

The Impact of Training on Productivity and Retention in the Banking Sector of Bangladesh

Abulkhair Mohammed Abdulbaten

PhD Candidate of Business & Communication, Universiti Malaysia Perlis,
01000 Kangar, Perlis, Malaysia

Muhammad Asyraf Mohd Kassim

Faculty of Business & Communication, Universiti Malaysia Perlis, 01000
Kangar, Perlis, Malaysia

Adi Anuar Azmin

Faculty of Business & Communication, Universiti Malaysia Perlis, 01000 Kangar, Perlis, Malaysia

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ABSTRACT: Today, employee training is becoming essential for every business. In banks, employees are given a variety of positions and duties. Through training, they may effectively fulfill these tasks and obligations while still learning new skills and that will position them for future roles with greater responsibility. The aim of this study is to assess the impact of the various facets of training on work efficiency, work effectiveness, organizational performance, service quality, behaviour, professionalism, and overall productivity of the employees and its relation to employee retention. Cross-sectional quantitative research design was adopted for the study to elicit data. Pearson's correlation coefficients were calculated to assess the strength of the association between the level of retention and the independent variables of the participants training, work efficiency, work effectiveness, organizational performance, behaviour, and professionalism. Besides, a linear multiple hierarchical regression model was constructed based on stepwise regression analysis to assess the impact of training, work efficiency, work effectiveness, organizational performance, behaviour, and professionalism on retention. Finding show that training has a strong effect on the above mentioned components of employee productivity which ultimately positively influence employee retention.

Keywords- Training, employee productivity, banking sector, training effectiveness, retention

I.INTRODUCTION

Commercial banks offer the general public, including both individual customers and small- to medium-sized enterprises, basic banking services and products (Business Financing: Banks, 2015). Commercial banks have a significant role in the economy. They not only offer clients a necessary service, but they also aid in generating cash and liquidity in the market (Hung, Madan & Jaideep, 1996). They participate in the creation of credit, which stimulates the economy by increasing production, employment, and consumer spending (Qayyum, Sharif, Ahmad, Khan, & Rehman, 2012). For a country's economy to succeed, the banking sector's continued prosperity is therefore crucial. On the other hand, a bank's success or failure depends on the caliber and attitude of its human resources. Therefore, it's crucial to maximize employee contributions and keep the most knowledgeable and experienced workers on team in order to improve a bank's performance (Armstrong, 2003). It should be noted that human resources are a special and more expensive asset because they cannot be simply duplicated by other businesses. This is in contrast to equipment, infrastructure, strategies, and

production processes, which can all be easily imitated from others. In light of this, human capital can be seen as a type of intellectual property owned by a company, and as such, it must be treated with great care and respect (Hogarh, 2012). Because of globalization, technological advancements, and a globalized economy, the nature of the workplace has altered. Therefore, banks face increased competition and difficulties force them to motivate their staff in order to get the highest output possible. (Evans, Pucik, and Barsoux, 2002). In this setting, the workforce should adopt the lifelong learning concept in order to assure survival in high-productivity environments like banks. Employee training can be source of that lifelong learning and might be the best possible way to develop and retain the intellectual property of a bank.

II.LITERATURE REVIEW

According to research, employee training is crucial because it improves organizational effectiveness and gives workers the tools they need to increase their performance (Hameed and Waheed, 2011). Employee productivity may also be used to refer to the multifaceted issues covered by the phrase "employee performance" in this particular research context. Employee productivity is influenced by a variety of factors, including work effectiveness, motivation, dedication, performance, professionalism, behavior, engagement, efficiency etc. (Saleem, Shahid and Naseem, 2011, Riyaz Rainaye. 2004). Numerous studies have confirmed that training and development are the most important factors in enhancing employees' productivity. Swanson (1995) defined training and development as the process of methodically transferring knowledge to people with the aim of enhancing performance. As a result, training and development are crucial in helping employees gain career satisfaction throughout their professional life(Mathis & Jackson, 2004). Hughey and Mussnug (1997) discovered a link between employee training and job satisfaction in this area. Additionally, research also revealed a link between training initiatives and workers' engagement on the job. Moreover, training equips workers with the knowledge and abilities the company will require in the future. It also helps to fix performance flaws. Additionally, Gordon (1992) defines training as the deliberate and systematic alteration of behavior through learning experiences, programs, and activities that enable participants to reach the levels of expertise necessary to do their jobs successfully. Cole (2002) defines training as a learning activity that is focused on the acquisition of particular knowledge and abilities in order to perform a task or occupation. Kaur (2016) emphasized on short-term and long-term productivity enhancement, as a result of numerous training programs being implemented as goals as an important factor in the business world. According to the explanation above, training enables employees to do their current jobs more effectively or to meet employment criteria. An upbeat and healthy work atmosphere is formed when employees are more productive, driven, self-assured, devoted, and profitable for the company. As a result, employees' relationships with one another and with supervisors inevitably improve (Chandrasekar, 2011). If this type of environment can be guaranteed, success can be attained. This kind of productive environment, where motivated people collaborate, is crucial for the organization's seamless operation. It also helps to retain employees by reducing staff turnover. In a similar vein, training is the cornerstone of instruction and the foundation of backbone at institutions including the banking industry (Saleem, Shahid and Naseem, 2011). Researchers have also opined that training has the specific goals of enlightening employees' competence, aptitude, and performance in the banking sector which has immense impact on their productivity (Hogarh, 2012). Furthermore, the discussion shows that different elements of employee productivity are related to employee retention.

On the other hand, some employees might lack in skills, abilities, knowledge, competencies etc. and due to this they could fail to accomplish the assigned tasks on timely basis (Zuhair & Abbas, 2014). This situation may decrease their productivity causing poor relation with colleagues and managers and generate frustration among them (Chen, and Li, 1998). Most alarmingly, frustrated employees may leave the firms they are working for (Huang, & Huang, 2006) meaning employee turnover may occur. When individuals have lack of ability, or individuals are not core competent at their job and cannot progress them completely in the organization, they are prone to turnover intention (Chen and Li, 1998). For example, 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 2008).

Besides, interpersonal relationship amid the different departments has a significant impact on employee turnover intention (Huang, & Huang, 2006). When an organization or a department have intricate interpersonal relationship, there are many sections or small groups, it may be complicated for employees to deal with the relationship with coworkers and managers, or the workers are to spend a lot of energy to have relationships within the organization or the department, they are rather likely to leave the job (Zhang, 2016). Previously, it was discussed that employees' inefficiency or lack of productivity may cause this intricate relationship with other employees and managers. However, training has also direct relationship with turnover. If the company does not provide them the opportunity to learn, they cannot improve their skills and abilities resulting in the employees' quitting the job (Liu et al, 2006). Pearce and Mawson (2009) have described contradictory effect regarding the low rate of training in the organization, leading to poor job performance and higher rate of employee turnover. On the other hand, some organizations, which provide appropriate training program for their employees' learning and skill development, achieve the high ratio of success and helping to minimize the level of employee turnover (Pearce and Mawson, 2009). The term 'retention' is opposite to 'turnover'. Retention is defined as the capability to hold those employees that an organization wants to keep for a longer period (Janssen, 2000). So it can be said that, associated job training with learning interventions that develop skills, knowledge and attitudes to match current or future job requirements determines a good relation of the employees with peers and managers and the employees feel their contribution is important to the organization and they will work for the organization many years in return (Rothwell & Sredl, 2000).

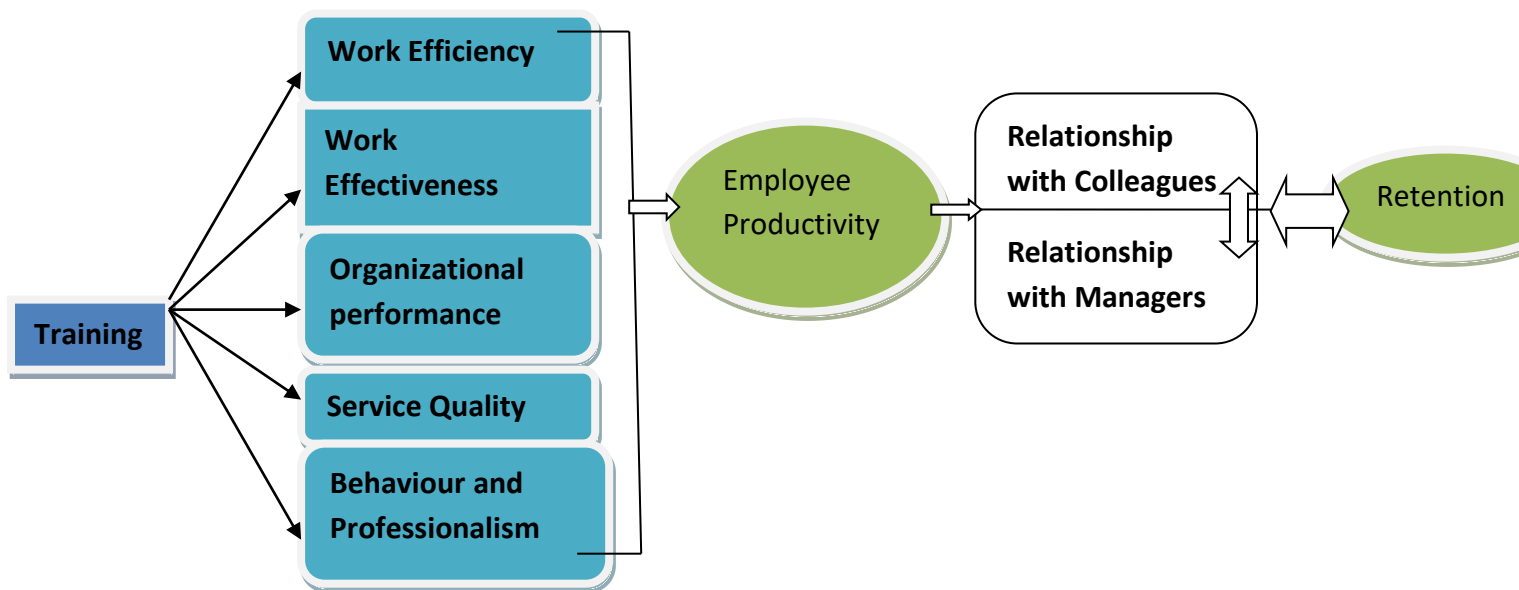
The banking sector of Bangladesh is playing a significant role and playing as a leader in the financial, industrial, and commercial activities (Mohammad, 2012). Banks in Bangladesh are now aware of the bottom-line effect on retaining the quality of employees and central bank (Bangladesh Bank) puts its emphasis on employee retention policy through training. Banks should mold their policies in accordance to employee training and development, which will help banking sector to retain employees for longer time (Salman, Ahmad and Matin, 2014). Besides, in the highly competitive banking sector of Bangladesh, highly productive employees are very much essential and training can ensure to turn the conventional manpower into a highly productive manpower. So, organizations encouraged to focus on training their employees because it is one of the most important ways to equip them to be aligned to work incentives and enhancing their work performance to a higher level (Bhat, 2017). Now a day, several training facilities are obtainable to employees inside and outside the organization in Bangladesh. The current study tends to investigate the impact of those training programme on the productivity and retention of the employees in the banking sector in Bangladesh. Accordingly, the following objectives have been designed.

III. OBJECTIVES OF THE RESEARCH

1. To explore the influence of training on employee productivity in banking sector
2. To investigate the effect of employee training on retention in banking sector

IV. CONCEPTUAL FRAMEWORK

A conceptual framework is a system of concepts, assumptions, expectations, beliefs and theories that supports and informs research (Maxwell, 2005, p. 33). According to the discussion in the introductory part and in the literature review of study, the researcher has identified the variables of the present study and hypothesized their relationship. The conceptual framework below shows a tentative relationship among the variables that the researcher assumes from the discussion in the previous sections, especially from literature review section



Conceptual Framework (Baten, 2022)

It has been observed that training positive impact on work efficiency, work effectiveness, organizational performance, service quality, behaviour, professionalism, and overall productivity of the employees (Saleem. Shahid and Naseem, 2011, Riyaz Rainaye. 2004). On the other hand efficient workers having positive attitude as well as professionalism create a positive work environment where employees get motivated and ultimately their tendency of turnover decreases (Huang, & Huang, 2006). So, it can be said that training has impact on employee productivity and employee retention (Pearce and Mawson, 2009, Rothwell & Sredl, 2000). On the contrary, lack of productivity of the employees causes poor relation with the peers and managers which may generate frustration among the employees leading to leaving the firms where they are working (Chen and Li, 1998). The researcher aims to investigate the implications of these literary findings in the context of banking sector in Bangladesh. Hence, he has developed the following hypotheses which will be tested statistically.

V. RESEARCH HYPOTHESES

Research hypothesis is needed for a sound and well-developed research study. The research hypothesis contributes to the solution of the research problem. It is a statement of the researcher's expectation or prediction about relationship among study variables (Dennis F. Polit, 2012). The research process begins and ends with the hypothesis. It is core to the entire procedure and, therefore, is of the utmost importance (Dennis F. Polit, 2012). Based on the review of related literatures, the researcher has shown in the conceptual framework how different issues of employee productivity are influenced by training and finally they exercise impact on retention. In relation to this, he has formulated hypotheses for the present study to be tested statistically.

H1: Facilitating Training has a positive relationship with Retention

H2: Work Efficiency has a positive relationship with Retention

H3: Work Effectiveness has a positive relationship with Retention

H4: Organizational Performance has a positive relationship with Retention

H5: Behavior & Professionalism has a positive relationship with Retention

VI. RESEARCH METHODOLOGY

This quantitative study took a cross-sectional design to conduct the survey. Data was collected across six weeks dated from 1 July 2022 to 15 August 2022. The survey was conducted using an online and offline platform on 4 commercial banks in Dhaka city namely, Eastern Bank Limited (EBL), Marchentile Bank Limited (MBL), Bank Asia and Janata Bank. Among the banks, one bank is government owned autonomous and three others are private. Three branches of each bank were chosen from different location of Dhaka city and 10 employees were chosen from each branch as questionnaire participants. Thus, the total number of participants were 120 and obviously the participants were chosen randomly from the employees of those banks who participated in different bank job related training programme during their job tenure. The researcher was concerned whether the training programmes they participated in were organized by recognized institutions or by their employer banks. A questionnaire was developed containing 30 items to elicit data. It was divided into six parts. The first contained 4 items related to the mode of training, duration of training, place of training and content of training in which they participated in. From these parts, the researcher tended to be ensured of the mode of training in which the respondents participated in and only the participants who answered the first part satisfactorily were allowed to proceed for the next sections. The statements of the part two, three, four and five were related to the impact of training on employee productivity related elements such as, work efficiency, work effectiveness, organizational performance, behaviour, and professionalism leading to employee retention. Besides, part six contained the statement which were designed to investigating the effect of training on retention. All statistical analyses were performed in Stata version 14.1 (Stata Corp. 2015, College Station USA) mainly using descriptive statistics, correlation analyses, and regression analysis. Pearson's correlation coefficients were calculated to assess the strength of the association between the level of retention and the independent variables of the participants training, work efficiency, work effectiveness, organizational performance, behaviour, and professionalism. Besides, a linear multiple hierarchical regression model was constructed based on stepwise regression analysis to assess the impact of training, work efficiency, work effectiveness, organizational performance, behaviour, and professionalism on retention. A sequential regression analysis was adopted to screen off the variables without significant influence. A p-value < 0.05 was considered statistically significant. Apart from these, the researcher took necessary steps to ensure reliability and validity of the instrument and data.

VII. FINDINGS AND DISCUSSIONS

Correlation Analysis

Spearman's Correlation Coefficient is utilized to assess correlational hypotheses in the present research, namely Facilitating Training, Work Efficiency, Work Effectiveness, Organizational Performance, Behavior & Professionalism, and Retention. The findings collected are presented in Table 1.

Table-1: Correlation Analysis

Hypothesis	First Variable	Second Variable	r	p-value	Decision
1	FT	RE	0.835**	<0.001	H1 Accepted
2	WE	RE	0.788**	0.001	H1 Accepted
3	WEF	RE	0.856**	0.001	H1 Accepted
4	OP	RE	0.686*	<0.001	H1 Accepted
5	BP	RE	0.605**	0.001	H1 Accepted

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

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

RE=Retention, FT= Facilitating Training, WE=Work Efficiency, WEF=Work Effectiveness,

OP=Organizational Performance, BP=Behavior & Professionalism

According to the data and relationships in Table 1, there is a substantial correlation between Facilitating Training, Work Efficiency, Work Effectiveness, Organizational Performance, Behavior & Professionalism, and Retention.

Multiple Regression Analysis

At this point, stepwise multiple regression analysis has been used to evaluate the aggregate effect of independent factors on the dependent variable. In the stepwise technique, the most influential variables are incorporated one by one into the regression equation until the significance test error hits 5%. The outcomes of the regression analysis are shown in Tables (2) and (3). After taking into account the links between the research factors and the dependent variable, five variables were incorporated into the multiple regression equation.

Step 1: At this point, the first variable, which is Work Effectiveness factors, was introduced into the regression equation. This indicates that this variable has had the greatest effect; the correlation coefficient, the coefficient of determination, and the adjusted determination coefficient were calculated as having values of $R = 0.87$, $R^2 = 0.76$, and $R^2 \text{ adj} = 0.70$, respectively. On the other hand, the value of f that was obtained from the variation analysis was significant at the $P=0.000$ level. This means that it is possible to say that the variable pertaining to Work Effectiveness factors alone is responsible for approximately 76% of the variations in the dependent variable pertaining to the trainer's Motivation for Retention in their place of employment. The regression equation of the first step is: $y = 3.375 + 0.133x_1$

Step 2: At this stage, after the Work Effectiveness factors were entered into the equation, the Facilitating Training factors were entered into the equation. During this stage, the correlation coefficient, the coefficient of determination, and the adjusted determination coefficient were calculated as having values that were equal to $R=0.82$, $R^2=0.67$, and $R^2 \text{ adj} =0.59$, respectively. In addition, the f value that was obtained from the variation analysis is significant at the $P=0.000$ level; according to the results, the variables of Work Effectiveness and Facilitating training factors contribute to 67% of the variations in the dependent variable. The regression equation of the second step is: $y = 2.999 + 0.1225x_1 + 0.096x_2$

Step 3: At this stage, the Work Efficiency factors variable was introduced into the multivariate regression equation. During this stage, the correlation coefficient, the coefficient of determination, and the adjusted determination coefficient were calculated as having values that were equal to $R=0.79$, $R^2 =0.62$, and $R^2 \text{ adj} =0.58$, respectively. In addition, the obtained f value is statistically significant at the $P=0.000$ level; taking into account the obtained coefficient of determination, it is possible to conclude that the Work Effectiveness, Facilitating Training, and Work Efficiency factors are responsible for 62% of the variations in the dependent variable. The regression equation of the third step is: $y = 2.012 + 0.049x_1 - 0.013x_2 + 0.425x_3$

Step 4: At this stage, after the previous variables, the Organizational Performance factors variable was introduced into the multivariate regression equation. During this stage, the correlation coefficient, the coefficient of determination, and the adjusted determination coefficient were calculated as having values that were equal to $R=0.76$, $R^2=0.57$, and $R^2 \text{ adj} =0.52$, respectively. Also, the derived f value is significant at levels of $P=0.000$; it is possible to say that the variables pertaining to Work Effectiveness, Facilitating Training, Work Efficiency, and Organizational Performance factors contribute to 57% of the variability in the dependent variable; the regression equation of the fourth step is: $y = 1.926 + 0.036x_1 - 0.030x_2 + 0.411x_3 + 0.067x_4$

Table-2: Model Summary^f

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	0.87 ^a	0.76	0.70	0.63	
2	0.82 ^b	0.67	0.59	0.63	
3	0.79 ^c	0.62	0.58	0.59	2.063
4	0.76 ^d	0.57	0.52	0.59	
5	0.72 ^e	0.51	0.46	0.58	

a. Predictors: (Constant), WEF

b. Predictors: (Constant), WEF, FT

c. Predictors: (Constant), WEF, FT, WE

d. Predictors: (Constant), WEF, FT, WE, OP

e. Predictors: (Constant), WEF, FT, WE, OP, BP

f. Dependent Variable: RE

RE=Retention, FT= Facilitating Training, WE=Work Efficiency, WEF=Work Effectiveness, OP=Organizational Performance, BP=Behavior & Professionalism

Step 5: At this stage, after the previous variables, the Behavior & Professionalism factors variable was introduced into the multivariate regression equation. During this stage, the correlation coefficient, the coefficient of determination, and the adjusted determination coefficient were calculated as having values that were equal to $R=0.72$, $R^2=0.51$, and $R^2 \text{ adj}=0.46$, respectively. Also, the derived f value is significant at levels of $P=0.000$; it is possible to say that the variables pertaining to Work Effectiveness, Facilitating Training, Work Efficiency, and Organizational Performance factors contribute to 51% of the variability in the dependent variable. The regression equation of the fifth step is: $y = 1.616 + 0.004x_1 - 0.009x_2 + 0.357x_3 + 0.022x_4 + 0.184x_5$

Table-3: Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients		t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta				Tolerance	VIF
1	(Constant)	3.375	0.356			9.493	0.000		
	WEF	0.133	0.084	0.145		1.590	0.000	1.000	1.000
2	(Constant)	2.999	0.525			5.709	0.000		
	WEF	0.128	0.084	0.139		1.518	0.000	0.995	1.005
	FT	0.096	0.099	0.089		.974	0.000	0.995	1.005
3	(Constant)	2.012	0.544			3.695	0.000		
	WEF	0.049	0.081	0.053		.604	0.000	0.942	1.062
	FT	-0.013	0.096	-0.012		-.138	0.000	0.922	1.085
	WE	0.425	0.101	0.384		4.208	0.000	0.873	1.146
	(Constant)	1.926	0.564			3.416	0.000		
4	WEF	0.036	0.084	0.039		.429	0.000	0.882	1.133
	FT	-0.030	0.100	-0.028		-.298	0.000	0.855	1.169
	WE	0.411	0.104	0.371		3.961	0.000	0.831	1.204
	OP	0.067	0.109	0.060		.616	0.000	0.773	1.294
	(Constant)	1.616	0.574			2.818	0.000		
5	WEF	0.004	0.084	0.004		.047	0.000	0.854	1.171
	FT	-0.009	0.099	-0.008		-.088	0.000	0.847	1.181
	WE	0.357	0.105	0.322		3.388	0.000	0.783	1.278
	OP	0.022	0.109	0.020		.205	0.000	0.744	1.343
	BP	0.184	0.086	0.199		2.136	0.000	0.813	1.229

a. Dependent Variable: RE

RE=Retention, FT= Facilitating Training, WE=Work Efficiency, WEF=Work Effectiveness, OP=Organizational Performance, BP=Behavior & Professionalism

Discussion

Employees are a more valuable resource for any organization than other resources. If an organization has more talented employees, it can generate more goodwill, revenue, and leadership in the sector. The banking industry is no exception. Employers in this industry should provide their staff with training opportunities so that they can develop their talents and leave a positive effect on society. Considering the findings of this study, it can be concluded that training is essential for boosting employee productivity in the banking industry. Analysis shows that if the employees are trained, they can be equipped and updated with productive skills like work efficiency. This present findings support the earlier work of Stone (2002), Faizan & Zehra (2016), Haque et al., (2016), Faridi et al., (2017), and Faizan & Zehra (2017). In that case employees should be able to transfer the learning from the training to work and they must be in control in implementing the learning in practice (Hameed and Waheed (2011). It has also been found that training enables an individual in using advanced and latest technological equipment resulting in the increase of his work efficiency (Alexander, 2006). The results also demonstrates that if employees are provided with training, they feel as if they owe to the organization for what it did to them and hence, they remain devoted to the organization and this type of attitudinal change reduces employee turnover and increases retention (Muma et al., 2014, and Jehanzeb et al., 2013). Besides, training also increases work efficiency of the employees increasing their self-confidence and enabling them making fewer mistakes while work (Saleem, Shahid & Naseem, 2011). Thus training can improve the employees focus on service quality. Findings also show that training also improves anger management ability of the employees enabling them to remain patient while giving service to the clients which increases overall organizational performance. The employees can deal the customers in a friendly manner and professionalism grows in them as an impact of training. Moreover, training can be seen as a catalyst of idea generation and creativity among the employees. According to research, training affects employee performance, the quality of the relationship between the employee and manager, the comfort level with routine services, and the employees' motivation to alter behavior and improve performance and that can influence the learner's commitment to generate productive works (Alexander, 2006). Employees put in a lot of effort and utilize all of their skills to accomplish organizational goals when their employers promote their professional growth (Hameed and Waheed, 2011). Some researchers expressed employee performance is a function of organization performance and also employee performance influence to organization performance (Wright & Geroy, 2001). According to (Apprah 2010; Harrison,2000; Guest,1997) training provides motivation to their employees which positively affects the organization performance through enhancing employee knowledge, skills, attitudes, competencies and behaviour. In short, it can be said that training has a positive impact on the overall productivity of the employees which increases overall organizational performance. As a result, a better work environment is created where employees and the managers experience a warm relationship among them. In this case, the employees do feel that working for the organization is not only a matter of necessity, but also a matter of commitment and devotion. The results indicated a strong relationship between training and engagement as through these trainings the employees felt valued when nominated for the training and understood their own meaningfulness and importance for the organization hence engaging more with the company (Manuel, 2014). In this kind of work environment, employees tend to continue their service until retirement and thus retention increases. In summary, it can be concluded that that effective training produce talented employee, that leads to reduce dis-satisfaction for their job, complaints, and finally turnover reduces (Pigors & Myers, 1989). Thus, employee training has a great influence on the development of company productivity and employee retention. Specially, in the banking sector of Bangladesh, systematic employee training assists the employees to be skilled to handle and adopt modern technologies and other technical and professional issues to increase the overall productivity and to be more confident and satisfied with the role they play and causes increase of retention.

VIII.CONCLUSION

In a competitive business world, training has been highlighting as an essential factor for enhancing the employees' performance in the organization. The purpose of this study was to examine the impact of training on employee productivity as well as retention in the banking sector of Bangladesh. To achieve this purpose, hypotheses had been developed to investigate the extent to which training influences productivity and retention. The results revealed that two Training has a positive significant relationship with the employee productivity and retention. So, banks should put big effort to enhance training facilities in order to increase the employee performance. The research will assist the managers, the policy makers, future researchers and other strategic stakeholders to develop and implement the strategies regarding the employee performance related training programs. In short, this study has provided very significant findings related to the impact of employee training on productivity and retention in the banking sector of Bangladesh. The study suggests for sufficient training programs for the newly recruited, mid-level as well as high level employees of the banking sector to increase productivity and retention.

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