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# ROLE OF EMPLOYEE TRAINING IN ENHANCING PERCEIVED PERFORMANCE THROUGH COMPETENCIES IN SERVICES INDUSTRY- A STUDY OF PAKISTANI BANKING SECTOR

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## Abstract

*Employee Training is one of the leading contemporary human resource aspects, it is a perfect approach leading towards effective employee development and is used as a renowned technique for creating new leaders and enriching employee's skills. Training is nowadays a no-way-option for almost all organizations. Training acts crucially at dual dimensions; it enhances employee performance and works on organizational development. This study plans to evaluate the role of training and training design and delivery towards the employee competencies leading to employee's perceived performance in the banking sector. It is a quantitative research with a post-positivist approach. Data was collected from 152 bankers from different banks in Karachi through a survey questionnaire. Data was analyzed by applying descriptive analysis and statistical tests. Results revealed that there exists substantial relationship between On-Job-Training, Training Design and Delivery and Perceived Performance, although Off-The-Job-Training proved as weak predictor. The study produced useful information for future researches.*

**Keywords:** Employee Training, On-Job-Training, Off-Job-Training, Employee Development, Employee Competence

**JEL Classification:** M 530

## Introduction

Today organizations spend huge sum of money on enhancing human capital because people are the most indispensable asset for every organization. The importance of effective and focused training along with other employee development initiatives is inevitable in today's cut-throat competi-

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tive corporate markets. Research reveals that the company's entire corporate learning strategy is among the most crucial factors deriving it towards competitive advantage and ultimate success (Bersin, 2013).

Employee training acts crucially at dual dimensions; it derives employee towards optimal performance and later it impacts positively on the organizational existing performance and future goals (Rama & Nagurvali, 2012)

The historical records have uncovered that there exists strong connections between the employee trainings and employee performance. Employee Training is a proven strong component creating higher productivity and improved work quality. Modern corporate world is largely emphasizing on developing a culture of creative learning through sophisticated and high-tech training workshops (Peteraf, 1993).

Previously the trend of employee development through trainings was only popular among the manufacturing industries; but today all the businesses are emphasizing on training and development of their employees in order to be more strong, more productive, more result-oriented and more competitive (Falola, Osibanjo & Ojo, 2014)

Today, service sector organizations are considering employee training as a vital ingredient to enhance their employees' performance and to improve their overall service delivery capacity. Organizations are of the view that by educating and training their workmen, they remain more competitive and productive (Salas et al., 2012).

Banking organizations usually prefer a combination of Off-job-training (Lectures, audio-visual aids, case studies, simulations, role plays, games, activities, software hands-on, computer-based trainings) and on-job-training for orienting and equipping their employees to perform well in the practical environment. Additionally the role of facilitator, either for off-the-job or on-job-training, is equally important for effectively designing the training program and its ultimate delivery in the best possible manner (Salas et al., 2012)

Off-the-job training is a very useful technique to create awareness among the new recruits of the nature and type of job to be performed at workplace; it sets the tone for their profession, establishes theoretical base, provides necessary understanding and helps in imparting important descriptive grounds. Off-the-job training is also an effective method to train the existing employees and it is used on manifold dimensions.

The importance of on-the-job-training is undeniable, although it is off-the-job training that improves the learners' theoretical understanding and knowledge level but in order to test, refine and polish their practical skills; it is immensely necessary to expose learners to the on-the-job-training. The use of on-the-job-training is frequent for both new and existing workers but it is more popular for training new recruits in service industry.

Training effectiveness relies heavily on delivery style of the trainer who should necessarily be a field expert and reasonably experienced in the same area in order to create his attractive professional image among trainees, this way he can deliver a lasting learning experience (Noe, 2010)

Overall designing of training workshop is also an important factor that affects training results. The trainer should be expert enough to set the tone for the training workshop and can relate the contents with real life practical examples and existing practices (Noe, 2010)

### *Research Purpose*

Training employees is one of the most effective techniques used to excel in the business. The aim of this research is to evaluate the role of training and training design and delivery towards the employee competencies leading to perceived performance in the banking sector.

The following are some of the questions that the research will respond to:

- What is the role of employee training towards employee competencies?
- What is the role of training design and delivery towards employee competencies?
- What is the impact of employee competencies on perceived performance?
- What type of training, on the job or off the job is more beneficial for the employees?

### *Research Objectives*

Given below are the objectives of this study:

- To identify the effect of on-the-job-training towards employee competencies
- To determine the role of off-the-job-training towards the employee competencies
- To evaluate the impact of training design and delivery on the employee competencies
- To examine the impact of employee competencies towards perceived performance
- To study whether on-the-job-training is more beneficial or off-the-job-training.

### *Justification, Limitations and Scope*

Historical records reveal that there does not seem much published work on “evaluating the role of employee training in enhancing perceived performance in Pakistani banking sector”, hence there is a gap. Stake holders of this study are business organizations (banks), college and/or university students, scholars, new researchers, teachers and other academically or professionally associated people.

Limitations include working field of the study i.e., it is on a single sector and limited geographical area, selection of approach seems another limitation in this study. In terms of scope, the study will be focusing upon different commercial banks operating within the locality of Karachi.

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## Literature Review

### *Employee Training*

According to the Society for Human Resource Management (2008) the human capital is the soul of every organization and the organizational successes are fundamentally connected with the skill-set, knowledge level and expertise possessed by its employees. In the ongoing competitive circles, it is immensely important to retain and continuously develop talented and intellectually sharp people because they are the ones who play a pivotal role in supporting, strengthening and finally achieving the organization's mission, vision and ultimate strategic goals. Salas et al. (2012) have mentioned that in the United States, various organizations invest billions of dollars on training their employees. Through such trainings the organizations become more adaptable, innovative, productive and competitive within its business spheres. The effectiveness of employee work force is strongly dependent upon effective trainings. In addition Karthikeyan, Karthi and Graf (2010) have commented that employee training is a necessity for every contemporary organization and one of the most important factors for enhanced performance (Khan, Khan & Khan, 2011).

Devi and Shaik (2012) have established that training is a strong medium that enables the workforce to extend their skill-set to a desired level for performing better at the workplace and plays a key role in modernizing the human resource practices (Punia & Kant 2013). Similarly Hameed and Waheed (2011) conversed that organizational value is mirrored through the employee performance which fundamentally progresses through training.

Olaniyan and Ojo (2008) have reinforced that machines alone can't produce output, neither money can generate value or deliver utility to satisfy human needs, but it's actually people working within manufacturing, services and merchandising organizations who make the best use of all material resources by using their skills, knowledge, expertise, competencies and abilities, in order to convert these resources into the demanded consumable products and services that eventually satisfy the desires of the society. Rohan and Mohanty (2012) support that existing state of affairs in the business world is based on brutal competition, cultural capitalism, emerging global trends and high tech economic developments. Therefore, for the long term survival an organization requires expertise, aptitudes, acquaintance, proficiencies and knowledge possessed by the human capital that consequently leads to ultimate success. Midst all core resources of the organization, human resources is the most effervescent and fundamental, because of the intangible nature of its knowledge and skills' attributes. For that reason human capital is the backbone of any organization that brings success or failure in the context of the short term and the long term business goals (Ahmad & Schroeder, 2003).

Training employees is the need of the day for all for-profit and not-for-profit organizational settings (Cho, 2004; Khan, Khan & Khan, 2011). Global competitive structure, as a strong constituent of modern market dynamics, forces the organizations to focus on employee training as a key employee performance fostering tool. In services industry's customer centric organizations which are labor intensive at the same time, the need for developing and retaining highly-skilled, well-trained and motivated employees remains critical (Wang & Hannafin, 2005). Wah, Lih, Herang, Yang and Hung (2012) elaborated that employee training contributes to the organizational performance in a number

of ways. Training results in skills improvement and talent development; it also helps organization in terms of employee retention. In this way, training capitalizes the organizational profitability and plays an important role in decreasing unnecessary expenses.

James and Lucky (2016) has cited that employee training is distributed into two approaches: On-the-job training and Off-the-job training. On-the-job training refers to training which is given to the employee within the practical work settings and during the physical job environment. On the other hand, off-the-job also termed as formal training, is usually given to the employee at a place away from practical work environment.

#### *On-Job-Training*

According to Khan, et al. (2011) those workers who have larger on-the-job exposure are more competent as compared to others because their skills, knowledge level and expertise are higher. In view of James and Lucky (2015) employees learn more about and gain higher understanding of their work through on-the-job-training. Practical experience yields higher learning and imparts more knowledge as compared to the bookish approach of training the employees; moreover, on-the-job training is quite economical and least time consuming (Heras, 2006)

Tom Baum et al. (2007) add that on-the-job training is a successful technique used to derive the employee towards practical learning. On-the-job training is more effective in developing skills and job knowledge of experienced employees (Singh & Mohanty, 2012). On-the-job training should work as a quick assisting and accelerating tool for the employee to perform better at the task in hand (Salas et. al, 2012).

#### *Off-the-Job-Training*

In the words of Falola et al. (2014) different components of off-the-job training (Lectures, audio-visual aids, case studies, simulations, role plays, games, activities, software hands-on, computer-based trainings) work collectively as employee performance enhancers and the employee's higher performance largely contributes to the organization's success in the shape of competitive advantage. Singh and Mohanty (2012) have argued that organizations design and use a variety of methods in order to make training more effective and largely transferable to the job because human learning processes vary from person to person; people learn different things differently. Many trainees view textual material as more retainable medium, others prefer visual-aids as memory enhancing tools, some others like to listen to lectures for better retention. Likewise, among the learning groups some individuals perform well and gain more in controlled classrooms, whereas others consider electronic or web-based trainings as more effective. Whatever the method is; the essence of impactful training relies largely on a combination of theory, demonstration and its subsequent practical application.

#### *Training Design and Delivery*

Training design means organizing the training program in line with the participant's needs and delivering it effectively well in a way that enables them to transfer the training to their job

(Holton, 2000). The design of the training program refers to the outline presenting the basic contents of the training workshop (Kenneth & Megan, 2002). Training design and its style of delivery are few of the most important factors that contribute largely to the overall organizational success. (Khan et al., 2011). Training effectiveness relies on the qualities of a trainer, the design of the training program and other related factors (Anne, Douglas & Dan, 2008).

Devi and Shaik (2012) are of the opinion that a wisely-designed, well-structured and effectively delivered training program will expectedly result in healthy and significant learning experience, enhance knowledge level, mould attitudes in desired direction and enriches job performance of the participant. Douglas and Dan (2008) are of the opinion that training effectiveness depends upon a variety of factors and training design is one of those important factors.

Michael Armstrong (2000) has strongly argued on the importance of training delivery style of the facilitator and suggests that the trainees are highly interested in and much concerned about the trainer's capability to deliver the training in the most attractive and effective way; because an effective trainer is able to leave a long lasting impact on the learners. The beauty of training largely lies in the style the facilitator is delivering it. In order to achieve the desired training output and to leave a lasting learning impact on the participants it is mandatory for the trainer to organize and deliver the training program in an effective, attractive and impressive way; if he does so, it is fine, otherwise the training is no more than wastage of time and loss of money (Griffin et al., 2000). The trainer should necessarily establish rapport with and involve his participants during the session through lively interaction at both ends (Seamen et al., 2005). Training outcome largely depends upon the quality of the trainer delivering the workshop (Coho & Bowleg, 2007).

### *Employee Competence*

Kumpikaite and Ciarniene (2008) have established that training is a structured effort of an organization to develop or improve work-related competencies among its employees. That specific set of competencies usually comprises skills, behaviors and knowledge, vitally important for completion of any task at reasonable performance standards. Sung and Choi (2014) have argued that employee competence is an attribute found in professional workforce that is more knowledgeable, skilled and capable to perform the job better in comparison with those of the competing firms; this results in a competitive edge for the employer of the said workforce. It is the knowledge level, skill-set and professional abilities of the people that make up and determine employee competence through which the employees can perform and accomplish a task as per acceptable standards (Le Deist & Winterton, 2005). Employee competence is enhanced through and the employee are attracted towards only those developmental activities which the employees view as motivating and valuable for them (Clardy, 2008; Tabassi et al., 2012).

### *Employee Performance*

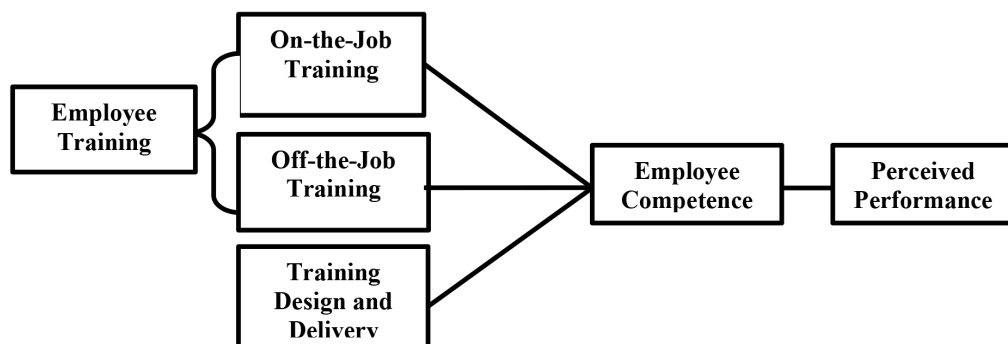
Training is an important step for helping an employee to fill performance deficiencies. Training works at two dimensions for stabilizing employee's position within the organization. After passing through the training process, an employee becomes more efficient at his work. Secondly, his contribu-

tion to the organizational growth becomes higher in terms of results due to his increased efficiency (Vijayasamundeeswari, 2013).

In view of Falola et. al (2014), Training works as a strategic tool in contemporary corporate world that augments employees' performance, capitalizes the organization's professional standing and provides a competitive edge to the businesses. Training is a two dimensional process; it is both formal and informal, and is destined to enhance employees' performance for the organizational good, hence, executing state-of-the-art training process at different organizational levels leaves a positively evenhanded impact on employees' performance (Afaq et al., 2011). Employee performance is one of the major indicators for gauging organizational performance; it is an important contributor to the organizational success or failure (Mindtools, 2011).

### *Conceptual Framework*

The conceptual framework is designed after editing the model used in the study of Falola, Osibanjo and Ojo (2014). The model is showing different variables which are the key discussion areas in this study. Employee Training is broken into two independent variables as it was mentioned by Batanieh (2011) that the training has two broader categories i.e. On-the-Job (Practical) Training and Off-the-Job Training (Classroom); Training Design and Delivery is the third independent variable which is the style and the way the trainer or facilitator delivers the training to the participants. Khan et al. (2011) have showed in their model that "Training and Development" activities of any organization depend largely upon the training design and delivery style of the trainer. Employee Competence is the capabilities of an employee to deliver his output on the job. According to Kumpikaite and Ciarniene (2008) competencies' development is done through trainings and these competencies comprise of knowledge, skills and behaviors that are mandatorily required by an employee to perform successfully at the workplace. It is an Intervening Variable here, and helps explain the relationship between the Independent Variables and the Dependent Variable and it finally leads towards the employee performance. Employee Performance, which is the actual individual output or productivity an employee adds-into the organizational overall output, is our Dependent Variable.



*Figure 1*

### Research Methodology

The study was a quantitative research with post-positivist approach. It was an inductive study. Data was collected through quantitative survey by using mono method quantitative technique (structured questionnaire). The population for this research were employees of different commercial banks of Pakistan working within branches of Karachi. Most of these employees belonged to the branch banking operations department, they were at middle management level (AVP, OG-1, OG-2 and OG-3), and they had reasonable working experience in the same area. They were trained twice in the last 12 months. The total estimated population was approximately 900. A sample of 152 professionals was used as participants for this study. Convenience sampling method was used keeping in view the available resources, time constraint and the related cost factor.

The study was focusing higher upon primary data collection sources. The questionnaire comprising closed-ended questions was adopted from Rahaib, Taimoor, Umer and Akmal (2011) and it had been edited by the researcher, after the content validity and face validity by bank managers and domain experts. Profiling questions were added such as demographic, information about employee's experience and designation.

The study worked on the following hypothesis:

*H1*: There is a significant relationship between Off-the-Job Training and Employee Competence

*H2*: There is a significant relationship between On-the-Job Training and Employee Competence

*H3*: There is a significant relationship between Training Design and Delivery and employee competence.

*H4*: There is a significant relationship between Employee Competence and Perceived Performance.

### Data Analysis and Findings

#### *Reliability and Validity*

In order to check the tool reliability a pilot testing was conducted by getting the questionnaires filled from 30 different participants.

Table 1

| Variable                     | No. of Items | Chronbach's Alpha Value |
|------------------------------|--------------|-------------------------|
| <b>Overall Reliability</b>   | <b>39</b>    | <b>0.921</b>            |
| On-job-training              | 7            | 0.802                   |
| Off-job-training             | 7            | 0.882                   |
| Perceived performance        | 7            | 0.780                   |
| Training Design and Delivery | 4            | 0.746                   |
| Competence                   | 14           | 0.898                   |

Overall reliability i.e. Cronbach Alpha is  $0.921 > 0.7$  which shows higher internal consistency among the constructs and that the tool is reliable enough; individual values of Cronbach Alpha for



each variable are also provided in table. For testing the validity of the tool, content validity and face validity was conducted through senior bank managers and domain expert.

### *Correlations among the variables*

Table 2

### *Correlations*

|                                    |                     | On Job<br>Training | Off Job<br>Training | Employee<br>Performance | Training Design<br>& Delivery | Competencies |
|------------------------------------|---------------------|--------------------|---------------------|-------------------------|-------------------------------|--------------|
| On Job<br>Training                 | Pearson Correlation | 1                  | .312**              | .535**                  | .204                          | .539**       |
|                                    | Sig. (2-tailed)     |                    | .000                | .000                    | .014                          | .000         |
|                                    | N                   | 146                | 144                 | 144                     | 146                           | 132          |
| Off Job<br>Training                | Pearson Correlation | .312**             | 1                   | .161                    | -.030**                       | .198         |
|                                    | Sig. (2-tailed)     | .000               |                     | .051                    | .721                          | .022         |
|                                    | N                   | 144                | 149                 | 148                     | 149                           | 134          |
| Perceived<br>performance           | Pearson Correlation | .535**             | .161                | 1                       | .453**                        | .730         |
|                                    | Sig. (2-tailed)     | .000               | .051                |                         | .000                          | .000         |
|                                    | N                   | 144                | 148                 | 150                     | 150                           | 136          |
| Training<br>Design and<br>Delivery | Pearson Correlation | .204*              | -.030               | .453**                  | 1*                            | .503         |
|                                    | Sig. (2-tailed)     | .014               | .721                | .000                    |                               | .000         |
|                                    | N                   | 146                | 149                 | 150                     | 152                           | 136          |
| Competencies                       | Pearson Correlation | .539**             | .198*               | .730**                  | .503**                        | 1*           |
|                                    | Sig. (2-tailed)     | .000               | .022                | .000                    | .000                          |              |
|                                    | N                   | 132                | 134                 | 136                     | 136                           | 136          |

\*\* . Correlation is significant at the 0.01 level (2-tailed).

\*. Correlation is significant at the 0.05 level (2-tailed).

Values of coefficients of Pearson correlation test is 0.198 for off-the-job-training which is significant at 0.022, which indicates that positive but weak relationship exists between the Competencies and Off-the-job-training. Hypothesis H1 is therefore accepted.

Values of coefficients of Pearson correlation is 0.539 for on-the-job-training which is significant at 0.000, which indicates that positive and substantial relationship exists between the Competencies and On-the-job-training. Hypothesis H2 is therefore accepted here.

Values of coefficients of Pearson correlation is 0.503 for training design and delivery which is significant at 0.000, which indicates that positive and substantial relationship exists between the Competencies and Training Design and Delivery. Hypothesis H3 is therefore accepted here.

Values of coefficients of Pearson correlation is 0.730 for Perceived performance which is significant at 0.000, which indicates that positive and substantial relationship exists between the Competencies and Perceived performance. Hypothesis H4 is therefore accepted here.

### *Regression Analysis*

Table 3

Model Summary

| Model | R                 | R Square | Adjusted R Square | Std. Error of the Estimate |
|-------|-------------------|----------|-------------------|----------------------------|
| 1     | .680 <sup>a</sup> | .463     | .450              | .41403                     |

Table 4 a. Predictors: (Constant), Off-the-job, Training Design and Delivery, On Job Training

ANOVA<sup>a</sup>

| Model |            | Sum of Squares | Df  | Mean Square | F      | Sig.              |
|-------|------------|----------------|-----|-------------|--------|-------------------|
| 1     | Regression | 18.768         | 3   | 6.256       | 36.495 | .000 <sup>b</sup> |
|       | Residual   | 21.771         | 127 | .171        |        |                   |
|       | Total      | 40.539         | 130 |             |        |                   |

a. Dependent Variable: Competencies

b. Predictors: (Constant), Off-the-job, Training Design and Delivery, On Job Training

Table 5

Coefficients<sup>a</sup>

| Model |                         | Unstandardized Coefficients |          | Standardized Coefficients | t     | Sig. |
|-------|-------------------------|-----------------------------|----------|---------------------------|-------|------|
|       |                         | B                           | Std. Err | Beta                      |       |      |
| 1     | (Constant)              | .563                        | .335     |                           | 1.677 | .096 |
|       | On Job Training         | .361                        | .060     | .417                      | 6.064 | .000 |
|       | Tr. Design and Delivery | .406                        | .066     | .415                      | 6.184 | .000 |
|       | Off-the-job5            | .073                        | .035     | .141                      | 2.102 | .037 |

a. Dependent Variable: Competencies

At first stage the multiple regression was run between the Independent Variables and Intervening. Regression Coefficient value is  $F = 36.495$  which is significant at 0.000.  $R = 0.68$  which means that 68% of variance in intervening variable is explained by the independent variables ( $Adjusted R^2 = 0.450$ ). Values of t are also significant for all variables, although for Off-the-job-training the value is showing somehow weaker correlation.

Values of Standardized Beta Coefficient for Off-job-training is 0.141 which is significant, since  $p\text{-value} = 0.037 < 0.05$ , therefore, H1 is accepted here. It indicates that Off-the-job-training is a weak predictor for any variation in Competencies.

The beta value for On-the-job-training is 0.417 which is significant at 0.000, therefore, H2 is accepted here. Similarly the beta value for Training Design and Delivery is 0.415 which is also signifi-

cant at 0.000, therefore, H3 is accepted here.

Table 6

*Model Summary*

| Model | R                 | R Square | Adjusted R Square | Std. Error of the Estimate |
|-------|-------------------|----------|-------------------|----------------------------|
| 1     | .730 <sup>a</sup> | .533     | .530              | .37967                     |

Table 4

ANOVA<sup>a</sup>

| Model |            | Sum of Squares | Df  | Mean Square | F       | Sig.              |
|-------|------------|----------------|-----|-------------|---------|-------------------|
| 1     | Regression | 22.088         | 1   | 22.088      | 153.230 | .000 <sup>b</sup> |
|       | Residual   | 19.316         | 134 | .144        |         |                   |
|       | Total      | 41.404         | 135 |             |         |                   |

a. Predictors: (Constant), Competencies

a. Dependent Variable: Perceived performance

b. Predictors: (Constant), Competencies

Table 5

Coefficients<sup>a</sup>

| Model |              | Unstandardized Coefficients |            | Standardized Coefficients | t     | Sig. |
|-------|--------------|-----------------------------|------------|---------------------------|-------|------|
|       |              | B                           | Std. Error | Beta                      |       |      |
| 1     | (Constant)   | 1.201                       | .237       |                           | 5.055 | .000 |
|       | Competencies | .728                        | .059       | .730                      | 12.37 | .000 |

a. Dependent Variable: Perceived performance

Second time linear regression was run between the intervening variable and the dependent variable. Value of Regression Coefficient is  $F = 153.23$  which is significant at 0.000.

$R = .73$  which means that 73% of Perceived performance variance is explained by the Intervening Variable Competencies ( $Adjusted R^2 = 0.530$ ). Value of  $t$  is also 12.379 which is significant at .000.

Values of Standardized Beta Coefficient for Competencies is 0.730 which is significant at 0.000, therefore, H4 is also accepted here.

**Discussion**

The study resulted that on-the-job-training has positive and strong relationship with competencies. Falola et al. (2014) have also established the same relationship and their study reveals that on-the-job-training is a strong predictor of the employee competencies. Wah et al. (2012) have established that training has significant relationship with employee performance.

Secondly, the study found that off-the-job-training is a weak predictor for any variation in competencies. Falola et. al, (2014) have established different results regarding the relationship

between off-the-job-training and employee competencies and their study reveals that off-the-job-training is a strong predictor of the employee competencies.

The study found that there is strong and positive relationship between Training Design and Delivery and Competencies. Khan, et al. (2011) have established that training design has significant effect on the organizational performance.

The study established that there is a positive and strong relationship between competencies and employee.

This research found that on-the-job-training is more effective as compared to off-the-job-training. Falola et al. (2014) have established that both on-the-job-training and off-the-job-training are beneficial. The different results may be because both studies were conducted in two different countries i.e. Nigeria and Pakistan.

Many others including Wah et al. (2012), Niazi (2011), Sung and Choi (2014), Khan, et al. (2011) etc have also concluded in their studies in the same way i.e. Overall training (without bifurcation of on the job and off the job) is beneficial.

## **Conclusion and Recommendations**

### *Conclusion*

The study attempted to test the relationship between the Independent Variables and the Dependent Variable i.e. (IV-1) On-the-job-training, (IV-2) Off-the-job-training, (IV-3) Training Design and Delivery and (DV) Perceived performance through Intervening Variable “Competencies”. The results showed that there exists positive significant relationship of two independent variables i.e. On-job-training and Training Design and Delivery with the dependent variable Perceived performance (Through Intervening Variable). Although one independent variable i.e. Off-the-job-training proved as a weak predictor. The findings of the study contributed well to the research objectives and the results have finely responded to the fundamental research questions. A total of 4 hypothesis were set for the present study out of which the acceptance of all hypothesis shows that the results are consistent with regard to the stated research problem, we can conclude that the study brought about useful information and it remained quite successful in terms of the set objectives and research problem.

### *Recommendations*

In purview of the present study a few recommendations are being proposed below:

1. It is recommended that a comprehensive research may be undertaken in the similar area with wider horizon and larger capacity of resources with larger sample size in order to achieve more effective results.
2. The findings of this study should be considered seriously by banking organizations while setting their training strategy.
3. Such type of researches should be undertaken in different manufacturing sectors in order to enhance and improve the overall productivity and output.

### *Areas for Further Research*

The area of employee trainings is among some of the interest developing aspects of Human Resources Development. The rapidly changing technological standards, faster pace of global practices are posing some challenges for the researchers because the changing times will bring in new requirements from the society and new roles will be supposed to be performed by the discoverers. The days to come are taking the society towards knowledge economy and further explorations in the same area may prove beneficial but with special reference to training return on investment (ROI) and modern advanced technological training techniques and methodologies.

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**Appendix**

Survey Questionnaire

Dear Sir/Madam,

I am student of SZABIST University Karachi, and doing MS in Management Sciences. I am conducting a research on “Role of Employee Training in Enhancing Employee Performance in Banking Sector of Pakistan”, and this questionnaire is part of my research. I will be thankful for your cooperation if you take out a few minutes to fill it. I assure you that information obtained from you will be used for academic purposes only.

**Demographic:**

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Gender (Tick):                      Male                       Female

Length of Banking Service:    Less than 1Year                       1-3 Years                       3 and above

Employee Type:                      Permanent                       Contractual

Are you currently (check only one):

                    Married                       Single                       Separated

                    Divorced                       Widowed

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**5 = Strongly Agree,                      4 = Agree,                      3 = Neutral,**  
**2 = Disagree,                      1 = Strongly Disagree**

(Table Continued...)

| <b>On-Job Training</b>  |   |   |   |   |   |
|---|---|---|---|---|---|
| On-the-job training helps me to understand the goals of my department.  | 5 | 4 | 3 | 2 | 1 |
| On-the-job training helps me to understand my job assignments in a better way.                                    | 5 | 4 | 3 | 2 | 1 |
| On-the-job training helps me to know how my job contributes to the success of my company.                         | 5 | 4 | 3 | 2 | 1 |
| I receive on-the-job training when new assignment is given to do.   | 5 | 4 | 3 | 2 | 1 |
| On-the-job training is linked to my job performance / expertise.  | 5 | 4 | 3 | 2 | 1 |
| On-the-job training programs are designed at level of abilities and education of employees.                       | 5 | 4 | 3 | 2 | 1 |
| On-the-job training makes me more effective in my work.   | 5 | 4 | 3 | 2 | 1 |
| <b>Off-Job Training</b>   |   |   |   |   |   |
| Off-the-job training helps me to understand the goals of my department.   | 5 | 4 | 3 | 2 | 1 |
| Off-the-job training helps management to communicate clear sense of directions of company to its employees.       | 5 | 4 | 3 | 2 | 1 |
| Off-the-job training helps me to know how my job contributes to the success of my company.                        | 5 | 4 | 3 | 2 | 1 |
| I receive Off-the-job training when new assignment is given to do.  | 5 | 4 | 3 | 2 | 1 |
| Off-the-job training is linked to my job performance / expertise.   | 5 | 4 | 3 | 2 | 1 |
| Off-the-job training programs are designed at level of abilities and education of employees.                      | 5 | 4 | 3 | 2 | 1 |
| Off-the-job training makes me more effective in my work.  | 5 | 4 | 3 | 2 | 1 |
| <b>Employee Performance</b>   |   |   |   |   |   |
| My work knowledge is increased through training programs.   | 5 | 4 | 3 | 2 | 1 |
| I feel more productive after receiving trainings.   | 5 | 4 | 3 | 2 | 1 |
| Expertise and excellence are possible in the job after receiving training.  | 5 | 4 | 3 | 2 | 1 |
| I regularly participate in the company's performance management system after receiving training.                  | 5 | 4 | 3 | 2 | 1 |
| After receiving training my attitude / behavior becomes willing to accept more challenging assignments.           | 5 | 4 | 3 | 2 | 1 |
| Individual job performance enhances due to friendlier attitude and behavior of employee after receiving training. | 5 | 4 | 3 | 2 | 1 |
| My interest and involvement in job performance increases by receiving training.                                   | 5 | 4 | 3 | 2 | 1 |
| <b>Training Design and Delivery</b>   |   |   |   |   |   |
| The way the training is designed, affects the participants' learning of competencies through training.            | 5 | 4 | 3 | 2 | 1 |
| The trainer's delivery style affects the participants' learning through training.                                 | 5 | 4 | 3 | 2 | 1 |
| The communication skills of trainer have effect on the participants' learning.                                    | 5 | 4 | 3 | 2 | 1 |
| Knowledge level of trainer has impact on the participants' learning.  | 5 | 4 | 3 | 2 | 1 |
| <b>Competencies</b>   |   |   |   |   |   |
| My job-related knowledge is increased through training.   | 5 | 4 | 3 | 2 | 1 |
| Training helps me to understand organizational procedures, requirements, regulations, and policies.               | 5 | 4 | 3 | 2 | 1 |
| My technical skills are improved through training.  | 5 | 4 | 3 | 2 | 1 |
| Training improves my problem solving and analytical abilities.  | 5 | 4 | 3 | 2 | 1 |
| Through training, my planning and organizing skills are enhanced.   | 5 | 4 | 3 | 2 | 1 |
| Training improves my decisiveness and I am able to decide well on difficult and unpleasant situations.            | 5 | 4 | 3 | 2 | 1 |
| Training improves my communication skills.  | 5 | 4 | 3 | 2 | 1 |
| Training improves my interpersonal skills.  | 5 | 4 | 3 | 2 | 1 |
| Training motivates me and provides me directions in line with management expectations.                            | 5 | 4 | 3 | 2 | 1 |
| Training enhances my managerial skills.   | 5 | 4 | 3 | 2 | 1 |
| Training improves my organizational knowledge.  | 5 | 4 | 3 | 2 | 1 |
| Training develops my leadership skills.   | 5 | 4 | 3 | 2 | 1 |
| Training makes me flexible at workplace.  | 5 | 4 | 3 | 2 | 1 |
| Training creates / improves my team building abilities.   | 5 | 4 | 3 | 2 | 1 |