Abbas &Yaqoob, 2009**).

Firm’s crucial component is employee and their success and failure depends on performance of employee (**Hameed &Waheed, 2011**). Performance can be defined as the fulfillment of particular task calculated against already known standards like that of accuracy, speed and cost and how accurately employees perform the task determines the good performance and also organizations have some expectations regarding performance of employees, when that level of expectation is meet by the employees they are called as good performers (**Sultana et al., 2012**). Practices of human resource management have been positively associated with development areas of an employee and employee performance and this fact is opened by previous studies (**Hafeez& Akbar, 2015**). We can say that employee performance is composed by the behavior of the employee and outcomes which come when the tasks of job are completed by using specific abilities and these results are measured by various scales (**Imran &Tanveer, 2015**).

2.2 Training & Development and Employee Performance

Not everyone who joins the organization is fully aware or up to the job at the moment he joins the organization. As we know learning is continuous process so everyone has always a space for learning something new. So the employees who may be suitable for job but let’s say they are bit older and they have been performing well in the organization, but what if at their time the technology used was not the same as its now?, they will face obviously problems in performing well, so the training and development programs help everyone to learn something new or improve current skills. The requirements of job can be meet by providing employees proper training (**Dayal, 1970**). Almost same point was discussed by (**Arnoff, 1971**) he mentioned that hurdles in adopting new technology or barriers which employees face in performance or productivity can be removed by conducting training sessions. Training and development play a crucial role in human resource management as it helps to groom and improve skills of employees which in turn increases employee performance (**Guest, 1997**). Improved employee performance is expected from training and development (**Elangovan&Karakowsky, 1999**). Training is organized attempt of an employee to acquire efficient performance in single or multiple activities (**K. Z. Ahmad &Bakar, 2003**). Employees should be fully involved in training programs and there must be a relation between employee and company(**McConnell, 2004**). Development is process of planning and preparing employees for the future jobs and upcoming problems (**Kadiresan et al., 2015**). In 21st century main challenge for mangers of human resource will be training and development (**Stavrou et al., 2004**). Training & Development is a process of increasing the performance of employee as well as their behavior is corrected (**Naris &Ukpere, 2009**). Training and development helps businesses to adapt to new technology by increased efficiency of employees (**Kennedy, 2009**).

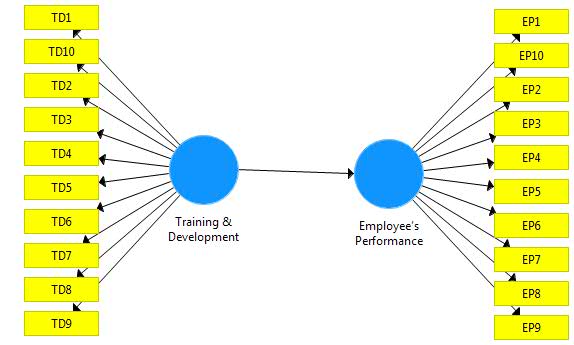
When it has been determined that out of all people working in organization which employees should be given training and which areas they need training only then the training can be launched properly (**Kum&Cowden, 2014**). People working in an organization create workforce, and the work force should be skilled enough to perform in well interest of company. Training and development programs ensure that the work force is developed and skilled so that they can perform well (**Bataineh, 2014**).Training and development acts like the back bone to the health industry (**Ahmad & Din, 2009)**. Training and development programs always gives employees chance to learn something new. Training is full of learning and creativity so to stay ahead of competitors training is necessary **(Niazi, 2011)**. Developing forward in tasks and enhancing skills of employees could be listed as expected outcomes of ideal training program (**Chidambaram & Ramachandran, 2012**). Training and development helps in improving old skills and enhancing the current skills of employees (**Kulkarni, 2013**). Training and development programs should also be monitored by the organizations, as they are investing huge amounts on these programs they should monitor the performances of employees that whether these programs are making any changes in behaviors of employees or not. Besides monitoring following these programs is also main responsibility of organizations, they should make ensure that the training and development programs are followed by employees and they are responding to the efforts put by the organization to make changes in them. As**Gamage and Imbulana (2013)** have mentioned that highly skilled, motivated and boosted morale workforce will be created if the organizations conduct training and development programs and follow them. Training is used to get distinguish place among rivals in the competition (**Jehanzeb& Bashir, 2013)**. Training minimizes the difference between current performance of employees and the performance desired (**Elnaga& Imran, 2013**). Human resource management’s vital function is training and development and the employees who take part in these programs are highly functional and their performance has improved as compared to those who show no or less interest in training and development programs (**Javaid et al., 2014)**. Employees who have not participated in training and development programs have done loss not to anyone but to themselves. They may not have participated due to various reasons like that of overconfidence that they have already those skills which will help them in future or they feel that they don’t need to be trained again n again because they may feel irritated, what so ever was the reason the ultimate loss will be of theirs because training and development programs would have improved their current skills and also they would have come to know about the knowledge of tackling with upcoming problems. Well trained and developed employees face less or no issues in performing tasks or jobs assigned to them by management as compare to employees who don’t have sufficient training. Work practices are changing on continuous basis, so if the employees are not provided adequate knowledge and they don’t get the chances of learning new things they may feel hurdles in skills to perform their job, the training process is a continuous process so that the employees may respond to changes happening around them in an efficient way (**Imran &Tanveer, 2015**).

Management do not have surety that the money they are investing in training programs will benefit them so they are reluctant in investing, it may be because employee sees it as opportunity to groom his skills so that his market value increases and they may leave the firm due higher salary in other firm, so the investment made by firm in training turns out to be loss instead of profit (**Cheramie et al., 2007**). Managers have now recognized the importance of reducing the difference between current skills and the skills required to cope with changing technology so they are now investing in training and development programs **(Mansour, 2013**). The results of study which was conducted by **Sultana et al., (2012)** in telecom sector of Pakistan showed that there is positive impact of training on employee performance. Thus we hypothesis that:

H1: Training and development of employee has not positive impact on employee performance.

**3.0 Conceptual Framework:**

The objective of this study is to investigate the impact of training and development on employee performance, on the basis of different functions of human resource management like as; Training & Development and Employee’s Performance. In the literature, the related studies suggest that the types of factors in path model applications in different banks are training & development and employee’s performance. The theoretical model is presented in figure 1.we will look at the theoretical model for each of the hypotheses in the following bellow.



1. Purpose of the study:

The main purpose of this study was to investigate the impact of training and development on Employee Performance in different private commercial banking sector in Bangladesh.

**Research Objectives:**

* To identify perceptions of the employees on how training and development proved to be beneficial to the private commercial banking sector in Bangladesh.

5.0 **Hypotheses**

For examining the impact of overall HRM practices on different banking sector in Bangladesh the following null hypotheses have been framed.

H01: Training and Development has no significant impact on Employees Performance in banking sector.

H02: Training and Development has no significant impact on Employees’ competency in banking sector.

6.0 **Methodology of the study**

Along with literature review, the research used a combination of survey and observation methods. The survey was conducted in different office of many Commercial bank of Bangladesh, which was chosen conveniently. This study has been conducted with**some** private commercial banking sector in Bangladesh. A structured questionnaire was designed to collect primary data by using literature review. In the questionnaire, two statements were completed: one for the above mentioned two factors such as training & development and employee’s performance of the private commercial bank in Dhaka. Five point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree) was used to collect data from the respondents. Two demographic variables, namely, gender, and age were taken to determine the variability of twodimensions across those variables. The questionnaire has been sent in 202 respondents who are employees to receive their opinions on different aspects of their present employee’s performance status in those banks. The employees were selected on the basis of convenient sampling technique. SPSS software was used for analyzing the demographic information. By using SmartPLS software, we want to find out which are the influential factorsof employee’s performance.

***Statistical tools used:*** Both descriptive and inferential statistics were used to analyze the data. Inferential statistics like Factor Analysis (FA) was used to separate the factors related to human resource practices of the bank employees of Bangladesh. Partial Least Square method was also used to identify the significant factors from the factors identified through factor analysis.

***Convergent validity:*** When multiple items are used to measure an individual construct, the item (indicator) convergent validity should be one of the main concerns to the researcher. The measurement model was tested for convergent validity which is the extent to which multiple items to measure the same concept are in agreement (MacKinnon, 2008). Anderson and Gerbing (1988) stated that convergent validity is established if all factor loadings for the items measuring the same construct are statistically significant. According to Hair *et al*. (1998) convergent validity could be accessed through factor loadings, composite reliability and the average variance extracted. The results of the measurement model (Table 3) show that the loadings for all items exceeded the recommended value of 0.50 (Hair *et al*. 1998). Composite reliability (CR) values ranged from 0.834 to 0.851 which exceeded the recommended value of 0.70 (Hair *et al*. 1998).

***Discriminant Validity:*** This study also validated the discriminant validity of the instrument. The discriminant validity represents the extent to which measures of a given construct differ from measures of other constructs in the same model (MacKinnon, 2008). In a PLS, the most important criteria for adequate discriminant validity is that a construct shares more variance with its items than it is shares with other constructs in a given model (Hulland, 1999). It was assessed by examining the correlations between the measures of potentially overlapping constructs. Items loads more strongly on their own constructs in the model, and the square root of the average variance extracted for each construct is greater than the levels of correlations involving the construct (Fornell and Larcker, 1981). As shown in Table 3, the square root of the average variance extracted for each construct is greater than the items on off-diagonal in their corresponding row and column, thus, indicating the adequate discriminant validity. The inter-construct correlations show that each construct shares larger variance values with its own measures than with other measures. In sum, the measurement model demonstrated adequate convergent validity and discriminant validity.

***Average variance extracted:*** All values of the average variance extracted (AVE) that measures the variance captured by the indicators relative to measurement error were greater than 0.50 to indicate acceptability of the constructs (Fornell&Larcker, 1981; Henseler, Ringle, &Sinkovics, 2009). The table 3 shows that these indicators satisfied the convergent validity of the constructs.

***Test of Reliability:*** To analyze the reliability (internal consistency) of the variables, this study used the Cronbach’s alpha coefficient and composite reliability (CR) value. Table 3 shows all Cronbach’s alpha values are above 0.60 cutoff values as suggested by Nunnally and Berstein (1994). Standardized Cronbach's alpha formula is given below.

=

Here, N is equal to the number of items, c-bar is the average inter-item covariance among the items and v-bar equals the average variance.

***Coefficient of determination*:** The reliability also finds that the coefficient of determination R square is 0.575 for the dependent variable i.e., employee’s performance (Table 3). This means that the only one independent variable isTraining & Development moderately explain 57.5% of the variance in employee’s performance.

**Demographic Information**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | Category | Frequency | Percent | Cumulative Percent |
| Age of the respondent | 25-30 years | 89 | 44.1 | 44.1 |
| 30-35 years | 27 | 13.4 | 57.4 |
| 35 years and above | 86 | 42.6 | 100.0 |
| Total | 202 | 100.0 |  |
| Gender | Female | 48 | 23.8 | 23.8 |
| Male | 154 | 76.2 | 100.0 |
| Total | 202 | 100.0 |  |

Table-1 provides the frequency distribution of the gender comprised of male and female. A total of 202 respondents in private commercial bank were included in this study, out of which 154 respondents in private commercial bank were male representing 76.2 % of the total population and remaining 48 respondents were female representing 23.8 % of the total population. Age of 202 respondents in private commercial bank, 89 respondents who were having age 25-30 years representing 44.1% of the total population, only 27 respondents were heaving age 30-35 years representing 13.4% of the total population and 86 respondents were heaving age 35 years and above representing 42.6% of the total population.

**4.1 Exploratory Factor Analysis**

EFA is a widely utilized and broadly applied statistical technique in social science. A total 99 usable survey responses were analyzed in this section. The factor analysis technique has been used to examine impact of training and development on employee’s performance ofprivate commercial banking sector in Bangladesh.The six factors that have found from rotated factor matrix, have been discussed in the following paragraph.

**Factor-1 (Employee’s Performance):** This includes three variables likeemployees achieved organizational goals, employees targets achievements has improved of last 5 years, and teamwork of the employeeswhich are the principal factors. So, it provides a basis for conceptualization of a dimension which may be identified as employee’s performance factor.

**Factor-2 (Training & Development):** This includes three variables liketraining & development programs for employees, effective formal training evaluation methods, training & development has resulted in higher employee performance in that organization, which arethe principal factors. So, it provides a basis for conceptualization of a dimension which may be identified as training & development factor.

**Table 04: Factor Analysis (**Cross Loadings**)**

|  |  |  |
| --- | --- | --- |
| Latent Variables | Employee's Performance | Training & Development |
| Most of the employees achieved organizational goals of last 5 years. | **0.800** | 0.572 |
| Over all employees targets achievements has improved over the last 5 years. | **0.789** | 0.554 |
| Employees feel happy to work in teams. | **0.785** | 0.436 |
| Our organization conducts extensive (T&D) programs for Employees. | 0.603 | **0.793** |
| There are formal training evaluation methods to assess the effectiveness of the training. | 0.479 | **0.781** |
| Training & Development has resulted in higher employee performance in our organization. | 0.521 | **0.853** |

Table 5: Results Summary for Reflective Outer Model**(Sample Size=202)**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Latent Variable | Indicators | **Factor Loading** | T value | Indicator Reliability | Composite Reliability | Average Variance Extracted (AVE) | Discriminant Validity | Cronbach's Alpha |
| Employees Performance | EP3 | **0.800** | 25.44 | 0.89 | **0.834** | **0.627** | 0.792 | **0.705** |
| EP5 | **0.789** | 25.87 | 0.89 |
| EP6 | **0.785** | 16.96 | 0.89 |
| Training and Development | TD1 | **0.793** | 24.73 | 0.89 | **0.851** | **0.656** | 0.810 | **0.739** |
| TD6 | **0.781** | 16.85 | 0.88 |
| TD9 | **0.853** | 30.97 | 0.92 |

Note: AVE>0.50 (Fornell&Larcker, 1981); Henseler, Ringle, &Sinkovics, 2009), Composite Reliability>0.70 (Hair et al. 1998), Cronbach’s alpha>= 0.60, (Nunnally and Berstein (1994))

Generally, a global fit measure (GOF) was conducted for path modeling, it is defined as the geometric mean of average communality and average (especially endogenous variables) (Chin, 2010) (see the formula).In this study, GOF value was 0.80 (= 0.575, average AVE = 0.64 for employees performance). So, the value of GOF exceeded the largest cut-off value (0.36) and it was indicated that the proposed model of this study had better explaining power than that based on the recommended value of GOFsmall = 0.1, GOFmedium = 0.25, and GOFlarge = 0.36 (Akter et al., 2011).

GOF=

From table-6 also shows that, all of the T-Statistic is larger than 1.96 at 5% level of significance, we can say that the outer model loadings are highly significant. So, our SEM model is accepted for above evidence in this study.

**4.2 Path Diagram of Private Hospital**

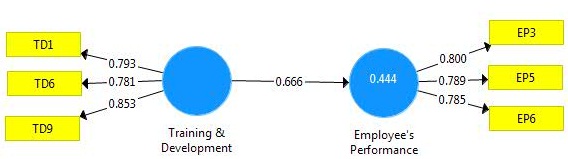


Figure 3 Relative Importance of the Human Resource Practice Factors and their Relationship with Overall Human Resource Practice of employees of Private Commercial Banking Sectors.

**Table 05:** Summary Results of the Model Constructs

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  | Original Sample | Sample Mean | Standard Deviation | T Statistic | P Values | Supported |
| Training & Development->Employee’s Performance | 0.758 | 0.765 | 0.048 | 15.684\*\*\* | 0.000 | YES |
| R Square | 0.575 | | | | | |
| R Square Adjusted | 0.570 | | | | | |

*\*\*\* Path coefficient is highly significant at the 0.01 level (2-tailed).*

Above table indicates that if training & development will be increased one unit, employee’s performance will increase 0.758 units which is highly significance at 1% level of significance.

**Measurement of the Structural Model**

Once all the constructs in the measurement model were validated, structural model was then to be tested. The bootstrapping technique was conducted to generate *t*-value for each of the hypothesized relationship and the potential impact of covariates. The researcher conducted the bootstrapping approach with 500 samples, with 0 cases per sample to test the path coefficient (*β*) and proposed hypotheses. Table 5 and Figure 1 presented the results of the hypotheses testing. The findings revealed that Training & Development(*β*= 0.758; *t* = 15.684 was found to be related to Employee’s Performance, with the evidence that these two formulated hypotheses exceeded the recommended value, 1.96 (< 0.01), hence, H0 is rejected at 1% level of significance.

**Hypotheses Testing**

The hypothesis testing was carried out by examining the path coefficients (beta) between latent constructs and their significance. To justify the significance of the path coefficients the bootstrapping method was used with a re-sampling of 500 (e.g., Bradley *et al*., 2012). The R2value of endogenous latent construct illustrates the predictive relevance of the model. Table 05 presents the results and hypothesis testing. The findings show that the hypothesis H01 was rejected at 1% level of significance that’s mean that Training & Development has highly significant relationship on Employee’s Performance because the value of t is higher than 2.56.

**Table 7: Outcome of hypothesized relationships**

|  |  |  |
| --- | --- | --- |
|  | **Null Hypothesis** | Accepted/ Rejected |
| H01 | Training & Development has no significant impact on Employee’s Performance in banking sector. | Rejected |

**CONCLUSION**

Training and Development has positive effect on Employees Performance. All results has discussed below:

**Employees Performance**

In any organization, whatever it is private or public, banking sector or others, to achieve organizational goal, they have to give times. As a part of chronology, any organization gets its exact location, which makes it real foundation our organizations is not different from this as we see it through the analysis given bellow. Because most of the employee thinks that the organization succeeded to achieve its goal in last five years which helped their organization to reach its pinnacle to progress. Again there was another reason behind this success.It was the team work of the employees which also make them happy.

**Training & Development**

To improve the performance of employee to make them active, energetic and skilled, it is necessary to train them. The above analysis focuses on it. They assume that, in our organization the main reason of employee’s performance is based on their sufficient training and developmentprogram, the evaluation method of effective training is perfect in a word.

**RECOMMENDATIONS**

Since training and development has imposed positive impact on employee performance in context of private commercial banking sector of Dhaka in Bangladesh. It can help create sustainable competitive advantage over other key players. Bank should develop a sound training and development process where the performance of employee is evaluated through transparent systems. Training must be based on need based analysis and returns should be collected statistically. It should be a continuous process as it helps reduce cost in long run. The supermarkets that consider T &D essential for their growth are significantly expanding their businesses. For new entrants, it is the most important factor that should be ensured before their business commencement if they want success in long run.

**Managerial Implications**

Training and development is very much significant for any organization to struggle with this challenging and changing world. Training and development is basically directly related to employee but its ultimate effect goes to organization because the end user is organization itself. This study will help organization to understand the importance of Training and Development. It will also help organization to understand which factors are important to keep in mind during the training and how a good training can be delivering to their employees. It will help them to understand that it is very necessary for them to give training to their employees so that they could perform the assign task in a better way.

In any organization employee performance is not only the determinant to achieve the organization goal many others factors are included such as the mentality of the employee to work in a team which ultimately help them to achieve organizational goal as well as personal goal of the employee. To increase the employee performance any organization need extensive training program and formal training evaluation method to access the effectiveness of training.

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