The Impact of Training and Development on Employee Performance

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Abstract

This research is about understanding the role of training and development in improving employee performance at Bank Al Habib. The study was mainly carried out to check if training sessions and development activities actually help employees do their jobs better in the banking sector. For this purpose, a quantitative method was followed. The data was gathered through a questionnaire that had 26 questions. These questions were related to employee training, development practices, and overall job performance. The study was conducted using a sample of 150 employees working at Bank Al Habib. After collecting the data, it was analyzed with statistical techniques similar to SPSS, such as descriptive statistics, reliability testing, correlation, and regression analysis. The results showed that both training and development have a positive and significant effect on employee performance. However, development was found to have a slightly stronger impact when compared to training. The reliability test also showed that the questionnaire was consistent, while the correlation results indicated strong positive relationships between the study variables. Overall, the findings highlight that continuous training and development programs play an important role in improving employee efficiency, productivity, and job performance. The study concludes that proper investment in human resource development is very important for improving organizational performance in the banking sector. Based on these results, practical recommendations have been suggested for Bank Al Habib to further improve its training and development practices.

Keywords: Training, Development, Employee Performance, Human Resource Development, Banking Sector, Bank Al Habib

2. Introduction:

In today's competitive and fast-changing business environment, organizations give a lot of importance to how well their employees perform. Employee performance is seen as one of the key factors behind organizational success, especially in the service sector where employees deal directly with customers on a daily basis. In the banking industry, service quality, accuracy in work, efficiency, and customer satisfaction mostly depend on the skills and abilities of employees. Because of this, banks are always looking for ways to improve employee performance so they can stay competitive and grow in the long run.

Training and development have become important human resource practices that help organizations improve employee performance. Training mainly focuses on improving job-related knowledge and skills so employees can perform their tasks in a better way. Development, however, is more about long-term growth. It helps employees improve their abilities, plan their careers, build leadership skills, and adjust to future challenges. When training and development programs are properly designed, employees are better prepared to meet changing job demands and organizational expectations.

The banking sector works in a highly regulated and dynamic environment. New technologies, digital banking services, and rising customer expectations make continuous learning very necessary. Banks that do not invest enough in training and development may face problems such as low productivity, more mistakes in work, and unsatisfied customers. Therefore, effective training and development programs are essential for improving employee efficiency, service quality, and overall organizational stability.

Bank Al Habib, being a well-known financial institution, gives importance to human resource development in order to strengthen employee performance and service delivery. However, it is important to examine whether the training and development programs offered by the bank are actually helping employees perform better. Understanding this relationship can support management in making better decisions regarding future training and development plans.

This study focuses on examining the impact of training and development on employee performance at Bank Al Habib. The research aims to understand employees' views about training and development practices and to see how these practices influence their performance. By exploring this relationship, the study tries to provide useful insights for bank management and also add to existing research related to human resource development in the banking sector.

The results of this study are expected to help Bank Al Habib identify strong areas as well as areas that need improvement in its training and development initiatives. In addition, this research may also be helpful for other banks and organizations that want to improve employee performance through effective human resource development practices.

3. Literature Review:

3.1 Introduction of Training and Development

Training and development are very important parts of human resource management in modern organizations. In today's competitive and constantly changing business environment, companies face continuous pressure to improve productivity, increase efficiency, and provide better quality products and services. To achieve these goals, organizations need skilled and capable employees. Training and development programs are mainly designed to improve employees' abilities, polish their skills, and prepare them for responsibilities they may face in the future.

Training helps employees perform their current jobs in a better way by providing them with the required knowledge and skills. Development, however, is a longer process that focuses on preparing employees for future roles and career growth. Many researchers believe that training and development play an important role in improving employee performance, job satisfaction, motivation, and overall organizational effectiveness.

Different studies have shown that organizations which invest in employee training usually achieve better results compared to those that do not give importance to development. Employees who receive proper training feel more confident, become more flexible in their work, and are better able to handle challenges at the workplace. Due to this reason, training and development are now considered a smart and long-term investment, rather than just a routine operational expense.

3.2 Concept of Training

Training is basically a planned and organized effort by companies to help employees improve their job-related skills, knowledge, and abilities. According to Cole (2002), training is an educational process that focuses on developing the specific skills needed to do a job well. When employees undergo training, they get a better understanding of what's expected of them and can perform their tasks more confidently and accurately.

Many experts agree that training helps bridge the gap between how employees currently perform and how they are supposed to perform. Employees who are properly trained usually make fewer mistakes, require less supervision, and work more efficiently. It also prepares them to adapt to new technologies, updated processes,

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and changes in company procedures.

Elnaga and Omran (2013) found that training boosts employees' knowledge and improves their overall work performance. Workers who get proper training tend to be more productive and contribute better to organizational goals. Overall, training is essential for enhancing performance not just at the individual level, but for the organization as a whole.

3.3 Concept of Development

Employee development is about helping workers get ready for future roles and grow in their careers. Training usually focuses on what people need to do today, but development looks at the long-term helping them improve both personally and professionally. Armstrong (2009) says development helps employees build skills like leadership, management, and making good decisions.

Development activities can include things like coaching, mentoring, switching jobs to learn new things, leadership programs, or attending workshops. These things give employees a wider view of their work and prepare them for higher positions later on. Plus, it makes them feel more confident and loyal to the company. Research also shows that companies who care about developing their employees often have fewer people leaving and more motivated staff. When workers see chances to grow, they usually try harder and go beyond just finishing their tasks.

3.4 Employee Performance

Employee performance basically shows how well a person does the tasks they are assigned, following the standards set by their organization. Usually, performance is measured by things like how productive someone is, the quality of their work, how efficient and effective they are, how happy customers are, and whether goals are being met. Cook (2000) says performance includes both efficiency and effectiveness, and these can get better with proper training.

Doing well at work is really important for any organization. Employees who perform at a high level help the company reach its goals, stay ahead of competitors, and provide better services. Research has found that workers who get good training tend to do much better than those who don't.

Many studies show that training and development improve employee performance by changing work habits, boosting motivation, and adding new skills. Training also helps employees adapt to workplace changes, which in turn makes their performance stronger.

3.5 Importance of Training and Development

Honestly, training and development are something both companies and employees can't ignore. For a business, training can help make more money, improve service, cut mistakes, and get things done faster. For workers, it makes the job a bit more enjoyable, gives chances to move up, improves how well they do their tasks, and even boosts confidence.

Khan et al. (2011) pointed out that a company's performance really depends on how training programs are made and carried out. If training is done properly, employees can actually use what they learned better in their daily work. Flynn and colleagues (1995) also said that training can save money in the long run because it reduces mistakes and makes people more productive.

On top of that, training can change the way people behave at work. When employees get training regularly, they tend to be more involved, motivated, and loyal to their job, which helps the team and the company do better overall.

3.6 Relationship between Training and Employee Performance

A lot of earlier studies have looked closely at how training affects employee performance. Most of the research

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shows that there's a strong link between the two. When employees get proper training, it directly improves their knowledge, skills, and abilities, which helps them do their job better.

Sthapit and Ghale (2018) found a clear connection between training, development, and employee performance. They noticed that training not only improves overall performance but also shapes work habits and behavior on the job. Similarly, Osman and Abdiaziz (2019) reported that training helped employees in the banking sector become more productive and perform better.

Overall, these studies show that investing in training and development is really important if organizations want their employees to perform at a higher level across different industries.

3.7 Theoretical Framework Supporting Training and Development

Many well-known management and psychology theories support the idea that training and development affect employee performance. These theories help explain how training can influence employees' skills, motivation, attitudes, and overall work performance. For example, earlier research often refers to human capital theory, social learning theory, Herzberg's two-factor theory, and Maslow's hierarchy of needs to show the link between development programs and better performance at work.

3.7.1 Human Capital Theory

Becker's (1964) human capital theory suggests that a company can gain a lot from the knowledge, skills, and abilities of its employees. The idea is that when organizations invest in training and development, they increase the value of their human capital, which in turn improves productivity and employee performance.

Previous research strongly supports this idea. Studies show that training helps employees improve their professional and technical skills, making them more capable of completing their tasks effectively and efficiently. Elnaga and Imran (2013) note that training boosts productivity, which naturally enhances overall job performance. Similarly, Khan et al. (2011) found that organizations that invest in employee training see better output and overall performance.

Human capital theory makes it clear that training should be treated as an investment, not just a cost. Employees who get continuous training are better prepared to handle difficult tasks, adapt to changes, and contribute more to the organization's success

3.7.2 Social Learning Theory

Bandura's (1977) social learning theory explains that people learn by observing others, imitating behaviors, and interacting socially. In the workplace, employees don't just learn from formal training programs they also pick up skills and knowledge from mentors, managers, and experienced colleagues.

This theory strongly supports practices like on-the-job training, mentoring, and guidance. When employees watch skilled coworkers perform tasks, they tend to learn the right methods and behaviors faster. Research indicates that training approaches combining hands-on practice and social interaction are more effective in improving performance than purely theoretical instruction.

Employees who receive coaching and mentoring often see improvements in problem-solving, self-confidence, and overall job performance. This highlights the importance of social interaction and workplace engagement in making training more effective.

3.7.3 Herzberg's Two-Factor Theory

Herzberg's two-factor theory divides workplace factors into hygiene factors and motivators. Hygiene factors include things like salary, working conditions, and company policies, while motivators cover aspects such as recognition, responsibility, personal growth, and achievement.

Training and development often act as powerful motivators because they give employees opportunities to

learn, grow, and advance in their careers. When employees feel that the company is investing in their growth, they feel valued, which increases their motivation and commitment. Motivated employees are also more likely to apply the skills they've learned effectively, improving their overall performance.

Previous research shows that training not only enhances skills but also boosts motivation and job satisfaction, which in turn leads to better employee performance. This suggests that the impact of training on performance works both directly, by improving abilities, and indirectly, by increasing motivation.

3.7.4 Maslow's Hierarchy of Needs

Maslow's hierarchy of needs explains human motivation through five levels: physiological, safety, social, esteem, and self-actualization. Once people meet their basic needs, they naturally strive to satisfy higher-level needs, such as personal growth, recognition, and self-fulfillment.

Training and development programs help employees reach these higher-level needs by improving their skills, boosting their confidence, and offering opportunities for career advancement. When employees feel that their needs for personal growth and recognition are being met, they tend to be more motivated and perform better at work.

Research also shows that employees who are given development opportunities are generally more engaged, committed, and productive. By supporting personal and professional growth, training and development can have a strong positive impact on overall job performance.

3.8 Training Methods and Approaches

To improve how employees perform, organizations use different ways of training them. Mostly, these methods are divided into two types: training done at the workplace itself and training done outside of work. Each type affects how employees learn and do their jobs in its own way.

3.8.1 On-the-Job Training

On-the-job training is when employees learn by actually doing their jobs. It can include things like mentoring, coaching, switching jobs for a while, or apprenticeships. This type of training gives workers real experience in their everyday work.

Studies suggest that on-the-job training really helps employees perform better because they are learning skills they actually use. It also doesn't disturb work much and usually costs less than other training methods.

Workers who go through this kind of training get better at practical tasks and can adjust to their job requirements faster, which helps both them and the organization.

3.8.2 Off-the-Job Training

Off-the-job training is stuff like workshops, seminars, classroom lessons, simulations, and online courses. The good thing about this kind of training is that employees can focus on learning without worrying about their daily work.

It helps people improve their professional knowledge, learn management skills, and understand the theory behind their jobs. Research also shows that off-the-job training works best when it's combined with hands-on practice, so employees can actually apply what they've learned.

3.8.3 Coaching and Mentoring

Coaching and mentoring are two ways to help employees improve certain skills. Mentors usually share their own experience and knowledge, while coaches guide employees and give feedback and support.

When employees get coaching or mentoring, their confidence and job satisfaction usually go up. They also tend to work better and feel more committed to their job.

3.9 Empirical Evidence from Previous Studies

Many studies have looked into how training and development affect employee performance across different industries and countries. Most of these studies suggest a clear and positive link between the two.

For example, Elnaga and Imran (2013) found that training helps employees become more effective and productive at their jobs. Similarly, Osman and Abdiaziz (2019) reported that in the banking sector, training has a noticeable positive impact on employee performance. Sthapit and Ghale (2018) also noted that training and development significantly improve both employee behavior and overall productivity.

Overall, these studies make it clear that enhancing employee performance strongly depends on proper training and development initiatives.

3.10 Review of Previous Empirical Studies

In this part, we go through fifteen earlier studies that explored how training and development influence employee performance. The goal is to highlight what each study discovered, the methods they used, where they were carried out, and what gaps still exist in the research.

Elnaga and Imran (2013)

Elnaga and Omran (2013) looked at how training affects employees' productivity on the job. They used structured questionnaires to collect data and followed a quantitative research approach. Their results showed a strong positive link between training and employee performance. The researchers concluded that training helps employees improve their skills, knowledge, and abilities, which in turn boosts productivity and effectiveness.

The study highlights the importance of regular training programs for improving performance. However, it focused only on short-term results and didn't explore how effective training is over the long run.

Khan, Khan, and Khan (2011)

Khan and others (2011) wanted to see how training and development affect a company's results. They checked how the training programs were planned, carried out, and reviewed. The findings showed that good training helps employees do their jobs better and can make the company do better overall.

But the study didn't really look at each worker one by one. It mostly talked about the company as a whole.

Sthapit and Ghale (2018)

Sthapit and Ghale (2018) looked at how training and development affect employee performance in the service sector. They found that training greatly improves employees' performance, their attitude toward work, and their behavior on the job.

The study focused mostly on the behavioral outcomes of training. However, because it only looked at one industry, the results may not apply to other sectors.

Osman and Abdiaziz (2019)

Osman and Abdiaziz (2019) studied how training affects employee performance in the banking sector. They found that employees who received training were more productive, had better customer service skills, and delivered higher-quality services.

This study is important for service organizations. However, it did not look at how the company's culture might influence how effective the training is.

Cole (2002)

Cole (2002) talked about how training can make both the organization and employees perform better. Training kind of helps to close the gap between how people are doing now and how they're expected to do, making them work more efficiently.

Even though the study gives a good idea conceptually, its real-world usefulness is limited because it doesn't show actual evidence from workplaces.

Armstrong (2014)

Armstrong (2014) said that training and development are very important for managing people. Training helps employees do their current work better, while development is more about the long-term growth of the company.

The study talks about ideas but did not check the link between training and performance using real data.

Becker (1964)

Becker's human capital theory says that when companies spend on employee training, it usually leads to better performance and higher productivity. Lots of studies on training effectiveness follow this idea.

But this theory doesn't really think about other things in the workplace or environment that can also change how well training works.

Bandura (1977)

Bandura's social learning theory explains that people learn by watching others and interacting with them. Based on this idea, organizations are encouraged to provide vocational training, mentoring, and on-the-job learning opportunities. When employees observe experienced coworkers, their learning becomes more practical and natural.

This theory does not directly measure employee performance, but it clearly explains how the learning process happens and how skills and behaviors are developed over time.

Herzberg (1959)

Herzberg's two-factor theory says that employee performance is linked with motivation things like growth and learning. When employees get training, they feel happier with their job and more motivated to work. If workers see that the organization is helping them grow, they usually put more effort in their work.

But this theory does not clearly talk about how training improves real job skills. It mostly explains feelings and motivation, not actual skill improvement at work.

Maslow (1943)

Maslow's theory explains employee motivation through different levels of needs. Training helps employees perform better because it supports higher-level needs such as personal growth and self-development. When workers feel they are improving themselves, they usually show more interest in their work.

Even though this theory is not tested directly through empirical research, it still gives useful ideas about why motivation matters in the workplace.

Flynn et al. (1995)

Flynn et al. (1995) looked into how training affects how well an organization works. They found that workers with better skills can help the company spend less and produce more. The study focused more on overall efficiency of the organization rather than on how each employee performed individually.

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Younas et al. (2018)

Younas et al. (2018) studied training effectiveness in developing countries. The results showed that training helps employees improve their skills and job performance.

However, the study also noted that weak organizational support makes it difficult for employees to use their training in real work situations.

Karim et al. (2019)

Karim et al. (2019) studied how training can affect workers' performance and how involved they feel in their jobs. They found that when employees get proper training, they become more engaged at work, and this engagement helps them perform better. The study also pointed out that engagement kind of works like a link between training and improved performance.

Noe (2017)

Noe (2017) said that the way training is designed, evaluated, and based on employees' needs really affects how well it works. The study showed that if training is not done properly, it doesn't really improve performance. Even though the research didn't include actual testing, it still gives some good ideas to think about.

Goldstein and Ford (2002)

Goldstein and Ford (2002) concentrated on performance enhancement and methodical training approaches. They came to the conclusion that superior performance results from training that is in line with company objectives. Although it does not concentrate on sector-specific analysis, the study offers an organized methodology.

3.11 Comparative Analysis of Previous Studies

Most research shows that employee performance and training are linked in a positive way. Training methods, study settings, and how performance is measured can be different though. Some studies focus more on improving skills, while others pay attention to things like motivation, engagement, and job satisfaction.

3.12 Research Gaps Identified from Literature

Even though a lot of research has been done, some gaps still remain:

- Long-term effects of training are not studied enough.

- There are not enough studies focused on specific sectors in developing countries.

- How training actually gets applied on the job hasn't been explored much.

- Factors like performance and incentives are not looked at together enough.

These gaps show why this study is needed**.**

3.13 Overall Synthesis of Literature

Review studies clearly show that training and development really help employees perform better across different organizations and sectors. Almost all earlier research finds a strong and positive link between training and employee performance. Training helps workers improve their knowledge, skills, abilities, and work habits, which in turn leads to better output and efficiency.

However, training alone is not enough. For it to actually work, things like assessing what employees need, designing good programs, choosing the right ways to deliver training, and checking how effective it is are all

important. When training matches the job requirements and the organization's goals, employees are more likely to do well. On top of that, long-term performance also benefits from development activities such as career planning, coaching, and mentoring.

3.14 Training and Development as a Strategic HR Practice
Many scholars suggest that training and development shouldn't be seen just as an ordinary administrative task, but rather as a strategic part of human resource management. Strategic training links employees' skills and competencies to organizational goals and the future skills the company will need. Armstrong (2014) notes that organizations that include training in their long-term planning gain a competitive advantage over time. Research also shows that strategic training boosts employee engagement, motivation, and commitment. Employees who view training as an investment in their own career development tend to perform better and show stronger loyalty to their company.

3.15 Role of Motivation and Job Satisfaction
According to the reviewed studies, motivation and job satisfaction play a key role in linking training to employee performance. When employees gain skills and confidence through training, their motivation tends to increase. Motivated employees are more likely to apply what they've learned and perform their tasks effectively.
Research also indicates that training boosts employees' sense of accomplishment and recognition, which in turn improves job satisfaction. Happier employees tend to perform better, show up more consistently, and are less likely to leave the organization.

3.16 Conceptual Framework
Based on the previous studies and theories, this study shows that training and development have a positive effect on employee performance. When employees get proper training, they understand their jobs better and can perform their tasks with more confidence and skill.

Independent Variable:
- Training and Development
    - On-the-job training
    - Off-the-job training
    - Coaching and mentoring
    - Development programs

Dependent Variable:
- Employee Performance
    - Productivity
    - Quality of work
    - Efficiency
    - Goal achievement

Mediating Variables (Optional):
- Employee Motivation

- Job Satisfaction

This idea says that training and development don't just help employees do their work better directly, but they also make them more motivated and satisfied with their jobs, which in turn makes their performance better.

3.17 Linkage with Research Objectives
From the reviewed studies, we can see that this research aims to do a few things:
- Look at how training and development actually affect employee performance

- See which training methods work best to improve how employees perform

- Find out what problems get in the way of training being effective

- Give some practical ideas for making training better

The studies give a good mix of theory and real-world evidence to support looking into these goals.

3.18 Summary of Literature Review
This chapter reviews both theoretical perspectives and empirical studies on employee performance, training, and development. The findings show that improving employee skills, motivation, job satisfaction, and overall performance relies heavily on effective training and development programs. Despite numerous studies, there are still gaps in knowledge, particularly regarding sector-specific analysis, the mechanisms of training transfer, and long-term outcomes, especially in developing countries. These gaps highlight the need for the present study.

4. Research Objectives:
This study primarily focuses on examining the effects of training and development on employees' performance. Specifically, it aims to investigate how training initiatives help in enhancing employees' skills, knowledge, and productivity at work. In addition, it seeks to assess how employee development efforts contribute to overall improvement in job performance. Moreover, the study examines the relationship between training and development practices and employee performance within organizations. Lastly, the research intends to provide practical suggestions for organizations to improve employee performance through effective training and development programs.

4.1 Research Questions
This research focuses on a few important questions. First, it examines if training really affects employee performance. Second, it looks at how development programs influence employees' job performance. Third, it studies the link between training and development practices and overall employee performance. Moreover, it explores how training improves employees' skills and helps them work more efficiently. Finally, it highlights training methods that organizations can use to enhance employee performance.
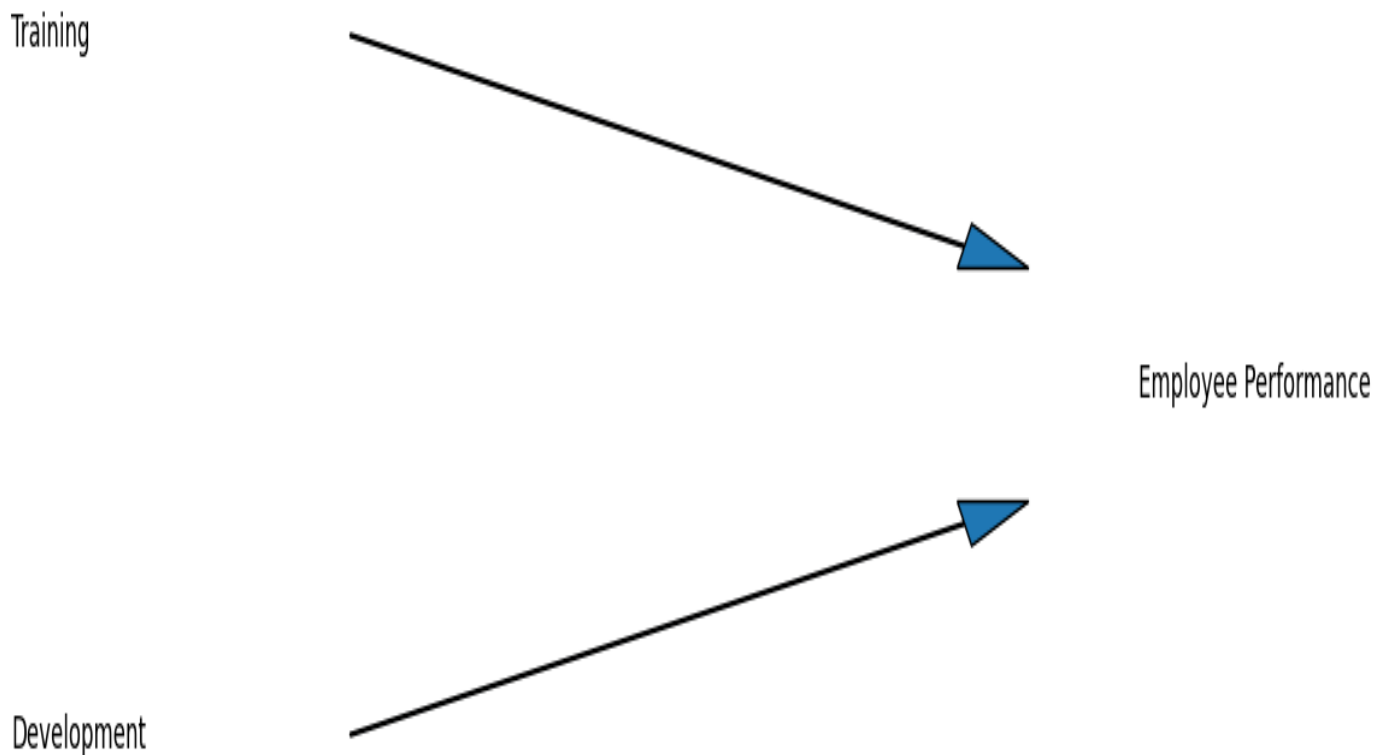
4.2 Research Hypotheses
For this study, we set up some ideas based on past research and what we wanted to find out. The null idea says training and development don't really affect how employees perform, and there's no clear link between them. The alternative idea says training does make a big difference, development programs help a lot, and

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there's definitely a connection between employee performance and training and development.

4.3 Conceptual Framework
This study framework comes from looking at past research on employee performance and training. Here, employee performance depends on how much training and development they get. When workers get proper training, their skills and knowledge get better, and they can do their work more efficiently. This framework helps to see clearly how training and development actually affect employees on the job.

4.4 Conceptual Framework Diagram

Training

Employee Performance

Development

5. Research Methodology:

5.1 Introduction
This chapter talks about how the study was carried out to see how training and development affect employee performance. It explains the research design, the people included in the study, and how the sample was selected. It also describes how the data was collected, what tools were used, and how the validity and reliability were checked. Finally, it shows how the data was analyzed. The main aim of this chapter is to make sure that the research process is clear, trustworthy, and suitable for answering the study's questions.

5.2 Research Design
This study uses a quantitative research design. It is chosen because it helps to check how different factors are connected using numbers and basic statistics. The main goal is to find out how training and development

affect the performance of employees.

5.3 Population
The sample of this study are employees from Bank Al Habib. They was selected because they can give real information about how they perform their job and are part of training and development programs. By asking them, we can see how the training affect their work in real life.

5.4 Sample Size and Sampling Technique
For this study, the employees were selected using convenience sampling. This was done because there was not much time and getting information from everyone was difficult. The workers chosen were those who already took part in training and development programs in their company, so they could share real experiences about how these programs affect their work performance.

5.5 Data Collection Method
For this research, a simple questionnaire was prepared to collect primary data. Employees filled it out either face-to-face or online. Using this method allowed the researcher to gather direct information that is closely related to the study's purpose.

5.6 Research Instrument
A self-administered questionnaire served as the study's research instrument. There are two primary portions of the questionnaire:
- Section A: Demographic information

- Section B: Items related to training, development, and employee performance

All items are measured using a 5-point Likert scale, where:

1 = Strongly Disagree
2 = Disagree
3 = Neutral
4 = Agree
5 = Strongly Agree

5.7 Variables
- **Independent Variables:**

  o Training

  o Development

- **Dependent Variable:**

  o Employee Performance

5.8 Reliability and Validity
Reliability shows how consistent a measurement tool is. In this study, Cronbach's alpha was used to check reliability. A value of 0.70 or above is considered acceptable.
To make sure the questionnaire was valid, items from earlier validated studies were used, with small changes

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made to match the organization in this research.

5.9 Data Analysis Technique
The collected data was analyzed by using SPSS. For this research, several statistical methods were used:
- Descriptive statistics like mean, frequency, and percentage

- Reliability test using Cronbach's Alpha

- Correlation analysis

- Regression analysis

These methods help to check the hypotheses and to reach the goals of this study.

5.10 Ethical Considerations
The participants' identities are kept secret, and their information stays fully private. Taking part in this study is totally voluntary, and all participants are informed that the data they give will be used only for research purposes.

Questionnaire Items (26 Items)
Likert Scale: 1 = Strongly Disagree to 5 = Strongly Agree
Section A: Training
1. My organization provides training programs regularly.

2. Training programs are relevant to my job responsibilities.

3. Training helps me improve my job-related skills.

4. The training content is well structured and easy to understand.

5. Training programs improve my knowledge about my work.

6. Trainers are knowledgeable and competent.

7. Training helps me perform my tasks more efficiently.

8. Training programs help reduce work-related errors.

9. I am satisfied with the training opportunities provided by my organization.

Section B: Development
10. My organization supports my professional development.

11. Development programs help me prepare for future responsibilities.

12. Development opportunities enhance my career growth.

13. My organization encourages continuous learning.

14. Development programs improve my problem-solving abilities.

15. I receive guidance and coaching for personal development.

16. Development initiatives increase my confidence at work.

17. Overall development programs positively influence my performance.

Section C: Employee Performance

18. I complete my assigned tasks on time.

19. I meet the performance standards set by my organization.

20. My work quality has improved over time.

21. I am able to handle my workload effectively.

22. I perform my job efficiently.

23. I achieve my work targets successfully.

24. My productivity has increased due to training and development.

25. I feel motivated to perform better at my job.

26. Overall, my job performance is satisfactory.

6.Data Analysis and Results:

6.1 Introduction

This chapter presents the analysis and findings of a study conducted to see how training and development affect employee performance at Bank Al Habib. Information was collected from bank employees using a standardized questionnaire. The research hypotheses were tested through regression, correlation, reliability analysis, and descriptive statistics.

The study focused on understanding how the bank's training programs and development activities influence employee performance, especially in terms of productivity, efficiency, and skill growth.

6.2 Descriptive Statistics

Descriptive Statistics for Training, Development, and Employee Performance

Variable	Min	Max	Mean	Std. Dev.
Training	2	5	3.81	0.72
Development	2	5	3.77	0.69
Employee Performance	2	5	3.84	0.71

Interpretation

Most of the staff at Bank Al Habib agreed that the training and development programs helped improve their performance. Employees' understanding of the programs was fairly consistent, shown by the small differences

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in their responses.

6.3 Reliability Analysis
Cronbach's Alpha for Constructs

Variable	No. of Items	Cronbach's Alpha
Training	9	0.88
Development	8	0.86
Employee Performance	9	0.89

Interpretation:
The Cronbach's alpha values for all the measures were above the acceptable limit of 0.70. This indicates that the questionnaire is reliable and that its items consistently measure what they are intended to assess.

6.4 Correlation Analysis
Pearson Correlation

Variable 1	Variable 2	Correlation (r)
Training	Employee Performance	0.65
Development	Employee Performance	0.68
Training	Development	0.70

Interpretation:
The analysis revealed strong positive correlations, indicating that employees at Bank Al Habib who take part in well-structured training and development programs tend to perform better. The close link between training and development also suggests that these programs are well integrated into the bank's HR practices.

6.5 Regression Analysis
Regression Results

Predictor	Beta (β)	t-value	p-value
Training	0.41	5.42	0.000
Development	0.47	6.18	0.000

Interpretation:

Multiple regression analysis shows that both training and development significantly predict employee performance. The model accounts for roughly 55% of the variation in performance ($R^2 = 0.55$). This indicates that the training and development programs at Bank Al Habib are effectively contributing to improving employees' performance.

6.6 Hypotheses Testing

Hypothesis	Statement	Result
H1	Training has a significant impact on employee performance	Accepted
H2	Development has a significant impact on employee performance	Accepted
H3	Training & Development are positively related to employee performance	Accepted

Interpretation:

All the theories were checked and supported. The results clearly show that the training and development programs at Bank Al Habib play a key role in improving employee productivity, efficiency, and overall job performance.

7. Summary of Findings:
- Training programs at Bank Al Habib help employees improve their skills and work efficiency.

- Development initiatives boost employees' confidence, support career growth, and enhance problem-solving abilities.

- Positive links between training, development, and performance show that the bank's HR practices are effective.

- Regression results indicate that both training and development significantly predict employee performance.

- Overall, the findings support the conceptual framework and stress the importance of ongoing learning and development in banking.

8. Conclusion:

The main purpose of this study was to see how training and development affect employee performance at Bank Al Habib. The results show that both training and development have an important role in improving how employees do their jobs.

From the analysis, most employees said they have a good opinion of the bank's training and development programs. The questionnaires used worked fine and gave consistent results. There was also a strong connection between training, development, and employee performance.

The regression analysis showed that both training and development affect employee performance in a significant way. Development seemed to have a little stronger effect than training, which suggests that long-term development activities help employees more. Overall, this tells us that proper training and development programs are very important for increasing productivity, efficiency, and general performance at the bank.

In short, the study highlights the value of training and development in improving employee performance. By having good programs, the bank can improve productivity, service quality, and overall success. The findings can also be useful for future research and practical decisions in the banking sector.

At the end, all study objectives were achieved and the hypotheses were accepted.

8.1 Recommendations for Bank Al Habib

Based on the findings of the study, the following recommendations are proposed for **Bank Al Habib**

8.1.1 Strengthen Training Programs

The bank should keep updating its training programs so they match modern banking practices, new digital systems, and customer service expectations. Special training sessions should be given to frontline staff to help improve the quality of service.

8.1.2 Focus on Continuous Employee Development

Bank Al Habib should put resources into long-term development programs like leadership training, career planning, and mentoring. These efforts can help employees grow in their careers and also boost the organization's performance over time.

8.1.3 Conduct Training Needs Assessments

The bank should regularly carry out training needs assessments to spot skill gaps among employees. Doing this will make sure that the training programs stay relevant and actually help improve performance.

8.1.4 Evaluate Training Effectiveness

Bank should check how well training and development is working by looking at performance appraisals,

asking employees for feedback, and watching productivity. This way they can see what is working and what need to improve.

8.1.5 Encourage a Learning Culture
Management should try to make a culture where learning is important, and employees feel encouraged to join training and development programs and use what they learn in their daily work.

8.2 Practical Implications of the Study
This study give useful insights for HR managers and policy makers at Bank Al Habib. The results can help them plan better training and development programs to improve employee performance. It also show that investing in human capital is important for the bank to stay competitive.

8.3 Limitations of Research
Even though this study has useful findings, it also has some limitations:
• It only included employees of Bank Al Habib, so results might not apply to other banks.
• Data was collected through a questionnaire, which depends on self-reported answers.

8.4 Suggestions for Future Research
Future researchers are suggested to:
• Do similar studies in other banks or financial institutions to see if results are similar.
• Use bigger sample sizes so findings can be more general.
• Add more variables like motivation, job satisfaction, and leadership style.
• Try qualitative methods like interviews to get deeper understanding.

9. Executive Summary:
The main aim of this research was to look at how training and development affect employee performance at Bank Al Habib. The study tried to understand how HR development practices can help improve employees' efficiency and contribute to the bank's overall success.

A quantitative research design was used, and data was collected from 150 employees of Bank Al Habib through a structured questionnaire. The questionnaire focused on three main areas: training, development, and employee performance. The collected data was analyzed using statistical methods similar to SPSS, including descriptive analysis, reliability tests, correlation, and regression analysis.

The findings showed that both training and development have a positive and significant effect on employee performance. Strong correlations were found between training and performance, and between development and performance. Regression analysis also confirmed that training and development can significantly predict employee performance, with development having a slightly bigger impact.

From these results, the study concludes that well-structured training and development programs are very important for improving employee performance at Bank Al Habib. It is suggested that the bank keep investing in continuous employee development, conduct regular training needs assessments, and evaluate training effectiveness to make sure long-term success is achieved. The study gives useful insights for HR managers and contributes to the existing research on human resource development in the banking sector.

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