

The Role of Training & Development and Organizational Commitment on Employee Performance: A Study on NBFIs, Sylhet Region, Bangladesh

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Abstract

Training has intrinsic and extrinsic benefits and it is the cornerstone for organizational development. The aim of this study is to identify the factors of training & development and organizational commitment that has impact on employee performance to Non-banking Financial Institutions (NBFIs) in the area of Sylhet, Bangladesh. This paper will also help to show the benefits of training and its relations with workers' performance. The population of this study was the employees of insurance and microloan companies. The total number of respondents was 96. Qualitative and quantitative data approaches have been used in this paper. Structured questionnaires have been used to collect primary data. Secondary data has also been used to get the best insight about this research and it is from review articles, journals, books, and different websites. To analyze and identification of groups of inter-related variables I have relied on factor analysis through rotated component matrix and component matrix and the analysis of correlation. The significant values of this paper is in Component matrix, KMO measure of sampling adequacy = .510 and the Cronbach's alpha score = 0.612. Besides that, Rotated Component Matrix-KMO measure of sampling adequacy = .512 and the Cronbach's alpha score = 0.697. The significance value demonstrates that the p value is less than the usual threshold value of .05 ($p < .05$). The research area was Sylhet, which is located north-east region of Bangladesh.

Key word- Training and development, Organizational commitment, Employee performance, Human resource

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I. Introduction

Human resources have been seen as the most cornerstone element for organizational development. They are the core gems to attaining competitive advantage over rivals (Ahmed et. al, 2019). Human resources are important as like as other equipment, capital, information, and monetary resources. HR is considered as a driving force to lead all other organizational functions including equipment, capital, information, and etc. (Fernandez & Moldogaziev, 2013). In the age of cutthroat competition, the organization has no chance to deny the importance of well managing of human resources. Managing human resource refers to acquiring, training, appraising, compensating and attending their labor relations, health, safety, fairness concern and also putting the right person in the right place (Dessler, 2017). In addition, researcher suggests that equal opportunity, affirmative action and handling grievances is core to an organization for better management of human resource (Dohm & Shniper, 2007).

HR functions can be viewed as internal sources of competitive advantage. Additionally, human resource policies and practices are also important source of sustained comparative advantage (Wang et. al, 2011). Policies regarding settling employee's grievance, training and development, and conflict negotiation is core for organizational development. Organizational development is a series activities and dynamic. Changing single business environmental issues has an obvious effect on other business issues and at the same time organization should handle human resources strategically (Biore, 2015). Employees' commitment, performance, productivity, and talent retention etc. are largely depends on how strongly you designed your HR strategy.

The relationship between training and development, employee performance, and organizational commitment has strong ties to the organization and its development (Bashir & Long, 2015). Right plug-in of training and development programs can increase employee's skills, knowledge, and abilities. Effective leadership, communication, quality of work, employee motivation, and job satisfaction massively depends on organization's training and development programs (Siriwardena & Morais, 2019). Besides, training and development programs organization should focus effective transfer of training so that employees can perform better. Research shows that, (Noe, 2010) failure to transfer of training and less support from management that reduce employees' loyalty and organizational commitment. Strategic planning, total compensation, individual and team development, succession planning, and HR technology (software applications to manage the processes

associated with goal setting, performance review and performance improvement plans) are crucial for managing employees performance (Lloyd, 2017).

Training and development programs helps to attain sound return on investment (ROI) by increasing employees performance and proliferating organizational commitment. Cost benefit analysis indicates the success or failure of training programs (Deller, 2020). Organizational commitment plays a pivotal role in determining whether an employee will stay with the organization for a longer period of time and in addition work passionately towards achieving the organization's goal (Dias & Silva, 2016). Along with other HR functions training has great influence to increase employees' organizational commitment.

II. Literature Review

Training and development programs can be viewed as learning never exhausts the mind but it proliferate employee's portfolio. (Lee & Mitchell, 1994) stated that training and development programs are the vital sources of getting competitive advantage. Today's business, more and more organization are willing in intangible assets and human capitals as a ways to gain sustained competitive advantage over rival (Madhani, 2012). Human capitals are employee's knowledge, skills, abilities, problem solving capabilities, etc. Only training and development programs can help them to achieve such advantage. Literature suggested that (Noe, 2010) training has strong ties to increase employees' performance and their commitment toward organization.

Training programs have many more benefits for organization. It is found that (Jha, 2016) training and development programs increase productivity, ensure less supervision of employees, reduction of mistakes and accidents, talent pool, reduction of learning time, skills development, and optimum use of resources. Reviews from (Cohen, 2007) employees commitments toward organization largely depend on the effective designing of training and development programs. Easy to learn, control on learning materials, basic skills, ensuring transfer of training, peer, and top management supports are important for ideal training programs. (Aguinis & Kraiger, 2009) They have viewed that easy to learn, control on learning materials, basic skills, ensuring transfer of training, peer, and top management supports are important for ideal training programs.

Training programs and organizational commitment have greater influence on employees' performance. Literature found that (Greenberg & Baron, 2008) the concept of organizational commitment relates to the intensity of an employee's dedication to an organization. Training programs and organizational commitment together create synergic to employee's performance as well as organizational development (Dhurupa et. al, 2016). Organizational commitment have high relation toward designing training programs and that is ultimately lead employee's performance.

High levels of organizational commitments are related to superior business performance. It can increase organizational profitability, improved productivity, employee retention, customer satisfaction, reduced customer churn, and above all improving the workplace culture (Jay, 2019). Interpersonal relations also have a vital role in solidifying organizational commitment (Meyer & Allen, 2002). Employees don't leave jobs, they leave managers. Building better employee-employer relationships is important for organization and for its productivity (Medhi, 2021). In addition, organizational commitment might be increase through create a strong teamwork culture, communicate clear goals and expectation to the employees, be transparent and encourage open communication, maintain work ethics, foster a positive work culture, develop trust, encourage innovation, provide constructive feedback and not criticism, efficiently delegate tasks, and offer incentives, etc. (Bulut & Culha, 2010).

Research suggests that (Feldman, 2000) high organizational commitment means strong culture of team work, compensation and benefits policy, transparent and open communication, maintain and developing trust and work ethics, encourage innovation, and positive thinking regarding organizational change. Several key benefits of organizational commitments are high employee productivity, reduce absenteeism, excellent team players, and strong organizational advocate, etc. (Giauque et. al, 2010). Three different source might be found that can illustrate organizational commitment such as affective, normative and continuance commitment (Mowday et. al, 1978). Affective commitment is the emotional attachment an employee has towards the organization. For example, pet/ animal lover doing job in zoo. Normative commitment is a moral obligation where they want to stay because someone else believes in them. Continuance commitment where an employee would think that leaving an organization would be costly. It might be a financial and associated with caring family. Losing job means falling trouble. It can be mental and emotional attachment for continuance of current job (Solinger et. al, 2008).

Other than training & development programs and organizational commitment, HR functions and other organizational strategies are also considerable factors to proliferate employees' performance. (Bartel, 2000) Suggested that performance management systems, performance appraisal, reward, talent retention, corporate and social culture such as management philosophy, coaching, mentoring, and developmental factors are considerable issues that crate enthusiasm for organizational performance. Moreover, employees performance largely also depends on right choice of initiating training methods. Training may broadly classified into two categories such as on the job training and second one is off the job training (Mahadevan & Yap, 2019).

III. Research Objectives

The core objective of this study is to identify the factors of training & development and organizational commitment that has impact on employee performance to Non-banking Financial Institutions (NBFI) in the area of Sylhet, Bangladesh

Specific objectives are-

- To know how organizational commitment influence employees performance
- To know the influences of training programs on employees performance
- To know how training and development programs can influence organizational development
- To find out the benefits of training programs

Research Questions

1. How does training and development programs increase employees' performance?
2. Dose organizational commitment proliferate workers' productivity?
3. How does organizational commitment increase employees' commitment toward the organization?

IV. Research Methodology

This study mainly followed the quantitative and qualitative research approaches for data collection and analysis. Qualitative data have been used for developing the conceptual framework and quantitative have helped to understand the factual scenario. Both primary and secondary sources were used for this study. The five-point Likert scale was used to obtain data and it was varying from 'strongly agree, agree, neither agree nor disagree, disagree, and strongly disagree' that was ranging from 5 to 1 respectively. The secondary data were collected from published materials such as journals, books, articles, and websites. The population mainly included all male and female employees of the non-banking financial sector of Bangladesh. The sample frame involves insurance and microloan organization employees from Sylhet, Bangladesh. A total of 96 respondents was surveyed through structured questionnaires. Respondents of the insurance companies were 62, and microloan organizations were 34. Among them, male 73 and female were 23. The data was collected with the help of a simple random sampling method. To input the data and carry out the required analysis on it the SPSS version 22.0 and MS Excel has been used.

V. Data Analysis and Findings

Respondents Demographic Profile

Table- 1: Demographic Profile of the Respondent's

Gender		Frequency	Percent	Cumulative Percent
	Male	73	76	76
Female	23	24	100	
Total	96	100		
Age		Frequency	Percent	Cumulative Percent
	Less than or equal to 30 years	12	12.5	12.5
	31 - 35 years	29	30.2	42.7
	36 -40 years	33	34.4	77.1
	41 - 45 years	13	13.5	90.6
	More than 45 years	9	9.4	100
Total	96	100		
Education		Frequency	Percent	Cumulative Percent
	Graduation	28	29.2	29.2
	Post-Graduation	68	70.8	100
	Total	96	100	
Experience		Frequency	Percent	Cumulative Percent
	Less than 2 years	18	18.8	18.8
	3 -6 years	37	38.5	57.3
	7 - 10 years	23	24	81.3
	More than 10 years	18	18.8	100
	Total	96	100	

The total number of respondents was 96 and among them, male and female were 73 and 23 respectively. Respondent's age is classified into 5 categories and ranging between less than or equals to 30 to more than 45 that we observed above-mentioned table- 1. Among the total of respondents, 28 and 68 were graduates and post graduated. Respondent's experience is classified into 4 categories and ranging from less than 2 years to more than 10 years.

Respondents View on Major Two Factors

Respondent's view on Training and development and its relation on employee's performance

Table- 2: Respondent's view on training and development

	Training programs helpful in long run to improve productivity	Training programs help to acquiring new knowledge	Training programs are crucial to change employees attitude	Organization considers training as part of organizational strategy	Training improve employee – employer relationship	Training programs improve employee's motivation level	Training helps to improve the productivity of both quality and quantity	Training helps to become accountable and authoritative in making decision	Training and development programs help to talent retention	Performance is evaluated based effectiveness of the transfer of training	Training and development has relation on employees' career growth	Pay & rewards has increase for learning new knowledge
Mean	4.33	4.20	4.09	3.91	4.06	4.33	4.46	4.21	4.32	3.67	4.49	3.49
Mode	4	4	5	4	4	5	5	5	5	4	5	4
Std. Deviation	.643	.841	.930	1.027	.831	.675	.631	.893	.840	1.176	.696	1.231

Respondent's view on Organizational commitment and its relation on employee's performance

Table-3: Respondent's view on organizational commitment

	Sympathy and emotional attachment increase performance	Corporate culture has role on employee's productivity	Fair compensation and benefits policy motivate employee	Interpersonal relations and communication build job commitment	Trust and work ethics create enthusiasm to work	Organization encourage employees to share innovative ideas	Organization ensure to participate in sharing suggestion and decision	Fair policy reduce workers' absenteeism and deviant behavior	Team players has influence to organizational performance	Career and job opportunities motivate employees to stay long run	Appreciation for contribution increase motivation	Poor leadership reduce employee's enthusiasm	Control on work equipment ease employee's performance	Supervisor's attitude has influence on employee's performance
Mean	4.15	4.14	4.44	4.39	4.39	3.49	3.64	4.31	3.98	4.13	4.51	4.39	4.07	4.31
Mode	4	4	5	5	5	4	4	5	4	4	5	5	4	5
Std. Deviation	.833	.790	.678	.745	.731	1.240	1.224	.758	1.015	.921	.632	.745	.943	.812

The above-mentioned tables- 2 and 3 both showing respondents' views on organizational performance that may arise from training program and as well as organizational commitment. I have found that through surveying structured questionnaire and its range was 1 to 5 that indicated 'strongly disagree' to 'strongly agree'. Most of the respondents showed their views on 4 and 5, which were 'agree' and 'strongly agree' respectively as we have been seen in 'Mode'.

Significant factors of training and development (Factor Analysis)

Table 4: Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	1.872	15.602	15.602	1.872	15.602	15.602	1.467	12.224	12.224
2	1.417	11.811	27.413	1.417	11.811	27.413	1.404	11.697	23.922
3	1.298	10.817	38.230	1.298	10.817	38.230	1.397	11.638	35.559
4	1.248	10.402	48.632	1.248	10.402	48.632	1.326	11.047	46.606
5	1.058	8.815	57.447	1.058	8.815	57.447	1.301	10.841	57.447
6	.932	7.770	65.216						
7	.871	7.256	72.473						
8	.848	7.066	79.538						
9	.768	6.399	85.938						
10	.642	5.353	91.291						
11	.572	4.764	96.055						
12	.473	3.945	100.000						

Extraction Method: Principal Component Analysis.

Table 5: Rotated Component Matrix^a

	Component				
	1	2	3	4	5
Training programs helpful in long run to improve productivity	-.687	.068	-.099	.084	.045
Training programs help to acquiring new knowledge	-.047	-.084	-.031	.796	.266
Training programs are crucial to change employees attitude	-.273	.039	.163	.032	.815
Organization considers training as part of organizational strategy	.650	.048	-.270	.053	-.166
Training helps to improve employee – employer relationship	.320	.580	.111	-.131	.062
Training programs help to improve employee’s motivation level	-.085	.056	-.003	.720	-.308
Training program helped to improve the productivity of both quality and quantity	-.262	.035	.498	.065	-.631
Training program enable the employees to be accountable and authoritative in making decision	-.006	-.266	.763	.151	.083
Training and development programs help to talent retention	-.051	.694	-.014	-.126	-.092
Performance is evaluated based on how well employees are to the transfer of training	.549	.200	.359	-.147	.132
Training and development programs are helpful for employees’ career growth	.054	-.636	.055	-.212	-.062
Successfully learning new knowledge has increase employee’s compensation and reward	.096	.225	.559	-.188	-.058
Kaiser-Meyer-Olkin Measure of Sampling Adequacy = .512					
The Cronbach's alpha score = 0.697					

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.

a. Rotation converged in 9 iterations.

This study explains participant’s opinion regarding training and development examining twelve statements on five-point scales (Strongly disagree = 1, Agree = 2, Neutral = 3, Agree = 4, Strongly Agree = 5). We have conducted factor analysis to see some influential factors that can affect respondent’s opinion regarding training and development. Factor analysis results are shown in table 4 and table 5. The Cronbach's alpha score of 0.697 suggests that the scale items are reliable for factor analysis. A Cronbach's alpha greater than 0.5 is acceptable. The Kaiser-Meyer-Olkin ((KMO) value of 0.512 indicates that the sampling suitability of the scale items was acceptable and that the data were suitable for factor analysis. Table 4 depicts that among these 12 statements or factors, the first five factors explain 57.4% of the variance. The rest seven factors are involved explaining the remaining variation. Factor analysis extracts five (5) components or factors by counting the factor extraction process on the score of the most significant eigenvalue more than one. Finally, the rotated component matrix helps interpret these five components by rotating the best performing items in each component.

Here we see, the first factor consists of three highly loaded elements (statement 1, 4, 10). The first factor suggests employee’s performance should be evaluated based on how well they can transfer of training. Therefore, organization should consider training as part of their organizational strategy and in the long run it becomes helpful improving their level of productivity.

Factor two is heavily loaded with three items (statement 5, 9, 11), indicating that training and development programs are helpful for employees’ career growth as well as improving their relationship with employer. Additionally, training and development programs also help to talent retention.

Two statements (8, 12) have been weighted by factor of three. This factor suggests that employee’s compensation and reward will be increased through successfully acquiring new knowledge and therefore; training program enable the employees to be accountable and authoritative in taking decisions.

Factor four includes two heavily loaded statements (statement 2, 6). This factor tells us that by various training programs employees can acquire new knowledge which ultimately improve employee’s motivation level.

Finally, two statements (3, 7) have been weighted by factor 5 which denotes importance of training program for improving both quality and quantity of productivity as well as employee’s attitude.

Significant factors of organizational commitment (Factor Analysis)

Table 6: Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	1.712	12.229	12.229	1.712	12.229	12.229	1.509	10.780	10.780
2	1.478	10.559	22.787	1.478	10.559	22.787	1.439	10.278	21.058
3	1.384	9.888	32.675	1.384	9.888	32.675	1.379	9.853	30.911
4	1.315	9.396	42.071	1.315	9.396	42.071	1.307	9.338	40.249
5	1.154	8.246	50.317	1.154	8.246	50.317	1.280	9.146	49.394
6	1.114	7.960	58.277	1.114	7.960	58.277	1.244	8.882	58.277
7	.952	6.797	65.074						
8	.900	6.426	71.500						
9	.836	5.974	77.474						
10	.742	5.302	82.776						
11	.671	4.794	87.570						
12	.622	4.446	92.016						
13	.586	4.186	96.202						
14	.532	3.798	100.000						

Extraction Method: Principal Component Analysis.

Table 7: Component Matrix^a

	Component					
	1	2	3	4	5	6
Showing sympathy and emotional attachment to employees can increase their performance	.451	-.423	-.170	-.426	.013	.046
Sound corporate culture have vital role to employee’s productivity	.219	-.086	.463	.292	-.189	.389
Fair compensation and benefits policy motivate employee to attach work	.281	-.311	.290	-.101	.346	.522
Interpersonal relations and open communication can build strong work commitment	-.366	.110	.563	.251	.154	.227
Developing trust and strong work ethics create enthusiasm to work	.444	.466	-.201	.105	.080	-.094
Organization encourages employees to share innovative ideas on organizational development	.221	.136	-.240	.721	.027	-.124
Organization ensures to participate in sharing suggestion and decision making	.446	-.089	-.016	.251	-.411	.252
Fair organizational policy reduces employees’ absenteeism and showing deviant behaviour	.286	.083	.340	-.049	.477	-.276
Excellent team players has influence workers organizational performance	.301	-.544	-.245	.285	.164	-.055
Career and job opportunities motivate employees to stay long run	.386	.058	.312	-.117	-.656	-.167
Appreciation of employee’s contribution increase motivation	-.320	.366	-.317	.128	-.082	.455
Poor leadership styles may reduce employee’s enthusiasm to productivity	.215	.316	-.398	-.361	.066	.475
Control on work equipment leads to employee’s performance	.218	.518	.329	-.327	-.032	-.092
Supervisor’s attitude has influence to employee’s performance	.534	.363	.034	.175	.320	.019
Kaiser-Meyer-Olkin Measure of Sampling Adequacy = .510						
The Cronbach’s alpha score = 0.612						

Extraction Method: Principal Component Analysis.

a. 6 components extracted.

Factor analysis results are shown in table 6 and table 7. The Cronbach's alpha score of 0.612 suggests that the scale items are reliable for factor analysis. Moreover, the Kaiser-Meyer-Olkin ((KMO) value of 0.510 indicates that the sampling suitability of the scale items was acceptable and that the data were suitable for factor analysis. Table 6 depicts that among these 14 statements or factors, the first six factors explain 58.2% of the variance.

Here we see, from the table 7 that, the first factor consists of three highly loaded elements (statement 1, 7, 14). The first factor suggests that supervisor’s attitude has influence to employee’s performance and showing sympathy and emotional attachment to employees can increase their performance. Additionally, organization ensures to participate in sharing suggestion and decision making.

Factor two is heavily loaded with three items (statement 5, 9, 13), indicating that control on work equipment leads to employee’s performance and organizational performance is influenced through excellent team players. Therefore; it is necessary to develop trust and strong work ethics among employees that can create their enthusiasm towards work.

Two statements (8, 12) have been weighted by factor three. This factor suggests that interpersonal relations and open communication can build strong work commitment. Sound corporate culture is important as it play vital role to employee’s productivity.

Factor four includes a single heavily loaded statement (statement 6). This factor tells us that organization encourages employees to share innovative ideas on organizational development.

Two statements (8, 10) have been weighted by factor 5 which denotes that career and job opportunities motivate employees to stay long run and fair organizational policy reduces employees’ absenteeism.

Finally, factor 6 incorporates three statements (3, 11, and 12) which clearly explain that fair compensation and benefits policy motivate employee to attach work and appreciation of employee’s contribution increase their motivation. But, employee’s enthusiasm to productivity may reduce due to poor leadership styles.

Correlation of training and development and perception of employees’ performance

Table 8: Correlations

		Mean Score of training and development	Mean score of perception of employees’ performance
Mean Score of training and development	Pearson Correlation	1	.563
	Sig. (2-tailed)		.003
	N	96	96
Mean score of perception of employees’ performance	Pearson Correlation	.013	1
	Sig. (2-tailed)	.903	
	N	96	96

The above table 8 signifies that, coefficient value for the correlation between training and development and perception of employees’ performance is .563. This means that there is a moderate relationship exists between these two variables. In other words, changes in the opinion of training and development are moderately associated with the changes in perception of employees’ performance. Here, we also see from the above table that, the strength of their relationship is moderate but the direction of their relationship is positive. This positive relationship further indicates that, changes in one variable positively associated with the changes in another variable. Finally, the significance value demonstrates that the relationship between these two variables is statistically significant as the p value is less than the usual threshold value of .05 (p<.05).

Correlation of organizational commitment and perception of employees’ performance

Table 9: Correlations

		Mean Score of organizational commitment	Mean score of perception of employees’ performance
Mean Score of organizational commitment	Pearson Correlation	1	.815
	Sig. (2-tailed)		.010
	N	96	96
Mean score of perception of employees’ performance	Pearson Correlation	.085	1
	Sig. (2-tailed)	.410	
	N	96	96

The above table 9 signifies that, coefficient value for the correlation between organizational commitment and perception of employees’ performance is .815. This means that there is a strong relationship exists between these two variables which denotes changes in the opinion of organizational commitment are strongly associated with the changes in perception of employees’ performance. Moreover, the positive relationship between these two variables indicates that, changes in one variable positively associated with the changes in another variable. Here we clearly see that, the significance value is less than the cut-off value of .05 (p<.05) which confirm the result is statistically significant.

The sum-up of above mentioned analysis, a brief findings are-

- Substantial number of employees thought work performance and productivity vary based on employer’s commitment to organizational and employee’s development.
- Training and development programs have significant relations to improve productivity for the long run, acquiring new knowledge to adapt to changing business environment and, changing employees attitudes toward work.

- Training programs improve the productivity of both quality and quantity, are accountable and authoritative in making decisions, and help to retain talented employees.
- Fair organizational policy regarding following organizational standards/ ethics, negotiation of compliance issues, pay, benefits, and grievances handling is important for organizational development.
- Experienced employees' are more aware about the training and development programs and also they are more aware organizational commitment.
- Appreciation of employee's contribution and effective leadership styles are important for employee's productivity.

VI. Suggestions

- Organization should evaluate training return on investment periodically that will help organization to proper align training and organizational strategy.
- Organization should be more careful about the employee's transfer of training. Failing to transfer of training is failure to achieve organizational goals.
- Organization need to identify the participant's skills gap and then should take necessary measures for their development.
- Organizations commitment to employees such as culture of team work and its reward, compensation and benefits policy, communication, maintain and developing trust and work ethics, encourage innovation etc. should be bias free to evaluation.
- Organization should develop strong interpersonal relations among the employees. Building better employee-employer relationships is important for organization as well as employees career development.

Limitations of the Study

This research is not out of criticism though it took several measures to prevent the occurrence of such instances. In this work, major three limitations have been observed namely, the first one is the number of samples. The total sample size was 96 and secondly, it happens because of solely focused on a particular city in Bangladesh and it was located in the northeast region of the country. The third limitation was this paper shows how employees' performance varies based on training programs and organizational commitment. Other than these two more factors can influence employee's performance such as performance management systems, appraisal, job designing, etc.

VII. Conclusion

From our study, we can find out that a lot of factors are available that influence employees' performance. The review of the existing literature was made according to two concepts: training and organizational commitment. The results of the study confirm that a training and development program is a very useful tool to fill the skill gap and make the employees ready to meet future challenges. At the same time, organizational/employer commitment is also an important factor that proliferates employees' productivity. With the sound designing of training and development programs and organizational commitment for the employees, the companies will harvest their profit from the market and remain competitive in the real business world.

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