**GRADUATE PROJECT**

**The Impact of Training on Employee and Organizational Performance in Banks**

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BY

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**DEDICATIONS**

I would like to dedicate this hard work to my family, my father, source of power, my mother, source of care and love, my brother Ali and my sister Rima source of encouragement, my best friend Afaf source of believing in me, my uncle Adel Fakhreddine for pushing me forward, as well as to the soul of both hand holder Grandma and my angel Fatima Adel Fakhreddine.

Not to forget anyone who encouraged me on a regular basis to come up with this research and for those who lend me their hands for any help needed.

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**ABSTRACT**

The main reason for conducting this research is to show how good training will lead to good employee performance and therefore an increase in the company performance.

Some interviews were conducted to gather primary information and to discover the reason behind the successful performance through Human Resource function which is training. Interviews done with banks’ manager has helped in determining how much training is important to the success of both the employees and bank in order to reach the desired goals and meet the needs of the employees. After that, the research conducted focus groups in each bank who in turn has filled questionnaire that were interpreted through SPSS program to approve the hypothesis mentioned in this research.

These SPSS tables helped in configuring the relationship between training and employee performance and thus organizational performance. A deductive approach took place stating that the researcher starts with general theoretical problem to finish it with data analysis and empirical measures, in this way, the hypothesis therefore was approved in which there is positive relationship between training and employee performance.

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**PART I**

**THE THEORETICAL FRAMEWORKCHAPTER 1: INTRODUCING THE GRADUATE PROJECT**

1. **INTRODUCTION**

This research is conducted in order to see the effect (type and place) of training on employee and organization performance. Organizational performance is about assessing the work of each employee in order to reach the derived outcome in the presence of necessary skills. Michel Lebas (1995) “characterized the performance as future oriented, designed to reflect particularities of each organization/ industries and is based on a casual model linking components and products.” This means that in order to have the right and correct performance, there should be the needed behavior (way of doing the work, training, skills, and abilities). Keep in mind that the building blocks for any company and especially for the banking sector is ‘employees’ which are considered internal customers.

According to Lebas (1995) “Performance is about deploying and managing the components of the casual model that lead to the timely attainment of stated objectives within constraints specific to the firm and the situation.” This means that employees’ performance is directed with organizational performance, since employee performance will lead and affect organizational performance. Macky and Johnson (2000) stated that “Performance management system helps in the achievement and development of organizational performance.” Therefore, there should be the qualified person working in an efficient and effective way to direct the performance management system in which it can detect whether an error happen or any practice needed or even any hiring or firing process occurs.

Performance management is defined by Armstrong (2009) as “Systematic process to improve the performance of a company by developing the individual’s and team’s performance.” Therefore, organizations are seeking to develop and improve each employee performance to better achieve goals which leads to job and self-satisfaction. Managing performance leads to managing qualifications in which any employee will add more confidence and trust to their job providing high goal standard. Redman and Wilkinson (2009) said “Performance management is used as a tool to connect the objectives of the organization to a set of work targets performed by employees and appraised at the end of the process”.

Boudreau and Ramstad (2007) stated that “Whether it is called people, labor, intellectual capital, human resources, talent, or some other term, the resources that lies within employees and how they are organized is increasingly recognized as critical to strategic success and competition advantage.” Employees are the main resources that any organization must implement because they are behind every accomplished success. Therefore, it is important to train employees well in order to ensure that they have the needed skills, abilities and knowledge to perform their work and be able to face any surprising event. On the other hand, the organization must create a comfortable ambiance in which it can increase the ability and the creativity of each employee.

Employees are considered to be an important influence in any banking transaction for success and competitiveness of the organization. For this reason, it is extremely important to deliver and provide the needed type of training which can give each employee the competitive advantage over others. According to HR practices, first, here should be recruiting, selecting, hiring the right person in the right place. Then, this employee or candidate should be offered the right option of training after asking him/her about the place or location of training which represents an important factor to ensure that this employee is acquired that developing the missing skills. Training if not given wisely and correctly it will be useless and might bring damage instead of success because the resources are engaged in the wrong place and thus the wrong action.

Rahman and Hoque (2014) stated that “The bank offices employment satisfaction depends essentially upon pay, training, supervision, promotion, colleagues, and compensating framework.” Training is the protein for each employee who feeds on it in order to give him/her the energy to go straight forward. Keep in mind that the most important intellectual property in order to build an effective competitive advantage is Human Resource, (Huoger,2006). Human Resources are a spectrum of creating, managing and cultivating the employer-employee relationship. It provides a management of programs, policies, procedures and to foster a positive working environment. As a result, it is the umbrella that holds all the organization together.

On the other hand, training is considered an essential part for the development of organizational intellectual property as well as for employee competencies. According to Gardon (1992), “Training is a type of activity which is planned, systematic and it results in enhanced level of skills, knowledge, and competency that are necessary to perform work effectively”. Not to forget that training will result in high self-esteem, acquiring new skills, staying ahead of the competitors, more opportunities for promotion and better job satisfaction and performance. Employee performance is the employees’ contribution to achieve organizational goals (Herbert, John and Lee, 2000). Therefore, the light should be shed on importance of training in order to fill the gap between current performance and expected performance. Guest (1987) stressed that “Policies are important and necessary to ensure that employee performance is evaluated, which in turn ensures that the appropriate training is taking place.”

Furthermore, this study was implemented well to better understand what type and place of training have impact on employee performance in the banking sector.

Overall, this research will explain every single step in order to implement the suitable training to each bank that states from selecting the candidate, to type of training to place of training, ending up with the desired results. The qualitative and quantitative research will take place in order to discover the impact of training on employee performance. This research includes six banks in South region especially in Nabatieh area: MEAB, FRANSA, Fenesia. As going through this research, there will be a conclusion of empirical, comparative, and descriptive research, in addition to inferential statistics to determine whether there is impact of training on both employee and organizational performance. On the other side, this research will help every individual and especially the managers to keep their eyes in their banks’ needs before selecting the appropriate training program.

* 1. **Research Problem**

Training is the most important section in Human Resource Management. It is important to train employees to better do their jobs and responsibilities, to transfer them to another location on the same line (position), ad to be updated to any new circumstances they would face during their work such as new technologies, development of new trends, as well as to communicate well with customers as being friendly with them and between each other. Training help every single employee to facilitate banking transactions in more effective and efficient way. In this way the productivity of the bank will increase and thus each bank will achieve its goals.

* 1. **Objectives of the Graduate Project**

The main objective of this research is to make sure that the banks are delivering the needed training to ensure that each employee is acquiring the necessary knowledge, skills, and abilities that play a role in affecting the organizational performance in better ways.

Besides, the second objective is to flash the light on the importance of having different types of training whether inside the organization or outside that enhances the organizational performance in good manners.

* 1. **Research Hypothesis (If quantitative methodology is applied)**

H1 Hypothesis: There is a relation between training and performance.

H01 Hypothesis: There is no relation between training and performance.

H2 Hypothesis: There is relation between type of training and performance

H02 Hypothesis: There is no relation between type of training and performance.

H3 Hypothesis: There is a relation between the place of training and performance.

H03 Hypothesis: There is no relation between the place of training and performance.

1. **OVERVIEW OF THE SECTOR/DOMAIN/ORGANIZATIONS**

The banking industry in Lebanon is stable in general. The banking sector has helped Lebanese growth both financially and economically to develop in a rapid percentage (%). Banking sector provides both products and services according to the financial system. Lebanese banking sector plays an important role in keeping the economic situation stable.

The code of money and credit promulgated by decree no 13513 of 1 August 1963 is the main regulation of banking and financial system. Banque Du Liban is the main bank in Lebanon.

Banking activities are subjected to Code of Commerce (1942) and Code of Money and Credit (1963).

1. **Overview of the Banks**

* **MEAB Bank**

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Figure 1: Logo of MEAB Bank

“MEAB s.a.l was founded in 1991 as a commercial bank in Lebanon. Following the tremendous success of the founders’ business ventures developing underserved regions of Africa, they applied their experience and entrepreneurial skills to establish MEAB in their home country. Since opening the first branch in Verdun, MEAB has expanded from a small, corporate bank to a full-service bank with over 20 branches throughout Lebanon and two in Iraq. Today the Bank enjoys a reputation for high-quality services and standards, and a strong record of modernization and growth.”

“In its short history, MEAB has established itself quickly as a trusted and growing bank. Over the years MEAB has been recognized by many institutions and agencies for its established reputation as a trusted and growing bank. In 2011, Banker Middle East awards named MEAB as the “Fastest Growing Bank in Lebanon”. The World Finance Banking Awards named MEAB “Best Private Bank in Lebanon” in 2012 and “Best Retail Bank in Lebanon” in 2015.”

“With the focus on achieving sustainable, profitable growth, while improving quality services, the bank continues its domestic expansion with the objective of expanding its distribution network and increasing its product penetration. MEAB is doing so with its continued commitment to compliance with local and international standards of anti-money laundering and counter terrorism financing and FATCA, to ensure safe and sound banking to its customers.” (MEAB Bank official website, www.MEAB bank.com)

* **MEAB Bank’s Mission Statement**

“A growing financial institution with a local and regional orientation, MEAB is committed to offering the best banking experience to our customers and correspondents. With a promise of creating value to shareholders and employees, we are working to become Lebanon’s bank, employer, and partner of choice by safely and consistently delivering the right products and services.”

* **FransaBank**



Figure 2:Logo of FransaBank

In 1921, Fransabank was first established in Beirut as a full branch of one of the major French banks, Crédit Foncier d'Algérie et de Tunisie (C.F.A.T.).   
  
“Fransabank is registered n° 1 on the list of banks operating in Lebanon, it is the oldest Bank in the country.”

“Fransabank has made the commitment to maintain the highest standards of corporate governance and ethics across its Group. The main principles of transparency, accountability, integrity and fairness in the treatment of all stakeholders that the Bank promotes are key to ensure the prosperity of its successful business.”

“Corporate governance provides the structure through which the objectives of the Bank are set, and the means of attaining them and monitoring performance are defined and determined. It defines the rights of shareholders in addition to the rights and responsibilities attributed to the directors and managers and spells out the rules and procedures for making decisions on corporate affairs.”

Fransabank governance structure, which aims to provide an efficient framework for the assignment of responsibility and accountability, is designed in a way that facilitates a clearly defined decision-making process. It includes the General Assembly of Shareholders; the Board of Directors; the Chairman; the Deputy Chairman; the various Committees, control functions; the external auditors; general & senior management and the business and support functions. (Fransa Bank official website, [www.fransabank.com](http://www.fransabank.com).)

* **Mission Statement:**

“We are committed to consolidate and expand our presence in selective regional and international markets, adopt and implement the highest international banking and finance norms and standards, corporate governance, and diligent compliance practices, exceed our customers’ expectations and fulfill their needs and demands, strive for distinguished quality service for our existing and potential customers, promoting the entrepreneurial flair, decision-making and teamwork within our Group, generate increasing value for our shareholders in a dynamic manner and on solid sustainable grounds, and align responsible business practices and social investments to create long-term value and sustainability for our Group and for its communities.” (Fransa Bank official website, [www.fransabank.com](http://www.fransabank.com).)

* **Fenicia Bank**

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Figure 3:Logo of Fenicia Bank

“Bank of Kuwait and the Arab World opened its doors in 1959. The shareholders at the time were Arab investors; mainly the well-known Kuwaiti Al-Sabbah family and the prominent Baydass Group. They had a mission to serve the Arab countries and a vision to capitalize on an era of prosperity and wealth.”

“The bank witnessed a rapid growth throughout the years and presented an attractive investment for a group of Lebanese businessmen who took over in 1992 to launch a new dynamic period.”

“Dedicated management, sound practices, and prudent credit underwriting allowed the bank to survive the civil war and realize steady and solid growth.” (Fenicia Bank official website, [www.feniciabank.com](http://www.feniciabank.com))

* **Fenicia Bank’s Mission statement**

“Every Journey Has A Destination: Ours Is To Build The Greatest Value To Our Stakeholders By Practicing Sound And Conservative Policies, Maintaining Quality Standards In Everything We Do, And Providing The Utmost Support To Our Clients In Succeeding Financially.”

**CHAPTER 2: LITERATURE REVIEW**

1. **Overview of Human Resources Management**

Any available resource may have a limit or a finishing point but when we talk about human resources, we are talking about a never-ending process. Human Resources are what people engage in their knowledge, skills, techniques, ideas, talents, creativity, aptitudes and every single qualification that helps in achieving the organizational goal in the best performed way.

Human Resources create an environment in which it makes- sure that the right kind and number of persons is available in the right time and place to meet the objectives. Success depends on managing human resource effectively.

Human Resource management is the hand that holds everything together. It is responsible for motivation and development of employees, provide committed of rules and procedures, also meeting their own needs and aspiration, bind strong relationship between employee-employer, and finally provide directions to accomplish goal in the best effective and productive way. Because HRM aims to achieve the organizational target in the best created picture it must meet the expectations of the employees.

Therefore, HR managers must understand the needs, aspirations of employees and face challenges in order to be always be a step ahead.

According to Flippo (1976) “Human Resource Management is planning, organizing, directing and controlling of the procurement, development, compensation, integration, maintenance and separation of human resources to the end that individual, organizational and social objectives are accomplished”. In order to achieve any goal in the organization, the HRM seeks to use the resources in an effective and efficient way to reach the expected target.

HRM refers to the quantitative and qualitative aspects of employees that are working to make the organization succeed and accomplish the given goal. Employees are always under pressure because they are responsible on every single thing that happens at work whether positive or negative. (Wilkinson, S., Leifer, D., 2007)

Decenzo and Robbins (1994) defined that, “Human Resource Management is concerned with the people dimension management. Since every organization is made of people, acquiring, their services, developing their skills, motivating them to higher levels of performance and ensuring that they continue to maintain their commitment to the organization, essential for achieving organizational objectives.”

1. **Functions of Human Resource Management**

As the researcher has said before, HRM is the process in which human resources are developed through guidance, understanding and motivation of personnel to reach the organization goal and employees targets. (Kammeyer-Mueller, J.D., 2015)

Functions of HRM can be divided into two types:

A. Managerial Functions

B. Operative Functions

1. **Managerial Functions**

Managerial functions involve planning, organizing, staffing, directing, coordinating, controlling, reporting and budgeting, they are all interdependent functions which all influence the way the organization works. In other words, managers implement in the resources of each employees’ function, process and develop them and find markets for their output to proceed in the success of the organization. (Lopez, 2011)

1. Planning

Planning is the most difficult part because it involves a blink to the future. It works today to avoid any crises for tomorrow. It is the ability to think clearly and precisely, to predict, to analyze, and to come with planned decisions, to control any sudden action and to cope with complex environment. Therefore, planning is a perfectly studied path with directions that leads the organization to set high reachable target with desired goal. (LaValle, 2006)

1. Organizing

Organizing involves a combination of authority and responsibility in which it’s essential to assign specific functions and to have the carried out in the best performed way. Accountability of employees is needed for obtaining management results. Organizing provides employees with their specific task, dividing precisely departments, providing authority and communication according to levels, and coordinating the work of subordinates. In other words, and according to Drucker (1996) “The right organizational structure is the necessary foundation, without it the best performance in all other areas of management will be inefficient and frustrated”.

1. Directing

Directing is how HRM activates group efforts to achieve successful goals. It makes sure that employees are working effectively and willingly to reach target. Guiding, inspiring, and influencing is the path in which enterprises benefits and take advantage off. Supervision must build strong relations besides securing employees in order for performance to rise to achieve predetermined goals. Directing is said to be the heart of management process because if not directed correctly a lot of errors might occur and failures of operations too. (Miozzo, 2009)

1. Controlling

Controlling is to verify that plans are adopted, instructions are managed, and principles are determined. It confirms that performances are high as planned and correct action if needed. In order to reach objectives managers must keep checking, analyzing, and reviewing all standards and basis to ensure adequate progress. Controlling must keep an eye on results meaning managing feedback and adjustment process.

1. Operative Functions

The Operative functions make sure that everyone understand his job clearly which relates that he is in the right place at the right time. It is concerned with tasks and duties that all department are together to perform the best outcome. The operative functions are concerned with procuring, developing, compensating, integrating and maintaining an efficient workforce. (Campbell, 2018)

1. Procurement

Procurement highlights on the manpower requirements which talks about the right number and the high quality available in each employee working in the organization. When the right person is in the right place, high targets are reached, more goals are accomplished and more future plans are drawn (Turner, 2015).

1. Development

Development deals with increasing knowledge, skills and training so the job performance will be properly achieved. It shows all the hidden characteristics and improves them. The creativity, the ability, the attitude, values and commitment create the future environment which goals are met.

1. Compensation

Compensation comes in two forms either wages and salaries or bonuses and incentives according to job evaluation. Various factors must be taken into consideration according to valuable skills and knowledge of every employ that implements in the success of the organization. (Maehara, 2013)

1. Maintenance

Maintenance sustains and improves condition of employees to make them always comfortable. It preserves and protects all subordinates to keep them always motivated and active on their work so they can provide the outstanding benefit and service for the organization.

1. Integration

Integration provides respect, understanding and clear relation between every employer-employee in the organization. It is where they all work as a one hand to achieve the organization target. Creating this ambiance may cause a comfortable zone that employees will love to work in.

In short, the HRM enables employees to show and prove their capabilities and their willingness of achieving objectives. It is also important to add value to employees in order to increase their competitive advantages and stay strong in any market they enter. (Dalton, 2018)

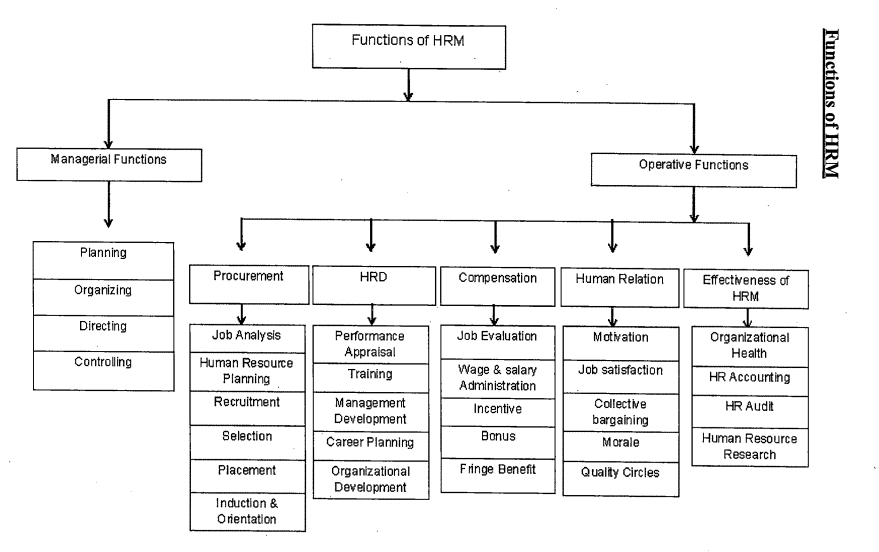


Figure 4: HRM functions

1. Training (steps of training process)

In order to be efficient in work or precisely in training process there must be a series of steps to be followed. Training helps to modify the space that must be filled to accomplish any task. It adds experience and qualification, adds control and authority and develops a skill into desired action by practice and instruction.



Figure 5: Steps of Training process

1. Needs’ assessment

Before providing any training programs the organization must diagnoses any present or future challenges and thus observes any gap between employees’ actual performance and standard performance.

The need of training must be studied as either a group or individual training. It is where a certain skill or experience adds value to perfectly enhance efficiency in employees’ performance. Establishing an analytical need is the starting point of every training program. Certain calculation must be taken into consideration such as budget and if training will lead to a positive or negative feedback or results. (Grant, 2002)

1. Determining Type of Training Program

The type of training will vary according to what employees have or lack. Training may be:

1. Technical or technology
2. Qualification and experience
3. Skills and professionals
4. Team or individual training
5. Managerial and authority
6. Identify training program, goal and objective

The first thing is to set objective to the training program in process. Training requisites include the training content, materials, learning theories and final results or outcomes. Many questions might arise ex: Who are the trainees? Who are the instructors? Are they qualified to provide the materials? What are the methods used and will they reach the target? Will they provide high standard results?

1. Feedback

It is very important to know the feedback of your work to know in which level are you stuck in. Feedback provides advices to change effectively the way the work is done. Opinions may open a door of knowledge and creativity and thus provide an idea that can be taken into action to reach the targeted goal (Sands, 2017).

1. Implementation of the training program:

The next step is to put all ideas aside and start working in real action. It is where the results of training must start to show. Was it effective and productive enough to reach what has planned? Were the ideas convincing to launch and produce?

1. Evaluation:

In this process, employees must rate the training session and whether they felt it useful or not. These rating or feedback must be put into consideration because they spot the weaknesses of every employee or even the organization as whole and if they are controlled or managed for the next training session. This final step is very important because it shows the final result of effective performance productivity. (Feinstein, 1998)

1. **Benefits of training**
2. Increased job satisfaction and moral among employees

Organization that support training makes employees feels that they are valuable appreciated and challenged because the organization is investing and supporting employees with limited talent to be later on in the future a very efficient knowledgeable employee. This process provides satisfaction to employees and makes them bind more and provide more to achieve all given targets in the best image. (Shams, 2008)

1. Increased employee motivation

During training, employee must be actively involved in the workforce because it allows him to provide opinions and share thoughts and thus a quick feedback must be shaded on. This feedback will allow the employee to trust himself and engage more in more activities. In addition, the supervisor must always light on the employees’ strength and expertise so he can motivate him to be equipped more with new targets (Lathame & Locke, 2008).

1. Increased efficiencies in process

Training makes sure that every employee gets the amount of knowledge and skills needed to complete his given target. Therefore, efficiency process increases, because all training programs are applied to work creating an increase in the productivity of the organization.

1. Increased capacity to adopt new technologies and methods

Organization must be always up-to-date to any new technology in the market and must quickly implement it in the organization and allow the employees to train and learn new methods. On the other hand, when organization provides a high standard on training, their employees will be able to create new programs or new technology and engage in the market.

1. Increased innovation

Sometimes training awakens the hidden skills or talent and creates or invents an idea, implements and turns it to a value-added service that others will certainly benefit from and organization will definitely reach the planned goal.

1. Enhanced company image

When always conducting training session, it creates an image for the outside businesses that this organization has qualified and knowledgeable employees that are always up to date to anything new in the market. This can provide a competitive advantage over some small businesses. (Kamm, 2015)

1. Greater productivity

Productivity will increase when projects are made in an effective and efficient way in which potential market share will increase. Thus, training works on adding more comfortable zones, refresh old information, add new knowledge, and add satisfaction all these keys increase productivity.

1. Better performance

When delivered wisely and precisely, training for employees tends to absorb as much information as possible thus an increase of performance will occur. It is about how employees manage to understand their responsibilities and duties. (Carroll, 2014)

1. Less supervision

Every employee will be more responsible for himself because he has the adequate skills to compare of what’s right and what’s wrong. He will be able to accomplish more tasks in less time and he will be able to control more and produce more in less given time.

1. Reduction in labor turnover

Trained employees will feel that they are valued and thus feel confidence and provide the best suited results. Training and development are the spices of the organization that add value and benefits too. Recruitment cost goes down and fewer turnovers will occur too (McLaughlin & Bewley, 2006).

1. Removes fear of the employees

Employees fear will disappear when they feel that the organization is adding skills, knowledge and more experience to achieve the organization goal.

1. Consistency

Training and development ensure that employees have a consistent experience and background knowledge. It is also relevant to what the organization have of basic policies and procedures. (Keim, Zhang, et al 2009)

1. Greater ROI

Investing in training programs can be highly beneficial especially when it measures the monetary benefit obtained over a specific period of time.

1. Stay competitive

There are always new and creative things in the market and thus any organization must keep an eye open to any new single entry and stay up to date. Therefore, training makes the organization apply new and innovated things to keep it competitive to others.

1. **HR Training needs**

When an organization finds out that there is a lack or deficiency or reduction in a certain department according to certain low average performance employees, the organization tends to provide training to employees to reduce any future failure. Employees may think that nothing is wrong with their performance and that they are reaching the target but actually they are not. They need training and development, supervision and advice. To let them rebuild themselves again and bring new thoughts into action. (Singh, 2016)

* Types of needed analysis

Types of training may vary according to the target needed to be accomplished. Not all employees need the same kind of training because not all employees share the same skills, experience, knowledge and qualification. Thus, supervision provides an overview for what each employee particularly needs to develop and reach the desired goal.

Types of training may consist of the following:

1. Organizational analysis

Organization analysis is the process that makes sure that everything is done perfectly. It helps understand performance, look for problems to solve, identify opportunities and develop future plan to implement. As an overall, it’s the way that reviews all the main components of the organization. (Jing & Hua, 2007)

1. Person

Person training highlights the main skills and knowledge, experience and abilities, duties and responsibilities and all qualification needed to accomplish the organization target. It may also include effective and efficient team or group work.

1. Work

Is work done as supposed to be achieved? Are employees in the right place and time? Do professionals’ employees provide the sustainable amount of information that helps employees to learn and achieve more? Are all employees feeling comfortable and confidence in their working environment? (Bomberg, 2018)

1. Performance

Training helps improve managers and employee’s effectiveness and productivity in the business. Training performance can make an organization move from normal to innovative business because it enters new ideas and technology to hand which creates a competitive advantage over other organizations.

1. Content

The content of the training must be studied very well because it must cover all needed subjects to reach the organizational goal.

1. Training suitability

Training sustainability is how to merge between what is learnt with what is achieved or accomplished. How skills or experience have added value to increase efficiency in a given time period to accomplish the desired goal. (Little & Williams 2006)

* Knowledge, skills and abilities

1. Adaptability

Adaptability is to depend on flexible job description meaning that employees must be able to engage in different roles. The ability to adapt to change or complex situation makes employees always expecting new plans to be adapted steadily according to certain conditions.

1. Analytical skills

Analytical skills are the ability to solve problems and concepts and try to make decisions according to available information. It visualizes any error and tries to find different solutions from another perspective.

1. Action orientation

Action orientation helps any employee to change a certain idea into creative and more concerned idea. It also describes how you manage to deal with tasks, duties and responsibilities and put them into action to achieve what is given.

1. Coaching

Coaching and monitoring increase confidence, satisfaction and motivation. It always provides constant feedback and advices to keep to keep an eye on performance. It also helps creating communication and interpersonal skills. (Hague, 1975)

1. Communication

Communication helps to facilitate sharing information between managers and employees in the organization in order to increase benefits. In reinforce respect and confidence. Communication can be verbal, nonverbal and visual. (Neelameghan, 1980)

1. Decision Making

Training on decision making means that professionals has been reached and that they are able to have control and authority (Simon, 1979).

1. Leadership

Leadership helps to motivate and evolve abilities to inspire employees as individuals or as team to come up with new ideas and achieve outstanding results (Wabschall, 1984).

1. Planning

Without a plan no idea or business can work. It is where objectives are drawn and were the content is available and must be working on to achieve and fill the missing skill.

1. Team work

When all employees’ works as a one hand definitely there will be an increase in the productivity of the workplace because it creates a cohesive culture. Team work improves behaviors and attitude between employees which increase effectiveness and efficiency. (Belbin, 2017)

1. Problem solving

Problem solving training helps to create solutions for an unexpected situation. In order to reach the optimal solution, the organization must involve others and let them all participate in. It may be divided into 2 solving face either analytical or logical thinking.

1. Technology

Because we are living in updated environments that changes regularly, organization must be trained to new things that enter the market. Training on technology may increase the competitive advantage in the organization.

1. Result orientation

Sometime the organization only looks from a perspective of results and outcomes. It doesn’t care how exactly these results came from; it only cares of what has achieved.

* Techniques

1. Direct observation

Direct observation tends to know what is exactly happening inside the organization. It can be direct or indirect observation. In direct a straighter forward technique while the indirect means under the table observation such as records and proofs.

1. Questionnaire

It is a set of listed questions with choices to answer for a purpose of survey or statistical study. It can be also given to employees to fill in order to see if they need any training (Rowold, 2005).

1. Interview

Interview refers to a head to head conversation between the interviewer and the interviewee. A set of questions are asked and answered accordingly.

1. Focus groups

Focus group method bring a group of employees together to provide feedback, advices, discussion and exchange thoughts to come up with new creative ideas (Barbour, 2007).

1. Work samples

Work sample helps to test the candidates by giving them a sample of typical work and evaluate them accordingly to their performance. It may be in a form of questions or scenarios.

* Environmental Changes

Employees must be always equipped with the changing environment because new things may enter the market and change the whole process business. In addition, to the introduction of instant change in technology also not to forget environment may include external disasters.

* Organizational complexity

Organizational complexity may refer to the number of resources involved in a certain project and how the organization manages to control different entities and differentiate among them. (Burnes, 2005)

* Human Relations

It is very important to build strong relations between mangers, supervisors, trainers and employees. It involves strong communication, respect and trust.

* Matching employee’s specification with the job requirement and organization needs

In order to accomplish as much work as possible, employees must be in the right place doing the right specified job. Every qualification must be effectively productive to match the organization need and to rise above expectation results.

1. **Training methods**
2. Technology based learning

Technology based learning is when the organization use technology as a media to delivery skills. It may include: online tools, emails, real time events such as video conferencing, web conferencing and online training.

1. Simulates

Simulates provide situations that increase awareness and management skills. This helps employees to keep their eyes opened and ready for every unaccepted situation.

1. On the job training

On the job training is where employees practice the training session within the workplace. This is very helpful because every skill, knowledge and experience learnt is quickly put into action. (Foye, 2017)

1. Coaching/ mentoring

Coaching and monitoring provide confidence and motivation to employees. It helps to always keep in touch with every employee which makes employees more qualified, remove conflicts in path, increase communication level and solve any interpersonal skill (Hague, 1975).

1. Lectures

Training will be incomplete without lecture because it provides the aim, goal, agenda and methods used to complete the training session. It can be in the form of printed text, book or notes.

1. Role playing

Role play helps employees to understand the main role, task and responsibilities on real working conditions. It helps to learn, develop and improve skills or competencies for a specific position. (Winnicott, D.W., 1953)

1. Management games

This training method helps managers to deal with different environment. It also provides managerial skills for both employees and managers.

1. Outdoor management

Outdoor management training is where training sessions are made outside the workplace. This may include any managerial skills, build team, give leadership lessons, and develop high learning standards.

1. **Types of training**
2. Induction Training

Induction training takes place when employees enter the organization newly in order to get engaged in the organizational culture and to know how to get their work done.

Induction training saves organizational both time and money and it decreases employee’s turnover. On other hand, employees will be more valued and gain necessary information concerning their type of work besides being good communicator (Cohen, 2014).

1. Job instruction Training

Job instruction training is the most important training because it trains employees how to work safely and how to do the work correctly and complete it without any interruption which leads to the incompletion of the task.

Job instruction training helps to motivate employees and focus on certain areas for improvement.

1. Refresher Training

Refresher training is used for current employees in order to gain new skills needed to update to new technology or certain circumstances changes.

Refresher training is important because it increases self-confidence, retain employees, and keep employees updated with the newest trend.

1. Apprenticeship Training

Apprenticeship training refers to using both on the job training and classrooms in order to get both practical and theoretical skills.

1. Technical Training

Technical training helps employees to develop, implement and maintain needed skills to use well technology. As we know, we are living in technological world where technology is everything nowadays.

Therefore, employees should have the necessary technological skills to get adapted to using it. These skills may lead employees to be more innovative and creative. (Sabin, 2008)

For instance, technical training has some advantages:

* Relying and adapting business plans more quickly
* Offering opportunities to employees to develop their skills
* Adapting quickly to any rapid technological changes

1. Quality Training

Quality is important for every individual to communicate with others. Quality training is concerned with employee’s ability and company morale.

Quality training also includes or stands for International Organization for Standardization (ISO). ISO includes various fields such as ISO 14000 arrangement of measures for ecological administration, and ISO 9000 is the arrangement of benchmarks for quality administration. ISO has created 18000 principles.

1. Skills Training

The seventh type of training is called skills training. It is used to ensure that each employee or individual has the basic skills needed. For example, those who are in clerical positions, they must handle telephone calls, meet with customers and get engaged with them. So, it is important to ensure that this employee have the necessary skills for his/her position. Moreover, when facing certain problem, employees should face it with the appropriate action and needed skill so training is important because it stimulates strategic, systematic, creative and critical ways of thinking.

Skills include many forms such as oral, written, communication, presentation, thinking and so on. (Poldrack., 2005)

1. Soft skills Training

Soft skills are interpersonal skills, which means that these are very hard to evaluate them such as listening skills, empathy and so on.

Soft skills are important because they form the personality of every employee. Some of these skills can be developed while others are not.

1. Team Training

Team training is another type of training in which it encourages and trains how to work in teams (group members). Team training help individual to get better results instead of doing the work individually. Working in groups allows each individual to be more motivated in order to prove his/her self.

Team training has many strategies:

* **Cross training**

It is about sharing every participant his/her skill with others. In this way the participant is able to know the abilities of the other side.

* Coordination training

Its goal is to increase team’s performance by training members how to share information with each other while keeping an eye on decision making responsibilities.

* Team leader training

This section talks not only training the members but also the leader of the team. In this way, the leader is able to discover more the nature of the problem which decreases time to recover it.

Team training has many benefits:

1. Enhances creativity and learning
2. Builds trust
3. Increases sense of ownership
4. Managing time
5. Better performance
6. Managerial Training

Managerial training is about training employees to gain skills for both as leader and manager. Management training focuses on giving the manager skills needed as to report to senior leaders.

Managerial training leads to:

* More motivation
* Developed productivity
* Decreased workplace conflict
* More profitable

1. Safety Training

In every organization there is safety training in order to ensure that employees are working in a safe environment. This training will prevent employees from any accident, injuries happing during time of work. Security training is also important such as having fire drills and other protecting methodology. (Barat, 2017)

1. **Training Program Development Model**

Training program is developed once the need analysis for the training is completed. First of all, we should have the needed number of employees and those who really are in need for training. This starts by setting objectives by making it less expensive and not less time consuming.

There are 6 types of training program that the company should follow or select one domain:

1. Internal Vs Outsourced

In this case, company should decide whether to have internal training program or from outside the company by bringing professionals from outside to train employees.

* Internal training program

1. Are customized according to your company’s need
2. Need logistical preparation
3. Generates training skills for future use

* Outsourced programs

1. Given by professionals by other company
2. Require one size fits all approach
3. Costly
4. Classroom style Vs workshop style

Classroom is more effective because it relies in telling stories and presenting down the information. While workshop style requires brainstorming, rotation and role-playing games.

* Classroom programs

1. Less resources are needed
2. Effective for large teams
3. Ensure gaining specific skills

* Workshop programs

1. Appropriate space and material are required
2. Effective for small teams
3. Ensure gaining soft skills
4. In house seminars Vs conferences

In house seminars allows companies to train large number of employees at the same time whereas conferences give employees the opportunity to have custom learning program.

* In house program

1. Effective for large group of employees
2. Getting direct feedback from participants
3. Involves contacting experts in advance and negotiate price

* Conferences

1. Effective for niche topics
2. Involves employees networking with industry experts
3. Difficult to determine level of engagement of the employees
4. Individual Vs Group training

Individual training helps employees to determine or customize their own learning while group training will focus more on team training.

* Individual training program

1. Designed for individual needs
2. More flexible
3. Developing specific hard skills

* Team training programs

1. Designed to teams needs
2. More structured for all employees
3. Developing soft skills
4. Skills based training Vs management training

Skills based training helps employees to do their daily job while management training help employees to develop leadership qualities.

* Skill based training

1. Trains for hard skills
2. Covers skill gaps
3. Struggling to hire new employees

* Management based training

1. Trains for soft skills
2. Develop managerial abilities
3. Struggling for employees’ interest
4. On the Job training Vs external resources training

OJT is used for coaching and new hires while external resources is used to get access to educational resources.

* On the Job Training

1. Trains junior employees
2. Needs time away
3. Effective in practical tasks

* External resources

1. Involves using books and e-learning
2. Needs motivation
3. Effective in teaching theoretical knowledge

Training program development model contains the following:

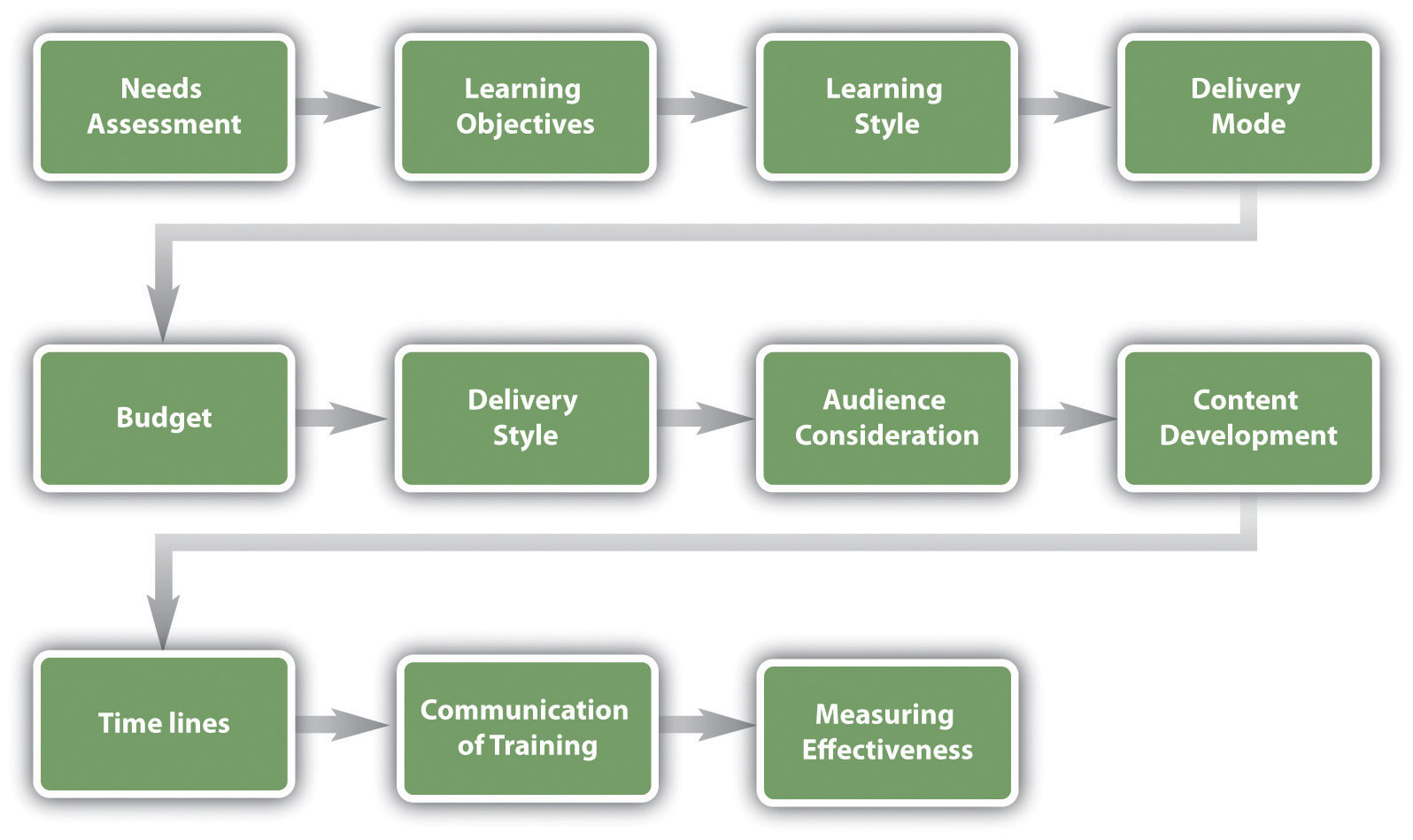


Figure 6: Training program development

1. Need assessment

The basis for building training program development is to start by need assessment to figure out what each level needs. Need assessment contains of 3 levels:

1. Organizational assessment

Here we should determine if the company have the necessary information, skills, abilities to meet certain targets. For example, such as changing in environmental and socioeconomics patterns. (Cameron & Quinn, 2000)

1. Task assessment

The company should make sure that employees have the needed skills and abilities to perform their tasks and provide them with the necessary training and learning.

1. Individual assessment

Here individual assessment states how workers will work and what training ought to be expert for the person.

Each level should and have to be studied well before starting with it or implementing it. Once the choice is selected and determined, there should be an advertisement for it. Therefore, training is needed to all levels in the organization.

Many surveys have found that certain workers are not meeting the desired outcome or goals. Thus, this means that training is inadequate and the company should provide the adequate training for these employees.

Also, training can help determine how things and work are changing, by this, the company can decide whether to offer more training or no according to the result of the performance. Training should be linked to working conditions.

1. Learning objectives

Learning objective is specific statement of what the learner and employee will be able to do to achieve certain activity. Learning outcomes are the same as learning objectives. Learning objectives are developed into 3 areas: knowledge, kills and attitude.

“Learning objectives are written statement of what the successful learner is expected to be able to achieve at the end of the course unit or qualifications” (Adam, 2004).

Learning objectives have the following benefits:

* Reduce stress
* Reduce wasting time
* Reaching desired goal
* Better performance
* Demonstrate the possible approach to take customers request
* Understand and use the new cost following programming
* Get ready to successfully delegate to workers

1. Learning style

There are many categories of learning style which offers from one’s preference to another. Some people find that they must have different learning style for different situations. (Mcleod, 2013)

Research shows that learning style uses different part of the brain.

There are 7 learning styles:

* Visual: by using pictures/ images
* Oral: using sound and music
* Verbal: using words both oral and written
* Physical: using body language
* Logical: using reasonable and logical thinking
* Social: learning with others
* Solitary: the employee prefers to work alone

1. Delivery mode

Delivery mode is a process of delivering training instructions to the trainee.

There are several types of delivery mode:

* Face-to-face learning

This style of delivery mode insists to be in contact between the trainee and the trainer in which both should have physical attendance. This is known as passive learning because trainees sit and listen to take notes from the trainer.

* Blended learning

Blended learning combines both face-to face learning in condition to online learning such as videos and online forums. It is about dividing the component of learning into online and face-to-face. (Comunica, 2015)

There are 2 types of blended learning:

* On campus

It occurs predominantly on campus with face-to-face delivery being mixed by online communication.

* Off campus

Delivery of learning and teaching activity occur predominantly online.

It is integrated with flexible or block mode training, delivered on campus or at a workplace.

* Distance education

It is about delivering training sessions through distance in which trainees may offer support of advice when requested with no scheduled classes.

1. Budget

Training will take place rightly when there is sufficient of money to support it. Online training is much more cost saving and an effective mode to use. But you have to keep in mind the cost of individual opportunity.

Budgeting is an important factor to take into consideration because it helps every bank to determine the type of training it can afford.

Spreadsheet should be prepared to calculate cost of materials, direct expenses and so on. (Goel, 2019)

1. Delivery style

Take into consideration the delivery style is not the same for all people such that some find it difficult to hear loud sounds. In this situation it is good to have diversion of training styles from time to time which motivates employees and make them more interested. Taking into account online styles which are also important such as web records

1. Audience

Trainees are important consideration for training so it’s important to ask the following questions, are they satisfied with their work? when answering these questions, trainees are able to determine the training mode for each employee.

1. Time lines

Time lies is a table to present events in a chronological order. You should use time line for any reason, learning, training and duties. It helps trainees to understand easily what happened in the past and what will happen in the future.

1. Communication

Communication is important between trainee and trainers in order to ensure that trainees are well trained to improve their performance.

1. Measuring effectiveness

“After finishing the training, the organization needs to ensure that the training goals were met. One model to quantify viability of training is the Kirkpatrick show (Kirkpatrick, 2006), created in the 1950s. His model has four levels: “

* Reaction: How did the members respond to the training program?
* Learning: To what degree did members enhance learning and abilities?
* Behavior: Did conduct change because of the training?
* Results: What advantages to the association came about because of the training?

Every one of Kirkpatrick's levels can be evaluated utilizing an assortment of strategies.

### Employee performance

Employee performance is normally looked at in terms of outcomes. However, it can also be looked at in terms of behavior (Armstrong, 2000). Kenney et al. (1992) stated that employee's performance is measured against the performance standards set by the organization. There are a number of measures that can be taken into consideration when measuring performance for example using of productivity, efficiency, effectiveness, quality and profitability measures (Ahuja, 1992) as briefly explained hereafter. Profitability is the ability to earn profits consistently over a period of time. It is expressed as the ratio of gross profit to sales or return on capital employed (Wood & Stangster, 2002). Efficiency and effectiveness - efficiency is the ability to produce the desired outcomes by using as minimal resources as possible while effectiveness is the ability of employees to meet the desired objectives or target (Stoner, 1996). Quality is the characteristic of products or services that bear an ability to satisfy the stated or implied needs (Kotler and Armstrong, 2002). It is increasingly achieving better products and services at a progressively more competitive price (Stoner, 1996).

As noted by Draft (1988), it is the responsibility of the company managers to ensure that the organizations strive to and thus achieve high performance levels. This therefore implies that managers have to set the desired levels of performance for any periods in question. Companies ensure that their employees are contributing to producing high quality products and/or services through the process of employee performance management. It is important to note that performance management includes activities that ensure that organizational goals are being consistently met in an effective and efficient manner. Performance management can focus on performance of the employees, a department, processes to build a product or service, etc. Earlier research on productivity of workers has showed that employees who are satisfied with their job will have higher job performance, and thus supreme job retention, than those who are not happy with their jobs (Landy, 1985). Further still, Kinicki & Kreitner (2007) document that employee performance is higher in happy and satisfied workers and the management find it easy to motivate high performers to attain firm targets.

1. **Effect of training on performance**

In reality, authoritative development and advancement is influenced by various elements. In light with the present research amid the improvement of associations, worker training assumes a fundamental part in enhancing execution and in addition expanding profitability. This thus prompts putting associations in the better positions to confront rivalry and remain at the best. This thusly suggests a presence of a huge contrast between the associations that prepare their representatives and associations that don't. A few investigations have continued by taking a gander at execution regarding representative execution specifically (Purcell, Kinnie and Hutchinson 2003; Harrison 2000) while others have stretched out to a general viewpoint of authoritative execution (Guest 1997; Swart et al. 2005). Somehow, the two are connected as in worker execution is a component of hierarchical execution since representative execution impacts general authoritative execution. In connection to the above, Wright and Geroy (2001) take note of that worker skills change through successful training programs.

The branch of prior research on training and worker execution has found fascinating discoveries with respect to this relationship. Training has been demonstrated to create execution change related advantages for the worker and in addition for the association by decidedly impacting representative execution through the improvement of worker information, aptitudes, capacity, skills and conduct (Appiah 2010; Harrison 2000; Guest 1997). As per Swart et al., (2005), crossing over the execution hole alludes to actualizing a pertinent training intercession for creating specific aptitudes and capacities of the representatives and upgrading worker execution. He additionally expands the idea by expressing that training encourage association to perceive that its specialists are not performing great and a consequently their insight, aptitudes and demeanors should be shaped by the firm needs. It is generally so representatives have a specific measure of information identified with various occupations. In any case, take note of this isn't sufficient and workers need to continually adjust to new prerequisites of occupation execution. At the end of the day, associations need constant approaches of training and holding of representatives and along these lines not to sit tight for events of ability and execution holes.

The greater part of the advantages got from training are effectively accomplished when training is arranged. This implies the association, coaches and students are set up for the training well ahead of time. As indicated by Kenney and Reid (1986) arranged training is the consider mediation went for accomplishing the learning vital for enhanced occupation execution. Arranged training as per Kenney and Reid comprises of the accompanying advances:

* Identify and characterize training needs.
* Define the learning required as far as what aptitudes and information must be learnt and what demeanors should be changed. Characterize the destinations of the training.
* Plan training projects to address the issues and targets by utilizing right blend for training methods and areas. Choose who gives the training.
* Evaluate training.
* Amend and broaden training as essential.

1. **Place of training**

Training can be conducted into 2 places which are:

1. Company itself

Here the training takes place inside the company which represents something good for some employees and others may view it as something bored, routine and not interesting.

In the company, training may save cost and time in an efficient manner but it may lack to reach the desired goal.

1. Outside the company

Outside the company training represents greater opportunity for employees because they can gain information and skills more than when they are inside the company. First, they feel that they are more relaxed, able to gain information, satisfied and more interested. This enhances employee to be more productive and increase their performance.

**PART II**

**THE PRACTICAL FRAMEWORKCHAPTER 3: RESEARCH METHODOLOGY**

1. **Quantitative and Qualitative Research methods**

In order to do a good research, there are two types of research methods that should be selected and determined which are quantitative method or qualitative method. These two methods can be used separately or together in the same research.

* Quantitative research methods depend heavily on numbers, measures and statistical calculations. According to Aliaga and Gunderson (2002), Quantitative research is explaining phenomena by collecting numerical data that are analyzed using mathematically based methods. According to Leedy (1993), It is used to answer questions on relationship within measurable variables with an intention to explain, predict and control a phenomenon.
* Quantitative method usually ends up with approving or disapproving the stated hypothesis to be tested.
* Quantitative research starts with collecting data with code of descriptive or inferential statistics. Descriptive research is then divided into three sectors:

1. Observation studies

* It is combination between both quantitative and qualitative research
* Observation studies focus on certain behavior to be quantified
* It contains 5 main strategies
* Rating scales
* Defining the behavior
* Rated by two or more individuals
* Clustering
* Training the raters

1. Correlation research

* It defines the difference between two or more variables
* It occurs when one variable increase or decreases with the other one
* The most effective strategy used to show down the correlation is to do scatterplot

1. Survey research

* Kerlinger (1973) stated that “survey research is a study on large and small populations by selecting samples chosen from the desired population and to discover relative incidence, distribution and interrelations”.
* There are two types of survey research:
* Cross sectional survey
* Longitudinal survey
* Qualitative research method is unlike the quantitative one. It does not need the use of numbers and measures to conduct it. Qualitative research method depends on quantitative data such as interviews and observations. According to Denzin and Linclon (1994) “qualitative research focuses on interpretation of phenomena in their natural settings to make sense in terms of the meanings people bring to these settings”.
* Qualitative research ensures one of the following purposes:

1. Descriptive
2. Interpretation
3. Verification
4. Evaluation

* Qualitative research method includes many types which are:

1. Action research

Cunnigham (1993) “action research comprises a continuous process of research and learning in the researcher’s long-term relationship with a problem”.

It is linked by investigation on changes.

1. Case study

Case study is used for both researches quantitative and qualitative.

Yin (1994) defined case study “case studies are empirical investigation of phenomena within their environmental context, where the relationship between the phenomena and the environment is not clear”.

Therefore, case studies are used in order to understand certain issue or problem concerning certain theoretical concept.

1. Ethnography

Ethnography involves a descriptive method for both people and nature of the phenomena. Atkinson and Hammersley (1994) suggested that ethnography is used to explain the nature of the phenomena and then analyzing the data through interpretation.

Ethnography requires loads of time and commitment by the researcher.

1. Grounded theory

“Grounded theory is the discovery of the theory from data systematically obtained social research, used as prescribed set of procedures for analyzing data and constructing theoretical model from them” Glaser and Strauss (1967).

1. Content analysis

Content analysis is a detailed explanation of the content in order to identify a specified theme.

1. **Data collection methods**

The researcher used combination between qualitative and quantitative research methods to collect data.

In this research, the qualitative method was used in one-on-one interview with manager of each of the following banks: FRANSA, Fenicia and MEAB, who in turn provided the needed data concerning the following issue: impact of training on both employees and organizational performance.

The quantitative method was used through questionnaire filled down by the banks staff. Questionnaire are easy to apply and not time consuming (saves time). Researchers use questionnaire in order to collect data quickly. They are inexpensive way of gathering data, practical, offer quick way to get the results, comparability and easy fo analyzing and visualizing.

1. Sources of data collection

This research contains both primary and secondary sources of data. This is concluded when using questionnaire filled by banks’ employees, focus group and applying one-on-one interview for bank’s manager in addition to some sorts of information and data gathered from articles and books.

* Primary Data Collection

Primary data is source used to collect data on real time addressing problem at hand. The researcher, here, strives to collect data by him/her self.

Therefore, they contain original information not analyzed or summarized by someone’s else work.

Questionnaire and one-on-one interview were used as primary source.

* Secondary Data collection

Here, the data is collected, analyzed and summarized from someone’s else work. Secondary work has been based on primary or other secondary sources.

In this research, the secondary data collection types were from: books, internet and journals.

1. Research instruments

The questionnaire used contains close ended questions in which the answers collected will be analyzed and interpreted. The questionnaire that was prepared, was responsible for asking the bank’s employees whether training has an effect on their skills and performance and what is the duty of training in enhancing both employee and organizational performance. Appendix C contains detailed questions concerning age, gender, seniority, level of frequency of training, methods, types as well as the effectiveness. This research covers Nabatieh region as a geographical area.

The interview was done with manager of each bank in order to get data concerning how training enhances employee and organizational performance, impact if training is not practiced, time and place of training and methods used.

1. Interview with managers

Interviews were conducted with managers of Fenecia Bank Mr. Kassem Mheich, MEAB bank Mr. Walid Bdeir and FRANSAbank Mr. Ali Doughman to gather and capture their opinion on the importance and impact of training on employee and organizational performance.

During the interviews, all of the three managers were asked about how training can enhance employee and organizational performance, what will be the consequences if training is not applied, time and place of training, methods of training applied to each bank ending up with some recommendations on how training will lead to an increase in employees’ productivity as well as organizational performance.

These interviews as well as the questionnaires are used to prove the hypothesis by analyzing and describing the data collected in both descriptive and inferential statistics.

Qualitative research method was used to gather answers, opinions and discuss the relationship between training and employee as well as organizational performance. The researcher was capable of getting detailed information concerning each manager’s opinion regarding the impact of training on both employee and organizational performance. The managers had helped the researcher to reach the target and finalize it, so that the research is total done.

1. Questionnaire for employees

The researcher has distributed questionnaire at three different banks for employees who are requested to fill it down in order to be more aware about employees thinking regarding the impact of training on organizational performance.

1. **Study limitations**

The researcher concentrated on the impact of training on organizational performance specifically in Nabatieh area as a sample. Some limitations faced the researchers which prevented her from interpreting some findings to complete this study. These limitations are:

* It would be more preferable to study all sectors of banks found on the Lebanese ground, but because of time lacking and such huge study could not be made.
* For the success of the project, it is preferable to have teamwork for accurate information analysis and gathering.
* Some employees were not able to take a break and fill down the questionnaire.
* Employees or the targeted population tend to have different opinions so the information is not much clear and accurate.
* The bank may not put their hands with the researcher to complete the study by giving the essence or secret of the work.

1. **Validity**

For any research to be successfully completed, it is important to contain validated data and reliable one. The researcher should be honest and credible when analyzing the data and coming up with the needed conclusion.

Validity and reliability are affected by the type of research method (quantitative or qualitative).

Bond (2003, p. 179) commented that validity is foremost on the mind of those developing measures and that genuine scientific measurement is foremost in the minds of those who seek valid outcomes from assessment.

According to Messick (1989, p. 6), validity is based on both empirical and theoretical concepts based on test scores. Ukraintez and Blomquist (2002, p. 60) spelled it “how well a test measures what it is purported to measure”.

Validity is a unitary concept. It cannot be finalized by numerical value. The validity of assessment results can be seen as high, medium or low, or ranging from weak to strong (Gregory, 2000). But keep in mind that validity is not valid for all purposes.

The researcher’s purpose from validity is to determine that the results are effective and serve purposes of the assessment.

1. **Reliability**

reliability is about being consistent over time. The main purpose is to help the researcher makes comparison that are reliable. Reliability is not opposed to validity.

Golafshani (2003) stated that “the extent to which results are consistent over time and an accurate representation of the total population under study is referred to as reliability and if the results of a study can be reproduced under a similar methodology, then the research instrument is considered to be reliable”.

**CHAPTER 4: FINDINGS AND RESULTS**

1. **DATA ANALYSIS METHOD**

Kvale (2006) stated that “The researcher read the reproduced interviews several times to obtain a sense of the overall data. At the same time, the researcher wrote memos, such as short phrases, ideas or key words, in the margins to facilitate later analysis. Then, he identified and elaborated concepts based on the literature review, the interviews, the analysis and the interviewee’s idioms. By this analysis, the content meaning was reduced to core concepts”.

The researcher has made one to one individual interview. The information gathered are analyzed, interpreted and divided into different models. At that point, the researcher had removed the cover to conclude the relationship between training and performance for both the bank and employees.

This study includes both the manager at each bank and the staff of each one. The researcher has recorded the interviews done with the managers to make sure that they have covered all the needed findings. On the other side, the researchers implemented the strategy of asking structured and random questions to number of employees.

Ending up with distributing questionnaire to each bank’s staff that were requested to fill it by stating their opinion regarding the impact of training on increasing their performance.

**Interview with branch manager of Fenicia Bank**

An interview was done with the branch manager Mr. Kassem Mheich, Nabatieh branch, a discussion took place about the importance and impact of training on both employee and organizational performance. Mr. Mheich emphasized on the need to have an effective training program which will benefit and motivate more employees toward achieving their goals as well as those of the bank.

According to Mr. Mheich, there should be a consistency and the goals should be SMART to be attainable and successful. It is important to provide the necessary type of training for the staff. Training program differs according to the needs and is not limited on achieving profit only. Mr. Mheich added that there was no need for training in the past because there was no rapid changing in technological advances and the process was standardized.

Mr. Mheich stated that there are two types of training, training the skills and training for the product. On the side of skills, training is offered to each individual employee according to the need of this employee and depending on his/her position in the bank. Because certain employees will not be in need for training, this depends on their everyday work and way of performance.

On the other hand, Mr. Mheich added that also there is training program for laws and rules that should be trained in case of unexpected changes occur. So, the employees are well trained to face and up to date. He also stated that in the past years until now, there were training on regular basis because many rules were launched from the government so they must be trained on it from the manager to the employees.

Mr. Mheich said that after each training is done, there is an evaluation or assessment to ensure that the trainee got the needed skills and the trainer was effective. So that in this way there is two-way communication between the trainer and the trainee.

Mr. Mheich was asked about the consequences on performance if training is not applied. The answer was that the bank’s reputation will fall down, productivity will decrease, customers will not be satisfied and employees will be much more depressed not reaching their target and implementing their plans. All these tend to the loss of the bank because employees and customers are the blocks of any bank. Therefore, performance will be poor.

According to Mr. Kassem Mheich, training is applied every 6 months approximately. As mentioned before, nowadays training is much important due to the changing and unexpected circumstances facing the banking sectors. On the other hand, training is applied for those who lack certain skills to complete their transactions and a task taking into account each employee’s major and position.

Therefore, by implementing training program this helps in increasing both employee’s and organizational performance.

When Mr. Mheich was asked about the training method, he stated that not everyone undergoes the same type and method of training program. “Deciding on implementing a training occurs regarding to the bank’s need”. The most methods used in Fenicia bank are lectures, discussions and seminars. So, in Fenicia bank, they undergo a study about the gaps in the staff’s performance, and what are the needs of the bank in the presence of highly changing environment before choosing the content of the training on the employee that will be in need to take training.

Mr. Mheich emphasized the importance on having continuous need for training program to be implemented because Fenicia bank is always providing new products to satisfy more the customers in their financial needs. Fenicia bank motivates its employees to undertake training to help them improve and develop their skills and knowledge. In this way, the staff will be more productive and loyal to the bank because this bank is helping them to improve and achieve their goals.

Mr. Mheich stated that it is easy to select employees for the training but it is costly and need a huge budget. On the other side, he added that there are two places for training, internal training and external training depending on the topic and the position.

Finally, the trainer should be able enough to deliver the training information to the trainees. Following up should be taken after training is completed to see if it was successful by reaching the goal.

**Interview with Branch Manager of Fransabank**

An interview was done with Mr. Ali Doughman the Nabatieh branch manager of Fransabank, a discussion was done about the impact of training on organizational performance. Mr., Doughman stated that Fransabank doesn’t have training at all, except in certain circumstances and only for very few employees. If employees lack certain skills, they can have the help from their peers, higher level employees or the manager.

Mr. Doughman added that this is the main reasons that may lead to low performance. Mr. Doughman is working on this issue by the main center to start providing the necessary training for each individual employee. Mr. Doughman stated the importance of having training by increasing performance, customer satisfaction, employee self-esteem and more motivated teamwork.

On the other hand, Mr. Doughman said that training program is important because it represents a strong tie between the employee and the organization. Mr. Doughman was asked about the consequences if training is not applied, the answer was leading to low performance and thus losing customers.

In summary, Mr. Ali Doughman is striving to implement and develop training program in order to improve performance, retain and attract customers.

**Interview with Branch Manager of MEAB bank**

An interview took place with Mr. Walid Bdeir the branch manager of MEAB in Nabatieh, a discussion was done about the importance and impact of training on both employee and organizational performance. Mr. Bdeir emphasized on the need of having a continuous and effective training program which will lead to an increase in bank’s performance over time and maintaining its sustainability.

According to Mr. Bdeir, they are contracting with Fenicia bank to do the training in which in case of lack of certain skills, Fenicia bank provides the necessary training program to MEAB bank. Training needs and programs differ from one to another. MEAB bank’s first goal is to achieve profitability and then maintaining both employees and customers satisfaction.

Mr. Bdeir added that the training remains three months with both Fenicia bank and the main center of MEAB bank. He stated that after training is almost done, an evaluation is needed to ensure that the employees got the needed skills and the trainer was so effective in delivering the needed information. Good performance results from good training and depending on the method and type.

When Mr. Bdeir was asked about the methods used, he stated that the discussion and lectures are the most popular methods used in MEAB bank. Most of the training sessions are made in the training center and Fenicia bank delivers training to MEAB bank which means that they are outside the company not inside it. Also, the quality of the training plays an important role in delivering the needed information.

Mr. Bdeir was asked about the consequences if the training is not applied, he said that the bank’s reputation and image will be damaged, productivity will fall down, customers will run away and employees will tend to have stress and low self-esteem and confidence. All these tend to lead to the banks lose since the customers and the employees are the building blocks of any bank.

According to Mr. Bdeir, training is applied every six months or yearly depending on the needed skills and the unexpected circumstances. As he added before, training is applied for all employees even if the employee has the needed skills, because they believe that employees should be treated on an equal basis. Even for those who are too old, they must undergo training.

Therefore, by implementing training programs this helps in increasing both employee and organizational performance.

Finally, the trainer should be able enough to deliver the training information to the trainees. Following up should be taken after training is completed to see if it was successful by reaching the goal.

1. **FACT FINDING RESULTS**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Gender** | | | | | |
|  | | Frequency | Percent | Valid Percent | Cumulative Percent |
| Valid | Male | 50 | 83.33 | 83.33 | 83.33 |
| Female | 10 | 16.66 | 16.66 | 100.0 |
| Total | 60 | 100.0 | 100.0 |  |

Table 1: Gender

This variable is related to the gender of respondents, in which 83% are male and 16% are female. This means that the male respondents are higher than those of the female ones.

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Marital Status** | | | | | |
|  | | Frequency | Percent | Valid Percent | Cumulative Percent |
| Valid | Single | 23 | 38.33 | 38.33 | 38.33 |
| Married | 35 | 58.33 | 58.33 | 96.66 |
| Divorced | 2 | 3.33 | 3.33 | 100.0 |
| Total | 60 | 100.0 | 100.0 |  |
|  |  |  |  |  |  |

Table 2: Marital Status

For those who accepted to fill the questionnaire, there was 38.33% single, 58.33% married and 3.33% divorced. This means that most of the respondents are married.

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Age** | | | | | |
|  | | Frequency | Percent | Valid Percent | Cumulative Percent |
| Valid | 18 to 24 years | 10 | 16.66 | 16.66 | 16.66 |
| 25 to 34 years | 21 | 35 | 35 | 51.66 |
| 35 to 44 years  45 to 54 years | 20  9 | 33.33  15.0 | 33.33  15.0 | 84.99  100.0 |
| Total | 60 | 100.0 | 100.0 |  |

Table 3:Age

This statistic shows that 10 out of 60 are between 18-24 years, 21 out of 60 are between 25-34 years, 20 out of 60 are between 35-44 years and 9 out of 60 are between 45-54 years.

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Major** | | | | | |
|  | | Frequency | Percent | Valid Percent | Cumulative Percent |
| Valid | Business Management | 6 | 10.0 | 10.0 | 10.0 |
| Banking and Finance | 35 | 58.33 | 58.33 | 68.33 |
| HR management | 5 | 8.33 | 8.33 | 76.66 |
| Accounting  Public relation  Others | 6  3  5 | 10.0  5.0  8.33 | 10.0  5.0  8.33 | 86.66  91.66  100.0 |
| Total | 60 | 100.0 | 100.0 |  |

Table 4: Major

The table above shows the major of each respondent. As the table states, 6 out of 60 are of management major, 35 out of 60 are banking and finance, 5 out of 60 are of the HR management major, 6 out of 60 are of the accounting major, 3 out of 60 are public relation major and 5 out of 60 are from the others especially from the economic sector major.

As conclusion, the seniority of respondents are from the banking and finance major.

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **How long have you been working in this organization?** | | | | | |
|  | | Frequency | Percent | Valid Percent | Cumulative Percent |
| Valid | 1-2 years | 4 | 6.66 | 6.66 | 6.66 |
| 3-5 years | 6 | 10.0 | 10.0 | 16.66 |
| 6-9 years | 18 | 30.0 | 30.0 | 46.66 |
| 10-14 years  14-20 years  More than 20 years | 20  3  9 | 33.33  5.0  15.0 | 33.33  5.0  15.0 | 79.99  84.99  100.0 |
| Total | 60 | 100.0 | 100.0 |  |

Table 5:Duration of working

There were 6.66% been working between 1-2 years, 10% working between 3-5 years, 30% been working between 6-9 years, 33.33% been working between 10-14 years, 5% been working between 14-20 years and 15% for working above 20 years.

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **How often do you undergo training?** | | | | | |
|  | | Frequency | Percent | Valid Percent | Cumulative Percent |
| Valid | Less than Quarterly | 0 | 00.0 | 00.0 | 00.0 |
| Quarterly | 0 | 00.0 | 00.0 | 00.0 |
| Every six months | 40 | 66.66 | 66.66 | 66.66 |
| Once a year | 20 | 33.33 | 33.33 | 100.0 |
| Every two years | 0 | 00.0 | 00.0 |  |
| No specific schedule | 0 | 00.0 | 00.0 |  |
| Never | 0 | 0.00 | 00.0 |  |
| Total | 60 | 100.0 | 100.0 |  |

Table 6: undergoing training

40 out of 60 they undergo training every 6 months, while the rest 20 out of 60 they undergo training once a year.

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **What are the types of training is most effective and suitable one?** | | | | | |
|  | | Frequency | Percent | Valid Percent | Cumulative Percent |
| Valid | Managerial training | 10 | 16.66 | 16.66 | 16.66 |
| Team training | 10 | 16.66 | 16.66 | 33.32 |
| Individual training | 15 | 25.0 | 25.0 | 58.32 |
| Soft skills training | 10 | 16.66 | 16.66 | 74.98 |
| Technology training  Quality training | 20  20 | 33.33  33.33 | 33.33  33.33 | 100.0 |
| Total | 85 | 100.0 | 100.0 |  |
|  |  |  |  |  |  |
|  | |  |  |  |  |

Table 7:type of training

16.66% of the respondents prefer managerial training, 16.66% prefer team training. The results between team training and managerial training is equal. 25% prefer individual training, 16.66% prefer soft skills training which is similar in % with managerial and team training. 33.33% prefer technology training as well as quality training.

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **What are the methods do you prefer for training?** | | | | | |
|  | | Frequency | Percent | Valid Percent | Cumulative Percent |
| Valid | simulators | 0 | 00.0 | 00.0 | 00.0 |
| On the job training | 0 | 00.0 | 00.0 | 00.0 |
| coaching | 10 | 16.66 | 16.66 | 16.66 |
| lectures | 20 | 33.33 | 33.33 | 49.99 |
| Discussions | 30 | 50 | 50 | 100.0 |
| Role playing  Seminars | 0  30 | 00.0  50 | 00.0  50 |  |
|  |  |  |  |  |  |
| Total | | 90 | 100.0 |  |  |

Table 8: methods of training

Bank’s respondents prefer different methods for training. No one at all prefer simulators, on the job training and role playing. 16.66% prefer coaching, 33.33% prefer lectures and 50% prefer both discussions and seminars equally.

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **How will you rate the quality of the training program/s for which you have participated?** | | | | | |
|  | | Frequency | Percent | Valid Percent | Cumulative Percent |
| Valid | Very Poor | 0 | 00.0 | 00.0 | 00.0 |
| Poor | 0 | 00.0 | 00.0 | 00.0 |
| Average | 5 | 8.33 | 8.33 | 8.33 |
| Good | 5 | 8.33 | 8.33 | 16.66 |
| Very good | 50 | 83.33 | 83.33 | 100.0 |
| Excellent | 0 | 00.0 | 100.0 |  |
|  |  |  |  |  |  |
| Total | | 60 | 100.0 |  |  |

Table 9: Quality of training

The quality of training program differed from one to another. 5 out of 60 stated that the quality was average, other 5 out of 60 stated that it was good, while the rest 50 out of 60 stated that the quality of the training programs was very good. In conclusion this means that the quality of training programs was very good.

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **How relevant were the training you received to your work?** | | | | | |
|  | | Frequency | Percent | Valid Percent | Cumulative Percent |
| Valid | Not relevant at all | 0 | 00.0 | 00.0 | 00.0 |
| Not relevant | 0 | 00.0 | 00.0 | 00.0 |
| Not sure | 0 | 00.0 | 00.0 | 100.0 |
| Effective  Very effective | 60  0 | 1.0 | 100.0 |  |
|  |  |  |  |  |  |
| Total | | 60 | 100.0 |  |  |

Table 10:impact of training on work

The training that the respondents received were 100% relevant and effective.

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **In your opinion, do you think training has helped improve your job performance?** | | | | | |
|  | | Frequency | Percent | Valid Percent | Cumulative Percent |
| Valid | Yes | 58 | 96.66 | 96.66 | 96.66 |
| No | 2 | 3.33 | 3.33 | 100.0 |
|  |  |  | 100.0 |  |
|  |  |  |  |  |  |
| Total | | 60 | 100.0 |  |  |

Table 11: Improving job performance

According to the respondents, 96.66% or 58 out of 60 respondents said that the training has helped improve their job performance while 3.33% or 2 out of 60 respondents said that the training didn’t help improve their job performance. This means that training has helped in improving the job performance of the respondents.

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Where do you prefer to take on the training program?** | | | | | |
|  | | Frequency | Percent | Valid Percent | Cumulative Percent |
| Valid | In the company | 35 | 58.33 | 58.33 | 58.33 |
| Outside the company | 25 | 41.66 | 41.66 | 100.0 |
|  |  |  | 100.0 |  |
|  |  |  |  |  |  |
| Total | | 60 | 100.0 |  |  |

Table 12: Place of taking the training

According to the table above, 35 out of 60 or 58.33% prefer to have training inside the company while 25 out of 60 or 41.66% prefer to have training outside the company.

* **Regression:**
* **H1 Hypothesis**: There is a relationship between the major of employees (Dependent) and number of trainings (Independent).
* **H01 Hypothesis**: There is no relationship between the major of employees (Dependent) and number of trainings (Independent).

The researcher needs to test if there is a relationship between the major of each employee and number of trainings.

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Model Summary** | | | | |
| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
| 1 | .418a | .159 | .150 | 1.255 |

Table 13: Model Summary of H1

a. Predictors: (Constant), how often do you undergo training?

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **ANOVAa** | | | | | | |
| Model | | Sum of Squares | df | Mean Square | F | Sig. |
| 1 | Regression | 29.580 | 1 | 29.690 | 19.400 | .000b |
| Residual | 138.817 | 82 | 1.590 |  |  |
| Total | 170.501 | 83 |  |  |  |

Table 14:ANOVA of H1

|  |
| --- |
| a. Dependent Variable: major of each employee |
| b. Predictors: (Constant), How often do you undergo training? |

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| Coefficientsa | | | | | | |
| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
| B | Std. Error | Beta |
| 1 | (Constant) | 2.150 | .285 |  | 6.553 | .000 |
| How often do you undergo training? | .312 | .075 | .313 | 4.180 | .000 |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |

Table 15: Coefficient of H1

* 1. Dependent Variable: Major of employees

For R= .313, degree of freedom df= 82, from the coefficient B= 0.412, t= 4.180

Sig+ 0.00 < 0.05

* There is a significant relationship between the major of each employee and number of training.
* Therefore, we accept H1 and reject H01
* **H2 Hypothesis**: There is a relationship between type of training (Dependent) and performance (Independent).
* **H02 Hypothesis**: There is no relationship between type of training (Dependent) and performance (Independent).

The research needs to test if there is a relationship between the type of training and the performance.

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Model Summary** | | | | |
| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
| 1 | .324a | .104 | .041 | 1.224 |

Table 16: Model Summary of H2

a. Predictors: (Constant), in your opinion, do you think training has helped improve your job performance?

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| ANOVAa | | | | | | |
| Model | | Sum of Squares | df | Mean Square | F | Sig. |
| 1 | Regression | 8.419 | 1 | 8.419 | 4.919 | .030b |
| Residual | 121.652 | 75 | 2.500 |  |  |
| Total | 125.889 | 76 |  |  |  |

Table 17: ANOVA of H2

|  |
| --- |
| 1. a. Dependent Variable: What type of training, in your opinion, is most effective and suitable one? |
| b. Predictors: (Constant), In your opinion, do you think training has helped improve your job performance? |

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| Coefficientsa | | | | | | |
| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
| B | Std. Error | Beta |
| 1 | (Constant) | 2.115 | .706 |  | 3.189 | .002 |
| In your opinion, do you think training has helped improve your job performance? | 1.457 | .730 | .355 | 2.112 | .001 |

Table 18: Coefficient of H2

1. *a. Dependent Variable:* What type of training, in your opinion, is most effective and suitable one?

For R= .355, degree of freedom df= 75, from the coefficient B= 0.355, t= 2.112

Sig+ 0.001 <0.05

* There is a relationship between type of training and number of training.
* Therefore, we accept H2 and reject H02.
* **H3 Hypothesis:** There is a relationship between the quality of training and performance.
* **H03 Hypothesis:** There is no relationship between the quality of training and performance.

The research needs to study the relationship between the quality of training and the performance.

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Model Summary** | | | | |
| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
| 1 | .394a | .155 | .143 | .757 |
|  |  |  |  |  |

Table 19: Model Summary of H3

a. Predictors: (Constant), In your opinion, do you think training has helped improve your job performance?

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| ANOVAa | | | | | | |
| Model | | Sum of Squares | df | Mean Square | F | Sig. |
| 1 | Regression | 7.472 | 1 | 7.472 | 13.055 | .001b |
| Residual | 40.638 | 71 | .572 |  |  |
| Total | 48.110 | 72 |  |  |  |

Table 20:ANOVA of H3

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| a. Dependent Variable: How will you rate the quality of the training program/s for which you have participated? | | | | | | |
| b. Predictors: (Constant), In your opinion, do you think training has helped improve your job performance? | | | | | | |
| Coefficientsa | | | | | | |
| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
| B | Std. Error | Beta |
| 1 | (Constant) | 5.812 | .420 |  | 13.842 | .000 |
| In your opinion, do you think training has helped improve your job performance? | -1.406 | .389 | -.394 | -3.613 | .001 |

a. Dependent Variable: How will you rate the quality of the training program/s for which you have participated?

For R= -.394, degree of freedom df=71, from the coefficient B= -0.394, t= -3.613

Sig+ 0.01 < 0.05

* There is a relationship between quality of training and performance.
* Therefore, we accept H3 and reject H03**.**
* **H4 Hypothesis:** There is a relationship between methods of training (Dependent) and performance (Independent).
* **H04 Hypothesis:** There is no relationship between methods of training (Dependent) and performance (Independent).

The researcher needs to study the relationship between methods of training and performance.

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Model Summary** | | | | |
| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
| 1 | .473a | .223 | .115 | .485 |
|  |  |  |  |  |

Table 21: Model Summary of H4

1. a. Predictors: (Constant), In your opinion, do you think training has helped improve your job performance?

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| ANOVAa | | | | | | |
| Model | | Sum of Squares | df | Mean Square | F | Sig. |
| 1 | Regression | 3.321 | 1 | 3.321 | 9.861 | .003b |
| Residual | 17.330 | 77 | .229 |  |  |
| Total | 19.619 | 78 |  |  |  |

Table 22: ANOVA of H4

|  |
| --- |
| 1. a. Dependent Variable: Which method do you prefer for training? |
| b. Predictors: (Constant), In your opinion, do you think training has helped improve your job performance? |

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| Coefficientsa | | | | | | |
| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
| B | Std. Error | Beta |
| 1 | (Constant) | 2.646 | .360 |  | 14.051 | .000 |
| In your opinion, do you think training has helped improve your job performance? | .954 | .340 | .473 | 4.214 | .003 |

Table 23: Coefficient of H4

a. Dependent Variable: Which method do you prefer for training?

For R= .473, degree of freedom df= 77, from the coefficient B= 0.473, t= 4.214

Sig+ 0.03 <0.05

* There is a relationship between methods of training and performance.
* Therefore, we accept H4 and reject H04.

**PART III**

**GRADUATE PROJECT CONCLUSIONS AND RECOMMENDATIONS**

**CHAPTER 5: CONCLUSIONS & RECOMMENDATION**

1. **CONCLUSIONS**

There is no doubt that the banks’ owners, managers as well as the employees strive for new ways to improve the performance of the business, and this rule was shown in the above study and research. To have successful organization, this depends on having the available resources and especially the human resource one which represents the essence and the basics for any organization. Human Resource Management practices, if they are managed well, they will lead to positive employees and organizational performance.

Performance affects the quality of each product or service, productivity of each individual employee in the banking sector, extent of satisfaction of each customer and every related detail to the impact of training on organizational performance.

In this research, the importance of one of the Human Resource Management practices was blown up, which is the relationship between training and performance. The importance of training has grown up increasingly due of technological changes, rapid environmental changes and certain launching for new government or legal rules and laws. The strong relationship between training and performance in banks was shown throughout this study as well as the huge need and importance of having, developing and implementing training programs on a regular basis.

The whole study focused on the impact and importance of training, types of training and place of training on both employee and organizational performance. Although some employees in the banking sector may not need training but because of always having new products or services and trends that the bank will offer, there should be training program selected to all employees with no exception. Keep in mind that there is rapid changing environment and changes in customers’ needs, so banks have to implement well an effective training programs that will target these changes and needs and ready to serve customers in an effective and efficient way.

On the other hand, when Fenicia bank, MEAB bank and FransaBank sends their employees for training seminars, lectures or discussions whether they are done in the company or outside the company, but most employees according to the study and results prefer training to be in the company, these employees will be more motivated, satisfied, confident and esteemed for higher performance and put all their ability to maximize the level of productivity. Besides, training helps in lowering and decreasing stress level, depression level as well as pressure level besides to the fear that the employee may feel when he/she is faced to new product or to new changes in the bank, because training programs that will take place will offer the employees the necessary skills and tools that will help him/her in defending, dealing and mastering with the specified task.

As a conclusion of this research, implementing training programs by using mostly lectures, seminars and discussions and doing it mostly in the house (in the company) will lead to increase in both employees and organizational performance. These training programs for sure will be linked to the bank’s needs, when depending on a predetermined procedure for selecting employees that need to be trained, an advancement in the performance will result. Appropriate training program should be developed and implemented effectively after study done to the organization needs that are high lightened by the HR department.

1. **RECOMMENDATIONS**

As a result of the findings of this research besides to the conclusion, here are some recommendations that would help in improving and increasing the productivity and performance of MEAB bank, Fenicia bank and FransaBank. These recommendations are as follows:

* Set the right policies and incentives that help the banks in keeping and retaining the employees that are an added value for the bank.
* Inform the employees with the level of performance that is expected from them.
* Develop a mechanism to evaluate the employees’ performance and choosing the ones that don’t meet the performance standards and are in need to be trained. It’s highly important not to choose employees randomly.
* Attending seminar re important to determine the gap in performance and developing the necessary training program.
* Employees who require training should be send to training sessions not depending on manager’s favors who to send.
* Create a mechanism to assist and evaluate the post-training performance of employees to see whether the training has achieved its goal or there is a need for other steps for improving the performance of the employees.
* HR department should take into its consideration the design of the training program; its content should be rich enough and include all of the pre-identified gaps in skills of the evaluated employees.
* Make sure that the selected trainer is highly knowledgeable, skilled, and experienced in the domain of the needed training program, and has the appropriate strategies and methods for delivering the information to employees.
* Banks should believe that training and development is one of the HR function that is worth investing in because its return is the improvement in organizational performance.

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**APPENDICES**

**APPENDIX A**

**QUESTIONNAIRE**

Dear helpers, I’m Razan Rihani MBA student at LIU spilling down my thesis. In order to proceed in my work and gather the needed information, kindly you are requested to fill this questionnaire below and put your hands with me in order to finish and complete my study and research concerning the impact of training on organizational and employee performance.

1. What is your gender?

* Male
* Female

1. Marital status

* Single
* Married
* Widowed
* Divorced

1. What is your age?

* 18 to 24 years
* 25 to 34 years
* 35 to 44 years
* 45 to 54 years
* 55 to 64 years

1. What is your major?

* Business management
* Banking and finance
* Accounting
* Human resource management
* Public relation
* Others

1. How long have you been working in this bank?

* 1-2 years
* 3-5 years
* 6-9 years
* 10-14 years
* 14-20 years
* More than 20 years

1. How often do you undergo training?

* Less than quarterly
* Quarterly
* Every six months
* Once a year
* Every two years
* No specific schedule
* Never

1. What type of training, in your opinion, is most effective and suitable one?

* Managerial training
* Team training
* Individual training
* Soft skills training
* Technology training
* Quality training

1. Which method do you prefer for training?

* Simulators
* On the job training
* Coaching
* Lectures
* Discussions
* Role playing
* Seminars

1. How will you rate the quality of the training program/s for which you have participated?

* Very poor
* Poor
* Average
* Good
* Very good
* Excellent

1. How relevant were the training you received to your work?

* Not relevant at all
* Not relevant
* Not sure
* Effective
* Very effective

1. In your opinion, do you think training has helped improve your job performance?

* Yes
* No

1. Where do you prefer to take on the training program?

* In the company
* Outside the company

If outside the company, please state the place you prefer to be in:

**APPENDIX B**

**Managers Interview Questions**

**(In MEAB bank, Fenicia Bank and Fransa Bank)**

**Q1:** How training enhances both employee and organizational performance?

**Q2:** If training is not practiced, what are the consequences on performance?

**Q3:** when training is applied? And for whom?

**Q4:** Would you recommend further training to increase the employees’ productivity and thus the organizational performance?

**Q5:** what methods of training are applied in your company?

**APPENDIX C**

**GRADUATE PROJECT INTERVIEW FORM**

