

IMPACT OF TRAINING AND DEVELOPMENT PROGRAM ON EMPLOYEE PERFORMANCE: A STUDY ON STATE OWN COMMERCIAL BANKS OF BANGLADESH

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ABSTRACT

Employees are the most important asset of any organization. In competitive business market every organization necessary to trained employees to perform their job properly. The success of the bank depends on the service providing to the client of the bank. Training and development program is the continuous process of the organizations that helps to improves their skills, knowledge, and abilities. Training and development helps to the better performance of employees. Basically the success of the organizations depends on employee performance where these abilities gather from the well trained and effective development procedure. The purpose of this survey is to find out the influence of training and development on employees' productivity. The study found out that banks are always aware of training and

development programs for the reason of productivity. Under this survey it has been found that every state-owned bank provides more than 40 types of training to their employees. The study suggests that there is need for continuous training and development for improving skill, upgrading knowledge, to retain to talent, increase job satisfaction, enhance productivity, well communicate abilities with their employees and earn more profit. Finally, this study has found that the services of training and development have significant influence on employee performance. In today's modern banking era, innovation of various types of training and development program method practices is increasing the efficiency of employees. As a result, it is putting a bank at the beginning of the race for success.

INTRODUCTION

Banks play the most important role in the economy of a country. Banks collect money from the individuals and loan them to others. Now banks offer the widest range of online banking services and perform lots of activities. Thus state-owned banks have already proven that they are the key factor for the business and economy as well. State-owned banks are the largest banking sector in Bangladesh, dynamic in actions, accurate dealings, just in judgment, fair in method and devoted to high top service to customers and thereby contribute to the growth of GDP of the country throughout stimulating trade and commerce, increase the export, poverty alleviation, raising living standard of limited income groups and overall sustainable socio-economic development in the country (Islam, 2015).

The aim of training and development program is to add the value. For performing the assigned job perfectly, training is very much needed. Training not only improve the skill of the employees, but also capable the employees of performing the job with latest technology. Top level employees are need to the broad variety of skills, such as a branch manager lead to play some important rule such as leadership and supervisor, general banking, communication and Technological skills and knowledge (Jalil, 2020). They need to solid understanding of the banking activities in which they operate and the activities of the organization.

Training and development is designed to help an employee learn to most appropriate response to any situation. Because training is process of learning opportunity of various experience through on the job training in the bank. Training and development program are the planned and

systematic process, whereas experience result in gain on the job. Training and development serves several significant purpose of managerial and non-managerial employees (Islam, 2022). The main importance if training and development is to improve individual and organizational performance. State-owned banks hire the new employees who have the aptitude to learn but may not be ready to perform the jobs. So every state-owned bank provide training to employees who are unable to perform the job according to their expected standards due to lack of skill. Training and development provide to many opportunities to the employees such as performance improvement, skill upgrading, solving organizational problems, promotion opportunity and opportunities for personal growth etc.

Skilled and effective employees are important asset for any organization. Skilled and well developed employees are serve the organization various service to the company. These organizations are gain to the productivity, efficiency and probability, reduced turn over, increase productivity and makes employees more accountable as they learn more knowledge and skills (Islam, 2013).

State-owned commercial banks give importance on training program and continuously gives training to the employees & gives emphasis on employee improvement and effectiveness. State-owned banks are providing the employees more than 40 skill development training by its many training institute. By providing the training, bank making the employees more productive and efficient. Because of state-owned banks great emphasis on training, there has created scope of studying on this topic and to observe the employee improvement or the change in the performance after the training.

Every government bank uses training as the main tool in the banks because they know they will not be able to achieve their goals unless their employees are skilled. Therefore, in order to make their employees more efficient, the banks first give them on-the-job training or by taking them to a different institution for training. It affects the knowledge and skills of the employees and by using them they can get the job done in the best possible way. Skilled manpower is beneficial for any country and organization as they get their work done by utilizing their work skills. In this way every bank makes their staff efficient by using their various training methods. Banks plays an important role in the economy of the country. Therefore, every government bank realizes the importance of training and development which is provides the different types of training and development program to their employees. Finally, we can say that training and development greatly impact on their employee's performance which ultimately contribute to national economy and improve the well organised banking sector in our country.

OBJECTIVES OF THE RESEARCH

1. To portray the relationship between training & development program and employees' performance.

2. To know about the procedure of the training program and the opinion of the employees taking training.
3. To know about the importance of training given by the banks and the change in employee productivity after receiving the training.

RATIONALITY OF THE STUDY

Banking in Bangladesh has to keep pace with the universal conversion. The economy of the country has a lot left to be desired and there are lots of scopes for vast enhancement. In an economy, banking sector can play a vital role to develop the overall social-economic position of the country. Now, banks must compete in the financial market both with local institutions as well as foreign market. The management of the bank is responsible for taking decisions and formulating plans and policies for the future. Therefore, they are essential to repetition of training and development of their action to realize the company's goal in the past. For this reason, bank are needs to provide various types training and development program to employees (Islam, 2019). It's very significant to have an effective and sound training and development program in place which will help the bank to client satisfaction and carry out effective performance. Training and development helps to improvement customer satisfaction and increases the bank reputation which increase the bank client and performance.

Thus, training and development helps to highlight the facts and relationships concerning customer satisfaction, enhance the productivity, operations efficiency, financial strength and weakness of the bank. With these issues in mind, the topic "Impact of training and development program on employee performance" has been undertaken as my topic for the study.

SCOPE OF THE STUDY

The study provides an opportunity to explore in the field of human resource of training and development program. The study would focus on the following areas various state-owned commercial banks training and development program of the bank, its impact on employee performance and effectiveness, and the productivity of employees. The scope of the report is limited to the overall descriptions of training and development program of the bank, its effectiveness, its position in the industry, and its competitive advantage. The scope is also clear by the organizational set-up functions, and performances. The training and development program is very much important for the bank because it capable the employee to perform the job which is given for one but the information of this field is not sufficient.

LIMITATIONS OF THE STUDY

There was an unlimited chance to do study a survey and to observe the activities of the bank closely. But it is challenging to do the study where banking sector is restricted areas, so there have some limitation in the study. The constraints are discussing below:

Lack of sufficient information

The information of the topic is not sufficient and it's not easy to find out the information. There also has privacy or the limitation of the information and they cannot disruption it. The information delivered by the authority is very minus.

Secrecy of Information

Banks keeps the secrecy for their most of the worthy information. Because if it becomes public can mischief their reputation or accomplishments. For that reason, they give information is limited by maintaining secrecy.

Time Constraints

The time which has allowed for us for the study are very less and it is very difficult to prepare a full survey with limited time. And which things become barrier for not study all side of the activities of the bank regarding training and development.

LITERATURE REVIEW

Effectiveness of training program is possible only when the trainee is capable to practice the theoretical aspects learned in training program in real work environment. They highlighted the use of role playing, cases, simulation, mediated exercises, and computer based learning to deliver exposure to a current and relevant body of knowledge and real world situations (Bates and Davis, 2010). Training objectives say the trainee that what is anticipated out of him at the end of the training program. Training purposes are of limitless importance from a number of stakeholder perceptions; Trainer, trainee, designer, evaluator (Karthik, R. 2012)).

One major area of the Human Resource Management function of specific significance to the actual use of human resources is training and development. In order to have positive results in company's scoreboard than employees must be considered one of the most valuable assets. Employee skills and motivation are critical for organizational success. This has always been true, but the pace and volume of modern change is drawing increased attention to the ways that human resource development (HRD) activities can be used to ensure that organization members have

what it takes to successfully meet their challenges (De Simone, J. M. (2009)

According to the Michel Armstrong (2001), “Training is systematic improvement of the knowledge, skills and attitudes obligatory by an individual to perform adequately a given task or job”. Flippo (1984) said, “Training is the act of increasing knowledge and skills of an employee for doing a particular job.” The term ‘training’ indicates the practise involved in improving the abilities, skills and aptitudes of the employees to perform specific jobs. Training helps in updating old talents and developing new ones. Ghorbani and Fard(2015) highlighted that customers staffs training is very essential to compete the pressure of challenges which bank industry faces on the daily basis. Random sampling method was used and research was conducted in Tehran, Iran. They suggested that customers training is very helpful to both supervisors as well as the employees because it affects the performance of employee’s and also beneficial in performing non-bank financial activities. Training improves a person’s skill at a task. Training helps in socially, logically and mentally developing an employee, which is very important in facilitating not only the level of productivity but also the development of personnel in any organization. (Oatey,1970)

According to Casse and Banahan (2007), the different methods to training and development need to be explored. It has come to their consideration by their own preferred model and through experience with large organizations. Taylor (2006), stated in his recent studies that it’s easy to implement strategy with the internet supported software. Some of the Training theories can be effective directly on the future of the skill and developments. Training and development in today’s employment setting is far more suitable than training alone since human resources can use their full potentials only when the learning process goes for beyond the simple routine (Yoder ,1970).

The key goal of training is to provide, obtain and improve the necessary skills in order to help organizations achieve their goals and create competitive advantage by adding value to their key resources – i.e. managers (Stavrou et al., 2004). Training program is dependent on the following parameters for its success (i) perceived value of leaning program (ii attitude to teacher (iii) reaction to learning conditions (iv) desire to learn: the degree to which trainees really want to learn and do well (Chih,Li and Lee, 2008). The key determinants of overall satisfaction with training (OST) are perceived training efficiency (PTE) and Perceived usefulness of training (PUT) (Yoder, 2009).

According Cole (2002), in his book Personnel and Human Resource Management, training is a learning action focused towards the acquisition of specific knowledge and skills for the purpose of an occupation or task. The emphasis 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. To improve the desired knowledge, skills and abilities of the employees, to perform

well on the job, requires effective training programs that may also effect employee motivation and commitment. Employees can create or breakdown their organizational reputation and success. And they are responsible for the bulk of the activities which can affect client satisfaction, the quality of the product and event.

According to Garavan (1997) and Berge et al. (2002) training is the tactical and logical modification of behaviour through learning events, activities and programs which results in the contestants accomplishing the levels of knowledge, skills, competencies and abilities to carry out their work effectively.

Job performance of an employee at work place is also entitled as employee performance and it treaties with the completion 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 increase the performance of employee as an employee performance is significant element of organization (Abbas & Yaqoob, 2009).

Firm's essential component is employee and their success and failure depends on performance of employee (Hameed & Waheed, 2011). Performance can be defined as the execution of specific 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 behaviour 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). Employees should be wholly involved in training programs and there must be a relation between employee and organization (McConnell, 2004). Development is procedure of planning and preparing employees for the upcoming jobs and imminent problems (Kadiresan et al., 2015).

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 build workforce, and the work force should be skilled enough to accomplish in well interest of an organization. Training and development programs ensure that the work force is developed and skilled so that they can perform well (Bataneh, 2014).

Gamage and Imbulana (2013) have revealed that highly skilled, motivated and advanced 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).

Gamage, P., & Imbulana, L. (2013). Training development and performance of employee: Evidence from Shrilanka telecom. *International Jour. of Marketing, Financial Services and Management Research*, 2(9), 12-24. Training reduces 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 related to those who show no or fewer interest in training and development programs (Javaid et al., 2014).

Job satisfaction is effected by the relationship between employees and supervisor, salary and working conditions Mudor and Tooksoon (2011) while timings of working hours and the feeling that employee are not valued, causes dissatisfaction (Shaikh et al., 2012). Employee satisfaction and expectancy are changing along with the changing world (Uddin et al., 2012). If the employees are satisfied with their job in the company they will make efforts to bring some innovation and creativity by the good performance which will give company significant developments in these changing market conditions (Achieng'Odembo, 2013). It should be familiar from employees point of view as well from organizations point of view that job satisfaction will lead to well performance as the interest of employee towards his job will be increased (Gupta, 2014). An individual's behaviour while on job says a lot about satisfaction of employee (Masood et al., 2014). Job satisfaction is now generally studied in management studies ,but it should be kept in mind factors effecting job satisfaction differ from employee to employee (Anjum, 2014) and this idea that employee satisfaction varies from person to person was also supported by (Kavita et al., 2012) in their study.

When the organization pays attention to the employees, listens to their problems and their grievances are heard properly the employees feel satisfied that their voice does matter and organization is there to help them. So the employees logically tend to perform well and move towards the goals of organization and in this way they pay back to the organization. Employee performance increases with increased level of satisfaction. Job satisfaction is also due to the fact that employee is happy with his/her overall performance and feels that he/she is contributing in success of organization.

CONCEPTUAL FRAMEWORK

Research Model

Research model is built based on the job descriptive index model. Which was developed by Smith et. al. (1969), and conference from some previous

research in Vietnam. The research model used in this study was developed to examine the impact of training and development on employee performance, such various factors as training and development program of state own commercial banks.

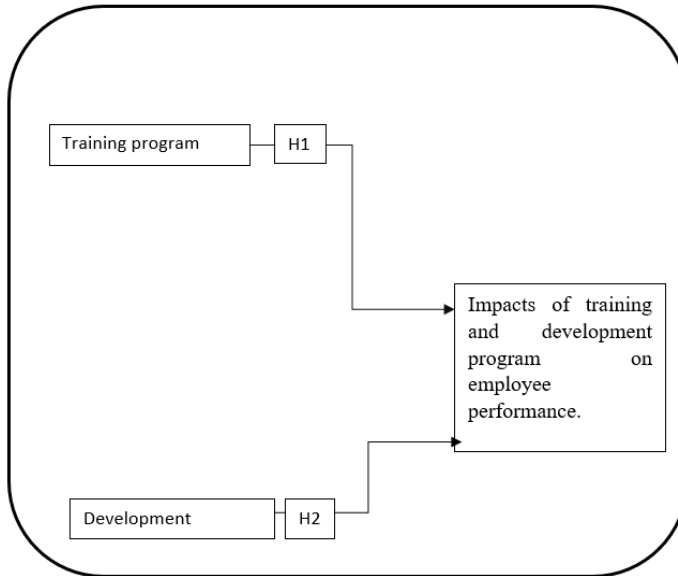


Figure1: Research Model

RESEARCH HYPOTHESIS

Based on the research the following hypothesis is formulated:

H1: Training program has significant effect on Employees Performance.

H2: Development program has significant effect on Employees Performance.

METHODOLOGY

In the study, the research was conducted to find out and understanding of training & development and its impact on employee performance. There has used information which has collected from various sources. For my completing study, there conducted survey of 50 employees in various state own commercial banks branch. The questionnaire which has developed to collect the primary survey data has divided into three parts. The first part consists of the personal information like as name, qualification, gender etc. which is optional for the responded. The second part of the questionnaire have developed taking question relating training of different view which the employees feel or observe or experience. There have five point of the response which has developed in Likert scale ranging from “Strongly agree=5 to Strongly disagree=1”. The third part opened question where the employees can give feedback on the basis of their own wish. There has no restriction of giving the answer. For collecting the information, the

primary and secondary both sources have used to collect the required information.

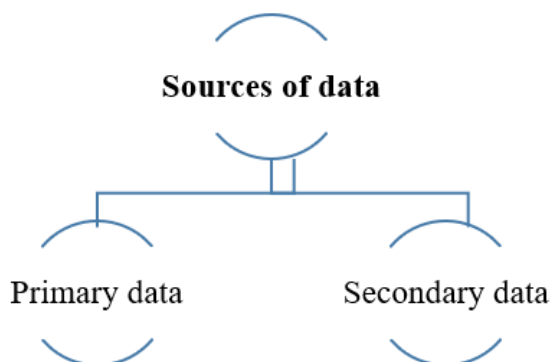


Figure (2): Sources of Data

Primary Data

The primary data has collected by using the questionnaire and also by face-to-face conversation. Beside there have some other source of the primary data. They are:

- Observing the employee's activities.
- Watching the office record of the information.
- Informal conversation with the managers and employees.
- Getting the information from the trainer and trainee.
- Observing the training institute environment and scope of skill development.

Secondary Data

Several sources have used to collect the secondary data for conducting the study successfully. The sources used in the study are:

- Lecture material from state own commercial banks training institution.
- Website of Sonali bank, Janata Bank, Rupali bank and different banks Staff College and Bangladesh Bank.
- Various books, articles and website regarding training and development program.
- Training book of the trainee.

After finishing survey, the data have analysed by using SPSS 16.0 (version) Software and also by graphically presentation which is done by using Microsoft Excel to understand the situation about the topic and also the finding of the report has found. Which help to understand different part of the report and the recommendation can be given based on the situation.

Research type

In this study, the research was conducted to find out and understanding of training & development and its impact on employee's performance. The research was considered as a quantitative explanatory and descriptive survey or descriptive research study aims to explore awareness of the knowledge. A survey strategy was applied through a self-administrated questionnaire as data collected method.

Data collecting Instrument

Data collecting instrument is a questionnaire survey. A set of questionnaire was prepared for collecting crucial information and the questionnaire data was sought from various employees.

Source of Information

Information was collected from the different position of employees in state own commercial banks such as Sonali Bank, Janata Bank, Rupali Bank and Basic Bank etc.

Questionnaire and Measurement Scale

A set of Questionnaire was used to collect primary information for the research. So, a survey strategy was applied through a self-administered questionnaire as the data collected method. A descriptive survey was conducted to the various respondents and collected data through structured questionnaire which carries 17 topics related questions and used 5-point likert scale or ordinal scale to find out the result. In this method every question carries 5 options and each option carry specific point which is given below:

SA=strongly agree =5

A=agree =4

N=neutral =3

D=disagree =2

SD=strongly disagree =1

Sampling Method

A non-probability sampling techniques are often appropriate for exploratory and quantitative research. Here, the survey was used to convenience sampling techniques and purposive sampling method because it allows to obtain basic data from respondents.

Data Analysis Methods

Frequency analysis, descriptive statistics, factor analysis, component matrix^a, regression analysis, analysis of variance (ANOVA), regression of coefficient are used to understand the impact of training and development program on employee performance. The result was analysed by using statistical software SPSS, MS word, excel software and percentage analysis on a five –point Likert Scale. In this study, there was different

statistical outputs which are also computed by using statistical software SPSS. Feature's evaluation of respondents, descriptive statistical techniques including mean scores, standard deviation, frequency distribution, analysis of variance, and correlation is used to assess the significance of each principle's variables of the study.

DATA ANALYSIS AND DISCUSSION

Demographic characteristic of the respondents:

Table (1): Age of the Respondent

Age	Frequency	Percent	Valid Percent	Cumulative Percent
26-30	19	38.0	38.0	38.0
31-35	17	34.0	34.0	72.0
36-40	10	20.0	20.0	92.0
40+	4	8.0	8.0	100.0
Total	50	100.0	100.0	

Source: Field Survey, 2022

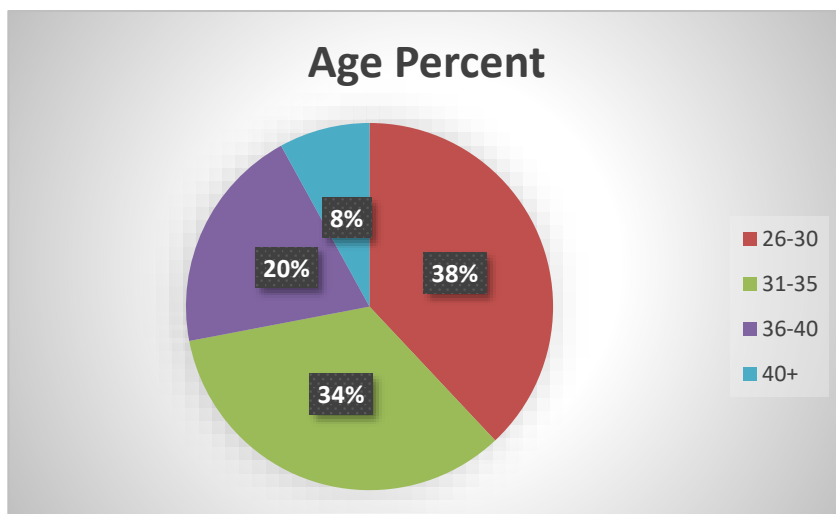
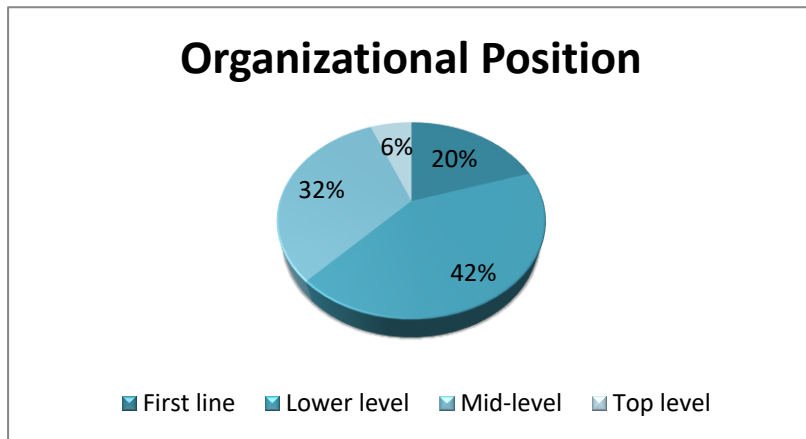


Chart (1): Age

Interpretation: In the study, the respondent has categorized on the basis of the age because the opinion can become different because of age. I have found that 38 percent are 26-30 ages grouped, 34 percent are 31-35 ages grouped, 20 percent are 36-40 ages grouped, 8 percent employees are 40+. And among all 26-30 age grouped are large in number of employees.



Educational qualification of the employees

Table (2): Educational qualification

	Frequency	Percent	Valid Percent	Cumulative Percent
Masters	23	46.0	46.0	54.0
Honours	17	34.0	34.0	80.0
H.S.C	7	14.0	14.0	94.0
S.S.C	3	6.0	6.0	100.0

Total	50	100.0	100.0	
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Source: Field Survey, 2022

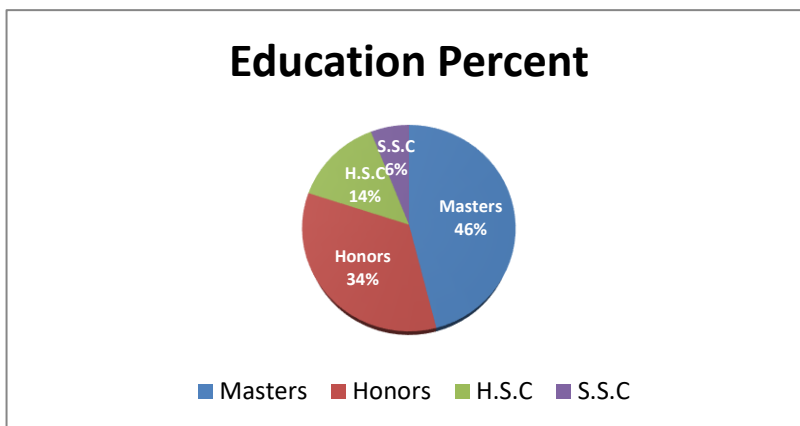


Chart (2): Educational qualification

Interpretation: In the state own commercial banks, there have employees with different educational qualification. The educational qualifications also describe the position they can remain. I have found that 46% person are Masters passed, 34% are Honours passed, 14% are H.S.C passed and 6% are S.S.C passed.

Gender of the Respondent

Table (3): Gender

	Frequen cy	Percent	Valid Percent	Cumulative Percent
Male	37	74.0	74.0	74.0
Female	13	26.0	26.0	100.0
Total	50	100.0	100.0	

Source: Field Survey, 2022

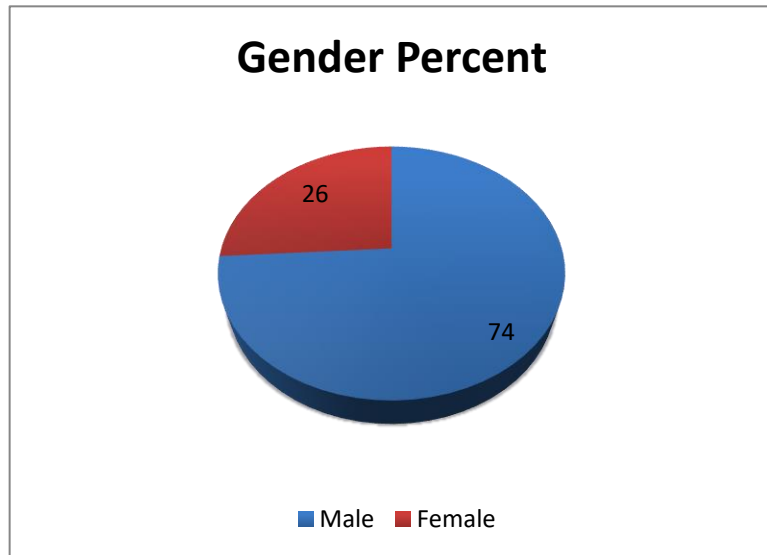


Chart (3): Gender

Interpretation: In the study, the respondent was categorized on the basis of the gender but found that the presences of the female employees are very few comparing to the male. But these days the numbers of female employee are increasing comparing to the past. Among the respondent, 74% percent respondent are male and 26% are female.

Organizational position of the respondent.

Table (4): Organizational position (Source: Field Survey, 2022)

	Frequency	Percent	Valid Percent	Cumulative Percent
First line	10	20.0	20.0	20.0
Lower level	21	42.0	42.0	62.0

Mid-level	16	32.0	32.0	94.0
Top level	3	6.0	6.0	100.0
Total	50	100.0	100.0	

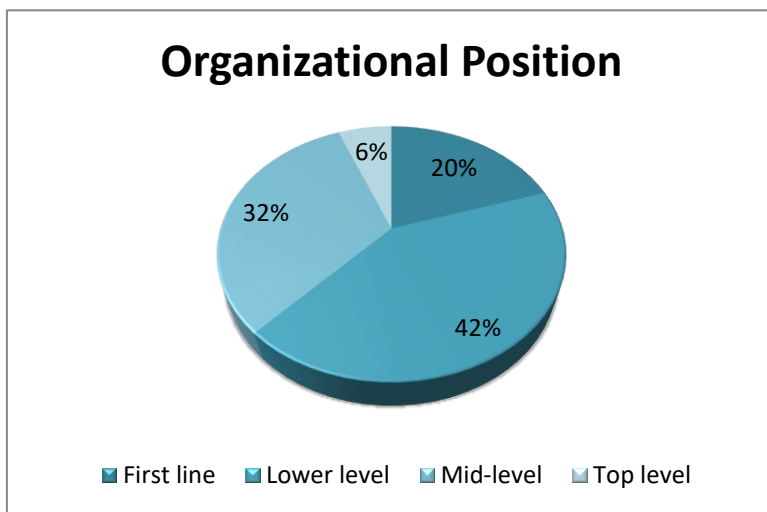


Chart (4): Organizational position

Interpretation: The education level and the experience and efficiency effect to get the position on the bank. In the research it was found that 20% employee belong to first line, 42% belongs to lower level, 32% belongs to mid-level and 6% belongs to top level. Here observed that very few numbers of respondent are belong to top level.

Descriptive Statistics

Table (5): Descriptive Statistics

Descriptive statistics are brief descriptive coefficients that summarize a given data set, which can be either a representation of the entire or a

sample of a population. Descriptive statistics are broken down into measures of central tendency and measures of variability (spread). Measures of central tendency include the mean, median, and mode, while measures of variability include the standard deviation, variance, the minimum and maximum variables, and the kurtosis and skewness.

Descriptive Statistics						
Question	N	Minimum	Maximum	Mean	Std. Deviation	Variance
Training is very essential for performing the job of bank	50	3.00	5.00	3.9200	.56372	.583
Induction training received is relevant to my area of operation.	50	3.00	5.00	4.3800	.76509	.736
Training is necessary to improve your communication skill.	50	2.00	5.00	3.9600	.89806	.937
The standard operating procedure training has improved my day to day performance on the job.	50	3.00	5.00	4.2500	.73593	.571
Training are suitable worthy for performing the assigned work.	50	3.00	5.00	4.1100	.67372	.583
Training program are periodically reviewed and improved.	50	1.00	5.00	3.4800	.56238	.581
Employees acquire technical knowledge and skill through training.	50	1.00	5.00	4.2200	.74007	.706
Employee performance has improved after receiving training.	50	1.00	5.00	3.6800	.81513	.679
Attending the training program has given a better understanding to your job responsibility.	50	1.00	5.00	4.0400	.73485	.570
After attending the training program can increased the contribution towards achieving the organization goal.	50	2.00	5.00	4.2800	.70102	.491
Development influence the managerial task of employees and it's improves your performance.	50	2.00	5.00	4.0200	.76895	.622

Attending the several development programs has given a better understanding to your managerial responsibility.	50	3.00	5.00	4.0400	.70869	.488
Development helps in promotion and monetary benefits.	50	1.00	5.00	4.0200	.78799	.624
The skill and knowledge gained through development enable you to deliver quality leadership and provided right direction to your subordinates.	50	1.00	5.00	4.0500	.76895	.622
Development increase confidence for performing managerial task.	50	1.00	5.00	3.5800	1.23040	1.514
After attending the development program, you can speed of achieving targets has increased.	50	3.00	5.00	4.1800	.71969	.518
Motivation and its role in performance increased due to development program.	50	1.00	5.00	4.1800	.74751	.559

Source: Field Survey, 2022

FACTOR ANALYSIS

Factor Analysis (FA) is an exploratory technique applied to a set of observed variables that seeks to find underlying factors (subsets of variables) from which the observed variables were generated.

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.383
Approx. Chi-Square		181.843
Bartlett's Test of Sphericity	Df	176
	Sig.	.248

Table (6): Component Matrix^a

Component Matrix^a

	Component								
	1	2	3	4	5	6	7	8	9
Training is very essential for performing the job of bank.	-.302	.531	-.315	.185	.203	-.167	.195	.334	-.032
Induction training received is relevant to my area of operation.	-.386	.345	.368	.357	-.063	-.186	.089	-.375	.167

Training is necessary to improve your communication skill.	.471	.488	-.123	.345	-.023	.239	.128	-.037	-.123
The standard operating procedure training has improved my day to day performance on the job.	-.069	.282	.426	-.242	.009	-.408	.270	-.367	-.246
Training are suitable/ worthy for performing the assigned work.	.094	-	.370	-.094	-.065	.306	.281	.214	.008
Training program are periodically reviewed and improved.	.079	.340	-.027	.163	-.475	.222	.403	.065	.548
Employees acquire technical knowledge and skill through training.	.374	.361	-.543	-.181	.167	.176	.206	-.019	.063
Employee performance has improved after receiving training.	-.215	.351	.472	.240	-.314	.189	.110	.143	-.283
Attending the training program has given a better understanding to your job responsibility.	.364	.077	.651	-.262	-.167	.226	-.160	.048	.246
After attending the training program can increased the contribution towards achieving the organization goal.	.183	.570	.232	-.467	.107	-.018	.255	.231	-.067
Development influence the managerial task of employees and it's improves your performance.	.178	-	.381	-.149	.675	.029	-.091	-.134	.362
Attending the several development programs has given a better understanding to your managerial responsibility.	-.058	.218	.263	.395	.201	.269	-.300	.337	-.114
Development helps in promotion and monetary benefits.	-.254	.118	.201	-.008	.623	.182	.231	.178	-.123
The skill and knowledge gained through development enable you to deliver quality leadership and provided right direction to your subordinates.	.481	-	.084	.205	-.032	-.059	.487	.208	-.317
Development increase confidence for performing managerial tasks.	.445	.023	.111	.026	-.056	-.676	.097	.315	.132
After attending the development program, you can speed of achieving targets has increased.	.570	.145	.202	.358	-.045	-.131	-.313	-.127	-.232
Motivation and its role in performance increased due to development program.	-.176	-	.033	.552	.205	.109	.414	-.305	.048

Extraction Method: Principal Component Analysis.

a. 9 components extracted.

Source: Field Survey, 2022

DESCRIPTIVE RESULTS OF CONCEPTS

Table 7: Shows the frequency and percent respondents on practice of e-banking and its impact on customer satisfaction.

Questions	F&P	SD	D	N	A	SA
Training is very essential for performing the job of bank	Frequency	0	4	3	23	20
	Percent	0.0	8.0	6.0	46.0	40.0
Induction training received is relevant to my area of operation.	Frequency	0	4	8	27	17
	Percent	0.0	4.0	8.0	54.0	34.0
Training is necessary to improve your communication skill.	Frequency	0	3	10	25	12
	Percent	0.0	6.0	20.0	50.0	24.0
The standard operating procedure training has improved my day to day performance on the job.	Frequency	0	2	10	27	11
	Percent	0.0	2.0	20.0	54.0	22.0
Training are suitable/worthy for performing the assigned work.	Frequency	2	2	11	20	15
	Percent	4.0	4.0	22.0	40.0	30.0
Training program are periodically reviewed and improved.	Frequency	1	6	11	12	20
	Percent	2.0	12.0	22.0	24.0	40.0
Employees acquire technical knowledge and skill through training.	Frequency	4	2	10	24	10
	Percent	8.0	4.0	20.0	48.0	20.0
Employee performance has improved after receiving training.	Frequency	3	4	6	20	17
	Percent	6.0	8.0	12.0	40.0	34.0
Attending the training program has given a better	Frequency	0	4	6	14	26
	Percent	0.0	8.0	12.0	28.0	52.0

understanding to your job responsibility.						
After attending the training program can increased the contribution towards achieving the organization goal.	Frequency	1	5	12	22	10
	Percent	2.0	10.0	24.0	44.0	20.0
Development influence the managerial task of employees and it's improves your performance.	Frequency	2	3	11	23	11
	Percent	4.0	6.0	22.0	46.0	22.0
Attending the several development programs has given a better understanding to your managerial responsibility.	Frequency	1	3	11	16	19
	Percent	2.0	6.0	22.0	32.0	38.0
Development helps in promotion and monetary benefits.	Frequency	2	4	15	13	16
	Percent	4.0	8.0	30.0	26.0	32.0
The skill and knowledge gained through development enable you to deliver quality leadership and provided right direction to your subordinates.	Frequency	2	3	7	15	23
	Percent	4.0	6.0	14.0	30.0	46.0
Development increase confidence for performing managerial tasks.	Frequency	1	6	15	18	10
	Percent	2.0	12.0	30.0	36.0	20.0
After attending the development program, you can speed of achieving targets has increased.	Frequency	0	13	15	12	10
	Percent	0.0	26.0	30.0	24.0	20.0
Motivation and its role in performance increased due to development program.	Frequency	2	11	18	09	10
	Percent	4.0	22.0	36.0	18.0	20.0

Field Survey, 2022

Regression Analysis

Table 8: Shows the SPSS output with R square

Model Summary				
Model	R	R Square	Adjusted Square	Std. Error of the Estimate
1	.673 ^a	.450	.432	.46327
a. Predictors: (Constant), Training, Development Program				

Source: Field Survey, 2022

The model summary table shows that R, the multiple correlation coefficient using the predictions training and development is .673 and R square is .450

When R value is 0, it indicates that there is no linear relationship.

When R value is -1.0, it indicates a perfect downhill. There is perfect negative linear relationship.

When R value is +.01 to +.29, it indicates that there is weak positive linear relationship.

When R value is +.30 to +.49, it indicates that there is moderate positive linear relationship

When R value is +.50 to +.99, it indicates that there is strong positive linear relationship.

When R value is +.1, it indicates that there is a perfect uphill. There is perfect positive linear relationship.

Here R value is .673. So I can say that it indicates a strong uphill & there is positive strong linear relationship.

ANOVA

Table 9: Relationship between with dependent and independent variable

ANOVA ^b						
Model		Sum of Squares	DF	Mean Square	F	Sig.
1	Regression	16.205	3	5.578	26.164	.000 ^a
	Residual	21.695	96	.215		
	Total	35.780	99			
a. Predictors: (Constant), Training & Development Program.						
b. Dependent Variable: Performance						

Source: Field Survey, 2022

In the above table, $F=26.164$ has been shown that the predictors or independent variable factors training and development impact on employees' performance. The value of significance level between 0% and 5% that is a good fit. Here, from the ANOVA the value of significance is 0.000. So, it can be said that all the independent variable factors are a significant effect on employee performance of state own commercial banks.

Coefficients

Table 10: Regression of coefficient.

Coefficients						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.50	.474		.210	.034
	Training	.434	.116	.333	3.757	.000
	Development	.577	.109	.472	5.292	.000
a. Dependent Variable: Performance						

Source: Field Survey, 2022

Table 10 is presenting the coefficient analysis which shows the relationship between dependent variable and each independent variable. If we see the Sig. value, the values of training and development program are demonstrating that they have significant correlation with employee performance, as their Sig. values are less than 5%. So H1 is accepted. The beta of training is .333 with significance value of .000 which is less than the significance level of 0.05 that there is significance impact on employee performance in nationalized bank. So H2 is accepted. The beta of development program beta is .472 with significance value of .000, which is less than the significance level of 0.05 that there is significant effect of respondent on employee performance due to funds development program of nationalized bank limited. However, when analysed individually against employee performance, they have been found correlated positively. So, the services of training and development have significant impact on employee performance. In today's modern banking age, innovation of various types of training and development program practices is increasing the efficiency of employees. As a result, it is putting a bank at the beginning of the race for success.

MAJOR FINDINGS OF THE STUDY

After conducting the survey and analysis, the collected data the study have found the following significant results are summarized below;

- ❖ State Own Commercial banks informs their employees about goal and objectives of the organization during the training program. So that they can understand their accountability.
- ❖ Almost all of the employees of State Own Commercial banks consider training and development as important element of their performance.
- ❖ Most of the employees think that training and development process are not maintain properly and providing procedure does not make a fruitfully which are require to perform their jobs.
- ❖ Some employees do not feel any interest of receiving training and they also found it difficult and unattractive method of training.
- ❖ The motivation gained from the training and development program impacts the productivity and thus the success of a T&D program.
- ❖ The training and development which provide to the employees can improve their skill, productivity and knowledge and also improve their managerial task.
- ❖ Maximum of the employee believed that the skill and knowledge gained through development enable to deliver quality leadership and provided right direction to their subordinates.
- ❖ Banks gives less importance to the software & update technology based training which is very much needed for cope with the competition.
- ❖ Some employees of State Own Commercial banks have very less knowledge about the technology and technical matter that they cannot complete the task properly and take huge amount of time.

Recommendations

It is difficult to recommend state own commercial banks although they are oldest in the banking industry. Following are some recommendations from this survey. The banks should take the necessary steps from the below recommendations:

- ❖ Highly experienced and skilled trainer essentials to appoint for train the employees because a skilled trainer can do actual improvement of the employees.
- ❖ All the employees need to give equal importance in the matter of the training because all of the employees do not get equal importance in this matter.
- ❖ It is needed to improve the quality of the training which is provided by the bank.
- ❖ The training program wants to design in a way that becomes attractive to all the employees and they also feel interest of receiving training.
- ❖ Their need to provide training taking matter of communication skill so that the communication between the employees and

customers become improved because there have huge communication gap in the banks.

- ❖ They need to more concern about importance to the software & update technology based training which is very much needed for cope with the competition.
- ❖ Extra attention and importance should give to the inefficient employees so that they can become efficient and can perform task in short time.
- ❖ In the training program, it is need to give some competitions so that they feel interest for the training.
- ❖ Feedback of the participant should take after completing any training session and on the basis on which the training program should modify.

Future work

This research was conducted on state own banking sector of Bangladesh. Researchers can conduct same research in any other sector like that of private bank or education sector or hospital sector or some other industry like hotel industry or medicine industry etc. This research can also be conducted in any other cities, provinces or any other country. Other sampling methods can also be used.

CONCLUSION

Bank sector of Bangladesh are highly competitive. The success of the bank depends on the service providing to the client of the bank. And successful service can become possible to provide to the clients when the training and development is given to the employees because training and development programs improve the productivity and profitability and create a positive attitude toward the profit orientation which helps the organization to achieve long term goal. Training also makes the employees capable of performing every task of the bank. It also helps to achieve the competitive advantage. And for that purpose, the state own commercial banks should give importance employees because efficient employees are asset for the bank because it increases the profit of the bank and client satisfaction can possible to get. The bank also should observe in the actual change among the employees after receiving the training and on basis of that the training program would modify or improve. It would help to enrich the effective HR of the bank. Training and development program has great impact on employee's performance of banking sector. Basically training and development increase the employee's skill and enhance the knowledge about their jobs. The success or failure of modern age of banking sector depends on the quality of their human resource which are only possible by training and development. Well trained and highly developed employees of state own commercial banks employees are greatly impact on their performance. The training and development program should be provided to all employees to increase their skill and

knowledge of the job. When an employee undergoes the training and development, it's improves their skill and upgrade knowledge of the current job. It's increase their confidence and enhance their ability about their jobs. As a result, it helps to the company to gain and increase job satisfaction, morale, improves their productivity and well communicates with their clients and finally earn more profit for their organization. Well trained and standards set of development procedure provide some significant result. These are increase the employee's skill and upgrade the knowledge which is lead to the employee's job satisfaction, it's contribute to the banks sustainable development, it's increased the overall banks productivity and earned more profit, it's contribute to the national economic development, it plays an important role in the proper utilization of resources that is help to the increase investment facility, it increases the national income which is ultimately contribute to the national GDP. Training and development programmes help to improves their attitude and behaviour which is lead to assist to building a quality working environment.

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