

Impact of Training and Development on Employee Performance: A Perception-based Study on Commercial Banks in Bangladesh

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Abstract: This paper intends to explore the influence of training and development (T&D) on employee performance of selected commercial banks in Bangladesh. Structured questionnaires were surveyed on a sample of 260 bankers selected from three public and four private commercial banks located in the Dhaka and Mymensingh divisions of the country. Sample were taken following the convenience sampling technique. The study found that selected banks were aware of the importance of T&D to improve employee performance and thus provided several types of training to their employees. The study suggests continuous T&D to improve communication skills, upgrade knowledge, retain talents, increase job satisfaction, and enhance productivity, and earn more profit. Finally, the study has found that T&D has a significant influence on employee performance by helping increase knowledge, skills, and capacity with retention and perform better with efficiency. This examination into the impact of T&D on employee performance follows that the findings of the study may be useful to academics, researchers, policymakers, practitioners, students, and local and foreign enterprises in Bangladesh and other comparable nations. This research finally concludes that T&D of commercial banks influences the employees' performance and competence and finds a favorable relationship between training and employee performance. Banks have to arrange and improve their training sessions so that employees' performance is improved.

Keywords: Training, development, employee performance, commercial bank

1. Introduction

Workforce is the lifeblood of any organization and it is considered that out of the four fundamental resources, such as human, financial, information, and physical, human resources is the most crucial asset in organizations because every company needs it to function properly. The success or failure and boom or downturn of a firm depends on the talent of its employees and their performance. Employees are an indispensable asset and a key element of gaining a competitive advantage in any organization and training is an essential tool for its actualization. Banks acquire money from surplus units and lend it to

deficit units and thus play the most important role in the economy of a country. In the modern era, banks execute a variety of tasks and provide most of their financial services online. Therefore, it has already been established that banks are essential to both business and the economy. Commercial banks, the largest segment of the banking industry in Bangladesh, help to increase exports, promote trade and commerce, reduce poverty, raise the living standards of low-income groups, and promote overall sustainable socio-economic development in the nation (Islam & Jahan, 2015).

Nowadays, banks use updated technologies to carry out their daily tasks and provide better services to their customers because maximizing earnings is their primary objective. Commercial banks are therefore leveraging digital technology to create every part of their companies. Digitalization in banking refers to the use of new technology to change the traditional banking business model into a new one rather than only referring to online, mobile, or paperless banking. A model that will generate new clientele on its own, introduce brand-new financial services, guarantee quick, error-free service delivery to customers, and, ostensibly, provide utmost security. Therefore, it is not just a new channel; it is an entirely new method of changing the current transaction-based banking system to one that is experience-based. Customers can access banking at any time and from any location by doing so. Since all financial services must now be digitalized and adapted to new technology, all personnel must participate in training and development (T&D) programs.

Training is crucial to maximize the potential of an organization's human resources- the most important asset. The aim of T&D program is to add value to the provision of services. Training is crucial for completing the prescribed task. Employees who have received training are more equipped to accomplish their jobs using cutting-edge technology than those who have not. Top-level personnel including branch managers must possess a wide range of abilities, which can play key roles in leadership and supervision, general banking- communications, and technological understanding (Jalil et al., 2020). They require a solid understanding of the organization's operations as well as the banking activities they perform. T&D is designed to help an employee learn to most appropriate response to any situation. It is a planned and systematic process, whereas experience results in gaining success on the job. T&D serves several significant purposes for managerial and non-managerial employees (Islam et al., 2022).

Commercial banks hire new employees who have the aptitude to learn basic skills but may not be ready to perform the jobs. Thus, every commercial bank should provide training to employees who are unable to perform the job according to their expected standards due to a lack of skill. T&D provides many opportunities to employees including performance improvement, skill upgrading, solving personal as well as organizational problems, promotion opportunities, and opportunities for personal growth. In this context, the study intends to check out the impact of T&D on the performance of employees working in the commercial banks of Bangladesh. Specific objectives are: to assess the existing training trends; to examine the impact of T&D on the performance of employees; and to propose where the management should direct their training investment more. In the aforesaid backdrop, the response research question is: How does T&D influence the employees' performance?

Moreover, to find the answer to the above-mentioned research questions, the study highlights the critical analysis of the subject under consideration to better understand the phenomenon as to how effective training leads to superior employee performance and proficiency and provides a checklist for improving employee performance through designing effective training programs. Additionally, the study identifies the favorable relationship between T&D and employee performance. The broad objective of this study is to determine the impact of T&D on employee performance and proficiency of the commercial banks of Bangladesh. The specific objectives are: (a) to investigate the relationship between T&D and employee performance and proficiency; (b) to determine the degree of skills and efficiency acquired by banks' employees as a result of T&D; and (c) to analyze the benefits of T&D methods on the performance of the bankers.

The rest of this paper is organized as under: section 2 deals with the literature review, section 3 represents the methodology of the research, and the final analysis and results are presented in the following sections: section 4.1 represents the respondents' biographical information, section 4.2 shows the descriptive results, section 4.3 examines the impact of T&D on employee performance, section 5 shows the major findings and recommendations and finally section 6 concludes the study.

2. Literature Review and Conceptual Framework

T&D aims to provide employees with knowledge and expertise so they can do their tasks to the appropriate standard promptly and affordably. Training helps in the development of skills that current employees can use to perform better in their current roles, acquire new technologies or processes, and get ready to handle more responsibility in the future. T&D is a significant component of the HRM function that is particularly important to the actual utilization of human resources. Employees must be viewed as one of the most significant assets for any organization to achieve success on the scoreboard. "Training is the systematic improvement of the knowledge, skills and attitudes obligatory by an individual to perform adequately a given task or job" (Armstrong, 2006).

T&D programs ensure that workers are skilled and developed to be productive (Bataineh, 2014). Employees are always given the opportunity to learn something new through T&D programs. To stay one step ahead of the competition, training is essential. Training is full of learning and innovation (Niazi, 2011). "Training is the act of enhancing knowledge and skills of a person for completing a given profession," (Flippo, 1984).

In order to handle the everyday pressure and obstacles that the banking industry experiences, Fard (2015) emphasized the importance of client staff training. Training plays a crucial role in an employee's social, logical, and mental development, which is crucial for both increasing productivity and fostering the growth of the workforce in any firm.

Cole (2002), in his book, *Personnel and Human Resource Management*, prescribes training as an educational activity targeted at acquiring particular knowledge and abilities for a job or task. The focus of training is on the work or job at hand, such as the requirement for efficiency and safety when using a certain piece of machinery or equipment, or the

requirement for an efficient sales force. Effective training programs are necessary to help employees get the knowledge, skills, and abilities they need to perform well on the job.

According to Garavan (1997), training is the strategic and rational alteration of behavior through educational events, activities, and programs that enable competitors to reach the levels of knowledge, skills, competencies, and abilities necessary to perform their jobs successfully. T&D programs ensure that the workforce is developed and skilled so that they can perform well (Bataineh, 2014).

The majority of individuals associate employee development with obtrusive, all-day group training sessions. Unfortunately, this hated method of employee development is the exact opposite of how it ought to work and feel to workers. Employee development can take many different forms, including assessment, educational programs, and feedback. The benefits of training on employee performance, when properly implemented, can frequently promote growth both inside the individual employee and within the organization (Katcher & Snyder, 2003).

An organization's actual focus on employee improvement, either as a person or as a contributor to the organization, is one of the more significant aspects of developing employees' skills and abilities. A company's focus on the employee and its raised expectations after the training opportunity may cause the employee's output to increase on its own. Employee output becomes higher when employees receive regular, scheduled feedback, training, and higher expectations (Katcher & Snyder, 2003).

Training is used to distinguish oneself from competitors in a competition, (Jehanzeb & Bashir, 2013). Training reduces the gap between employees' present performance and the targeted performance (Elnaga & Imran, 2013). The efficiency of training programs offered by commercial banks in the public and private sectors was studied by (Nagar, 2009). In their study, Saleem et al. (2011) noted various aspects of creating training programs, including instruction in customer service, safety procedures, a variety of technical and computer operating skills, diversity, instruction in quality programs, and instruction in ethics, communication, and working relationships.

T&D has become a necessary function in most organizations because it leads to high performance in the same field and is important part of human resource department, it has a significant effect on the success of an organization through improving employee performance (Mozael, 2015). However, management must first recognize the need for staff training through organizational analysis, performance evaluation, and job analysis. Organizing training programs is the next stage after determining the assessment of the training needs (Tabassi & Baker, 2009). There is a significant positive relationship between employee T&D and employee performance (Naveed, 2014).

2.1 Research Gap

Employee performance in the industrial, financial, and banking sectors is significantly influenced by T&D. As a result, it has a favorable influence on staff performance at commercial banks in Bangladesh. Previously, its influence on employee job satisfaction in the industrial, financial, and banking sectors has been studied, but little study has been done on the impact of T&D on employee performance of commercial banks in Bangladesh.

From the literature review, it is clear that most scholars attempted to measure employees' job satisfaction from the perspectives of banking and large industrial area employees, rather than employee performance of commercial banks in Bangladesh, but this research attempted to focus on this valuable sector of the banks. There have been several studies on the usefulness of T&D, according to the aforementioned literature review. Furthermore, these researches looked at some of the factors that affect employee performance. However, there are more elements that influence bank employee performance that have yet to be examined.

The majority of the studies analyzed were conducted outside of Bangladesh, while some were largely conducted outside of the banking sector. Meanwhile, the majority of the difficulties that had challenged the foundations of Bangladesh's commercial banking sector had been firmly placed on a lack of personnel training in the banking industry. However, there is a research shortage in this field in Bangladesh, particularly among commercial banks. As a result, the study is carried out. This work is thus driven by the necessity to address these gaps.

2.2 Conceptual Framework

Employees are valuable sources for getting a competitive advantage because they are the company's intellectual property, and training is the sole means to grow organizational intellectual property by developing employee competencies. Therefore, the following conclusion could be formed in light of the foregoing literature review:

Figure 1
Schematic Diagram of the Conceptual Framework

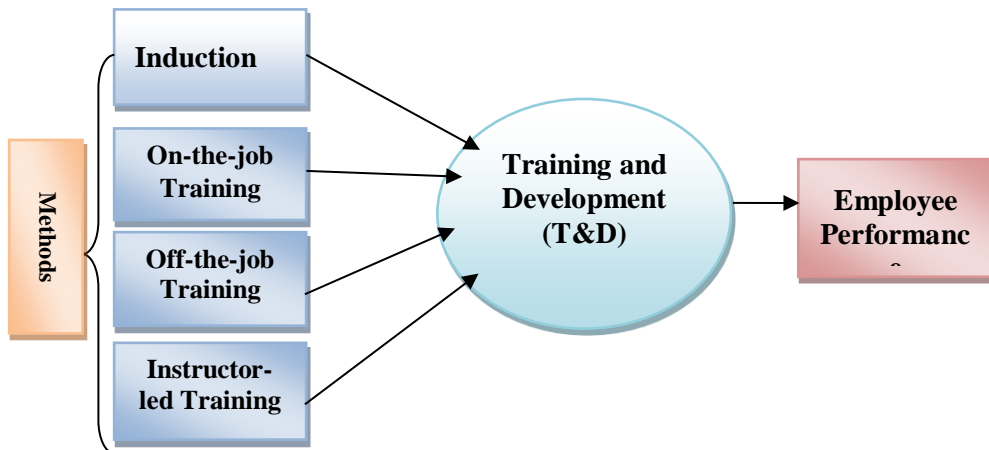


Figure 1 also illustrates the theoretical framework where T&D includes induction, on-the-job training, off-the-job training, and instructor-led training. Employees who regularly participate in successful training sessions can perform well on the job by raising the standard of work, attaining organizational objectives, and getting an advantage over competitors.

3. Research Methodology

3.1 Target Population

We collected data from private and public commercial banks located in Mymensingh and Dhaka regions. Rupali Bank Ltd., Sonali Bank PLC, and Agrani Bank Ltd are selected as the public commercial banks, and Bank Asia Ltd., Mutual Trust Bank Ltd., Prime Bank Ltd., and Dutch-Bangla Bank Limited are selected as the private commercial banks. The employees of the selected commercial banks were used to create a sample that is representative of the population because it is not practical to collect data for the whole statistical population.

3.2 Sampling Technique and Sample Size

For exploratory and quantitative research, non-probability sampling strategies are frequently acceptable. Because the survey enables the collection of fundamental data from respondents, convenience sampling techniques were used in this instance.

This research used a sample of 260 employees of the selected commercial banks of Bangladesh. For data collection through a questionnaire instrument, researchers employed the survey approach. There was a high response rate of 87.84% higher than the expected 80%. Of the 296 questionnaires distributed 260 responded completely and correctly while just 28 questionnaires were returned incomplete, leaving only 8 questionnaires unanswered. For the sake of more accurate results, only the completed questionnaires were used for the research. The distribution of the survey and the collection of employee feedback took close to six weeks.

3.3 Data Collection

This study is basically based on primary data but some relevant data were also collected from secondary sources. The primary data was collected through the survey of questionnaires and also by face-to-face conversation. The secondary sources of data include lecture material from the training division and the websites of the selected banks.

3.4 Questionnaire and Measurement Scale

For the research, a set of questionnaires was used to gather primary data. As a result, a self-administered questionnaire was used as the data collection tool in the survey plan. A descriptive survey with a structured questionnaire carrying 15 items relating to the varied respondents' responses was undertaken and used the 5-point Likert scale to find out the result. In this method, every question carries 5 options and each option carries a specific point in which 5 represented "strongly agree" while 1 stood for "strongly disagree."

3.5 Data Analysis Methods

Frequency analysis, descriptive statistics, and pie charts are used to demonstrate the impact of T&D program on employee performance. Data collected on a five-point Likert scale were analyzed using the MS Excel software.

4. Data Analysis, Results, and Discussion

The analysis part looks at the demographic information of the respondents and examines the survey responses concerning the impact of T&D on employee performance. The demographic profile of the respondents is represented in Table 1.

Table 1
Demographic Information of the Selected Respondents

Descriptions	Items	Frequency	Percentage	Cumulative
Gender	Male	179	69	68
	Female	81	31	100
Age	20-30	97	37	37
	30-40	136	52	89
	40-50	23	9	98
	50-60	4	2	100
Education Qualification	Undergraduate	17	7	7
	Graduate	102	39	46
	Post-graduate	127	49	95
	Others	14	5	100
Marital Status	Single	58	22	22
	Married	202	78	100
Job Experience	Below 1 year	81	31	31
	1-5 years	105	40	71
	6-10 years	69	27	98
	Above 10 years	5	2	100
Status of Respondents	Top Management	15	6	6
	Senior Management	47	18	24
	Middle Management	92	35	59
	Junior Management	106	41	100

Source: Survey data

As shown in Table 1, out of 260 respondents, men consisted of 69% while women make up only 31%. The age of majority of respondents were between 30 to 40 years. The age group of 20 to 30 years has the second-highest percentage of respondents (37%). The age range of 40 to 50 years has the third-highest percentage of workers (9%). In terms of educational background, 49% of employees hold a postgraduate degree, 39% hold a graduate degree, 7% hold an undergraduate degree, and 5% hold a different type of degree. Additionally, it reveals that 40% of employees have 1 to 5 years of work experience, 31% have below 1 year of work experience, 27% have 6 to 10 years of experience, and only 2%

have 10+ years of experience. Employees also make up the majority of the junior staff (41%), the second-highest group of the senior staff (35%), the third-highest group of the managerial staff (18%), the fourth-highest group at the top level staff of 6% and it is the smallest percentage.

Table 2

Summary of Survey Responses Concerning the Impact of T&D on Employee Performance

Statement	Strongly Agree		Agree		Neutral		Disagree		Strongly Disagree	
	f	%	f	%	f	%	f	%	f	%
1. The T&D programs for employees are periodically reviewed.	15	6	34	13	60	23	125	48	26	10
2. Employee performance is enhanced by training, which also increases job security of the bankers.	42	16	156	60	13	5	39	15	10	4
3. Training is highly important for employees to do their jobs effectively.	52	20	140	54	44	17	16	6	8	3
4. Training is required to strengthen the communication skills and completes the job with all parties related to their works.	122	47	83	32	34	13	18	7	3	1
5. Employees acquire technical knowledge and skill through training.	11	4	49	19	42	16	23	9	135	52
6. Training increases employee confidence when performing work related task after training.	29	11	151	58	44	17	31	12	5	2
7. Employee performance and proficiency has improved after receiving training.	34	13	140	54	16	6	31	12	39	15
8. Training helps employees to improve proficiency through adapting with new devices and technological developments for better performance and services.	153	59	24	9	39	15	31	12	13	5
9. T&D influences the managerial skills and tasks of employees and it improves the performance with competence of the bankers.	18	7	68	26	47	18	117	45	10	4
10. Training increases job efficiency and raise the quality of services provided by the personnel as a result of fewer mistakes.	26	10	156	60	47	18	18	7	13	5
11. Ability to lead effectively and to give it the subordinates, the appropriate direction is a result of T&D of skill and knowledge.	31	12	138	53	44	17	42	16	5	2

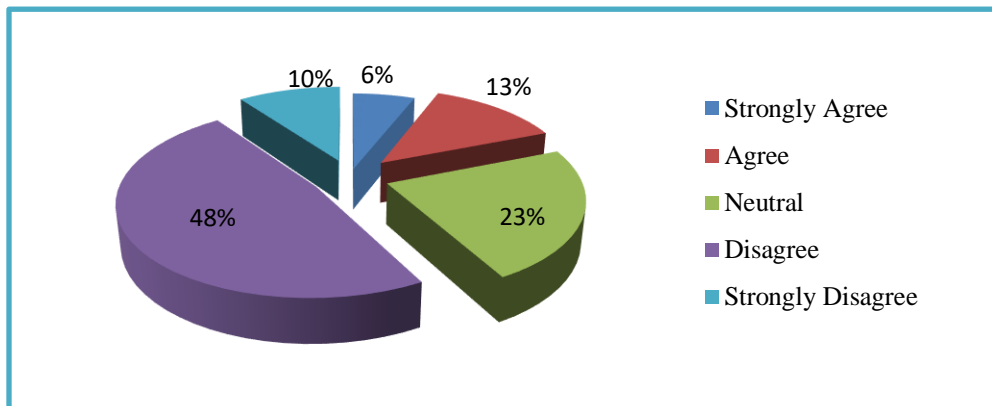
12. Employees are acquired human, conceptual and decision making skills through T&D.	47	18	159	61	26	10	21	8	7	3
13. T&D enhances the efficiency and effectiveness of the work being performed by employees.	83	32	112	43	28	11	34	13	3	1
14. T&D promotes innovation and creativity for competitive advantage by enhancing employee capacity and efficiency of the bankers.	18	7	55	21	83	32	99	38	5	2
15. Norms and values of the employees and policies and procedures of the organizations are clearly explained to new employees during induction training.	23	9	143	55	55	21	31	12	8	3

Note: f = frequency.

Table 2 summarizes the responses concerning the effect of T&D on employee performance. Whereas, Figure 2–16 depict the responses on 15 individual questions concerning the impact of T&D on employee performance.

Figure 2

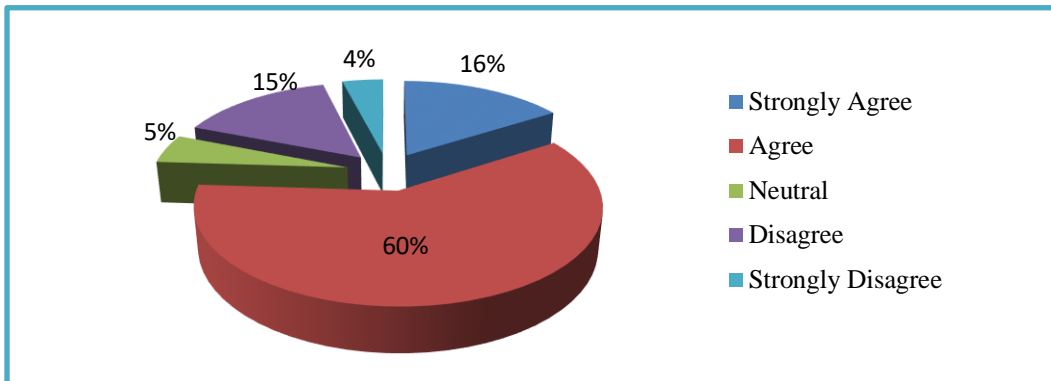
Response Concerning “T&D Programs Are Periodically Arranged for Employees”



According to Figure 2, 58% of respondents disagree that programs for employee T&D are examined and modified regularly. The remaining 23% were indifferent on the subject, and 19% agreed that employee T&D initiatives are assessed and enhanced regularly. The commercial banking industry uses a variety of training techniques, as demonstrated here. Banks most frequently use on-the-job training, which includes mentoring, talks, and job rotation. In Bangladeshi banks, the majority of T&D initiatives take place once every three months. Many banks offer funding and vacation time to staff members for T&D, and they also implement a variety of training techniques to improve staff members’ skills and knowledge.

Figure 3

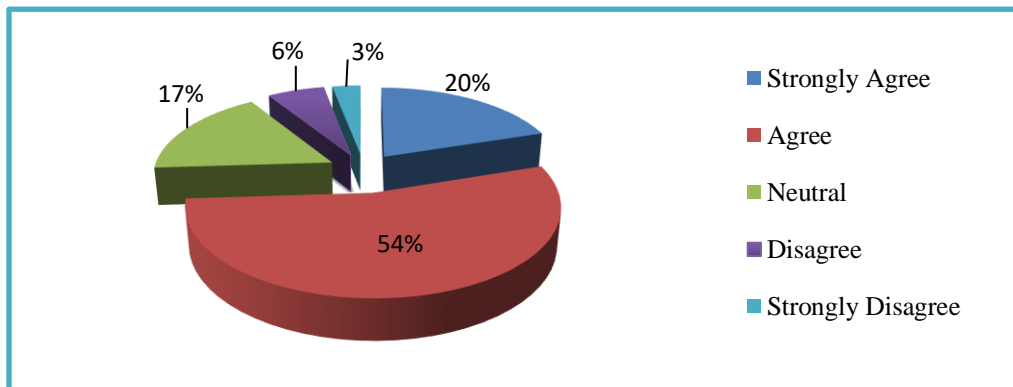
Response to the Statement “Training Enhances Employee Performance and Increases Job Security”



As shown in Figure 3, 76% of participants in total agreed that training increases their performance and increases their degree of job security; 5% were neutral on the subject, and 19% disputed that training really does increase performance. Effective employee training increases employee performance, according to a study that backs up this conclusion. Therefore, it is reasonable to anticipate precision, efficacy, quality work, sound safety procedures, and positive client experiences. Five percent of participants were neutral, which may have been a result of the fact that the organization never sends these workers for training. A total of 19% of participants disputed the idea that training improves performance. Proper training will cover how to identify workplace hazards, address them, and avoid them.

Figure 4

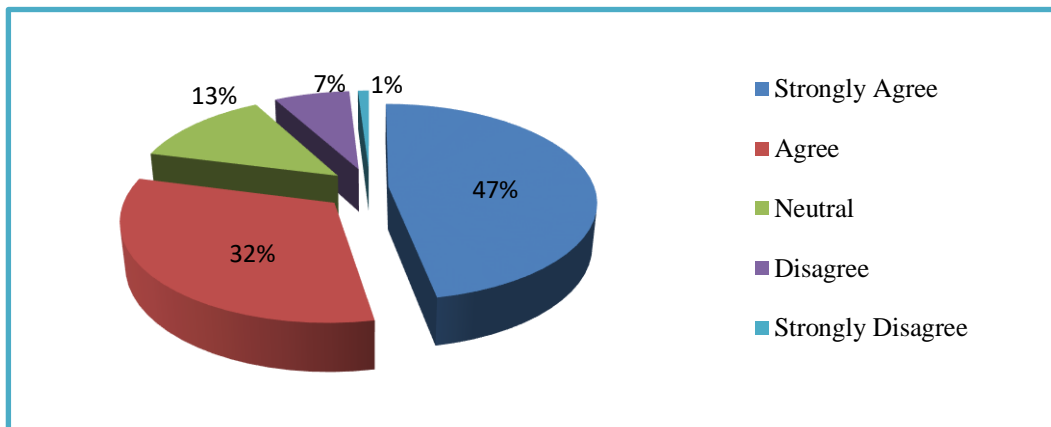
Response Concerning the Statement “Training Is Very Important for All Employees to Perform Effectively”



According to Figure 4, it can be said that a total of 54% agreed, 20% strongly agreed that training is highly important for employees to do their jobs effectively; 17% were neutral on the matter, 6% disagreed and 3% strongly disagree that training is crucial for people to accomplish their jobs. Here, it is clear that T&D programs are very important for the employees to perform their regular activities. They enhance employee performance, boost employee productivity, reduce employee turnover, and improve company culture. The ability of employees to perform their jobs is improved when they obtain proper training. They learn more about safe practices and how to carry out simple jobs according to the right protocol. The personnel stays current on banking advancements through ongoing training as well. Competent staff members who stay current with evolving banking regulations assist their organizations in maintaining their leadership position and position as major competitors.

Figure 5

Reply Concerning the Statement “Training Is Necessary to Improve Communication and Finish the Regular Activities.”

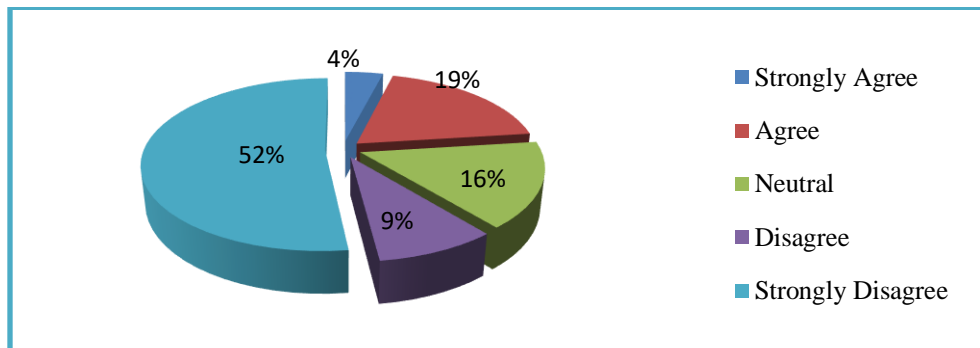


As demonstrated in Figure 5, a total of 79% of participants agreed that training is necessary to improve your communication skill to accomplish the tasks with all parties; 13% was neutral and only 8% disagreed that training is vital to improve communication skills that are required to complete duties with all parties. Effective employee training leads to creating a way to communicate with others effectively. Frontline employee training should not just cover job-specific skills but should also emphasize communication skills. Employees who sign up for a communication skills training course show that they are prepared to participate in the process of growing and enhancing their connections with

those around them. However, they won't be able to have better connections unless they put the lessons they learn in training to use.

Figure 6

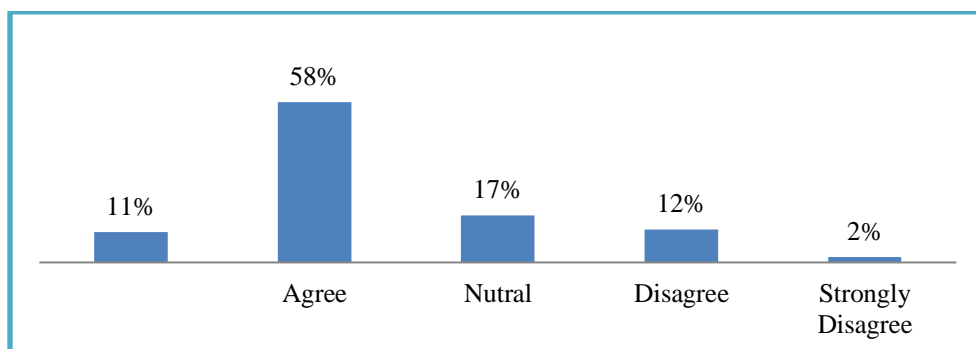
Response to the Statement "Workers Develop Their Technical Expertise through Training."



According to Figure 6, 16% of the participants had no opinion; these workers lacked certainty that training affords workers the chance to learn new information. However, 61% of participants as a whole disagreed that training results in new knowledge and skills being acquired by employees. These individuals most likely went to a training session that had nothing to do with their jobs at the company. Only 23% of participants agreed that employees gain new knowledge and skills through training.

Figure 7

Response Concerning "Training Increases Employee Confidence when they Perform Training Relevant Tasks."

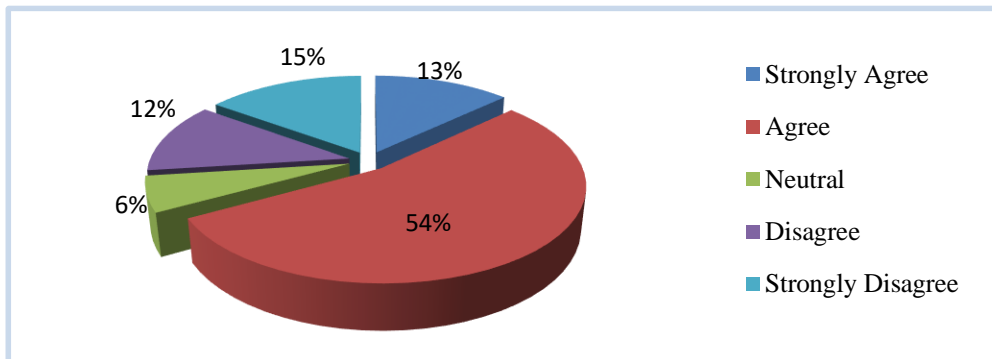


It is evident from Figure 7, that a total of 69% of participants agreed that training promotes employee confidence when executing his or her work after training; 17% were neutral on the topic; and 14% disagreed that training increases employee confidence while performing their tasks. In this regard, they emphasize how training can help employees feel more confident and have their worth validated.

Additionally, they emphasize how new information, skills, and attitudes are imparted to employees through training to make them more conscious of their existing knowledge and abilities.

Figure 8

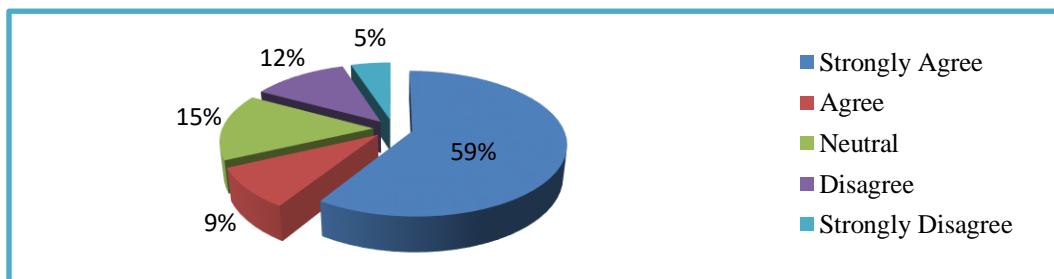
Response to the Statement “Employee Performance and Competency Is Increased After Obtaining Training.”



As shown in Figure 8, the majority of participants 67% agreed that training increases employee performance and proficiency. Only 27% disagreed with this statement, while 6% were neutral. When they claim that employee development is the main determinant in the building of employee human capital, which determines the long-term advancement of the employees, they are saying that training increases employee performance.

Figure 9

Response to the Statement “Training Enables Workers to Become More Proficient By Adjusting to New Tools and Technological Advancements for Better Performance and Services.”



According to Figure 9, employees who have received the proper training can easily adapt to cutting-edge technology, including robots and computer-based industrial processes. Only 15% of participants were neutral; these staff members were unsure whether training helped staff members adapt to new developments or their intelligence. A total of

68% of participants agreed that training aids in employees' ability to adapt to new developments to increase productivity. However, 17% of participants disagreed that training aids in employees' ability to adapt to new developments and believed that this ability depends on the employees' level of intelligence. To keep managers on staff and to sustain productivity, engagement, and lower attrition, training is essential. On-demand training can assist new and experienced managers in fitting learning into their busy day. Personalized training that suits the requirements and skills of the manager is essential. According to the report, managers in this cutthroat market are looking for additional training, and businesses that offer it will gain. So, training helps employees improve proficiency by adapting to new devices and technological developments for better performance and services.

Figure 10

Response Concerning the Statement "T&D Influences the Managerial Skills and Tasks of Employees."

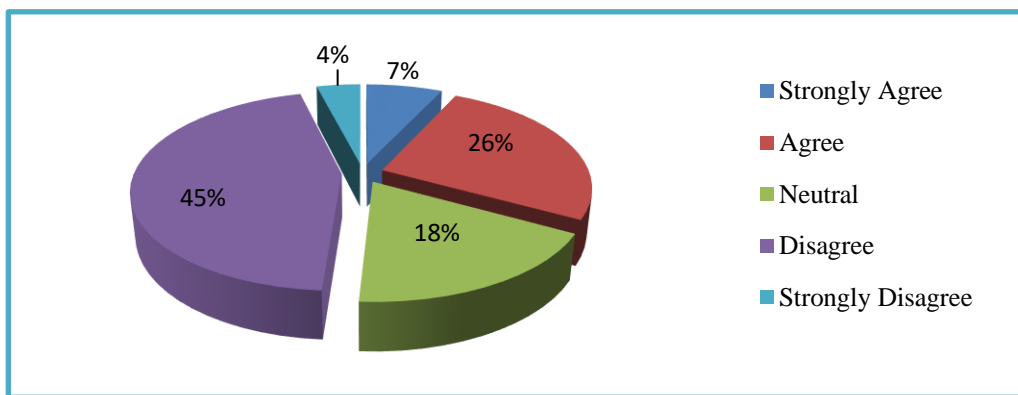
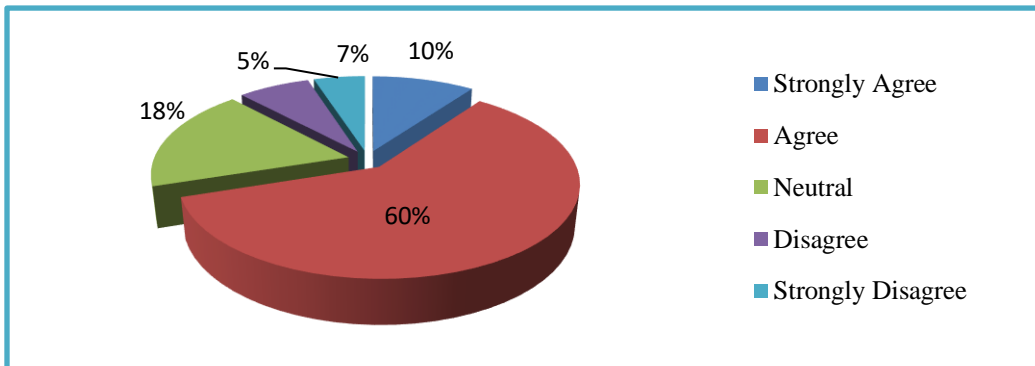


Figure 10 shows that a total of 33% of participants agreed that T&D influences the managerial skills and tasks of employees and improves your performance with competence; 18% were neutral on the matter and 49% disagreed that that T&D has an impact on the managing tasks and abilities of employees and that it enhances performance with competence.

Figure 11

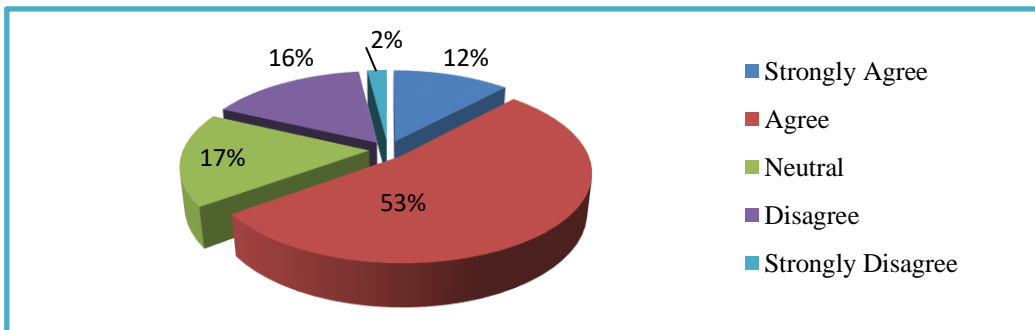
Reply concerning the Statement “Employees Become More Effective at Their Jobs and Deliver Higher-Quality Services because They Make Fewer Errors through T&D.”



According to Figure 11, a total of 70% of participants agreed that T&D increases job efficiency and raises the quality of services provided by the personnel as a result of fewer mistakes; 18% were neutral and only 12% disagreed that T&D improves the quality of work services, creates dynamic effort and work efficiency of by the employees as a result of fewer mistakes being made. Training programs assist employees in improving their success and efficiency at work. Training can also help a person learn the necessary abilities for a certain job. Nowadays, many businesses attempt to provide training programs for their staff to help them reach certain goals.

Figure 12

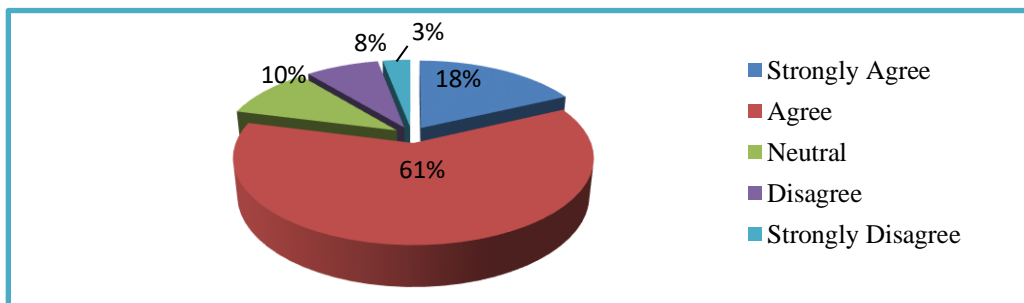
Response about “T&D Improves the Capacity to Lead Effectively and to Provide the Right Direction to Subordinates.”



As shown in Figure 12, a total of 65% of participants agreed that the skill and knowledge gained through development enabled them to deliver quality leadership and provide the right direction to their subordinates; 17% were neutral on the issue and 18% disagreed that the ability to lead effectively and give the team members the proper direction is a result of T&D as a person. However, when the banks provide T&D to their employees that allows employers to pinpoint the knowledge and skills they want their employees to have. T&D programs can educate employees about new skills or provide updates on existing skills to enhance performance, proficiency, and productivity.

Figure 13

Response Concerning the Statement "T&D Helps Employees to Acquire Human and Decision Making Skills."



Ten percent of participants were undecided; these employees lacked confidence that training allows employees to learn new information. However, 79% of participants as a whole agreed that training results in managerial, strategic, and decision-making knowledge and skills being acquired by employees. Only 11% of respondents disagreed that training aids employees in improving their conceptual, interpersonal, and decision-making abilities. Technical skills are important for first-line managers of a bank who spend much of their time training and answering questions about work-related problems. Human skills are important for all levels of managers but are especially needed for mid-level managers and conceptual skills are needed at the top level of managers. Training programs change the skill level of employees.

Figure 14

Reply about "T&D Enhances the Efficiency and Effectiveness of the Work Being Performed by Employees."

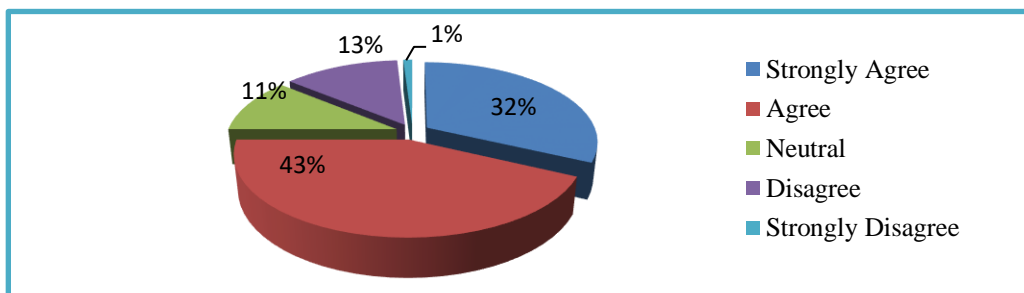


Figure 14 shows that a total of 75% of participants agreed that the efficacy and efficiency of the work that employees undertake are improved via T&D; 11% were neutral on the issue and 14% disagreed that employee productivity and effectiveness are increased through T&D. Here, it can be seen that majority of the respondents were positive in enhancing their effectiveness and efficiency for better perform in their workplaces. Effective training programs can make the employees of the bank work effectively. With training people gain efficiency and confidence and this efficiency and confidence is seen

in the output, productivity, and results. And also helps them to gain knowledge and insight into the workings of the organization.

Figure 15

Response Concerning the Statement “T&D Promotes Employees’ Innovative and Creativity.”

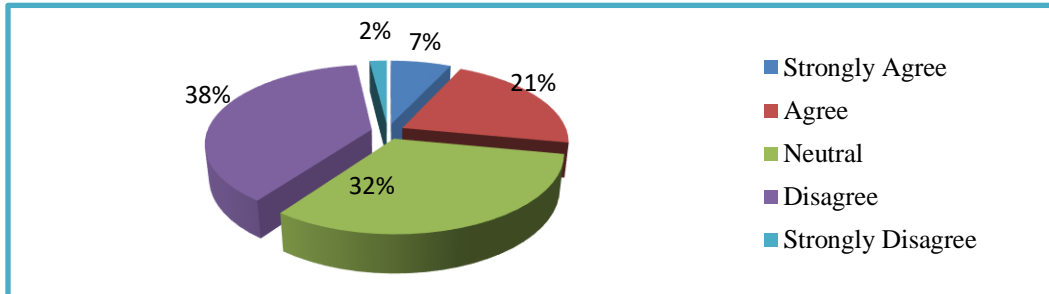
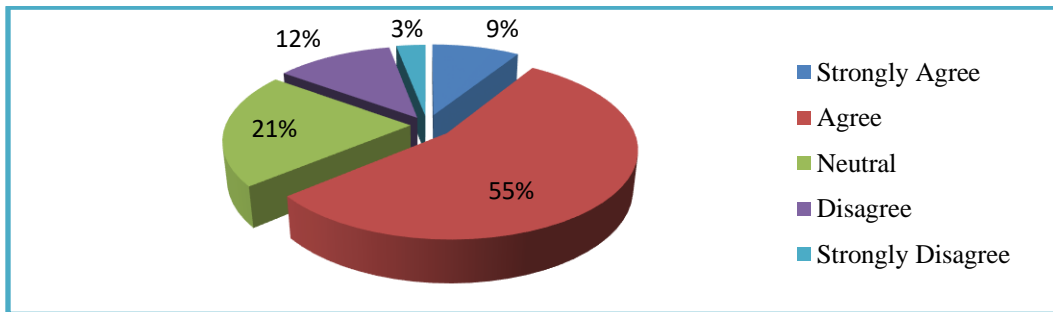


Figure 15 demonstrates that a total of 28% of participants concurred that T&D stimulates innovation and creativity for a competitive edge by enhancing worker capacity and efficiency; 32% were undecided on the subject; and 40% disagreed. Training programs are arranged for employees and developments are arranged for executives. Most of the respondents were in middle and lower-level situations that are why they thought that there were little effects to promote their creative and innovative skills and efficiency.

Figure 16

Response Concerning the Statement “T&D Improves Employee Attitudes, Behaviors, And Values and Introduces Organization’s Policies and Work Procedures.”



It is evident from Figure 16 that a total of 64% of participants agreed that during induction training, new employees receive a thorough explanation of the organization’s policies and procedures as well as the norms and values of the staff; 21% were neutral on the topic; and 15% disagreed that new hires receive thorough explanations of company policies and procedures during induction training, as well as the norms and values of the workforce. In this regard, underline how training can provide workers with a sense of increased self-assurance and worth. They also stress the importance of imparting new knowledge, talents, and attitudes to workers through training to raise their awareness of their current skill sets.

5. Findings and Recommendations

The findings show that the institution's training policy was developed to fulfill its goals for T&D. Additionally, the policy offers a cogent framework for T&D activities that enhances access to training aimed at enhancing employee performance. The major findings of the study are as follows:

5.1 Major Findings of the Study

The following key findings are outlined below based on the survey and analysis of the data that were gathered for the study. The respondents are given a variety of questions, which are then examined in order to extract more precise information about T&D from the sample banks.

- The impact of T&D on employee interest, attitude, motivation, and morale is significant. The goal of training is to increase bank workers' capacity to meet organizational needs in terms of knowledge, skills, attitudes, and values.
- The majority of employees believe that the processes for maintaining T&D are not being effectively maintained and that the procedures provided do not produce the results that are necessary for them to execute their duties.
- As a result, the study's findings show that training enhances worker performance. While the majority of participants felt that training boosts employee confidence while executing his or her activity after training, only a small number of participants agreed that employees acquire technical skills and knowledge following training.
- The study's results also show that training boosts employee morale, and the majority of participants thought that training inspires workers to perform better. Participants also concurred that staff can adjust to new advances with the aid of training.
- T&D are crucial components of performance for almost all commercial bank staff.
- Some commercial bank employees are so uninformed about technology and technical issues that they cannot finish the task properly and take a long time.
- Banks place less emphasis on the software and modern technology-based training that is crucial for keeping up with the competition.
- The majority of employees said that their ability to lead effectively and give their subordinates the proper guidance was a result of their continued education and growth.
- Employee skill, productivity, and knowledge can all be improved through T&D, and managerial tasks can also be enhanced.

5.2 Recommendations of the Study

It is challenging to endorse commercial banks, despite the fact that they are the oldest in the banking sector. The recommendations from this survey are listed below. The following suggestions should prompt the banks to take the necessary action:

- The importance of T&D must be given equally by all employees because not all employees are given the same weight in this area.
- It is needed to improve the quality of the training which is provided by the bank.
- The goal of the training program is to make it appealing to all of the employees so that they are motivated to participate in the program.
- To train the employees, it is crucial to hire highly qualified trainers with expertise because they can actually improve the employees.
- Banks should enhance their training programs in order for employees to learn new technical skills and knowledge during training.
- Since there is a significant communication gap in banks, it is necessary to provide training in communication skills so that employee and customer communications can be enhanced.
- They should pay greater attention to the value of technology-based training that is based on digitalization, software, and updates because it is crucial for providing rapid and better services as well as for competing in the market.
- After finishing any training session, participants should provide feedback, which will serve as the foundation for any program modifications.
- Therefore, it is advised that each individual be more proactive, aim to be more creative and original, and do so in order to fulfill their share of the contribution through their profession and expertise.

5.3 Limitations of the Study and Future Directions

This analysis was only centered on selected commercial banks and other banks were not included was one of its main limitations. Another drawback was that, due to time restrictions, only the Mymensingh and Dhaka regions were examined; additional branches of the chosen commercial banks in the other regions were left out. This study focused on Bangladesh's commercial banking industry. Researchers can do the same research in any other business, including the financial sector, the IT sector, the RMG sector, the SME sector, the education sector, the hospital sector, the hotel industry, the medical industry, etc. This study can also be carried out in any other cities, provinces, or nations. There are several sampling techniques available. It would be possible to undertake a qualitative research study to examine how T&D affects employee performance. Since in-depth interviews provide more information than questionnaires provide, qualitative approaches would enable the researcher to conduct interviews to get data from the respondents. Many banks used a variety of training strategies to obtain a competitive edge, depending on the needs of their workforce. It has a big influence on the sectors' capacity to maximize earnings, but there is still a need to use T&D to increase employee performance.

6. Conclusions

In Bangladesh, there is fierce competition in the commercial banking industry. Providing excellent customer service to the bank's customers is essential to its success. When staff receive T&D, it is feasible to deliver successful service to clients since these programs

increase productivity and profitability and foster a favorable attitude toward profit orientation, which aids the business in achieving its long-term objectives. The employees of banks need to be able to adapt to a new environment or circumstance because the technologies, systems, processes, and procedures used in banks are changing rapidly. This is why employees of banks are required to go through T&D activities. The ability to complete all of the bank's tasks is another benefit of training. It aids in gaining a competitive edge as well. The modern banking industry's success or failure rests on the caliber of its people resources, which can only be achieved through T&D. To improve their job skills and knowledge, all employees should have access to the T&D program. An employee's competence and understanding of their current job are upgraded when they receive T&D. It will boost their self-assurance and professional competence. T&D essentially improves an employee's expertise and knowledge of their jobs. By raising awareness of the advantages of T&D among employees and managers, the gap between employee knowledge and skills and the skills needed to function successfully and efficiently should be reduced. Researchers may spread this awareness by highlighting the advantages of T&D; additional publications on these topics are required in order to persuade managers that implementing T&D programs will result in a win-win situation.

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