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Performance in Banking Sectors of KPK,
Pakistan: Qualitative study of Workforce
of Bank of Khyber**

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Training & Development Barometer for Effective Transformation of Organizational Commitment and Overall Performance in Banking Sectors of KPK, Pakistan: Qualitative study of Workforce of Bank of Khyber

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Abstract

This research paper investigates the impact of T&D program on the level of employees' organizational commitment and overall performances in the Banking sector of KPK by considering Bank of Khyber as a case study. Study aims to critically examine all three attributes of organizational commitment (affective, normative, and continuance commitment respectively) and its impact on the job satisfaction in banking sector of KPK, Pakistan.

The notions of Guest et.al, (2003) and Wall & Wood (2005) are taken as a foundation to explore the linkage between organisational commitment and T&D program, however both these studies had not investigated all three attributes in equal manner. The focus of these previous studies were more on affective and continuance commitment and did not investigate the causes and consequences that make these attributes to create an impact on the overall performances. Thus this study is significant because it attempts to explain in exploratory manner the reasons behind impact created by training.

Inductive approach in a cross-sectional design following interpretive research philosophy research is carried out. The bank of Khyber, KPK is case study selected with 15 regional and branch managers as participants for interviews and 277 employees participated in the survey questionnaire, selected through stratified, convenience, and random sampling technique.

Results of present study indicates that to retain skilled workforce, organization has to work on their continuance commitment by offering them promotion and salary increment because these are two factors that enable firms to retain skilled workers. Training increases employees' affective and normative commitment more in general as compare to continuance commitment.

This paper contributes to the field of management and administrative sciences by investigating the relationship between T&D program and employees' performance and organisational commitment by exploring workforce and management's perspective through financial institution. It adds to the managerial literature related to T&D in relation with organisational commitment and overall performance in developing country's context.

Key words: *Training & Development Program; Organizational Commitment; Affective Commitment; Normative Commitment; Continuance Commitment; Banking Sector of Pakistan; Job Satisfaction; Employee Performance*

Introduction:

Overview:

The fundamental objective of the each individual organization is to enhance its performance however the objective is unattainable without the efficient performance of human capital or employees. Thus, the introduction of performance management becomes a vital act in terms of management reform to consider and address various in terms of the organization's performance (Sharif et al., 2013). Within the banking sector, the broader aspect of the reform takes in consideration the aspects that observe the performance and methods that are implemented for such purpose (Downs, et al., 2000; Gleeson & Husbands, 2001).

The term performance is classified as an accomplishment of something that is relevant to the firm or firm's working efficiency. The performance of an organization is acknowledged within the organization at various distinctive levels. The interrelationship, individuals and process are utilized to define the vantage points of the process. In the process of contributing towards the organization's overall objective, the training and development programs are implemented based on its

significant benefits for both individuals as well as the organization to accomplish set objectives.

The core of performance enhancement of an individual is the implementation training and development programs and their participation in such activities. Employee received knowledge and tends to learning fundamental concepts through the training and development programs and thus it is often perceived by an organization as its resource that contributes in the acquisition of workforce.

Background of Performance of Banking Sector of Pakistan:

In the presence of the historical patterns, the focus was placed on the development of employees. In the current research study, the researcher has conducted a research on the banking sector due to its vital and crucial contribution in Pakistan's economy which has been witnessed in past several decades. The past few years have been highly concerning for the banking sector in terms of various concerns and issues experienced along with the elevated turnover rate that has surpassed the rate of 41%. This has been vital in terms of the employees' dissatisfaction with their relevant jobs and their desire to consider an alternate career. Another vital aspect is the lack of employees overall skill development for routine tasks and lack of training leading to the experience of difficulties within in the banking sector to attain its objectives and goals. Thus, the present study is beneficial in order to explore the concept associated with the T&D having direct impact on employee performance and their commitment.

In this study Bank of Khyber (KPK) is considered as a case study to explore the research variables. In year 1991, The Bank of Khyber was founded under the Act No. XIV approved by the members of the Provincial Legislative Assembly of the Khyber Pakhtunkhwa province of Pakistan. The bank received a scheduled bank status in the month of September in 1994. This Bank takes immense pleasure in its unique position, and does sets itself apart in amidst the other operating banks in the country. The bank has a privilege of bracketing among the three government banks within the country.

Research Problem:

The research problem at hand is, "Does the dimensions of employees' individual and collective performances are influenced by existing Training and Development program in the Banking Sector of Pakistan"?

Since there is no conclusive evidence at present that scheduled banks in Pakistan has high employee performance and satisfaction thus this study is critical in providing insight about the on-going practices in Pakistan's scheduled banks. Moreover, there is no previous study available that is taken in order to examine the management as well employees' perspective in financial sector of developing country facing serious social and economic issues.

Aim:

Aim of present research paper is, "to examine training and development program's influences on the dimensions of employees' performance within the bank of Khyber, KPK".

Objectives:

Research objectives are as following:

- To elaborate on the present practices initiated within the bank associated with the training and development in order to enhance the employee skills and performances.
- To discover the management's perspective relevant to the effectual employee training and development program for employee proficiency incline.
- To evaluate in a critical manner the role of training and development program on bank's employee's overall performance.
- To evaluate the current association between commitment of employee and training program.

Research Questions:

- In what context, the employee perceptions and organisational commitment of employees are affected by ongoing training and development program at Khyber Bank KPK?
- To what extent the employees' competency is inclined through the implantation of training and development program?

- How does training and development program assist an individual in terms of performance and their productivity?

Significance of Study:

The primary purpose of the present research is to analyze the training and development program's impact on the employees' performance, organisational commitment, and productivity within the Bank of Khyber (KPK). There has been lack of past exploratory research on the relevant topic particularly in the banking sector of Peshawar constituency thus it becomes essential by nature to be explored and discovered. Moreover, scheduled banks employees and management's perspective is not being studied previously in developing economies thus this study provide insight to readers about existing T&D strategies influencing public sector's employees.

Literature Review:

Introduction:

The fundamental dealing of Training and Development program is with the attainment of the comprehensive knowledge in terms of how to implement and practice approach and technique. In all its reality, training and development program is one of the most significant and vital aspect of a human resource management as it plays a vital role in the individual's performance enhancement, organizational and collegial extents. With the procedure of once capacity enhancement to take an initiative, organizations are becoming highly methodical in implementing in organizational learning and thus the collective development has become imperative. Whereas, organization learning does refer to the effectual processing method, construe and respond to the principally unambiguous nature with both internal and external information. Easterby-Smith (1999), the evolutionary development of the organizational learning concept and idea is the core based on the hitherto idea that has support in the past the advocacies relevant to the learning and defining it as a commercial significance while revealing a lack of the empirical information associated with the learning processes.

Training and Development in strategic dimension:

In a Strategic approach, organizational learning, that applies the training and development as one of the significant aspect of the various responses, works with the understanding and acquisition, comprehending the know-how of the program, methods and practices. The academic intangibles can be interpreted as an organizational resource with the assistance of people who attain, infer and use these towards the accomplishments of the organizational training and development (Armstrong, 2006). The employee acquires knowledge through Training and development program to acquire experiences to excel in their performance and be effectual and efficient in both present and future job placements. Emphasize was placed by Sims (2002) that training ensures to have employees focus on the present duties while develop skills to be efficient in their future jobs. The basic purpose of training and development program is to contribute in the overall goal attainment of the organization.

One of the critical areas that are worked on in human resource management is the elimination of the skill gap in order to be effective in market penetration. The vast skill gap often threatens the organization's competitive edge and productivity in operational levels as well as organizational level. The approach does require the organization's human resource management professionals to groom and cultivate their workforce from the period they commence the recruitment process.

However, the initiative is highly challenging as certain profession requires customized skills that often lacks in the newly hired employees, as the social skills are distinctive from the basic skills. To overcome the challenge of skill deficiency and gap, Human Resource professional must design a program that address the relevant issues and problems (Sims, 2006). For the modern organization's survival and existence along with its development thus it is vital and imperative. Respectively, companies take full advantage of their human capital by investing in their employees and internal customer. The ownership intelligence is also vital and thus the HR professionals to introduce and implement have superior knowledge, experience and skills to integrate in the workforce smoothly. The core of the learning activities should be the skill enhancement and development projects as it contributes towards the career empowerment and establishment. The process in itself is a lifelong learning guide which permits organization, predominantly in the human resource department, that invest on ongoing basis to assist the workforce in building and developing

competencies (Sims, 2006). From employee prospective the fundamental aspect of the training and development program is to attain skills and necessary knowledge to complete their job assignment and achieve promotion and advance their professional career.

Training as tool of management:

In order to initiate career changes, employees can benefit exceptionally in terms of their professional as well as personal development through training and development. The term learning can also be defined as knowledge acquire through the personal experience and self-directed study or both can be defined as the art of attaining competencies, knowledge, attitudes, skills, and ideas preserved and utilized; or a experience leading to the behavioral change (Gilley & Maycunich 2000). Senge (1990) considers that learning does not orbit around learning only it is a vital process that improves the capacity. Learning is often perceived as a tool that assists in the development of what was lacked initially. Despite, the difference evident among individual or the acquiring new skills and knowledge of the relevant topic, the individual should be presented an opportunity to implement the practices thought. The process of implementing taught procedure is also vital for the individual's success to affirm effectual training (Sims 1990).

The Training and development program can also be defined as a system that which is formalized and organized form of designed initiatives and efforts to sustain a balance between the goal attainment of an organization and performance of an individual (Leibowitz et al, 1986). For an organization to form a strong bond with its employees must initiate an investment in their human capital development (Hall & Moss, 1998; Hsu, et al., 2003; Steel et al., 2002; Woodruff, 2006).

Role of Training:

The role of Training is highly distinctive in the context of the organizational goal accomplishment by integrating both workforce and organization's interest (Stone, 2002). "The employees that contain high level of organisational commitment demonstrate excellence in the performance through both; competencies and skills. Training and Development program is part of organizational support system that is

effective in determining and strengthening employees' performances through level of commitment (Haque & Yamoah, 2014, p. 337). There is also an impact of Training on the investment return specifically when cultural oriented workforce is provided adequate training under certain type of leadership (Haque, Faizan, Zehra, Baloch, Nadda, & Riaz, 2015). Moreover, the training and development impacts other factors associated with employee along with the skills and knowledge as proposed by (Karl et al., 2010). There is also a relevancy of Training & development program with the view of the job satisfaction and organizational support (Haque & Yamoah, 2014). The availability of the opportunities for employees in terms of training and development opportunities augments their skills and develops constructive behaviour.

This demonstrates that employee performance is significant for the organization's performance where training and development becomes vital for the employee to elevate their performance level. Moreover, intrinsic motivation also impacts the job satisfaction and performance however, limited employee training impacts their efficiency to perform job duties leading to demoralized staff which further resulted in the employee turnover. Study performed by Tekinkus (2006) disclosed that amplified intrinsic motivation provides an employee with opportunity to elevate their job satisfaction, giving way to job excellence performance and employee commitment accordingly which is felt towards their organization and work task.

Hence, it is established that motivated employees when provided appropriate growth opportunities provide an outcome in form of performance excellence and minimal job turnover. A research was carried out in a similar manner by (Sahindis & Bouris, 2008), concluding that employee lacking an appropriate development opportunities experience effected performance that results in turn over. Haque et al., (2015) argued that the sense and feeling of job commitment is lost among employees due to job discontentment. Hansson (2007) states that various firms view training as an effective tool for the profitability and productivity. It also demonstrates that training is highly fruitful for long term and becomes a core of employee's performance excellence, motivation and employee turnover minimization.

Bockerman & Ilmakunnas (2009) proposed that the only time employees initiate a decision to shift or quit their job is when job satisfaction low is experienced.

Moreover, the two primary triggers of job discontentment are low morale and motivation. Furthermore, in present day the most significant aspect for management is the study of relationship that exists between the employee performance and training as there is an elevated demand for the effectiveness, accuracy and efficiency in present day modern business practices that requires being cost and time efficient which is only achievable through the design, implementation and execution of exceptional training programs.

Organisational commitment linkage with training and development:

Several organization, worldwide are operating and are highly interested in discovering the demonstrated extent of commitment among their employees that is relevant towards the acquisition of organization's ultimate objective (Becker, 1975). Within the organization's setting, the organisational performance is determined as one of the indicator that contributes organizational commitment (Becker, 1975). Overtime, the concept of the organizational commitment' has drawn significant attention among organization's members (Mowday et al., 1982).

In addition, the employee behaviour in terms of their work is also judged by their organizational commitment which further results with the impact on their performance and in organization as a whole (Lambert, 1997; Haque & Yamoah, 2014). However, in contrast to the organizational performance, the employee's organizational commitment is highly associated with the employee efforts, attendance and engagement with their organization (Randal, 1990). On the other hand, Haque & Yamoah (2014) argued that at times the organisational commitment of employees are not resulting from one particular practices such as training and development but various practices formed together organisational support system that determines the performance of employees.

There is lower than average probability for employers to lose subordinates if adequate training is provided in comparison to the employers that lack the ability to provide their employees a training opportunity (Dearden et al., 1997). The most evident concern in the developing regions and countries companies is employee's job hopping as at times the initiative is taken by employees for the fun sake (Barnett, 1995, Syrett, 1994, Khatri et al 2001; Guest et.al, 2003; Wall & Wood, 2005). The top management of an organizations, in the presence of various reasons and

causes, is highly concern with the employee commitment level, this is more often due to the accomplishment of competitive edge in the industry thus often organization work to discover ways that will assist in the increase of employee commitment level and allow the organization to compete in the changing and dynamic environment.

Organisational commitment's antecedents:

The three primary and import ingredients to establish organizational commitment are Normative, Affective, and Continuance (Bartlett and Kang, 2004; Haque & Yamoah, 2014). In a simplified manner, the organizational commitment can be defined as a set of mind frame that is designed by an organization and describes the extent of attachment experience by the workforce towards their organization (Bartlett and Kang, 2004; Haque & Yamoah, 2014). In order to evaluate the extent of all these organizational commitment such as normative, affective, and continuance commitment which are present among the subordinates, it is a designed parameter scale by Meyer & Allen (1997).

Employee emotional connection towards their respective organization along with their involvement recognition within the organization is defined as an affective commitment (Meyer & Allen, 1990). Moreover, the research conducted by Meyer & Allen, (1990) is that employee shift from an organization can be costly and thus becomes a base for the continuance commitment. The employee feeling to be loyal and obligatory towards their organization, to continue being a part of the organization is describes as normative commitment (Meyer & Allen, 1990). A well decided strategic effort of an organization to provide its employees with an assistance to acquire competencies relevant to their jobs is termed as training (Noe, 2008).

Training and mechanisms of management:

The relationship between the organizational commitment and general perception associated with the training among health care industry workers was researched and discovered by Bartlett (2001). The research investigation conclusion drew attention towards the notion that various assumed advantages of training such as training's professed admittance, training support, inspiration and enthusiasm from training are linked in a constructive and positive manner in collaboration with the aspects of

normative and affective commitment instruments of the organizational commitment. Adequate steps should be included in order to ensure the organization is effectively calculating its progress and establishing a motivational dynamics for excellence in productivity and efficiency of its workforce. The workforce feels highly committed towards the organization once adequate training is provided through the training and development program.

According to the qualitative nature of recently published by McNeese-Smith (2001) study, reveals that nursing staff had strong feeling that learning is crucial for the organizational commitment determination among employees in contrast to the financial aspects, peer relationships and job contentment (cited in Bartlett and Kang, 2004). Furthermore, the argument suggested by Patrick (2006) proposed that nevertheless, training programs are not always direct in providing employees with the pathway to enhance their performance level and at times employee do feel reluctant to implement their acquired skills through learned through experience.

Models of Commitment - Empirical Researches:

The Benson's (2006) research analysis commenced with the statement that training and development attained at the job is positively associated with organizational commitment however it could be related in negative intentions with the inclined turnover. Moreover, the research also defined the worker's anticipation of reimbursement with the providing and converting more skills with the organizational commitment however the negative impact in the intention to shift from the firm. Thus, Benson (2006) suggested that once the training program is implemented and performed in an appropriate manner the employee receives promotion after the training session is concluded, this contributes in the decline of the employee intention to move from the organization.

Job satisfaction, organisational commitment and training program:

The relationship between three variables that is training, job satisfaction, and organizational commitment among the organization's workforce is discussed in a detailed in the context of the research analysis begin by Lowry et al., (2002) and Haque & Yamoah (2014) in the presence of the concluding thoughts that works in the presence of the accessibility and capability of training having impact on the job

satisfaction and organizational commitment within the employee. Bartlett (2001) argues that the training accessibility is associated with the training conducted in both affective and normative commitments strong however it lacks relationship with continuance commitment.

Moreover, the notion and concept of the co relationship existence between the training and development program availability and organizational commitment is highlighted by work of (Morris et al., 1993; Guest et.al, 2003; Wall & Wood (2005).

Perception formation through training:

In order for an organization to forecast the behavior desired from employee, training is one of the vital and fundamental management's practices which have been discussed by the Sparrow (1998). Some of the prominent behavior discussed is organizational commitment, Job involvement, and motivation. In addition, the research analysis performed by Ogilvie (1987) also disclosed that association is evident between employees' perceptions in terms of human resource performance of organization and the employees' organisational commitment.

Role of training in creation of positive perception:

Boon & Arumugam (2006) described the organizational commitment associated in both constructive and positive manner with the organization's training and development program. Training plays a fundamental role in the organization's success when the franchise is being considered because of the fact that it is also connected with the knowledge of rules, morale, and administrative quality along with the organizational commitment (Roehl & Sparrow, 1999). Various previous researches have defined that organization's support associated with the enhanced organizational commitment in a positive manner among the work force (Cheung, 2000). The constructive outcome is accomplished when employees demonstrate positive perception and that actively participate in the training and development program and enhanced feeling of motivation and utilizing the opportunities available through the training program (Dubin, 1990; Tharenou, 2001).

Affective and normative commitment and mentoring are also associated in a positive manner however it is linked conversely with the continuance commitment, which is analyzed by (Payne & Huffman, 2005) to explore the association between the

organizational commitment and mentoring. Though the negative association at times experience between the continuance commitment and training is often because of the job hopping attitude evident among employees of a specific region.

Development of skills via training:

From the literature that has been reviewed above it can be comprehend that there is an existence between the relationship among organizational commitment and training and development program. Further clarification can be drawn that both affective and normative are highly focused in the past on the employee development however at the present the focus has been on the training and development program that is working on establishing continuance commitment towards organizations.

The organization is able to retain its workforce through compensation and training as disclosed by the past empirical research that employees does not initiate shift in job or organization when they are compensated for their skills in a prominent and sophisticated manner. There is also analysis conducted that reveals employee's positive attitude once they receive adequate training. The organization's approach to introduce training in a subtle manner also redefines the employee perception in a positive and constructive manner. The employee's organizational commitment increases as they are feel valued for their skills within the organization.

Gap in Literature - Critical assessment:

The above discussion revealed that there is different type of relationship established by various types of researches, such as the research work conducted by Lambert (1997) placed a strong emphasis in terms of the association between the three apparent antecedents with the organisational performance however through the three antecedents are lacking a close association and demonstrate a partial link. In fact, both, the organisational commitment and performance, are highly related to the normative, affective and continuance commitment. The research performed also stressed on the fact that the training programs results are often appear through combine efforts. However, at times along with the combined efforts individual's personal effort are vital too which integrates with the collective effort thus the researcher should consider the exemption of individual efforts.

The research analysis conducted by Awamleh (1996) reveals that training is effective in bridging the gap that exists between the employees and the management thus the organisational commitment offers an important role however there may be a variation in the level of commitment as it depends on individual person and individual organization. In addition, training does open doors for greater opportunities to develop career path leading to a possibility of employee shift from the organization. Dearden et al., (1997) revealed that in practical world, employees are not lost as often human are unpredictable they have a tendency to act in various ways. It cannot be assumed that every individual views training as a reason to stay with the organization. Furthermore, the similar standards of training does not apply to everyone and cannot be utilized as way of retention as times of economic recession organization' s are forced to reduce their workforce despite the employees are trained.

The research work conducted by Eisenberger, (1986) demonstrate that various employees form loyalty towards their organization as per their affective commitment has developed on higher extent. However the matter is subjective as such notion of training establishing loyalty should have contributed in elevated level of continuance commitment among employees. For future opportunities when an employee shifts an organization this reveals decline in the loyalty towards the organization as their continuation with the organization may lack affection for the organization leading to the decline in continuance commitment whereas Haque & Yamoah (2014) revealed that commitment depends upon the situation and support system. Though there may be affection developed towards their work by an employee however the same can be developed towards the organization after concluding the training program.

Research Methodology:

Research Philosophy:

The research onion is used to demonstrate various categories of the philosophies available to the researcher (Saunders et al., 2007). The present research follows interpretive research philosophy. Such category of the philosophy is highly beneficial in the field of business management researches due to the inadequacy of quantitative approach (Cepeda & Martin, 2006). Furthermore the interpretive approach is valuable for the use of small sample size as it permits the researcher to

get close to the respondents (Shaw, 1999). The justification for this philosophy is due to interpretive approach as it assists in the exploration of the subject's reality who are part of the research, this is done through the explanation of their intentions and actions that are utilized in the present research.

Research Approach:

The two fundamental approaches are, Inductive and deductive which are also recognize as qualitative and quantitative approach. The current study considered a deductive style at the initial stage however due to the small sample size it was replaced with the qualitative approach. Due to the small sample size the inductive approach or qualitative appears to be more appropriate as it will permit the inclusion of views of employees from the banking sector, this beneficial as they are part of the research and it is vital to understand their thoughts on the research variables (Hannabuss, 1993). The justification of approach is that this approach permits the research to perform in-depth investigation in and be able to test the research findings with theoretical framework and obtainable management literature (Patton, 1991). Hence the approach is utilized in the current research.

Research Process:

The self-administered survey questionnaire used in the present research is written in English. The present research being a qualitative hence, the employees' response and views are crucial for the study; it allows the researcher to get in close contact with the respondents to comprehend the problem from within. Furthermore, the researcher is assisted to provide the interpretation and analysis of the current findings. The researcher observed various things from diverse dimensions through the use of questionnaire (Schwartzman, 1993). The investigation consist of the semi structured interview, which is introduced in the primary stages of the research investigation. The participants were provided with the interview questions through email to attain findings and receive feedback.

Approximately 15 managers were individually interviewed via phone for nearly 10 minutes. The designed questionnaire consisted of 18 items and circulated among the 355 employees in all branches of Bank of Khyber. Due to the concerns raised by the managers in terms of information confidentiality and other issues, the response

collection was practiced with only 277 employees who were willing to participate in research. The open ended questions were made part of the interview to allow respondents an opportunity to discuss their individual point of view. The informal interview notion was not applicable due to the significant distance evident between the researcher and the selected organisation however this did eliminate the chance of relaxed interview atmosphere though the email interviews provided respondents with an ease to reply with their own convenience. Interview responses were recorded in coding manner by researcher.

Sampling Technique:

The current research used stratified technique due to the targeting different branches of same bank. This type of sampling technique enable researcher to generalize results to geographic domain to large extent (Sekaran, 2010). Furthermore, random sampling combined with convenience sampling was used as the number of employees was vast and due to willingness and consent, it was decided that this technique should be included in approaching targeted audience.

Data Analysis:

For data analysis, since initiated approach is inductive approach thus the process of analysis has been performed through the frequency distribution. The research established an analytical framework. The similar coding method, which was open, of Parker and Coffey (1997) was used. For data interpretation, MS Excel spreadsheet was used. The word processor was used by the researcher for the coding system. This was done in order to enlighten and codes insertion for the three depth interviews conducted, it is highly appropriate for the inductive method (Harvey, 1990).

Reliability, Credibility, and Validity:

To ensure the responses are credible and valid, the pilot study was performed. The researcher gave out the material in the form past research papers relevant to the training programs models, for instance the Meyer and Smith's organisational commitment model (2000), Tharenou (2001) & Dubin (1990) contribution in the training program model. The primary reason for providing these relevant papers was that participants had some understanding about key concepts related to

organizational commitment and training program. In addition, the pilot testing was performed to ensure the participants comprehend the questions and topic appropriately in order to respond. This was done because it is essential to have credibility of participants thus the pilot study was conducted. Moreover, credibility check was attained by having educational background and experiences checked.

To evaluate, determine and judge the accuracy and authenticity of the research, the two high valuable elements are validity and reliability. "A reliable study is one that provides similar results even when carried out for the second time" (Jonker & pennink, 2009, P. 25). Taking in consideration the prime sources, the stated two parameters (validity and reliability) can be effectively determined from where the data is acquired. Based on the organization permission to access the data directly, the research has attained from the finance and HR departments of the organization, therefore, the used sources such as annual reports and records are both valid and reliable due to the no alteration in the data source. Often the primary sources are considered valid and reliable due to direct attainment of data and since in this study primary investigation was done through in-depth interview with the team of management thus the collected data is reliable as well valid.

Ethical Approach:

The researcher has ensured confidentiality of participants to be sustained throughout and after completion of research. Their personal ideas, views along with the data acquired through primary as well as secondary sources will only be used for academic purpose. Due to the use of the qualitative approach thus the shared views are kept private and maintained participants identity as anonymous.

Results:

The researcher began with interviews with the managers before developing a survey questionnaire. Every manager was requested to answer first by either stating 'yes' or 'no' so that responses are coded and then they were asked to elaborate their opinions and expressions.

Interviews with the Management:

Regarding promotion of employees through ongoing training program it was evident that majority of the managers (approximately 9 out of 15, 60%) agreed to it. Some of them further added that training polishes skills and thus chances increase while others argued that training for fresh employees lead to develop their loyalty, dedication, and commitment towards bank eventually leading to promotion. However, remaining six managers did not agree and stated that promotion comes with experience but training develops skills that one is requiring or lacking to perform tasks effectively.

Additionally, managers were asked about their say regarding active participation of employees is usually due to their increment in salary and only two managers oppose it by arguing that salary depends upon employees' quarterly report whereas remaining 13 managers strongly supported that employees do participate in such training and development program because it improves their skills leading to develop positive mindset and thus their performances improve which reflects by increment in salary when time comes to asses them. Furthermore, managers were asked about the trust factor developed between supervisor and subordinate is resulting due to participation in training program.

Additionally, management was asked regarding training session at Bank of Khyber in creating clear vision regarding career path for employees and almost eight responded that career path is properly explained to employees through training program, this is why training program is inducted. Interestingly, two argued that at bank, career path is defined but training is mainly to develop skills that are lacking. Three managers argued that, most of things are interconnected, training helps them to perform better, and when they perform they know where they are heading towards so this means career path is visible due to training program. However, two managers disagreed to it.

Moreover, at Bank of Khyber, how effective has been training program in attaining career objectives and Majority of managers (80%) stated that training program working at bank of Khyber, KPK, is helpful largely to employees who are in the early stages of their professional career. Indeed their inabilities while performing important tasks are identified and erased by means of training program which is objective of employees that their skills related to routine work is developed and in that sense

such professional objectives are achieved by employees when they intake training sessions and participate in it to overcome professional obstacles. Mostly these training sessions are to ensure employees achieve organisational' objectives. The focus is more on organization's objective than individual's career objectives.

Additionally, the linkage of employees' job satisfaction and organizational commitment with training program at Bank of Khyber was asked from managers and the overall summary of their response was that job satisfaction tends to get better for employees when they undergo training sessions and while taking these training sessions, the employees' commitment towards the organization is main motive behind training program. Furthermore, participants emphasized on the notion that job satisfaction are result of organisational commitment and this commitment is developed by employees through inductions of training programs. Moreover, the managers also identified training program as a catalyst to ensure employees are retained by the organization which means ensuring them to be satisfied with their jobs. Sometime even employees are trained in such a manner that even if they are not promoted still they are satisfied with their jobs. This reflects the ability of employees to have strong organisational commitment, developed through training and development program. Moreover, managers were asked about their opinion regarding whether employees' perception are positively or negatively developed and dealt by training and development program. Results showed that majority (53%) agreed that T&D programs are designed and operated to ensure employees have positive perception and experience related to organization's culture and working environment.

Moreover, 20% stated that T&D program are conducted with the aim to ensure overall corporate image of the firm is developed and largely, yes these programs are beneficial for altering employees' perception in positive way. 13% suggested that T&D sessions is ideal way to introduce employees to each other and make them familiar with the organisational culture, work pattern, peers, etc. Only 6% agreed that perception of employees are positively created and developed by training and development program at the bank. However, only 6% disagreed to it. Management were asked about T&D program role in developing job related skills and 80% confirmed that largely training and development help employees in the creation and development of skills that they require to perform tasks in adequate manner. Thus,

training and development is an integral tool that management uses to polish the employees so that they can have skills to execute task in correct way. However, only 20% managers disagreed by stating that not always training help employees in the development of required skills because more than training, actual working in the practical environment helps employees in building skills related to their jobs.

Thus analysis of the interviews with the management reflects that most widely used tool for increasing employees' organisational commitment is T&D program. Furthermore, it is evident from interviews that job satisfaction, training, organizational commitment are all linked together. Most of the participants consider training as way to increase management's working efficiency and at same time built strong skilled workforce that will help individuals in their personal and professional career.

Based on the in-depth interviews with the management, survey questionnaire was developed to investigate the perspective of employees regarding T&D program functioning at Bank of Khyber, KPK. The semi-structured questionnaire through 5-points Likert Scale was used where (1-to-5) ranging strong strongly disagree to strongly agree. Moreover, ordinal scale was used to find the degree of responses related to research variables.

Survey Questionnaire Results:

Majority of respondents (81%) are willing to pursue career with Bank of Khyber, KPK. On the other hand, only 3% are undecided and 16% would not like to stay with same organization. Furthermore, more than 85% agreed that they like their work and there is strong attachment towards bank but 11% are not satisfied with it whereas only 3% remain neutral. This shows that affective commitment in the bank of Khyber, KPK employees is significantly high. In addition to that, interesting results have been noticed as up to 83% of the participants (231 out of 277) have such close attachment towards organization that they feel that bank's any problem is no long only bank's concern but they take it as their own issues and concern. Furthermore, only 12% employees are not sure and less than 5% have stated that they do not consider bank's issues and problem as their own immediate concern. Moreover, it is found that people working at bank of Khyber, KPK are working on their own will usually as majority (76%) agreed that either working due personal choice, need or ambition.

The survey findings showed that, only 16% feel that the facilities provided by bank of Khyber, KPK is not very competitive in comparison to other operating banks but large number of sample size (203 out of 277) which means 73% believe that their bank is competitive in the market by providing quality oriented facilities. Furthermore, respondents were asked about intention for quitting bank of Khyber. This is one of few questions where disagreement is noticed more than 20% do not think of working and continuing with this bank for long but large part of sample 76% is willing to continue with the same organization. In addition to that, majority (79%) have high normative commitment and continuance commitment because job loyalty is significant for them but 18% are not too happy with the bank and if provided good job opportunity, they are likely to leave bank. Furthermore, only 3% remain unsure about it.

Another question linked with the previous question was asked to measure the responses of employees regarding continuance commitment and results showed that 78% (217 out of 277) have high level of continuance commitment. Moreover, 4% remain undecided but 18% employees feel that if they found in near future any opportunity better than this one, they will be switching job. Based on this sample, employees working at bank of Khyber, KPK have high level of continuance commitment. Moreover, it is viewed in the chart and table presented above that large number of employees (221 out of 277) reflecting 79% have normative commitment towards bank as they prefer to stay with this bank because loyalty is more essential for them than incentives, rewards, and career opportunities. Again it is found that majority of respondents (79%) engage themselves in the training and development sessions because it helps them to improve their personality and overall professional career. Only 1% is neutral and up to 20% do not feel that training is helping them to benefit in their personal growth and development

Additionally, 71% employees feel that training and development sessions help them in developing skills that are required to perform their routine tasks. 17% oppose it as they do not consider training to be a reason behind development of job related skills whereas 12% opted to remain undifferentiated. Furthermore, majority (73%) considers training as a vital step towards next promotion therefore they are willing to participate in training sessions. Based on majority findings, at the bank of Khyber, KPK employees have definite perception about training participation leads to

promotion. It is clear by now that employees' feel that their career objectives are more visible to them after being part of training session as they learn what they have to do in bank. This means that 86% agreed while 13% oppose it.

Moreover, it is also evident that employees' ratio as compare to other questions' responses is low to this one but still 67% that is majority of respondents feel that training has helped them to earn the trust of their supervisors. This means that training sessions help employees in winning the confidence and trust of their heads. Additionally, more than 70% which means majority of the participants feel that participation in the training and development session will increase chances for their salary increment and even their responsibilities related to job will enhance. Moreover, only 17% replied in negative to it and 12% were unsure about this relationship.

Discussions:

From both, interviews as well survey, it is found that training and development has vital role in shaping employees' organisational commitment. At the bank of Khyber, KPK, there are all three types of commitment, namely affective, normative, and continuance commitment with ongoing training program. Furthermore, it is found that the level of confidence and trust among subordinates and supervisors increase due to active participation in the training program. Moreover, it is clear that employees usually participate in training and development program because they feel that this will either increase their chances for promotion or increase their salary. In addition to that, this is found that in banking sector, training is helping employees in exploring their career paths and objectives. The bank manager's response reveals that for an individual's promotion and progress training is a vital step. The conclusion is similar to the research analysis performed by Koslowsky et al., (1988) disclosing that training program contributes in the employee amplified commitment towards their respective organization thus, we can conclude that trained employees have inclined level of organisational commitment that provide them with further promotional chances. Furthermore, this similar study has similar findings to the work of Bartlett (2001) as both studies revealed that sufficient and ample training program contribute in employees basic pay increment.

The findings of this study confirm the previous work of London (1989) that adequate training improves working capabilities of employees. The participants feedback are in close resemblance with the previous empirical research conducted by Lambert (2003) proposing that organization provides training with motives where both employees and organization. The provision of adequate training permits an organization to enhance its employee's commitment level and construct a precise career path ensuring the observance of required department or area of enhancement. Moreover, this study confirms the work of Becker (1965) that job satisfaction amplifies with the salary increment and promotion. Additionally, the responses mentioned that positive perception and training has a secure relationship as it allows the employee to form positive feelings towards their peer, subordinate and organization to develop strong team work among employees. These responses are similar to the study of Dubin, (1990) and Tharenou, (2001) suggestions, stating that together the training program and participant initiate ensures positive outcome. Furthermore, the employees have sense of motivation in the presence of positive perception leading to the implementation of the training and development in proper manner.

In this study it is evident that the employee affective commitment increases after participating in the training program. Our research conclusion is similar to the past results of Marwat et al., (2008) as performed in SMEs to analyse the employee of affective commitment and employees have higher commitment level as they develop a sense of consider organization's problem as their own. Thus, this study supports the work of Haque & Yamoah (2014). In the presence of the on hand research, to enhance the workforce affective commitment training is an essential element.

The individual demonstrate more normative commitment when become a part of training and development programs means this study is aligned with the previous work of Patrick (2006) & Weiner (1982) that commitment norms among employee improves with the training session. The employee also develops an idea that organization stays competitive in the market due to the provision of training sessions to the workforce which further contributes in the enhancement of the normative commitment. This further defined in the module model revealing that Lawry et al., (2002) along with the Benson (2006) theoretical framework proposed a strong argument that supplementary norms are well built when employee develops

emotional attachment within the organization. The present research affirms the Benson (2006) theoretical perspective. Additionally, Haque & Yamoah (2014) work of situational commitment is evident as there has been management confirming that commitment heavily relies on situation.

The higher level of employee's positive perception is established towards their respective organization when the training program is concluded. Thus, these findings of Bartlett (2001) are supporting employee's both affective commitment and normative commitment is positively related with the employee performance which is highly based on the provision of appropriate and adequate training program. Employee continuance commitment lack effectiveness of the both affective commitment and normative commitment among employee depending on the past research study of Becker (1957) and affirmed later by the Bartlett (2001). Moreover, past empirical research of Bartlett (2001), Becker (1975), and Lewis (1997) along with Brenson (2006) are confirmed that T&D program enhances the skills of employees. Furthermore, the current analysis also affirms the conclusion of the past researcher conducted by Roehl and Sparrow, (1999) that employee social circle expands when they become involved in the training program. The outcome is similar to the analysis of Cheung, (2000), and Meyer, Allen and Gellatly, (1990) that job satisfaction and organisational commitment of employees increase due to T&D program.

Conclusion:

The influence of the training on the level of employee commitment is vital to be understood and comprehended to enhance the organizational commitment which is one of the fundamental performance indicators of an organization. In the context of the current research it has been recognized that training has a vital impact on the individual's performance due to its ability to enhance the employee level of productivity and commitment towards their respective organizations. It has been demonstrated through the current research that in fact the organizational commitment is a frame which is considered by very few individuals as their obligation. It is also concluded from this research that once proper and adequate training is provided to employees, they sustain a level of loyal towards their respective organization along with high level of competency develop among them.

Additionally, there has been a common notion in terms of existence of the strong relationship between the organization's investment made in training and development programs and the evident benefits for both; employer and employees.

Moreover, training program provide significant assistance to employee in terms of indentifying their career objectives. Additionally, adequate training provided to the employees allow workforce to earn their management's trust in terms of taking on additional responsibilities. In the Khyber's banking sector is was demonstrated that nearly 85% workers vision T&D program as an effective and suitable tool to enhance their salary package. The research performed in the field also indicates that major part is played by the T&D to enhance the level of effectiveness among employees associated with their affective commitment, normative commitment and continuance commitment as employees establish loyalty as well as moral obligation towards their respective organization once the training program is concluded.

It can be concluded, in terms of the impact of the training program on the behaviour of employee in Pakistan's banking sector, there is an existence of a close association between the organizational commitment's three antecedents such as normative, affective, and continuance commitment and the training and development program. The conclusion drawn through the use of survey questionnaire and interviews demonstrate that training plays a significant role in the increase of employee's level of commitment among individuals. The result comparison and interpretation with the empirical researches of the past disclose that among employees more prevailing is the normative and affective commitment in contrast to the continuance commitment. Moreover, the chances for career growth and promotion enhances for employees who participate in T&D sessions and at same time, employees develop organizational commitment and loyalty towards respective banks.

Limitations of study:

There are several limitations attached with present research that has restricted the present findings only to Bank of Khyber, KPK. In other words, the findings cannot be generalized to other banks functioning in Pakistan. There is no comparison being made regarding types of banks in Pakistan. Hence, it is recommended to future

researchers that sample should include different types of bank. Moreover, no contract and permanent employees were taken in comparison to investigate the impact of T&D program individually on them. Thus, it is suggested that future researchers should consider different types of employees to find impact on T&D on employees' performance and organisational commitment. This is a cross-sectional study thus there was time constraint. It is recommended that, future researchers should consider longitudinal design to investigate the responses in different time interval. Additionally, quantitative methods should also be included to have statistical significance for results. If all limitations are considered, there will be more appropriate findings that could be generalized to large extent.

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