Impact of Training on Employee Performance (Banking Sector Karachi)

[1]Rida Athar, [2]Faiza Maqbool Shah
(Student of Jinnah University for Women), (Assistant Professor at Jinnah University for Women)
[1,2]Bachelors in Business Administration (Business Administration/Jinnah University, Pakistan)

Abstract: *The purpose of this research is to determine factors that impact training in banks of Karachi and how they affect employee performance. The study observe that how training needs establish, how effective the training methods of banks and their influence of employee performance. Literature review revealed that training is one of the key element that help employees to gain knowledge and confer motivation ad satisfaction. Training enhance skills and abilities of employees. Through training employee learn teamwork and integrity. On the other hand, it also contribute positively towards development of employee performance along with other factors. The research conclusively find that training affects the performance of employees in banks of Karachi. This is indicate by the training framework which is designed to achieve organization strategic goals. Data was collected from Banks of Karachi. Random sampling technique is used by researcher to gather responses from 100 employees through questionnaire. Analysis is done by regression and correlation technique. The findings of research have shown that the factors of training have positive impact on employee performance of banks of Karachi.*
Keywords: *knowledge, satisfaction, skills & abilities, motivation, training, performance*

I.   Introduction

In this rapidly changing world, the management and achievement of employee's performance is gradually become more challenging and multi-tasking in an organization. There are continuous efforts and strategies lying down by many organizations to accomplish their objectives and also achievements of excellence by gaining competitive advantage. On the other hand employees are required to be creative, competent, innovative, flexible, and trained enough to handle the information effectively.

Employees training plays an important role as it enhances efficiency of an organization and helps employees to boost their performance in an efficient manner. There are many reasons that create the barriers to perform the task such as organization culture and politics. Some of the employees have lack of skills, abilities, knowledge and competencies due to this they are failed to accomplish task on timely basis (Zuhair Abbas 2014)

Now a day's several trainings is obtainable to employees inside the organization, in order to increase their productivity and decrease the frustration. Most of the time the less capable employees prefer to leave the job because they have lack of ability to understand the technicalities of the given task (Sahinidis and Bouris 2007). However, workforce is anticipated to learning new stuff and shows their commitment level with positive involvement in organizational success.

Skilled employees can handle the critical situation in a well-organized manner. Training defined as an "efficient process of getting knowledge, abilities, skills and the behaviour to meet the requirements of the job" (Gomez-Mejia 2207). Training help employees to meet their existing job requirements or helps employees to increase their productivity. Although, its benefits may spread throughout an employee's career and help employees to meet their future responsibilities.

Organization that doesn't provides training to their employees is failed to compete in the market. It generally happens because the employees of such organizations are incapable of enhancing their productivity. In other words, training helps employees to adopt the market chances and make them capable to meet the technology changes and competition (Dessler 2002).

Training has important role in the achievement of organizational goal by integrating the interest of organization and the workforce. An employee is the assets and most important resource for an organizations so those organizations who provides training to their employees increases their productivity (Stone R.2002). The training and development is an important function for the survival of any organization.

The impact of training is double. From an organization point view, training of employees are essential for organization operations and advancement. From an employee point of view training activities is important for skills and development, employee performance and career advancement (Acton & Golden 2002).

There are many factors that influencing the quantity and quality of training activities like internal change, change in the external environment, the availability of skills in employees etc. (Cole 2002). Training

enhances knowledge, skills, competencies and attributes ultimately increase worker performance and productivity of organization.

Today's education systems, do not essentially impart knowledge for job positions in organizations. Due to this organizations labour force comprises of few employees with right skills, abilities and knowledge required to fill the job position in the market. So there is a requirement for effective training for employees to improve their organization productivity and performance.

In the banking sector employee skills and knowledge are important assets that enhance productivity and performance. This is because, bank is a service industry, the services that bank is provided are delivered into its employees and the services are consumed by its customers at the same time. The bank employees stand for services and represent to the customer the quality and value of the banks service. (Aryee 2009).

1.1 Problem Statement

In previous studies, it was reported that the number of employee's are not capable enough to perform the task in an efficient manner in particular and due to which the employee performance in these banks was termed as one of the main causes of problem in banks inefficiency. The main problem in this study is to what extent the training impact over employee performance in the banks of Karachi.

Karachi is one of the core economy building regions in the country, the banks performance is ineffective which disturbs the country's economy greatly however the bank plays an important role in the economic system of different countries. Therefore the experienced employees are essentials for the banks in order to increase their productivity.

Therefore in this research the quantitative study examines how training impact on the performance of employees in banks. Therefore from the literature review the following problem statement is predicted:

"To evaluate the impact of training on employee's performance in the banking sector Karachi"

1.2 Research Question
1. What is the relationship between performance and training?
2. Does there a relationship between training and employee motivation?
3. What is the relationship between training and job satisfaction?
4. What is the relationship between employee performance and knowledge?
5. What is the relationship between employee performance and skills and abilities?

1.3 Significance of the Study

This research is essential for organizational performance as employees are important assets who can make the organization work better and if the employees are not skilled and experienced to perform their work duties and responsibilities then the objectives and goals of organization are not achieved. The impact of unskilled employees is identified in this research particularly in banks in Karachi.

1.4 Objectives of the Study
The objectives of the study are:
- To determine the impact of employee knowledge on organizational performance.
- To understand the influence of skills and abilities on organizational performance.
- To find out the influence of training on employee motivation.
- To identify the impact of training on employee satisfaction.
- To recognize the need of employee training in organization.

1.5 Scope of the Study

The outcomes of this research will help and support the banks to identify the factors that influence the employees training on performance of organization. On the other hand, the research will be helpful in the department of human resource of every organizations which are trying to increase the productivity of their employees.
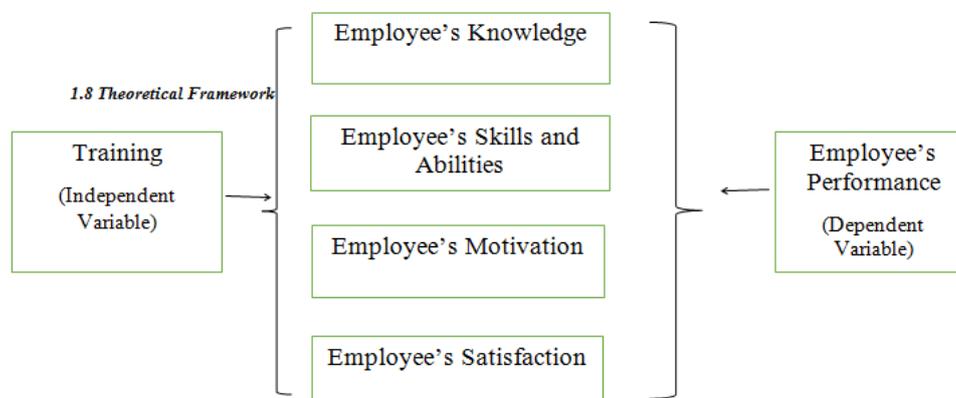
1.6 Limitations of the Study
1. This study will cover only the banks in Karachi, therefore the findings will not apply in any other part of the country where this type of trouble exists.
2. The study will only deal with the banks only, its findings is not applicable to other financial institutions that experiencing same problem.
3. The study only deals with employees training, hence factors that have the same impacts to banks as training are not considered.

1.7 Delimitations of the Study
1. The study will not reveal the names of the employees and their job position because most of the employees would not like to share their educational and work information with others.

1.8 Theoretical Framework

1.8 Theoretical Framework

Training (Independent Variable) → Employee's Knowledge / Employee's Skills and Abilities / Employee's Motivation / Employee's Satisfaction ← Employee's Performance (Dependent Variable)

II. Literature Review

Training is very important for employee's performance in acquiring competencies and help organization to retain its employees through satisfaction and motivation. Globally day by day the world is modernizing and moving rapidly which is creating many challenges for the organizations. Training can overcome and make an employee's capabilities more efficient which also contributes in the efficiency of the company.

(Zohair Abbas 2014) highlighted training as an essential element to an employee for the development of the companies because some of the employees have lack of knowledge skills and competencies and failed to accomplish task on timely basis. The sample has been taken from both males and female employees of National Bank of Pakistan. The research is descriptive study and it's quantitative in nature. Primary data was collected and although secondary data also used to classify the work done. Study provides an empirical evidence of factors that effects employees training and performance of organization.

(Mumanthi 2014) highlighted training as there are number of performance concerns about the Kenya police that have arisen due to lack of taking action, failing to prevent and detect crimes, and police forces citizens pay bribe to get their constitutional rights. The sample size was three hundred and eight four police officers. Study was done in Nairobi Kenya and the time period was 2014. Coefficient Reliability was used to justify the findings. From the findings it was indicated that organization should carry out the training needs assessment to determine level of performance. He further concludes that proper monitoring and evaluation influenced the performance of police in Kenya.

According to (Frankin Dang Kum 2014) ineffectiveness of training and development of employees in the organization reduces the organizational productivity. Data was collected through random sampling method. Research is limited for the employees of ESCON and the population size was concise 60 out of 87 employees. He concludes that the companies who invest on human resource management view training as an opportunity for increasing their long term productivity.

(Asma Mehmood 2012) argue that training influence on organization commitment and retention towards the performance of employee. The data was collected from 100 employees of the service sector at Rawalpindi Islamabad Regression methodology has been used in this research. The regression analysis confirmed that satisfaction and mode for career advancement has direct and useful effect on organizational commitment and increases work efficiency of the employees. The findings concludes that training has strong relationship between retention & performance and organizational commitment.

(Azizullah Ghorbani and Dr. Muhammad Ghaffari 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 beneficial to both managers as well as the employees because it affects the performance of employees and also beneficial in performing non-bank financial activities.

(Githinji Angela 2014) suggested that the training effects the performance of employee among the international civil servants. A survey research design was used for this study 144 staff of the United Nation supports office for the African mission in Somalia involved in this research the finding showed that in general training enhanced employee engagement on change processes.

(Komal Javaid, Naveed Ahmad & Nadeem Iqbal 2014) highlighted the relationship between training and its impact on employee's performance in telecommunication sector D.G Khan Pakistan. 150 employees were chosen for the data analysis. Finding showed that the managerial performance is meaningfully resolute through the training instructed to the personnel they further says training is a significant predecessor of the performance.

(Cynthia Owusu Boateng 2011) pointed the impact of training on employee performance at SG-SSB. Descriptive quantitative method was used in the research and related articles of the topics. Finding showed that indeed training has a significant impact on employee productivity. Training provide benefits to both the performance employees and the organization through the development of knowledge, skills, competencies, behavior and abilities.

(Benedicta Appiah 2010) suggested Training enhances knowledge, skills, attributes and competencies and ultimately worker performance and productivity in organization. Data was collected from 30 employees of HFC bank Ghana. Cross functional study was used to justify the findings. Findings of the study showed that training improves the skills, knowledge, abilities, competencies, behavior and confidence of the employee.

(Atola Janepher Adongo 2013) suggested that mostly organization neglects the importance of training which leads to high turnovers and also increased the cost to hire new employees and finally slowed down the organizational profitability. 419 employees were chosen for data collection in Telkom orange Kenya. Correlation methodology used in it. Findings showed that employees feel motivated by the training offered and indeed many have participated in training programs.

(Mahbuba Sultana 2013) highlighted that effective training increase the productivity of employees. Data was collected from 1414 employees. The study was done in Dhaka. Correlation methodology was used in the research. She concludes that employee is the valuable resource for any organization and the success and failure depends upon the performance and productivity of the employees and this study proves that the training improves the productivity of the employees.

(Prof Dr. Abdul Ghafoor Awan & Farwa Saeed 2014) suggested that training improved employee performance. Data was collected from public and private sector bank. Random sampling has been used for data collection from the public and private sector banks of Lahore, Multan & Dera Ghazi khan. Findings shows that training is an effective tools for employee's success.

(Ms Bushra Muzaffar 2014) highlighted the relationship between training and performance of employee to design training method for employees in TA. Correlation and Regression analysis represent that training has significant impact on employee's performance. Finding prove that training is significant variables in influencing employee performance.

(Ahmed Mohamed Mohamud 2014) suggested that training effects the employee performance in public sector organization of Kenya. Data was collected from 100 staffs of Machakos branch. Data analysis was done through descriptive statistic. Findings showed training has a significant impact on employee performance and benefits both the individual employees and the organization at large.

(Ngugi Martha Nyakeo Nyokabi 2014) pointed that training plays an significant role in the development of competencies of new as well as existing employees for effective performance. Data was collected from 800 employees of geothermal development company in Nairobi. This study shows the relationship between training & development and employee performance. Findings shows that the training of employees is very important factors of both the organization and the employees because it enhances work performance, motivate employees and build confidence in the employees. The employees should acquire knowledge and skills which will assist them in improving their performance by applying relevant courses based on the organizational objectives.

(Tom Ojango Onyango 2012) suggested the influence of training and development on employee performance at Medete Tea Factory. Descriptive survey method was used and the data was collected through random sampling method. Findings conclude that if medete tea factory wants to hire and keep quality employees it is a good policy to invest in training and development.

(Muhammad Ikhlas Khan 2012) highlighted the impact of training in performance of employee some statistical tools or techniques are applied on data like Person correlation and regression analysis through SPSS software. 100 employees was taken as a sample size of Habib bank and federal Urdu university of Islamabad. The findings conclude that training contributes significantly to employee's performance so all the organizations who wants to enhance the capabilities of their employee performance should focus on training.

(Ayman Aakaria Najeeb 2013) pointed the impact of training, information and communication technology on employee's performance. The data was collected from 120 managers of different departments of the pharmaceutical manufacturing companies. Study concludes that the importance level of training is very high because through training an employee aware well about the nature of their work and also beneficial to the organization.

(Pangarso, Mulyaningsih & Saraswati 2014) suggested that training motivates the employee to reach the target of the organization. The study was done in Indonesia. The simple linear regression methodology

analysis was used. The data has been collected from electronic state owned company. Findings concludes that training has a positive effects on employee's performance.

(Ekta Srivastava & Dr Nisha Agarwal 2014) highlighted that training is very necessary in this changing environment. Primary data was collected through questionnaire which was filled from various branches of axis bank and secondary data was collected from annual reports of syndicate banks and axis banks for the year 2008 to 2013 and from RBI publication. The findings conclude that training in private sector bank is better than public sector banks. In future training should be easy to understand so that it will beneficial for the banks as well as to the employees.

III. Methodology

This research is quantitative study which is descriptive in nature and based on primary data collection methods. On the other hand, secondary data is also gathered from research articles to justify this research. The sample is taken from both male and female managers and operational mangers working in banks of Karachi. Questionnaire is developed for managers and operation managers of banks of Karachi. In this study, the non-probability method is used as a sample technique. Regression and correlation analysis is used to present the findings. The deductive approach is used in this research.

3.2 Population and Sample

In this research population is the whole category of managers and operation managers of banks of Karachi. It is next to impossible to study a whole population, therefore small portion of the population is used as a sample. It is difficult to recognize structures of the sample which it holds, so the results can be simplified in wider population. Sample has been taken from accessible population i.e. group of managers having similar characteristics. The sample is taken from both male and female managers and operational managers working in banks of Karachi.

Sample Size Calculation

In this research the sample size is calculated through the Taro Yamane formula

$$n = \frac{N}{1 + N * (e)^2}$$

$$n = \frac{500}{1 + 500 * (0.1)^2}$$

$$n = 100$$

n = the sample size
N = the population of banks
e = the acceptable sampling error

3.3 Research Hypothesis

H_o1: There is no relationship between employee knowledge and motivation.
H^A1: There is a relationship between employee knowledge and motivation.
H_o2: There is no relationship between employee knowledge and satisfaction.
H^A2: There is a relationship between employee knowledge and satisfaction.
H_o3: There is no relationship between skills and abilities and employee motivation.
H^A3: There is a relationship between skills and abilities and employee motivation.
H_o4: There is no relationship between skills and abilities and employee satisfaction.
H^A4: There is a relationship between skills and abilities and employee satisfaction.

IV. Data Analysis

4.1 Hypothesis 1
Correlation

Descriptive Statistics

	Mean	Std. Deviation	N
Stress level and motivation.	4.1700	.68246	100
Technical knowledge	4.1100	.61783	100

Correlations

		Stress level and motivation.	Technical knowledge
Stress level and motivation.	Pearson Correlation	1	.338[**]
	Sig. (2-tailed)		.001
	N	100	100
Technical knowledge	Pearson Correlation	.338[**]	1
	Sig. (2-tailed)	.001	
	N	100	100

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

Regression

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.338[a]	.115	.106	.64544

a. Predictors: (Constant), Technical knowledge

ANOVA[a]

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	5.283	1	5.283	12.682	.001[b]
	Residual	40.827	98	.417		
	Total	46.110	99			

a. Dependent Variable: Stress level and motivation.
b. Predictors: (Constant), Technical knowledge

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.633	.436		6.035	.000
	Technical knowledge	.374	.105	.338	3.561	.001

a. Dependent Variable: Stress level and motivation.

4.2 Hypothesis 2
Correlation

Descriptive Statistics

	Mean	Std. Deviation	N
Knowledge and employee performance	4.1100	.68009	100
Training program method	3.9200	.81253	100

Correlations

		Knowledge and employee performance	Training program method
Knowledge and employee performance	Pearson Correlation	1	.363[**]
	Sig. (2-tailed)		.000
	N	100	100
Training program method	Pearson Correlation	.363[**]	1
	Sig. (2-tailed)	.000	
	N	100	100

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

Regression

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.363[a]	.132	.123	.76083

a. Predictors: (Constant), Knowledge and employee performance

ANOVAᵃ

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	8.631	1	8.631	14.910	.000ᵇ
	Residual	56.729	98	.579		
	Total	65.360	99			

a. Dependent Variable: Training program method
b. Predictors: (Constant), Knowledge and employee performance

Coefficientsᵃ

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
(Constant)	2.136	.468		4.560	.000
Knowledge and employee performance	.434	.112	.363	3.861	.000

a. Dependent Variable: Training program method

4.3 Hypothesis 3

Correlation

Descriptive Statistics

	Mean	Std. Deviation	N
Employees skills and abilities	4.1800	.70180	100
Motivation of employees.	4.2300	.67950	100

Correlations

		Employees skills and abilities	Motivation of employees.
Employees skills and abilities	Pearson Correlation	1	.357**
	Sig. (2-tailed)		.000
	N	100	100
Motivation of employees.	Pearson Correlation	.357**	1
	Sig. (2-tailed)	.000	
	N	100	100

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

Regression

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.357ᵃ	.128	.119	.63792

a. Predictors: (Constant), Employees skills and abilities

ANOVAᵃ

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	5.830	1	5.830	14.326	.000ᵇ
	Residual	39.880	98	.407		
	Total	45.710	99			

a. Dependent Variable: Motivation of employees.
b. Predictors: (Constant), Employees skills and abilities

Coefficientsᵃ

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	2.785	.387		7.193	.000
Employees skills and abilities	.346	.091	.357	3.785	.000

a. Dependent Variable: Motivation of employees.

4.4 Hypothesis: 4
Correlation

Descriptive Statistics

	Mean	Std. Deviation	N
Employees skills and abilities	4.1800	.70180	100
Training program method	3.9200	.81253	100

Correlations

		Employees skills and abilities	Training program method
Employees skills and abilities	Pearson Correlation	1	.344[**]
	Sig. (2-tailed)		.000
	N	100	100
Training program method	Pearson Correlation	.344[**]	1
	Sig. (2-tailed)	.000	
	N	100	100

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

Regression

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.344[a]	.119	.110	.76672

a. Predictors: (Constant), Employees skills and abilities

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	7.750	1	7.750	13.184	.000[b]
	Residual	57.610	98	.588		
	Total	65.360	99			

a. Dependent Variable: Training program method

b. Predictors: (Constant), Employees skills and abilities

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.253	.465		4.843	.000
	Employees skills and abilities	.399	.110	.344	3.631	.000

a. Dependent Variable: Training program method

V.   Findings

Hypothesis 1: Correlation results indicate that there is a relationship between employee knowledge and motivation (sig= 0.001 r= 0.338). R is the multiple correlation coefficients, between the predicated values of motivation the dependent variable and employee knowledge the independent variable. Adjusted R-square shows that 0.106 of the variance is explained by knowledge the independent variable which means 10.6% of the change in the motivation the dependent variable. Std. Error of the estimated is 0.64544 compared with the mean of the "Predicted" value of the dependent variable. Constant coefficient tells that when employee knowledge is zero employee motivation were increase by 2.633. The null hypothesis is reject because the p value is less than threshold $\alpha = 0.05$.
Equation: stress level & motivation= 2.633 + 0.374 technical knowledge
A 1 unit increase in knowledge is associated with a unit increase in the average of motivation.

Hypothesis 2: Correlation results indicate that there is a relationship between employee knowledge and satisfaction (sig= 0.000 r= 0.363). R is the multiple correlation coefficients, between the predicated values of satisfaction the dependent variable and employee knowledge the independent variable. Adjusted R-square shows that 0.123 of the variance is explained by knowledge the independent variable which means 12.3% of the change in the satisfaction the dependent variable. Std. Error of the estimated is 0.76083 compared with the mean of the "Predicted" value of the dependent variable. Constant coefficient tells that when employee knowledge is zero employee satisfaction were increase by 2.136. The null hypothesis is reject because the p value is less than threshold $\alpha = 0.05$.

Equation: training program method = 2.136 + 0.434 knowledge & employee performance
A 1 unit increase in knowledge is associated with a unit increase in the average of satisfaction.

Hypothesis 3: Correlation results indicate that there is a relationship between skills and abilities and motivation (sig= 0.000 r= 0.357). R is the multiple correlation coefficients, between the predicated values of motivation the dependent variable and Skills and abilities the independent variable. Adjusted R-square shows that 0.119 of the variance is explained by skills & abilities the independent variable which means 11.9% of the change in the motivation the dependent variable. Std. Error of the estimated is 0.63792 compared with the mean of the "Predicted" value of the dependent variable. Constant coefficient tells that when skills and abilities is zero employee motivation were increase by 2.785. The null hypothesis is reject because the p value is less than threshold $\alpha = 0.05$.
Equation: motivation of employees = 2.785+ 0.346 employee skills & abilities
A 1 unit increase in skills & abilities is associated with a unit increase in the average of motivation.
Hypothesis 4: Correlation results indicate that there is a relationship between skills and abilities and satisfaction (sig= 0.000 r= 0.344). R is the multiple correlation coefficients, between the predicated values of satisfaction the dependent variable and skills and abilities the independent variable. Adjusted R-square shows that 0.110 of the variance is explained by skills & abilities the independent variable which means 11% of the change in the satisfaction the dependent variable. Std. Error of the estimated is 0.76672 compared with the mean of the "Predicted" value of the dependent variable. Constant coefficient tells that when skills and abilities is zero employee satisfaction were increase by 2.253. The null hypothesis is reject because the p value is less than threshold $\alpha = 0.05$.
Equation: training program method = 2.253 + 0.399 employee skill & abilities
A 1 unit increase in skills & abilities is associated with a unit increase in the average of satisfaction.

VI. Conclusion

The result of this research have shown that the factors of training have positive impact on employee performance of Banks of Karachi. Despite of that, this research has provided precious information and knowledge to banks about the importance of training in in increasing employee performance. As a result, it can be conclude that the banks which provide training to their employees in a proper way can gain substantial improvement in performance and productivity and can deal more number of customers with satisfaction. Training is compulsory for employees to enhance knowledge, skills and abilities that provide extensive support to increase the performance of banks of Karachi.

Performance of the relationship depends on the worker responsibility which is to be determined by HR technique of the training and development. By giving additional training stages in the association workforce become involved to gain further information about their occupation which finally supports them in accomplishment of campaigns between their peer assemblies.

In this global age of technology, training has become very essential as the organizations introduces new and advance technologies in their workplace. So it is compulsory for all the banks to provide advanced training to their employees for the betterment of their performance.

The key findings of this research study are stress level and motivation, technical knowledge, training program method, knowledge and employee performance and motivation of employees which shows a strong positive relationship with employee performance. It shows that bank is practising a talent management program to accomplish their current and future needs which help them to compete with rapid changes in working environment. Moreover, leadership style is the key element for the banks growth, banks that have good leadership makes good environment for employees to accomplish tasks effectively.

6.1 Recommendations
In this research after discussing about the facts and findings researcher recommendations are as follows:
*   This study provides an empirical indication of factor that affects training and employee performance that can provide understandings for banking sector of Karachi.
*   Motivational training program should be originated for employees to develop motivational trait.
*   Training program is an essential tool for developing employee's skills and abilities and knowledge. Every bank should implement it.
*   Banks existing training program are effective but banks should also work on enabling employees to improve their capability and deal with technological system.
*   Banks should launch effective training program for their employees so that they can easily tackle the challenging situation of working environments.

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