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**THE EFFECT OF TRAINING PRACTICES ON EMPLOYEE
PERFORMANCE AT GLORY FARMER DEVELOPMENT BANK
(G BANK)**

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MBF II – 73
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**THE EFFECT OF TRAINING PRACTICES ON EMPLOYEE
PERFORMANCE AT GLORY FARMER DEVELOPMENT BANK
(G BANK)**

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ABSTRACT

This study aims to investigate the effect of training practices on employee performance at Glory Farmer Development Bank (G Bank) in Myanmar. It examines how four factors—training design, training delivery method, training frequency, and training evaluation—collectively influence employee performance. The target population consists of 330 employees from G Bank Head Office and its 20 branches across Myanmar. Using Yamane’s (1973) formula to determine an appropriate sample size, 180 supervisory-level employees—representing 55% of the workforce—were selected through simple random sampling. Data for this study were obtained from both primary and secondary sources. Primary data were collected through structured questionnaires utilizing a five-point Likert scale, with response options ranging from 1 (strongly disagree) to 5 (strongly agree). Secondary data were sourced from G Bank’s official website, internal training records, and relevant academic literature, including books, peer-reviewed journals, and research reports. A quantitative research method was applied. Data were analyzed using multiple regression analysis to assess the significance and direction of relationships between the training variables and employee performance. The results indicate that training design has a strong and statistically significant positive effect on employee performance. Training delivery method also shows a significant and strong positive influence. Training frequency exerts a positive effect on employee performance, while training evaluation similarly demonstrates a significant and positive relationship. Based on these findings, the study recommends enhancing training delivery methods through blended learning and improved trainer competencies; increasing training frequency via a structured calendar and microlearning modules; improving training evaluation through pre- and post-assessments and feedback mechanisms; and optimizing training design by aligning training content with job responsibilities and organizational objectives.

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CHAPTER 1

INTRODUCTION

In today's financial sector, employee performance is crucial to organizational success. Banks and financial institutions are investing more in personnel training to boost efficiency, productivity, and service quality. These activities are necessary to stay competitive in fast-changing financial organizations. HRD helps people develop the skills and information they need for their present jobs, career progression, and organizational success. In the 21st century, competition to attract and retain talent has intensified, prompting businesses to recognize that employees are the lifeblood of any organization. Top management invests more in training and development programs to improve employee performance by promoting knowledge, technical skills, and practical competence.

Performance is a key indicator of how well employees use their knowledge, abilities, and behavior to fulfill job goals and help the company succeed (Viswesvaran & Ones, 2000). In service-driven industries such as banking, employee performance goes beyond task proficiency and encompasses service quality, compliance adherence, and collaborative work behavior (Motowidlo & Van Scotter, 1994). To achieve and sustain high employee performance, it is essential that training practices be strategically designed, delivered, administered frequently, and rigorously evaluated (Kirkpatrick & Kirkpatrick, 2006).

Training improves individual, collegial, and corporate performance, making it an HRM necessity. Many performance-improvement initiatives have been applied in banking. Training improves work performance for current or prospective employees (Nadler, 1970). Moreover, development efforts aim to sharpen employees' skills and upgrade their existing knowledge and abilities, ultimately improving the profitability and productivity of the organization while cultivating positive workplace attitudes.

The banking sector, particularly in developing economies like Myanmar, faces unique challenges, including evolving regulatory requirements, technological advancements, and increasing customer expectations. Financial institutions are investing in training programs to build workforce skills, improve service delivery, and sustain competitiveness in response to these difficulties.

The Central Bank of Myanmar has acknowledged the need of capacity building by establishing a Learning and Training Centre in Yangon. This center intends to offer

both domestic and international courses to develop the abilities of staff officers, supplying learning equipment that meets international standards to augment their competencies (Myanmar International TV, 2022).

In Myanmar's banking sector, Glory Farmer Development Bank (G Bank), a regional financial institution, has to ensure that its Training practices effectively contribute to employee performance and organizational success. Despite the recognized importance of training, many banks, including G Bank, face challenges in assessing the direct effect of these programs on employee performance. While various training initiatives are implemented, systematic evaluation of their effectiveness in enhancing productivity, job satisfaction, and career progression is often lacking. Inconsistencies in training design, delivery methods, and frequency may further limit the full potential of these programs.

Moreover, while existing studies have examined the role of training across various sectors, limited research specifically explores its effect on employee performance in financial institutions operating in developing economies like Myanmar. Additionally, empirical data on G Bank's training practices and their direct correlation with employee performance remain scarce.

This study seeks to address this gap by analyzing the effectiveness of training practices at G Bank and their influence on workforce productivity and job performance. Specifically, it seeks to identify the current training practices implemented at G Bank and analyze their effects on employee performance.

1.1 Rationale of the Study

Glory Farmer Development Bank (G Bank) is currently facing significant challenges in sustaining a high-performing and competent workforce capable of meeting evolving operational demands and delivering consistent service quality. The Human Resources Department tries to integrate staff capabilities with the increasing complexity of financial products, intensified regulatory requirements, and swiftly evolving consumer expectations. The acceleration of technological innovation in the banking industry has heightened the need for continuous learning and adaptability. These dynamics underscore the importance of effective training practices as a strategic tool to enhance employee performance. In a sector where regulatory compliance, service efficiency, and innovation are paramount, building a workforce that is both

skilled and agile has become essential for G Bank's long-term competitiveness and sustainability.

In the banking sector, where precision, risk management, and customer satisfaction are essential, training has emerged as a pivotal tool for aligning employee competencies with institutional objectives. As a financial institution, G Bank recognizes that cultivating a highly skilled and resilient workforce is central to achieving its institutional mandate and reinforcing its role in supporting economic growth. Effective training practices enable the bank to align its employees with its sustainability mission, foster innovation, and drive productivity, ultimately translating into improved organizational outcomes. Studies indicate that effective training programs lead to higher job satisfaction, self-confidence, and better performance outcomes, which ultimately benefit both the individual and the organization (Brum Branch, 1998).

Moreover, in an environment shaped by rapid technological changes, evolving customer satisfaction and evolving compliance standards, training plays an increasingly significant role in equipping employees with the knowledge, technical proficiency, and behavioral competencies required to maintain competitive advantage. At G Bank, focusing on training design, training delivery methods, training frequency, and training evaluation is critical for maximizing the impact of training interventions and reinforcing employee performance across departments and branches.

Specifically, a well-crafted training design provides clarity and precision by aligning learning objectives with role-specific requirements, ensuring that employees develop competencies relevant to their positions and responsibilities. An effective training delivery method promotes active learning and engagement, making it more likely that employees will internalize and apply new knowledge and skills to their daily tasks, thereby boosting operational performance and service quality. Meanwhile, an optimal training frequency ensures that learning is reinforced over time, allowing employees to adapt to changes in regulations, market demands, and technological advances while strengthening their role proficiency and institutional knowledge. Similarly, a robust training evalmetrics andach provides actionable feedback and insights that enable the bank to measure the effectiveness of its training programs, link learning outcomes to performance metrics and make informed decisions for future interventions.

In sum, a comprehensive focus on training design, training delivery methods, training frequency, and training evaluation allows G Bank to build a workforce that is both highly skilled and agile, ensuring that employee performance evolves in tandem with the bank's operational and strategic priorities. This approach not only strengthens the bank's competitive position within Myanmar's evolving financial sector but also delivers long-term benefits in productivity, service quality, and employee satisfaction.

In addition to improving individual performance, well-structured training programs enhance team cohesion and organizational efficiency, leading to better customer service, operational control, and risk management. This is particularly crucial in Myanmar's competitive banking industry, where service quality and regulatory compliance significantly impact market positioning. By aligning training strategies with organizational goals, G Bank can strengthen its competitive advantage, adaptability to market changes, and long-term sustainability.

This study contributes to practical HR management, training providers and organizational leaders by providing empirical insights into effect of training in G Bank. The findings will provide recommendations that enable the design and implementation of more effective training programs, emphasizing the critical relationship between training design, methods, frequency, evaluation, and employee performance. By understanding how these factors influence workforce efficiency and productivity, managers can tailor training methods to address specific gaps in employee knowledge, skills, and competencies. By strengthening training practices, G Bank can enhance workforce productivity, customer service, and long-term competitiveness in Myanmar's dynamic financial industry.

On a broader scale, this study aligns with organizational and societal goals by supporting sustainable business growth through improved employee performance. By optimizing training practices, G Bank can enhance operational efficiency, employee retention, and regulatory compliance, ensuring long-term organizational success. Additionally, by promoting employee growth and engagement, banks can achieve long-term sustainability and competitiveness in an increasingly dynamic financial landscape (Dessler, 2022).

1.2 Objectives of the Study

The objectives of this study are

- i. To identify the training practices in the Glory Farmer Development Bank (G Bank).
- ii. To analyze the effect of training practices on employee performance at Glory Farmer Development Bank (G Bank).

1.3 Scope and Methods of the Study

This study focuses on branch staff at Glory Farmer Development Bank (G Bank), specifically targeting full-time banking operations staff in supervisory roles. Data will be collected over one month in May 2025. The study employs quantitative research methods. G Bank operates 20 branches across Myanmar and a total of 330 banking operation employees working at these branches and Head Office. Using Yamane's (1973) formula to determine an appropriate sample size, 180 staff members in supervisory roles employees, representing 55% of the workforce, were selected simple random sampling. Data collection includes both primary and secondary sources. Primary data were collected through structured questionnaire surveys using a five-point Likert scale. Secondary data come from G Bank's website, training records, and academic literature, books, articles, and research papers.

1.4 Organization of the Study

This study is organized into five chapters. Chapter (1) serves as the introduction, outlining the background, problem statement, objectives, rationale of the study and scope. Chapter (2) reviews relevant literature, encompassing theoretical and conceptual frameworks, alongside prior studies related to the research topic. Chapter (3) focuses on the organizational background of Glory Farmer Development Bank (G Bank) and training practices in G Bank. Chapter (4) analysis and result section provides a thorough analysis of the collected data, outlining key findings and their implications for practice. Chapter (5) The conclusion provides the findings and discussions, suggestions and recommendations for Glory Farmer Development Bank (G Bank), and suggestions for future research.

CHAPTER 2

THEORETICAL BACKGROUND

This chapter presents the theoretical framework for understanding training design, techniques, frequency, assessment, and employee performance. It discusses essential topics, pertinent theories, past research, and the study's conceptual framework.

2.1 Concept of Training

Training is a structured process through which individuals acquire knowledge, develop skills, and enhance competencies required for effective job performance (Armstrong, 2014). It plays a crucial role in aligning employee capabilities with organizational objectives and responding to evolving business needs. Training contributes to both technical proficiency and behavioural development, supporting better decision-making and problem-solving abilities (Noe, 2017). Effective training programs should be designed to address individual learning needs while simultaneously meeting broader organizational goals (Goldstein & Ford, 2002). Moreover, training is viewed as a long-term investment in human capital that can lead to increased productivity, innovation, and employee retention (Beardwell & Thompson, 2017). In a dynamic workplace, comprehensive training decreases performance disparities and boosts institutional competitiveness. Aguinis (2013) describes training as a systematic method to learning and development to increase individual, team, and organizational effectiveness.

Training is seen as essential to human resource development, enhancing individual skills and organisational effectiveness. Scholars have always described training as a deliberate, systematic process to acquire job-relevant information, skills, and attitudes. Cole (2002) defines training as learning specific skills and information to improve job performance. De Cenzo and Robbins (1996) describe training as a learning process that creates a lasting change in skills, attitudes, and social behavior. Beardwell and Holden (2001) define training as a purposeful endeavor to modify employee attitudes, knowledge, and behavior via learning to improve task performance.

Jones et al. (2000) underline that training helps employees accomplish their present duties and prepares them for future ones. From a regional perspective, Ngirwa (2009) describes training as an approach commonly used by organizations to increase

employee knowledge, typically involving planned activities conducted either on the job or through external programs. He further highlights that effective training enhances workplace performance and supports professional growth.

2.2 Training Practices

Training practices play a critical role in enhancing employee skills, knowledge, and overall performance. Well-structured training programs are essential for equipping employees to meet organizational goals, adapt to technological advancements, and comply with evolving regulations. According to Nadler (Nadler, 1970), T&D efforts aim to sharpen employees' abilities while cultivating positive workplace attitudes.

(a) Training Design

Training design is the systematic process of planning and structuring training programs to ensure they meet organizational objectives and employee development needs and training design involves several critical components, including learning objectives, content relevance, participant engagement, course duration, available resources, and evaluation methods (Salas et al., 2012). Chow et al. (2010) similarly identify two core design dimensions, content design and instructional design, as pivotal in shaping training transfer, with content relevance and structured delivery significantly enhancing on-the-job application. An effective training design not only aligns with organizational goals but also addresses specific deficiencies in employee knowledge and competencies, incorporating feedback mechanisms and motivational strategies to enhance engagement and retention. (Noe et al., 2021).

A well-designed training framework not only equips employees with the necessary competencies to perform their roles efficiently but also fosters continuous professional development. Research indicates that when training programs are tailored to meet the specific needs of employees, they result in higher job satisfaction, better task performance, and lower turnover rates (Saks & Burke, 2012). Alias et al. (2019), writing from a regional context, further underscore that trainer competence, instructional methods, and material relevance are critical design factors that predict training effectiveness in public-sector organizations. Overall, these perspectives highlight that well-crafted training design, anchored in job relevance, instructional

quality, and strategic structure, improves workplace learning, performance, and long-term professional development.

(b) Training Delivery Method

Training delivery method is the approach or format used to present training content to participants. It encompasses the techniques, tools, and environments through which knowledge and skills are conveyed to employees (Cameron, 2022). Traditional methods like classroom training continue to be effective for regulatory or compliance-related content, while blended and digital approaches offer flexibility and scalability. E-learning, for example, has been shown to increase learner engagement, retention, and training ROI when implemented with interactivity and feedback. On-the-job training (OJT), in particular, supports experiential learning and is effective for operational roles. The choice of delivery method is shaped by factors such as the nature of the content, the learning context, participant characteristics, and organizational resources. The following are common training delivery methods used in Myanmar.

(i) Classroom Training

Classroom training is a traditional face-to-face method where an instructor delivers the content in a physical setting. This approach allows real-time interaction, group discussions, and immediate feedback, making it suitable for complex topics such as regulatory compliance and risk management (Turner, 2025). However, it is resource-intensive and less flexible compared to digital alternatives.

(ii) Webinars

Webinars offer the flexibility of virtual learning while maintaining interactivity. They are particularly effective for delivering regulatory updates, emerging risks, and case studies. Webinars enable real-time Q&A sessions and expert-led discussions, which enhance knowledge retention and practical application (Turner, 2025).

(iii) On-the-Job (OJT) Training

On-the-Job (OJT) Training is another essential delivery method at G Bank. This practical, hands-on approach involves learning by performing actual job tasks under the guidance of experienced supervisors or colleagues (Turner, 2025). OJT provides employees with real-time exposure to workplace processes, customer interactions, and

operational procedures. It enables immediate application of skills in a real work environment, making it particularly effective for operational, customer service, teller, and branch-related roles.

(iv) E-Learning and Digital Training

E-learning and digital training use LMSs, internet platforms, and multimedia to offer educational information. This strategy is flexible, scalable, and cost-effective, making it perfect for geographically scattered companies or those wanting continual learning. E-learning lets employees' study at their own speed using video lectures, interactive quizzes, virtual simulations, and discussion forums (Clark & Mayer, 2016).

Personalization is a major benefit of e-learning. Studies indicate that digital training increases knowledge retention by integrating interactive elements, gamification, and immediate feedback (Alonso et al., 2011). Additionally, e-learning reduces training costs associated with venue rentals, printed materials, and travel, while enabling organizations to track learner progress and evaluate training effectiveness in real time (Sitzmann et al., 2010).

Moreover, digital training ensures accessibility, allowing employees to participate regardless of their location or time constraints. Research shows that organizations implementing e-learning programs report improvements in employee engagement, technical skills, and overall job performance (Stone & Watts, 2020). However, despite its many benefits, e-learning may present challenges such as digital fatigue, technology access issues, and lower interaction levels, which require organizations to balance digital training with other delivery methods for optimal outcomes.

(c) Training Frequency

Training frequency is how often employees undergo training programs within an organization. It involves systematic scheduling aimed at ensuring continuous learning, skill development, and knowledge retention (Noe, 2017). The frequency of training can significantly influence how well employees internalize information, retain skills, and apply knowledge in real-world work environments. Regular and consistent training has been shown to improve not only technical competence but also employee motivation and engagement, fostering a culture of continuous improvement (Saks & Burke, 2012).

The ideal frequency of training varies depending on factors such as the nature of the job, industry requirements, regulatory changes, and organizational goals. For instance, industries with rapidly evolving technologies or strict regulatory standards require more frequent training to keep employees updated (Aguinis & Kraiger, 2009). Compliance training, health and safety training, and cybersecurity training are typically conducted quarterly or biannually to ensure employees remain proficient in essential protocols (Salas et al., 2012).

On the other hand, developmental training, such as leadership skills and career development programs, may occur less frequently, often on an annual or semi-annual basis, focusing on long-term professional growth (Goldstein & Ford, 2002). Research suggests that frequent improve knowledge retention better than infrequent, intensive sessions due to reduced cognitive overload (Brown & Sitzmann, 2011).

(d) Training Evaluation

Training evaluation is a structured process designed to assess the extent to which training programs enhance employee performance through knowledge, skill acquisition, behavioral change, and organizational outcomes. According to Smith and Brown (2021), rigorous training evaluations, particularly those incorporating behavioral assessments and feedback, are positively correlated with improved employee performance. Similarly, Johnson and Brown (2020) emphasize that evaluation methods that focus on the practical application of training, such as performance-based feedback and on-the-job observations, demonstrably enhance performance outcomes.

Training evaluation is a structured process used to determine the effectiveness of training programs in achieving desired outcomes for both employees and organizations. It assesses how well training objectives are met by measuring participants' acquisition of knowledge, skills, and attitudes, as well as the practical application of these competencies in the workplace (Kirkpatrick, 2006). Evaluation frameworks, such as Kirkpatrick's Four-Level Model, assess training across four dimensions: reaction, learning, behavior, and results, offering a comprehensive approach to understanding the impact of training initiatives. Both frameworks highlight the importance of evaluating not only immediate training outcomes but also long-term organizational benefits, such as improved productivity, job satisfaction, and profitability. According to Saks and Burke (2012), effective training evaluation should

go beyond participant feedback and include objective performance indicators and follow-up assessments.

2.3 Employee Performance

Employee performance is how successfully workers do their tasks and support company goals. Task performance measures how well people do their tasks, while contextual performance measures cooperation, flexibility, and workplace harmony (Borman & Motowidlo, 1993). Employee performance is how well people use their knowledge, skills, and behaviour to achieve organisational goals (Aguinis, 2013). It encompasses key outcomes such as task efficiency, work quality, and adherence to organizational standards—elements that are significantly influenced by training interventions.

According to Armstrong (2000), both behavior (input) and results (output) are essential when evaluating performance. High-performing employees demonstrate not only technical proficiency but also problem-solving abilities and collaboration, which are critical for organizational success. Key factors influencing employee performance include job satisfaction, motivation, training and development, and leadership style (Robbins & Judge, 2019).

In the terms of training practices, employee performance is shaped by how well training is designed to address specific job competencies (Noe et al., 2021). The delivery method of training also plays a crucial role; interactive and practical formats enhance learner engagement and facilitate the transfer of knowledge to the workplace (Salas et al., 2012). Furthermore, frequent training supports ongoing skill development and responsiveness to workplace demands (Saks & Burke, 2012).

2.4 Training and Employee Performance

Organizational study links training to employee performance. Effective training improves employee skills, motivation, and work satisfaction, which impacts performance, according to Brum (2007). Structured training and development programs address knowledge gaps, skill deficiencies, and employee confidence, leading to better performance outcomes (Kirkpatrick & Kirkpatrick, 2006).

According to Campbell (1971), training enhances the skill levels of technical staff within a short period, focusing on specific objectives, whereas development is a

long-term learning process that enables managers to grow and acquire broader competencies. While training and development are often used interchangeably, there is a clear distinction between the two based on their scope, focus, and time frame. Training is targeted and immediate, whereas development is continuous and strategic, aiming for long-term professional growth.

2.5 Related Theories

Organizational study links training to employee performance. Effective training improves employee skills, motivation, and work satisfaction, which impacts performance, according to Brum (2007).

(i) ADDIE Model

Analysis, Design, Development, Implementation, and Evaluation make up the structured and iterative ADDIE approach for instructional design, established by Florida State University for the U.S. military in the 1970s (Branch, 2009). Each phase helps ensure the training matches learner needs and improves performance.

Analysis stage involves identifying what learners need to know, what skills they must develop, and the goals of the training. This step also includes understanding the audience and the learning environment. Without proper analysis, the training may not address the real problems or needs of the organization.

In Design stage, planners decide how the training will be structured. They set clear learning objectives, organize the content, choose the training methods, and design assessments. A strong design helps ensure the training is relevant and engaging.

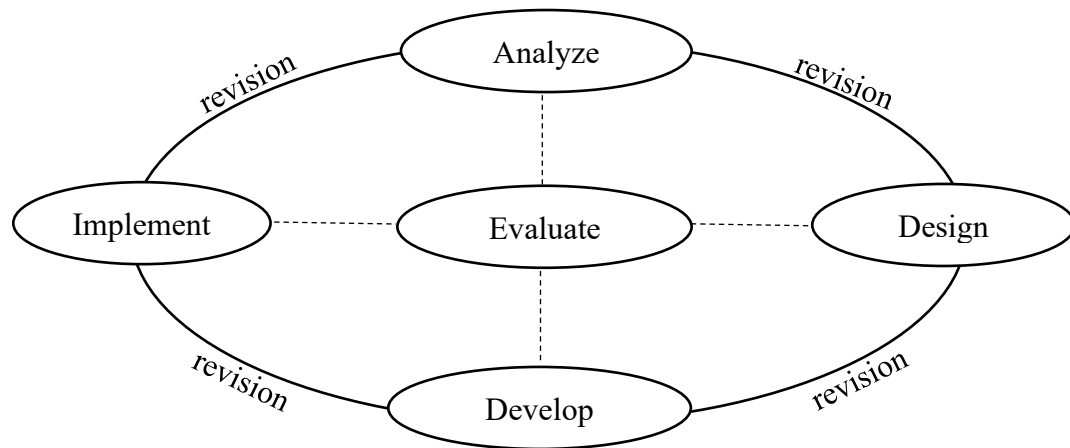
The design plan is used to generate manuals, presentations, videos, and online modules during development. Poorly produced materials may make training unclear or ineffective.

The fourth stage is implementation. Delivering training to student. This includes preparing instructors, setting up technology or classrooms, and making sure everything runs smoothly. Good implementation ensures learners have a positive experience and can focus on learning.

Evaluation is the final stage. It measures how successful the training was. This includes checking whether the learners understood the content, applied their knowledge, and whether the training helped meet organizational goals. Evaluation also

helps improve future training programs. The ADDIE Model provides a clear and step-by-step approach to developing training programs. By following each stage, organizations can create effective, well-planned, and results-oriented training that improves employee knowledge, skills, and performance.

Figure (2.1) The ADDIE Model



Source: Branch (2009)

(ii) Four-Level Training Evaluation Model

One of the most popular training program evaluation models is Kirkpatrick's Four-Level Training Evaluation Model. This paradigm, developed by Donald Kirkpatrick in 1959 and modified, assesses training efficiency on four linked levels: response, learning, behaviour, and results (Kirkpatrick & Kirkpatrick, 2006).

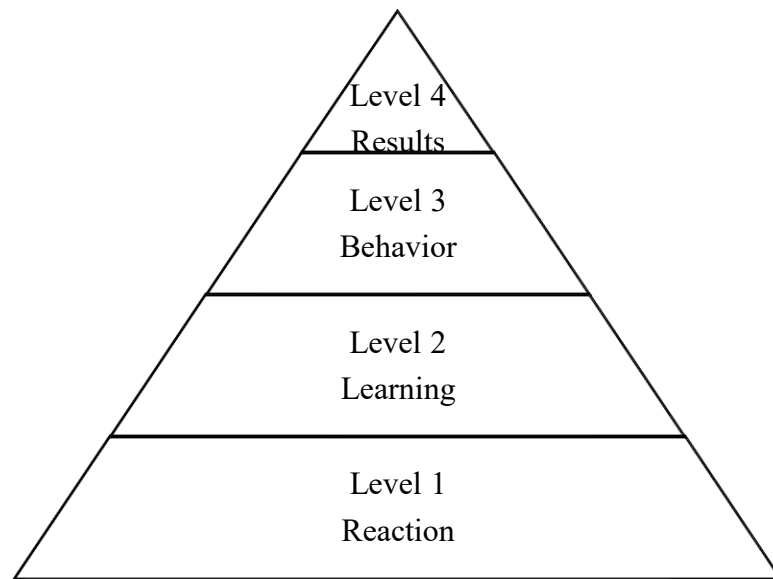
The first stage, response, assesses participants' immediate thoughts and feelings about the training to judge its value and engagement.

The second stage, learning, evaluates participants' new information, abilities, and attitudes to determine if they learned what was intended from the program.

The third stage, behaviour, assesses whether participants are using their new skills and knowledge on the job to see if the training has changed their behaviour.

The fourth stage, results, assesses if the training enhanced organizational performance by measuring outcomes like productivity, cost, and customer satisfaction.

Figure (2.2) Levels of Training Evaluation



Source: Kirkpatrick & Kirkpatrick (2006)

In this study on training methods and employee performance, Kirkpatrick's model provides a complete evaluation framework for all four levels of training efficacy.

Employee reactions to training sessions' relevance, engagement, and satisfaction are crucial. Positive responses suggest that the training program is well-received, which promotes information retention and application.

It should guarantee that people obtain the information, skills, and attitudes needed to increase job performance. Tests, assessments, and self-evaluation surveys can verify learning goals.

At the behavior level, training effectiveness is reflected in employees' ability to consistently apply newly acquired knowledge and skills in their daily tasks. Observable changes in work performance, teamwork, and decision-making are key indicators of behavioral transformation.

At the results level, the impact of training on broader organizational outcomes such as increased productivity, enhanced service quality, reduced operational errors, or improved customer satisfaction is measured. This helps determine whether the training program contributes to achieving organizational goals.

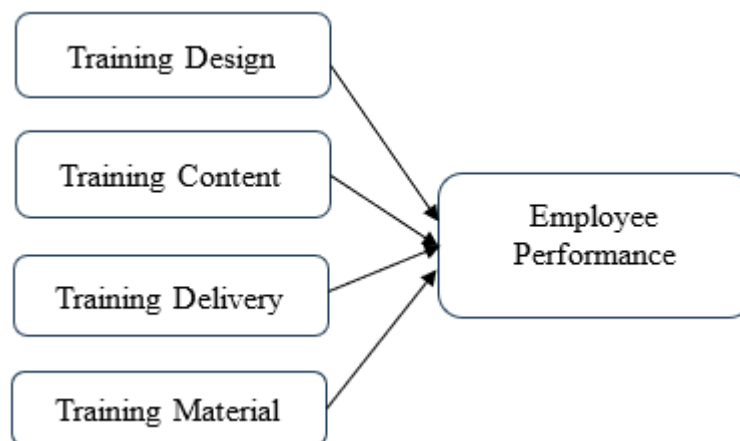
2.6 Previous Studies

Several studies have examined the link between training efficacy and employee performance, revealing how training programs shape workplace behavior.

Abu Daqar and Constantinovits (2021) examined how training affects Palestinian banking staff performance. Their conceptual approach examines how training design, content, delivery, and materials affect employee performance.

The study used a standardized questionnaire to interview staff from ten Palestinian banks. Random sampling was used with 290 employees. Statistical methods were used to measure the link between training and performance in primary and secondary data.

Figure (2.3) The Impact of Training on Banks Employee Performance



Source: Abu Daqar & Constantinovits (2021)

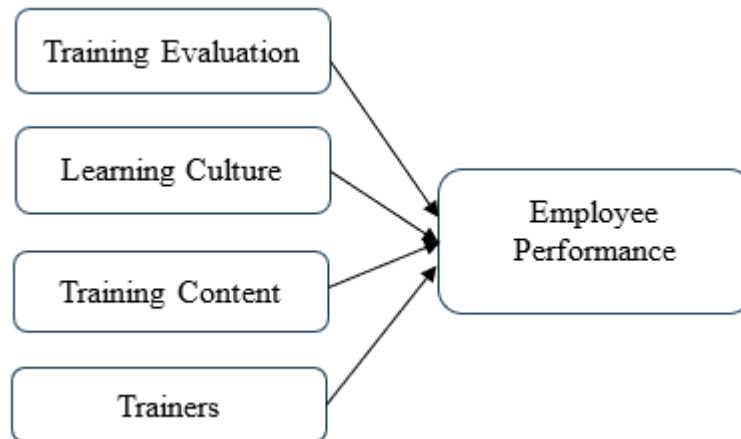
In-person workshops, virtual training, hands-on activities, and role-playing boost employee performance, according to the research. Well-prepared instructional aids, exercises, pre-tests, and simulations improve information retention and skill development. Thus, training design and content have little effect.

Aruna Shantha (2019) examined how training affects employee performance in Sri Lankan banks, namely the Bank of Ceylon. The study examined how training programs affect bank employee performance at the Bank of Ceylon in Sri Lanka. The study examined how training assessment, learning culture, content, and trainers effect employee performance.

Multi-stage sampling was utilized to pick 166 workers from 15 Sri Lankan Bank of Ceylon branches. Structured questionnaires were used to explore how evaluation, learning culture, material, and trainers impact performance.

The research had one dependent variable (employee performance) and four independent factors (training evaluation, learning culture, training material, and trainers). Previous study informed the framework for Sri Lanka's banking system. The study used literature-based theories and models to create the framework without a figure.

Figure (2.4) The Impact of Training on Employee Performance in Banking Sector



Source: Shantha (2019)

Training content and trainers positively affected employee performance, whereas training assessment and learning culture did not. The study recommends high-quality training content and qualified trainers to boost employee performance. It advises greater training time, practical lessons, and local market customization, giving policymakers and HR professionals useful information.

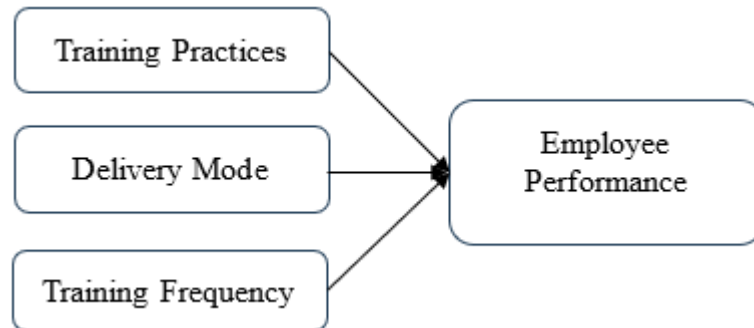
Mukhiya & Acharya (2023) examined how training affects Nepalese banking staff performance. Training programs improve job dedication and productivity, according to the study. Most responders and supervisors reported visible performance gains after training, indicating a favourable association. Effective training programs improve skills, motivate, and fit with company goals, according to the report.

The survey covered Kathmandu Valley personnel from banking (Nabil Bank, Siddhartha Bank), automobile (Yamaha Nepal), and government institutions. Purposive sampling chose 150 respondents to complete in-person and online surveys. The analysis used descriptive and inferential statistics.

Training methods, delivery, frequency, and performance were studied. The study examined training as an independent variable and employee performance as a

dependent variable. Prior study emphasised the need of organized training in accomplishing organisational goals.

Figure (2.5) The Impact of Training on Employee Performance



Source: Mukhiya & Acharya (2023)

The results show that while training procedures and delivery are fairly successful, increasing frequency and consistency might boost employee performance. Data supports the study's conclusion that focused training programs boost workplace productivity and skill development.

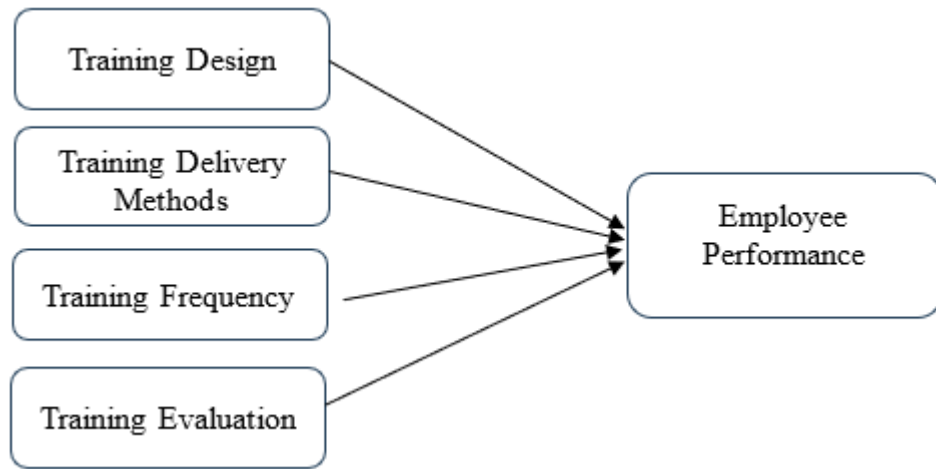
2.7 Conceptual Framework of the Study

This study's conceptual framework is based on past research on financial institution employee performance and training programs. This research evaluates G Bank's training programs using the ADDIE Model and Kirkpatrick's Four-Level Training Evaluation Model. The framework includes essential aspects that affect training's effectiveness in improving employee performance, guaranteeing that employees can utilize learned information and abilities in their daily job.

Training design, delivery, frequency, and evaluation—essential for employee competence—are independent factors. This research measures employee performance by task efficiency, job quality, compliance adherence, and organizational success. Performance is measured by how successfully employees use their skills and expertise to accomplish company goals, boost productivity, and promote development.

The conceptual framework shows how training design, delivery, frequency, and assessment affect employee performance. This research optimizes training programs to help financial institutions improve compliance, staff competency, and organizational success.

Figure (2.6) Conceptual Framework of the Study



Source: Own compilation (2025)

Working Definitions

Training Design in this study refers the process of structuring training programs to meet specific job functions and organizational needs. Training design includes in setting clear objectives, analyse employee needs, and aligning content with institutional policies to address specific skill gaps.

Training Delivery Method in this study refers the approaches used to convey training content to employees. Common methods include classroom-based instruction, webinars, on-the-job (OTJ) training and e-learning platforms, each influencing knowledge retention and skill application.

Training Frequency in this study refers how often training sessions are conducted within a specific timeframe, such as annually, semi-annually, or quarterly. Training frequency emphasizes the consistency and regularity of training programs to ensure continuous knowledge reinforcement and sustained performance improvement. Induction training is mandatory for all new hires, while refresher courses reinforce existing knowledge on an annual basis. Compliance and risk management training are held semi-annually to keep up with evolving regulations.

Training Evaluation in this study refers systematic assessment of a training program's effectiveness, relevance, and outcomes. It measures employee learning, adherence to regulations, and the practical application of acquired skills to ensure organizational goals are met.

Employee Performance in this study refers the extent to which employees effectively fulfil their job responsibilities and contribute to organizational goals. It encompasses key aspects such as productivity, work quality, decision-making, and contribution to organizational goals.

CHAPTER 3

PROFILE AND TRAINING PRACTICES OF GLORY FARMER DEVELOPMENT BANK (G BANK)

The chapter provides an overview of Glory Farmer Development Bank (G Bank), covering its background, organizational structure, and core principles such as its vision, mission, objectives, values, and motto. It also outlines the bank's financial services and details its training initiatives.

3.1 Profile of Glory Farmer Development Bank

Glory Farmer Development Bank (G Bank) is a private financial institution established on September 27, 2018, with its first branch opening in Monywa, Sagaing Division, Myanmar. The bank was founded to support the economic development of the nation by providing banking services tailored to the agricultural sector and related industries, which are vital to Myanmar's economy. G Bank operates in harmony with the regulations prescribed by the Central Bank of Myanmar, emphasizing accountability, responsibility, dignity, and innovation based on technology.

To enhance employee capacity, G Bank conducts a variety of training programs, including basic banking training, refresher courses, managerial training, customer service training, AML/CFT training, and core banking system training. Additionally, staff members participate in competency-building programs and workshops organized by the Central Bank of Myanmar (CBM).

G Bank now has 20 branches nationwide, including 7 in Yangon Division, 5 in Mandalay Division, 4 in Sagaing Division, 3 in Shan State, and 1 in Kayin State, to provide high-quality banking services and improve customer satisfaction and convenience. (G Bank, 2025)

G Bank's mission is to contribute to Myanmar's economic development by providing specialized banking services that support the agriculture sector and its related industries. The bank is committed to operating in strict compliance with the regulations set by the Central Bank of Myanmar, while maintaining institutional integrity through innovation and the use of modern technology.

- **Balancing:** G Bank strives to maintain a balanced relationship between the Central Bank of Myanmar, its customers, and internal operations to ensure sustainable and responsible banking.
- **Determination:** The bank is dedicated to delivering financial services with a strong sense of duty, guided by established rules, ethical standards, and a commitment to professional excellence.
- **Innovation:** G Bank embraces digital innovation to provide effective, forward-thinking banking solutions that meet the evolving needs of its customers in a modern financial environment.

Core Values of G Bank is professionalism and Superior Customer Service. G Bank aims to build a respected and reliable brand founded on integrity and quality. The bank is committed to serving its clients and investors with the highest standards of professionalism, financial discipline, and operational prudence. G Bank's long-term success is driven by a customer-centric approach and the belief that trust must be consistently earned through excellence in every aspect of service.

3.2 Organization Structure of G Bank

Glory Farmer Development Bank, commonly referred to as G Bank, operates under a structured organizational framework designed to ensure efficient governance, operational effectiveness, and compliance with national regulations. The bank's organizational structure is hierarchical, beginning with the Board of Directors, which is responsible for setting the overall strategic direction, establishing governance policies, and ensuring the bank maintains high ethical and legal standards in alignment with the Central Bank of Myanmar's guidelines.

The Executive Management Team, led by the Chief Executive Officer (CEO) and supported by the Deputy CEO, is tasked with translating the board's strategic plans into operational goals. They oversee the day-to-day management of the bank and coordinate the work of several core departments to ensure consistent performance across all business functions. Under this executive leadership, the bank is organized into a range of specialized departments.

(i) Administrative Department

Responsible for overseeing the bank's general administrative functions, including facility management, procurement, and ensuring compliance with internal policies and procedures.

(ii) Loan Administration and Credit Risk Management Department

Manages the processing and administration of loan applications, credit assessments, and monitoring of credit risk to maintain the bank's asset quality and minimize potential losses.

(iii) Banking Operations Department

Supervises branch operations to ensure consistent service delivery across all locations. This department standardizes banking procedures, manages customer service protocols, and ensures operational efficiency.

(iv) Information and Communication Technology (ICT) Department

Handles the bank's technological infrastructure, including security networks, database administration, application support, and hardware maintenance, ensuring robust and secure IT operations.

(v) Legal, Risk & Compliance Department

Ensures that the bank's operations comply with legal and regulatory requirements. This department manages legal affairs, oversees risk management strategies, and ensures adherence to compliance standards.

(vi) Brand Communication & Digital Marketing Department

Focuses on enhancing the bank's brand image and digital presence. This department manages marketing campaigns, social media engagement, and communication strategies to attract and retain customers.

(vii) SME Division and Corporate Banking Department

Caters to the financial needs of Small and Medium Enterprises (SMEs) and corporate clients by offering tailored banking solutions, credit facilities, and advisory services to support business growth.

(viii) Digital Channels Department

Manages the bank's digital platforms, including internet and mobile banking services, ensuring user-friendly interfaces and secure digital transactions for customers.

(ix) Finance Department

Oversees financial planning, accounting, and financial control functions. This department ensures accurate financial reporting, budget management, and compliance with financial regulations.

(x) International Trade & Remittance Department

Currently under development, this department will handle international trade services and remittance operations, facilitating cross-border transactions and foreign exchange services.

(xi) Financial Institution and Treasury Department

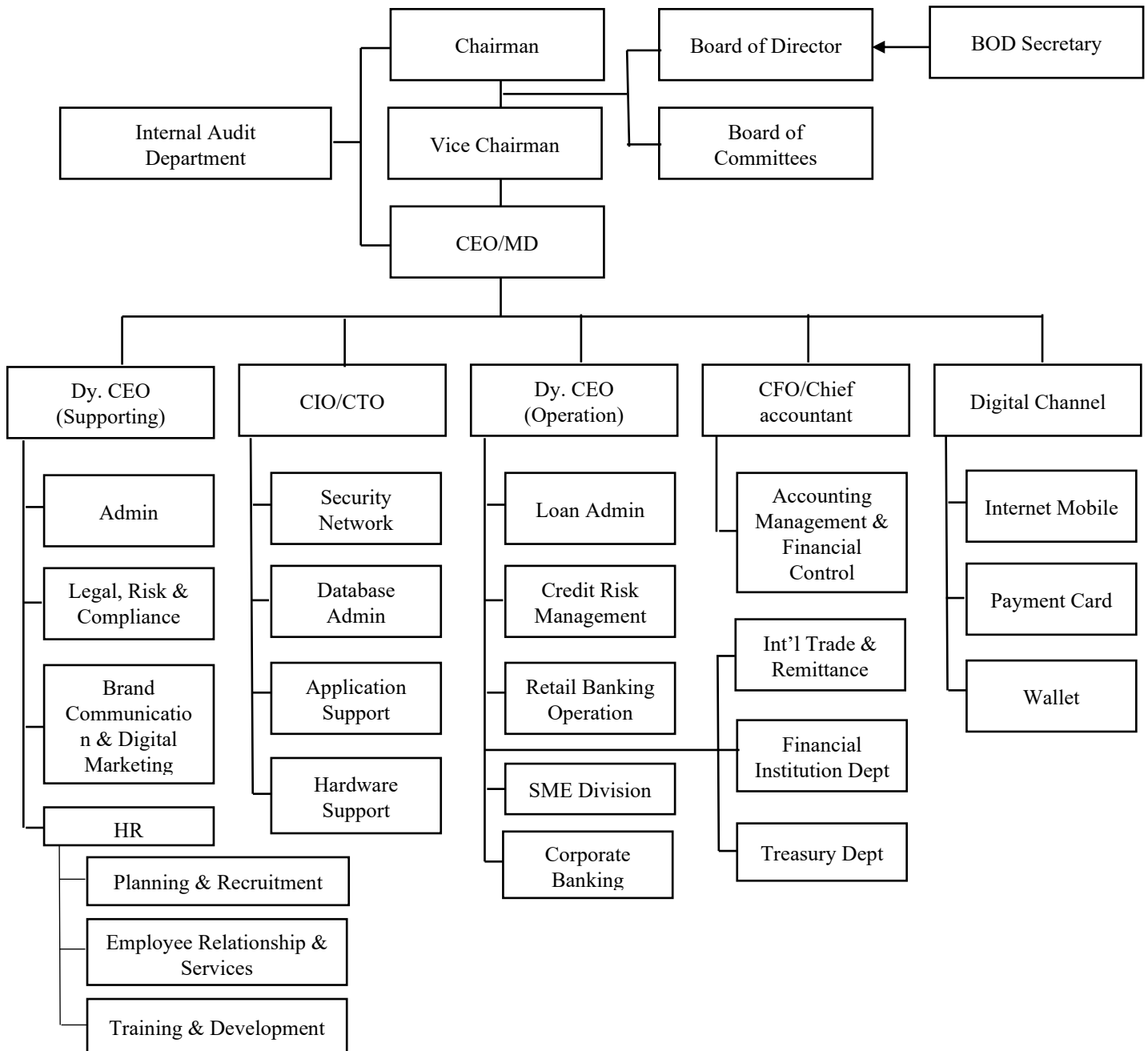
Manages relationships with other financial institutions and oversees treasury operations, including liquidity management, investment strategies, and funding activities to optimize the bank's financial position.

(xii) Human Resources Department

Within the organizational framework of G Bank, the Human Resources (HR) Department operates under the leadership of the Senior General Manager. The department, headed by the HR Manager and supported by officers across various levels, is responsible for a comprehensive range of functions, including planning and recruitment, employee relations and services, and training and development. The HR Department plays a pivotal role in aligning the bank's human capital capabilities with its institutional objectives. It is tasked with identifying training needs, designing tailored learning interventions, and coordinating training delivery across departments. These efforts encompass induction programs for new hires, compliance and risk management training, and role-specific courses such as customer service and sales, mobile banking and core system training, loan and credit assessment training, leadership and branch management training, and supervisor training. The department ensures that all training programs comply with internal policies and the regulations of the Central Bank of Myanmar.

Moreover, the HR Department develops and maintains an annual training schedule, leveraging internal trainers who collaborate closely with department heads to utilize their subject-matter expertise, as well as engaging external trainers when required. By aligning learning and development activities with operational needs, the HR Department ensures that G Bank maintains a highly skilled, compliant, and adaptable workforce, supporting its long-term growth and institutional effectiveness.

Figure (3.1) The Organization Structure of G Bank



Source: G Bank (2025)

Each department is led by a Senior General Manager or General Manager who reports directly to the Executive Management Team. This clear reporting structure ensures efficient communication, accountability, and agility in responding to emerging challenges and opportunities. Through this integrated and functional organizational structure, G Bank is able to fulfil its mission of providing specialized financial services to the agricultural sector while contributing to the broader economic development of Myanmar.

This well-defined organizational structure allows G Bank to maintain operational clarity and efficiency, supporting its mission to provide reliable financial services to the agricultural sector and promoting economic development throughout Myanmar.

3.3 Product and Services Provided by G Bank

Glory Farmer Development Bank (G Bank) offers a comprehensive suite of financial products and services tailored to meet the diverse needs of its clientele, with a particular emphasis on supporting the agricultural sector and fostering economic development in Myanmar.

G Bank offers various deposit accounts for various savings and transaction needs, including the Current Account for business professionals, the Savings Deposit Account for individuals, the Fixed Deposit Account for investors, and the Call Deposit Account for businesses. They also provide loan products for business expansion and personal financial needs, such as tailored loans and installment-based purchasing. G Bank also offers secure fund transfers through Remittance and Payment Order services, and Bank Guarantee services to ensure clients meet their contractual obligations. They also offer Internet Banking and Mobile Banking services, allowing customers to access banking services 24/7. G Bank remains committed to delivering innovative and customer-centric financial solutions that support economic growth and financial well-being in Myanmar.

Table (3.1): Services Provided by G Bank

Services	Type of Service	Description
Deposit Services	Current Account	Designed for business professionals and corporate clients for frequent transactions.
	Savings Deposit Account	Offers competitive interest rates; encourages regular savings for individuals.
	High-Speed Savings Deposit	Provides higher interest.
	Fixed Deposit Account	Suitable for investing surplus funds over a fixed term for predetermined returns.
	Call Deposit Account	Ideal for short-term investments with daily interest and flexible withdrawals.
Loan Services	Business Loan	Provides capital support for business development and expansion.
	Hire Purchase	Enables customers to acquire goods via installment payments, supporting cash flow management.
Remittance & Payment	Remittance Services	Facilitates secure and efficient money transfers, both domestically and internationally.
	Payment Order	Allows reliable third-party payments with timely and accurate execution.
Bank Guarantee Services	Bank Guarantee	Ensures contractual commitment fulfillment; enhances client credibility in business transactions.
Digital Banking Services	Internet Banking	Offers online access for fund transfers, and bill payments via computer.
	Mobile Banking	Offers online access for fund transfers, and bill payments via mobile devices.

Source: G Bank (2025)

3.4 Training Practices at Glory Farmer Development Bank

G Bank acknowledges the importance of employee training in achieving its organizational objectives. The primary goals of its training initiatives are to enhance service quality, ensure adherence to regulatory requirements and internal policies, strengthen workforce capabilities, support career progression, foster a culture of continuous learning, and improve operational efficiency in a competitive banking environment. The Human Resources Department is responsible for planning, coordinating, and implementing these training programs to ensure alignment with organizational needs and strategic goals. To support these aims and strengthen employee performance, the bank offers a range of structured training programs tailored to the specific professional needs of staff across various departments and job roles.

Induction training is designed to introduce new hires to G Bank's mission, core values, service standards, organizational policies, organizational culture, and internal policies. This course also covers essential banking knowledge, such as customer service principles, product orientation, and compliance basics, to ensure new staff are prepared for their roles from day one. It is typically delivered through classroom sessions and on-the-job with HR personnel and department supervisors acting as facilitators. Induction training sessions are planned in accordance with recruitment cycles to ensure that each new batch of employees receives timely and well-structured onboarding support. Evaluation is conducted through feedback forms and basic assessments to ensure new employees understand bank norms and expectations. The program helps new hires integrate quickly and effectively, supporting smoother transitions into their roles.

Customer Service and Sales Training at G Bank is designed to improve employees' communication skills, product knowledge, and client engagement techniques, especially for those working in front-line roles. The training contents include customer inquiries, complaint resolution, upselling and cross-selling of products, and relationship management. It emphasizes both soft skills and service guidelines to enhance customer satisfaction and promote cross-selling of banking products. The delivery method is classroom sessions. In some cases, webinars is used to supplement learning, especially for geographically dispersed branches. Training is typically conducted on annually basis to maintain service consistency and update employees on new products, service procedures, or customer interaction standards.

Additional sessions may be offered during new product launches or marketing campaigns. Evaluation of this training includes immediate post-training feedback forms and observation of real-time customer interactions. Supervisors also provide informal performance reviews to assess behavioral changes and communication improvements. These evaluation measures help ensure that training leads to measurable improvements in customer service quality and sales performance.

Compliance and Risk Management Training is designed to ensure that employees, particularly those in front-line roles at branches, understand and adhere to key regulatory standards, including Anti-Money Laundering (AML), Counter-Terrorist Financing (CFT) and Know Your Customer (KYC). The training is developed based on Central Bank of Myanmar guidelines and The training design is structured in accordance with the guidelines issued by the Central Bank of Myanmar and is regularly updated to reflect changes in relevant laws and regulatory frameworks. It is delivered through classroom instruction and webinars for geographically dispersed branches. The training is conducted on a semi-annual basis, ensuring that employees remain up to date with current regulatory requirements and institutional policies. Effectiveness is measured through post-training quizzes, participant feedback and periodic internal audits. all of which contribute to reinforcing employee accountability and ensuring ongoing legal compliance within the organization.

To keep pace with evolving banking technology, G Bank offers Mobile Banking and Core System Training focused on internet/mobile banking systems, fundamental cybersecurity awareness, and internal core banking software to branch officers and staffs. The training design emphasizes task-based learning with practical demonstrations. Delivery is primarily through classroom based and on-th-job, supported by laptops and guidelines handouts. These modules are delivered annually and conduct it when system upgrades or new features are introduced. Evaluation includes post-training assessment and participant feedback.

Loan and Credit Assessment Training at G Bank is designed to equip credit officers and branch managers with the necessary skills to evaluate credit worthiness, assess financial risks, and ensure compliance with lending policies. The design includes financial statement analysis, collateral evaluation, local market data analysis, documentation procedures and regulatory guidelines. The training is delivered through in-person classroom and on-the-job training, allowing participants to engage in interactive learning and peer-based knowledge sharing. These sessions are facilitated

by experienced banking professionals and internal credit specialists. Training is conducted annually and supplemented when there are significant updates to lending policies, risk management procedures, or regulatory changes. Effectiveness is measured through improved loan approval accuracy, repayment rates, and manager evaluations. The overall goal is to improve the accuracy of credit decisions, reduce default risks, and enhance the bank's loan portfolio quality.

Leadership and Branch Management Training is designed for middle to senior-level managers, including branch managers and department heads. The program focuses on developing competencies in strategic planning, team leadership, conflict management, and performance oversight. Training content integrates leadership theories, banking-specific case studies, and individualized coaching to support practical skill development. The training is delivered through classroom with group discussion. These sessions are conducted annually. Evaluation methods include post-training assessment and supervisor assessments.

Supervisor Training at G Bank is aimed at developing the leadership, coordination, and operational oversight capabilities of middle-level supervisors and team leads. The training is carefully designed to cover essential areas such as team management, branch operations, regulatory compliance, conflict resolution, task delegation, and performance monitoring. It also includes modules on communication approach and staff motivation method to ensure that supervisors can effectively support their teams. The training is delivered classroom training, and interactive group discussions. Senior managers occasionally lead sessions to provide broader perspectives and practical insights. Supervisor training is conducted annually. Evaluation includes post-training assessments, as well as feedback from participants. Supervisors' application of skills is also monitored through improvements in branch-level performance indicators, such as service quality, compliance scores, and team productivity.

G Bank places emphasis on training as a strategic tool for achieving operational excellence, regulatory compliance, and workforce capability enhancement. The bank's training practices are carefully designed to align with its business objectives and are structured around four core dimensions: training design, training methods, training frequency, and training evaluation.

3.4.1 Training Design

Training design at G Bank begins with a thorough Training Needs Assessment (TNA), conducted periodically by the Human Resource and Training Division in collaboration with department heads. This assessment identifies existing skills gaps, competency requirements, and regulatory demands specific to each job function. Based on the findings, training programs are developed with clearly defined learning objectives, content tailored to job-specific needs, and alignment with both organizational goals and Central Bank of Myanmar regulations. The training design process also considers employee feedback, industry trends, and technological developments to ensure relevance and effectiveness.

3.4.2 Training Delivery Methods

Training delivery methods at G Bank are diverse, combining traditional and modern instructional approaches to cater to various learning preferences and operational needs. Classroom training remains a vital component, particularly for technical, compliance, and regulatory courses where direct interaction enhances understanding. Webinars and virtual workshops are increasingly adopted to improve accessibility, especially for staff in remote branches. On-the-job training is incorporated to bridge theory with practice, particularly in areas such as customer service, credit operations, and digital banking services. By using multiple delivery formats, G Bank ensures its training initiatives are inclusive, engaging, and practically applicable.

3.4.3 Training Frequency

Training frequency is carefully scheduled to maintain continuous employee development while balancing operational demands. Induction training is mandatory for all new hires before assuming their roles, ensuring a consistent understanding of the bank's values, policies, and service standards. Compliance and risk management training sessions are conducted semi-annually to address evolving regulations. Refresher training and Branch Manager training for operational, technical, and customer service skills takes place annually. Digital banking systems and cybersecurity awareness is increased to quarterly intervals, considering the rapid pace of technological changes and emerging risks in the financial sector. This structured training calendar ensures that employees consistently update their skills and remain prepared for operational challenges.

3.4.4 Training Evaluation

Training evaluation plays an important role in G Bank's training practices, helping to understand the effectiveness of each program and identify areas for improvement. The bank uses a basic evaluation approach based on Kirkpatrick's Four-Level Model, which looks at employee feedback, what they learned, how their behavior changed, and any general impact on work results. Feedback is gathered through participant surveys at the end of training sessions to assess satisfaction and the perceived usefulness of the content. Knowledge assessments and post-training evaluations are conducted to measure the extent of understanding and the skills acquired by participants. Supervisors and department heads informally observe changes in job performance, work quality, and adherence to compliance standards to assess whether employees are applying new skills effectively.

In addition, the bank reviews practical outcomes such as workflow improvements, enhanced customer service, and better operational practices as indirect indicators of training effectiveness. These insights support the continuous refinement of training programs. By gradually aligning its training initiatives with operational needs and staff development priorities, G Bank aims to foster a culture of continuous learning and steady professional growth, contributing positively to the bank's service standards and operational reliability within Myanmar's evolving financial sector.

Table (3.2) Training Programs in G Bank

Sr. No.	Training Title	Participants	Training Contents	Training Delivery Method	Training Frequency	Training Evaluation
1.	Induction Training	New Joiner	Introduction policy, culture and essential banking knowledge	Classroom, On-the-Job training	Based on recruitment cycles	feedback forms and basic assessments
2.	Customer Service and Sales Training	Front line Staffs	Communication skills, product knowledge, and client engagement	Classroom, On-the-Job training, webinar	Annually, update new product and services	Less customer complaint and sales performance
3.	Compliance and Risk Management Training	Front-line roles at branches	AML/CFT Regulatory, KYC	Classroom and webinar	Semi-annual basis	Post-training quizzes, participant feedback & internal audits
4.	Mobile Banking and Core System Training	Branch officers and staffs	Banking application usage, cyber security awareness	Classroom	Annually, system upgrade	Post-training assessment & participant feedback.
5.	Loan and Credit Assessment Training	Credit officers and branch managers	Financial statement analysis, collateral evaluation, market analysis, documentation	Classroom	Annually, policy updating	Improve accuracy, repayment rates, reduce default risks, loan portfolio quality
6.	Leadership and Branch Management Training	Branch managers and department heads	Strategic planning, team leadership, conflict management & performance oversight	Classroom	Annually	Post-training assessment & supervisor assessments.
7.	Supervisor Training	Middle-level supervisors and team leads	Team management, branch operations, compliance, conflict resolution, delegation and performance monitoring.	Classroom training	Annually	Post-training assessments, as well as feedback from participants

Source: G Bank (2025)

CHAPTER 4

ANALYSIS OF THE EFFECT OF TRAINING PRACTICES ON EMPLOYEE PERFORMANCE AT G BANK

This chapter presents the demographic profiles of respondents and the analysis of the effect of training practices on employee performance at Glory Farmer Development Bank (G Bank).

4.1 Research Design

This study utilizes descriptive statistics to summarize and present key characteristics of the dataset, such as means and frequencies. It also applies quantitative research methods to examine the effect of training practices and employee performance. G Bank using numerical data. The analysis focuses on four key dimensions of training: training design, training delivery methods, training frequency, and training evaluation, as outlined in the study's conceptual framework.

Data were collected from both primary and secondary sources. Primary data were obtained through a structured survey using a 5-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree). Secondary data were drawn from G Bank's official website, internal training documentation, and relevant academic literature, including books, journals, and research reports.

The target population comprised 330 employees from G Bank's Head Office and its 20 branches across Myanmar. To ensure representativeness, the sample size was determined using Yamane's (1973) formula for sample size calculation, with a 5% margin of error. The formula is presented as follows:

$$n = \frac{N}{1 + N * (e)^2}, \quad \text{Where } n = \text{the sample size}$$

N = the population of the study

e = the margin error in the calculation

Applying the formula:

$$n = \frac{330}{1 + 330 * (0.05)^2} \approx 180$$

The survey instrument consisted of three sections. Section A gathered demographic information (e.g., gender, age, education, job role, and years of service). Section B focused on employees' perceptions of training practices at G Bank, while Section C assessed their self-perceived job performance outcomes. The survey was administered digitally via Google Forms over a two-week period from 15 May 2025 to 31 May 2025.

For data analysis, descriptive statistics—including frequency, percentages, and mean values—were used to evaluate perceptions of training effectiveness. To examine the relationship between the training variables and employee performance, multiple regression analysis was conducted using the enter method.

4.2 Demographic Characteristics of the Respondents

The demographic analysis of 180 respondents from Glory Farmer Development Bank (G Bank) reveals key characteristics of the workforce. The majority were female (71.7%), highlighting strong female representation. Most respondents were aged 26–35 years (52.2%), indicating a workforce composed largely of mid-career professionals. In terms of education, 81.1% held a bachelor's degree, reflecting a highly qualified employee base. Regarding job position, the largest group of respondents held supervisory roles (44.4%), followed by assistant managers and managers. Employees represented diverse departments, with the largest group (37.8%) from branches. In terms of work experience, the majority had more than 10 years of service (31.1%), suggesting that many employees bring long-term experience to their roles.

Table (4.1): Descriptive Statistics of the Respondents

Particular	Frequency	Percent
Total Number of Respondents	180	100
Gender		
Male	51	28.3
Female	129	71.7
Age		
18–25 years	14	7.8
26–35 years	94	52.2
36–45 years	56	31.1
46 years and above	16	8.9
Education		
Graduate	146	81.1
Master	30	16.7
Under-Graduate	4	2.2
Job Position		
Supervisor and Under	80	44.4
Assistant Manager to Manager	67	37.3
Sr. Manager and above	33	18.3
Department		
Technology/ Mobile Banking	26	14.4
Finance/Credit/Loan	25	13.9
Audit/Compliance/Banking Operation	40	22.2
Customer Service/Marketing/Administration	21	11.7
Branches	68	37.8
Years of Work Experience		
Less than 1 year	14	7.8
1–3 years	31	17.2
4–6 years	40	22.2
7–10 years	39	21.7
More than 10 years	56	31.1

Source: Survey data (2025)

4.3 Reliability Analysis

Reliability refers to test consistency, meaning the degree to which a measurement instrument yields the same results under consistent conditions (Tavakol & Dennick, 2011). Several types of reliability coefficients are used in social science research, among which Cronbach's Alpha is one of the most commonly applied. It assesses internal consistency and is interpreted similarly to a correlation coefficient, ranging from 0 to 1, with higher values indicating greater reliability.

Table (4.2): Reliability Test

Items	No. of Items	Cronbach's Alpha
Training Design	7	.871
Training Delivery Methods	7	.887
Training Frequency	7	.894
Training Evaluation	7	.894
Employee Performance	7	.892

Source: Survey data (2025)

According to Table (4.2), all the measured items demonstrate good reliability, as indicated by their Cronbach's Alpha values, which exceed the accepted range of at least 0.7. Specifically, the Cronbach's Alpha for Training Design is 0.871, while Training Delivery Methods and Training Frequency have values of 0.887 and 0.894, respectively. Training Evaluation has a reliability score of 0.894 while Employee Performance is 0.892. Among all the constructs, Training Frequency and Training Evaluation exhibit the highest reliability, with a Cronbach's Alpha of 0.894. These results indicate strong internal consistency across all factors, confirming their suitability for the effect of training practices on employee performance at Glory Farmer Development Bank (G bank).

4.4 Employees Perception on Training Practices of G Bank

The conceptual framework of this study comprises five key variables: training design, training delivery methods, training frequency, training evaluation, and employee performance. The findings in this section aim to quantify the influence of each of these variables on employee performance at Glory Farmer Development Bank

(G Bank). The primary objective of the study is to identify the training practices implemented by G Bank and evaluate their effect on employee outcomes.

Data were collected using a structured questionnaire divided into three sections. The first section focused on gathering demographic information through closed-ended questions. The second and third sections measured perceptions of training practices and employee performance using a five-point Likert scale, where responses ranged from 1 (strongly disagree) to 5 (strongly agree). According to Best (1977), the interpretation of mean values on a five-point Likert scale is typically as follows:

Table (4.3) Mean Score Interpretation

Total Mean Score	Level
1.00 and 1.80	Strongly Disagree
1.81 and 2.60	Disagree
2.61 and 3.40	Neutral
3.41 and 4.20	Agree
4.21 and 5.00	Strongly Agree

Source: Best (1977)

This classification provides a standardized method to assess the effectiveness of training dimensions and their contribution to employee performance.

4.4.1 Employee Perception on Training Design

The study assessed employees' perceptions of the training design at G Bank using seven statements rated on a five-point Likert scale. These statements explored various aspects of training design, including needs assessment, alignment with job tasks, content relevance, practical application, feedback mechanisms, material clarity, and future-oriented planning. The detailed results are presented in Table (4.4).

Table (4.4) Mean Score of Training Design

Sr.	Items	Mean	Std Dev
1	HR regularly identifies training needs based on performance gaps in employees' job role.	3.71	0.70
2	Training objectives are clearly aligned with job tasks.	3.84	0.56
3	The training content is relevant and aligned with employees' job.	3.87	0.66
4	Training sessions include practical examples that enhance understanding.	3.78	0.66
5	Feedback from trainees is systematically collected and used to improve future training design.	3.76	0.74
6	Training Materials (e.g. Training Notes) are clear, structured, and easy to understand.	3.78	0.65
7	The training programs are designed to meet both current and future job responsibilities.	3.74	0.69
Overall Mean		3.78	

Source: Survey data (2025)

According to Table (4.4), the highest mean score was recorded for the statement that the training content is relevant and aligned with employees' job, with a mean of 3.87, which falls within the agree level. The lowest-rated item was HR regularly identifies training needs based on performance gaps in employees' job role, which received a mean score of 3.71, also within the agree range. The overall mean score of 3.78, corresponding to the agree level, demonstrates that employees hold a generally favorable perception of the training design at G Bank

4.4.2 Employee Perception on Training Delivery Methods

The effectiveness of training delivery methods at G Bank was assessed using seven statements rated on a five-point Likert scale. These statements explored various delivery formats—classroom, webinars, on-the-job training (OJT), and digital platforms—and their alignment with trainees’ learning needs, engagement levels, and job applicability.

Table (4.5) Mean Score of Training Delivery Methods

Sr.	Items	Mean	Std Dev
1	The chosen delivery method (classroom, webinar, OJT) suited the training topic and context.	3.81	0.62
2	The trainers were well-prepared and explained the training content clearly.	3.88	0.61
3	Sessions encouraged active participation and collaborative discussion.	3.84	0.64
4	Digital learning platforms (e.g., webinar, e-learning) made training more accessible and time-efficient.	3.92	0.63
5	On-the-job training allowed employees to apply skills directly in employees’ work environment.	3.98	0.61
6	The training delivery methods (e.g., classroom, webinar, on-the-job training) used matched employees’ learning style and helped them understand better.	3.83	0.60
7	A mix of delivery methods (e.g., classroom, webinar, on-the-job training) made the training engaging and practical.	3.83	0.64
Overall Mean		3.87	

Source: Survey data (2025)

According to Table (4.5), the highest mean score was recorded for the statement that on-the-job training allowed employees to apply skills directly in their work environment, with a mean of 3.98, which falls within the agree level. The lowest-rated item was the suitability of the chosen delivery method (classroom, webinar, OJT) to the training topic and context, which received a mean score of 3.81, also within the agree range. The overall mean score of 3.87, corresponding to the agree level, demonstrates that employees hold a generally favorable perception of the training delivery methods at G Bank.

4.4.3 Employee Perception on Training Frequency

The study evaluated employee perceptions of training frequency at G Bank using seven survey items rated on a five-point Likert scale. These items assessed the regularity and timing of training sessions, the effectiveness of induction and refresher programs, the availability of ongoing learning opportunities, and the responsiveness of training to changes in job roles.

Table (4.6) Mean Score of Training Frequency

Sr.	Items	Mean	Std Dev
1	Adequate training is received regularly to support and enhance job performance.	3.81	0.56
2	Induction training gives new hires the essential knowledge to start effectively.	3.97	0.60
3	Refresher training is scheduled regularly to update knowledge and reinforce skills.	3.79	0.58
4	Training is scheduled at times that minimizes disruption to daily work.	3.83	0.59
5	Ongoing training keeps employees updated on industry standards and regulations.	3.89	0.53
6	Employees are given sufficient opportunities to participate in relevant training sessions during the year.	3.77	0.60
7	When job roles or procedures change, training is delivered in a timely way.	3.83	0.54
Overall Mean		3.84	

Source: Survey data (2025)

According to Table (4.6), the highest mean score was recorded for the statement that induction training gives new hires the essential knowledge to start effectively, with a mean of 3.97, which falls within the agree level. The lowest-rated item was that employees are given sufficient opportunities to participate in relevant training sessions during the year, which received a mean score of 3.77, also within the agree level. The overall mean score of 3.84, corresponding to the agree level, demonstrates that employees generally perceive the training frequency at G Bank as satisfactory and well-implemented.

4.4.4 Employee Perception on Training Evaluation

Employee perceptions of G Bank’s training evaluation practices were examined using seven survey items rated on a five-point Likert scale. These items focused on the consistency of training assessments, the use of employee feedback for improvement, participation in post-training assessments, alignment with job requirements, delivery of constructive feedback, transparency of evaluation results, and monitoring of behavioral or performance changes following training.

Table (4.7) Mean Score of Training Evaluation

Sr.	Items	Mean	Std Dev
1	After each training session, its effectiveness is consistently assessed.	3.73	0.75
2	Employee feedback is considered when reviewing or modifying training courses.	3.72	0.76
3	Following training completion, all employees must complete competency assessments to evaluate their understanding.	3.90	0.66
4	The evaluation process determines whether the training meets employees’ job-related needs.	3.80	0.63
5	Employees receive constructive feedback after training about how to improve further.	3.84	0.59
6	Evaluation results are communicated transparently and used for improvement.	3.89	0.60
7	Training outcomes are tracked by observing changes in work behavior or results.	3.75	0.66
Overall Mean		3.80	

Source: Survey data (2025)

As presented in Table (4.7), the highest mean score was recorded for the statement that employees participate in assessments after training to evaluate what they have learned and understood, with a mean of 3.90, which falls within the agree level. The lowest mean score was 3.72, relating to whether employee feedback is considered when reviewing or modifying training courses, this also falls within the agree level. The overall mean score of 3.80, categorized as agree level, reflects that employees generally hold a positive view of the training evaluation process at G Bank.

Table (4.8) Overall Mean Score of Training Practices

Sr. No.	Description	Mean
1.	Training Design	3.78
2.	Training Delivery Methods	3.87
3.	Training Frequency	3.84
4.	Training Evaluation	3.80

Source: Survey results (2025)

Table (4.8) presents the overall mean scores for the key variables related to training practices and their effect on employee performance at G Bank. Among the four training components assessed, Training Delivery Methods received the highest mean score of 3.87, which falls within the agree level. This indicates that employees found the mix of delivery formats, such as classroom sessions, webinars, and on-the-job training, highly effective and supportive of their learning needs. Training Design received the lowest mean score of 3.78 among the variables discussed, although it still falls within the agree level.

4.4.5 Employee Perception on Employee Performance

Employee perceptions of performance improvement after training were measured using seven survey items on a five-point Likert scale. These items explored self-reported outcomes such as job performance, work quality, goal achievement, task efficiency, punctuality, customer satisfaction, and performance review results, aiming to assess the effect of G Bank’s training programs on individual performance.

Table (4.9) Mean Score of Employee Performance

Sr.	Items	Mean	Std Dev
1	Employees’ job performance has improved.	3.94	0.59
2	The quality of work is better.	3.95	0.65
3	Employees believe in contributing meaningfully toward the achievement of organizational goals.	3.96	0.56
4	Employees finish their tasks faster and with fewer mistakes.	3.97	0.60
5	Employees can complete their work on time more often.	4.07	0.57
6	Customers were more satisfied with the bank’s service quality.	3.95	0.60
7	Employees follow organizational policies, procedures, and regulations in carrying out their duties.	3.96	0.58
Overall Mean		3.97	

Source: Survey data (2025)

According to Table (4.9), the highest mean score was recorded for the statement that employees can complete their work on time more often after training, with a mean of 4.07, which falls within the agree level. The lowest-rated items, both with a mean score of 3.94, were related to improved job performance due to training and overall service quality perceived by customers after training. Despite being the lowest, these scores still fall within the agree level. The overall mean score of 3.97, also within the agree level, indicates that employees generally perceive a positive effect of training on their performance.

4.5 Pearson Correlation Analysis on the Relationship Between Training Practices and Employee Performance

This section presents the Pearson correlation analysis, a statistical method used to determine the strength and direction of the linear relationship between two variables. In this study, Pearson correlation coefficients were calculated to assess the association between the four training practice variables and the dependent variable, employee performance.

Table (4.10) Pearson Correlation Analysis

No.	Description	Pearson Correlation
1	Training Design	.703 ^{***}
2	Training Delivery Methods	.668 ^{***}
3	Training Frequency	.616 ^{***}
4	Training Evaluation	.626 ^{***}

Source: Survey data (2025)

***. Correlation is significant at the 1% level (2-tailed).

The results indicate that all four training practices are positively and significantly correlated with employee performance at the 1% significance level. Training design has the strongest correlation 0.703, followed by training delivery methods 0.668, training evaluation 0.626, and training frequency 0.616. This indicates that there is a consistent and meaningful linear relationship between all training practice variables and employee performance as measured in the study.

4.6 The Effect of Training Practices on Employee Performance at Glory Farmer Development Bank

Multiple regression analysis examined the independent-dependent relationship. Table (4.10) illustrates the analysis results. The study examined employee performance and critical banking training procedures such training design, delivery, frequency, and assessment.

Table (4.11): Analysis of the Effect of Training Practices on Employee Performance at Glory Farmer Development Bank (G bank)

Variables	Unstandardized Coefficient		Standardized Coefficient (β)	t	Sig.	VIF
	B	Std. Error				
(Constant)	.769	.230		3.341	.001	
Training Design	.269***	.088	.284	3.068	.003	2.452
Training Delivery Method	.252***	.079	.253	3.179	.002	2.556
Training Frequency	.176**	.084	.156	2.096	.038	2.240
Training Evaluation	.140**	.065	.162	2.146	.033	2.309
R Square	.566					
Adjusted R Square	.556					
Durbin-Watson	2.065					
F value	57.123***					

Source: SPSS outputs (2025)

Note: *** significance level at 1%, ** significance level at 5%, * significance level at 10%

According to Table 4.11, the multiple regression model used in this study is statistically significant at the 1% level ($F = 57.123$, $p < 0.01$), indicating that the combination of independent variables has a significant impact on employee performance. The model explains 56.6% of the variation in employee performance ($R^2 = 0.566$), with an adjusted R^2 of 0.556, suggesting a good fit.

Among the predictors, training design is an influence on employee performance at the 1% significance level, demonstrating a strong and reliable positive effect. Training delivery method is also an influence on employee performance at the 1% significance level, indicating a strong and reliable positive effect. Training Frequency is an influence on employee performance at the 5% significance level, showing a meaningful and significant contribution. Training evaluation is an influence on employee performance at the 5% significance level, suggesting a positive effect. These findings highlight the effect of training design, training delivery method, training frequency, and training evaluation effect employee performance at G Bank.

CHAPTER 5

CONCLUSION

This chapter presents the conclusion of the study on the effect of training practices on employee performance at Glory Farmer Development Bank (G Bank). The chapter is divided into three key sections. The first section summarizes the main findings and discussions derived from the analysis of data in previous chapters. The second section offers suggestions and recommendations based on these findings. The third section highlights the limitations encountered during the study process and outlines areas for future study to further explore and address the gaps identified.

5.1 Findings and Discussions

The primary objective of this study is to analyze the effect of training practices on employee performance at Glory Farmer Development Bank (G Bank). Specifically, the study investigates how four core training factors, training design, training delivery methods, training frequency, and training evaluation, contribute to performance outcomes among employees. Data were gathered through structured questionnaires using a five-point Likert scale, with responses collected from 180 staff members across 20 branches and Head Office of G Bank.

The demographic profile indicates that most respondents were female, within the age group of 26 to 35 years, and held a bachelor degree. This reflects a young and educated workforce that is likely receptive to training and development initiatives. The majority of employees held supervisory or lower-level positions, highlighting the importance of practical, role-specific training at the operational level. Additionally, a significant number of respondents had more than ten years of work experience, indicating a stable and experienced workforce capable of providing informed feedback on the effectiveness of training practices.

The descriptive results showed that the mean value of all four training factors at the agree level. Among the four factors, training delivery methods received the highest mean value, indicating that employees value the use of diverse and effective teaching styles. Mean value of training frequency was also at agree level, it indicate that employees have on regular, well-scheduled training opportunities. The mean score for training evaluation fell within the agree range, indicating that employees generally

perceive the evaluation process as a meaningful part of the training system. The mean value for training design also fell within the agree range, indicating that employees generally perceive the training programs at G Bank to be thoughtfully structured and relevant to their job roles.

The findings provide important insights into the key factors that influence employee performance in the context of training practices. Training design is found to be an influence on employee performance at the 1% significance level, indicating a strong and statistically significant positive relationship. This suggests that well-structured training programs with clear objectives and relevant content enable employees to increase the employee performance. Similarly, the training delivery method also is an influence at the 1% significance level, showing a significant and strong positive effect. This highlights that engaging and practical training methods, such as on-the-job training and interactive sessions, contribute meaningfully to employee knowledge application and performance. On the other hand, the training frequency exerts a positive influence at the 5% significance level, implying that consistently delivered training ensures that employees stay updated with necessary knowledge and adapt effectively to enhance their performance. Finally, training evaluation is an influence on employee performance at the 5% significance level, reflecting a significant and positive effect.

This result may indicate that in the context of training practices, employees value structured, relevant, and well-evaluated learning interventions over general or infrequent training events. Overall, the findings emphasize the critical role of aligning training design, delivery methods, frequency, and evaluation to effectively build employee competencies, foster higher performance, and support operational and strategic objectives of G Bank

5.2 Suggestions and Recommendations

Based on the findings of this study, all four training practices—training delivery methods, training frequency, training evaluation, and training design—have a statistically significant and positive effect on employee performance at Glory Farmer Development Bank (G Bank). To further enhance performance outcomes, the following recommendations are proposed for each variable, aligned with their respective working definitions.

As the highest-rated and one of the most influential factors, training delivery methods should be further strengthened to ensure optimal knowledge transfer and practical application. G Bank is advised to implement a blended learning model, combining on-the-job training, scenario-based role plays, digital learning platforms, and traditional classroom methods. Delivery strategies should match the nature of the training content—procedural training may benefit from hands-on methods, while compliance training could be efficiently delivered via e-learning. Additionally, trainer quality should be enhanced by investing in instructional skills development and subject-matter expertise to ensure that delivery is both engaging and contextually relevant.

To maintain high performance, training should be delivered consistently and strategically, in accordance with job demands and regulatory changes. It is recommended that G Bank implement a training calendar system that schedules induction, refresher, and role-specific training sessions at regular intervals.

The frequency should be connected with performance appraisals and organizational updates to keep employee competencies aligned with operational needs. Microlearning modules and quarterly skill refreshers could be introduced to ensure that training is not only consistent but also accessible and time-efficient, especially for branch staff with limited availability.

While training evaluation was also a significant factor, its effect can be further optimized by enhancing post-training assessment mechanisms and closing the feedback loop. G Bank should formalize the use of pre- and post-training assessments, behavioral observations, and follow-up surveys to measure changes in employee performance. Evaluation findings should be systematically analyzed and used to revise training content and methods. Moreover, incorporating employee feedback into training redesign and providing timely, actionable feedback to trainees can foster continuous improvement and accountability.

Although training design was rated lowest among the four variables, it remains a critical foundation for effective learning. To improve design effectiveness, G Bank should conduct comprehensive training needs assessments (TNAs) to ensure content aligns with job-specific skills and future competency requirements. Training objectives should be clearly defined, measurable, and linked to organizational goals. The use of case-based learning, problem-solving scenarios, and customized learning paths is recommended to increase relevance and learner engagement. Design processes should

be collaborative, involving input from department heads, trainers, and employees to ensure practical alignment and applicability.

5.3 Needs for Further Study

This study offers valuable insights into training practices at G Bank, but it also highlights opportunities for future research. Studies could be extended to other sectors such as healthcare, telecommunications, or hospitality, where employee performance is equally vital. Comparing training practices across different industries could reveal sector-specific challenges and best practices. Further research may also explore related outcomes like job satisfaction, employee retention, or adaptability to change. Applying framework of this study in various organizational contexts—such as public vs. private institutions or small vs. large enterprises—would test its broader applicability. Additionally, incorporating qualitative methods like interviews could enrich understanding of how training influences behavior and performance.

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APPENDIX A
SURVEY QUESTIONNAIRE
THE EFFECT OF TRAINING PRACTICES ON EMPLOYEE
PERFORMANCE AT GLORY FARMER DEVELOPMENT BANK (G BANK)

Dear Participants,

The aim of the questionnaire is to collect information in part accomplishment of the requirements for my Master of Banking and Finance degree at Yangon University of Economics.

Your response will be treated with the utmost confidentiality and used exclusively for academic purposes. Your identity will remain completely anonymous throughout the document, with no mention of your name whatsoever. This survey will require approximately 10 minutes to complete. Your participation would be greatly valued and sincerely appreciated. Thank you for taking the time to assist with this survey.

Yours sincerely,
Zaw Zaw Oo

Section A: Demographic Profile of Respondents

1. Gender:

- Male
- Female

2. Age:

- 18–25 years
- 26–35 years
- 36–45 years
- 46 years and above

3. Education

- Graduate
- Master
- Under-Graduate

4. Job Position:

- Supervisor and Under
- Assistant Manager to Manager
- Sr. Manager and above

5. Department & Responsibilities

- Technology/ Mobile Banking
- Finance/Credit/Loan
- Audit/Compliance/Banking Operation
- Customer Service/Marketing/Administration
- Branches

6. Years of Work Experience:

- Less than 1 year
- 1–3 years
- 4–6 years
- 7–10 years
- More than 10 years

Section B: Training Practices

Using the scale below, please indicate your level of agreement with the following statements.

Likert Scale:

1 – Strongly Disagree | 2 – Disagree | 3 – Neutral | 4 – Agree | 5 – Strongly Agree

Training Design

Sr. No.	Particular	1	2	3	4	5
1.	HR regularly identifies training needs based on performance gaps in employees' job role.					
2.	Training objectives are clearly aligned with job tasks.					
3.	The training content is relevant and aligned with employees' job.					
4.	Training sessions include practical examples that enhance understanding.					
5.	Feedback from trainees is systematically collected and used to improve future training design.					
6.	Training Materials (e.g. Training Notes) are clear, structured, and easy to understand.					
7.	The training programs are designed to meet both current and future job responsibilities.					

Training Delivery Methods

Sr. No.	Particular	1	2	3	4	5
1.	The chosen delivery method (classroom, webinar, OJT) suited the training topic and context.					
2.	The trainers were well-prepared and explained the training content clearly.					
3.	Sessions encouraged active participation and collaborative discussion.					
4.	Digital learning platforms (e.g., webinar, e-learning) made training more accessible and time-efficient.					
5.	On-the-job training allowed employees to apply skills directly in employees' work environment.					
6.	The training delivery methods (e.g., classroom, webinar, on-the-job training) used matched employees' learning style and helped them understand better.					
7.	A mix of delivery methods (e.g., classroom, webinar, on-the-job training) made the training engaging and practical.					

Training Frequency

Sr. No.	Particular	1	2	3	4	5
1.	Adequate training is received regularly to support and enhance job performance.					
2.	Induction training gives new hires the essential knowledge to start effectively.					
3.	Refresher training is scheduled regularly to update knowledge and reinforce skills.					
4.	Training is scheduled at times that minimizes disruption to daily work.					
5.	Ongoing training keeps employees updated on industry standards and regulations.					
6.	Employees are given sufficient opportunities to participate in relevant training sessions during the year.					
7.	When job roles or procedures change, training is delivered in a timely way.					

Training Evaluation

Sr. No.	Particular	1	2	3	4	5
1.	After each training session, its effectiveness is consistently assessed.					
2.	Employee feedback is considered when reviewing or modifying training courses.					
3.	Following training completion, all employees must complete competency assessments to evaluate their understanding.					
4.	The evaluation process determines whether the training meets employees' job-related needs.					
5.	Participants receive constructive feedback after training about how to improve further.					
6.	Evaluation results are communicated transparently and used for improvement.					
7.	Training outcomes are tracked by observing changes in work behavior or results.					

Section C: Employee Performance

Using the scale below, please indicate your level of agreement with the following statements.

Likert Scale:

1 – Strongly Disagree | 2 – Disagree | 3 – Neutral | 4 – Agree | 5 – Strongly Agree

Sr. No.	Particular	1	2	3	4	5
1.	Employees' job performance has improved.					
2.	The quality of work is better.					
3.	Employees believe in contributing meaningfully toward the achievement of organizational goals.					
4.	Employees finish their tasks faster and with fewer mistakes.					
5.	Employees can complete their work on time more often.					
6.	Customers were more satisfied with the service quality of bank.					
7.	Employees follow organizational policies, procedures, and regulations in carrying out their duties.					

APPENDIX B
SPSS OUTPUT

Reliability Test

	Item-Total Statistics			
	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
TD	15.486507936507937	2.539	.845	.871
TDM	15.400793650793650	2.697	.770	.887
TF	15.427777777777777	2.884	.743	.894
TE	15.465079365079365	2.516	.754	.894
EP	15.299206349206345	2.729	.749	.892

Descriptive Statistics of the respondents

		Gender			Cumulative Percent
		Frequency	Percent	Valid Percent	
Valid	1	51	28.3	28.3	28.3
	2	129	71.7	71.7	100.0
	Total	180	100.0	100.0	

		Age			Cumulative Percent
		Frequency	Percent	Valid Percent	
Valid	1	14	7.8	7.8	7.8
	2	94	52.2	52.2	60.0
	3	56	31.1	31.1	91.1
	4	16	8.9	8.9	100.0
	Total	180	100.0	100.0	

		Education			Cumulative Percent
		Frequency	Percent	Valid Percent	
Valid	1	146	81.1	81.1	81.1
	2	30	16.7	16.7	97.8
	3	4	2.2	2.2	100.0
	Total	180	100.0	100.0	

Job Position

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	80	44.4	44.4	44.4
	2	67	37.3	37.3	81.7
	3	33	18.3	18.3	100.0
	Total	180	100.0	100.0	

Department

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	26	14.4	14.4	14.4
	2	25	13.9	13.9	28.3
	3	40	22.2	22.2	50.5
	4	21	11.7	11.7	62.2
	5	68	37.8	37.8	100.0
	Total	180	100.0	100.0	

Years of Work Experience

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	14	7.8	7.8	7.8
	2	31	17.2	17.2	25.0
	3	40	22.2	22.2	47.2
	4	39	21.7	21.7	68.9
	5	56	31.1	31.1	100.0
	Total	180	100.0	100.0	

Pearson's Correlation Analysis

		Correlations				
		TD	TDM	TF	TE	EP
TD	Pearson Correlation	1	.770***	.702***	.708***	.703***
	Sig. (2-tailed)		.000	.000	.000	.000
	N	180	180	180	180	180
TDM	Pearson Correlation	.770***	1	.604***	.628***	.668***
	Sig. (2-tailed)	.000		.000	.000	.000
	N	180	180	180	180	180
TF	Pearson Correlation	.702***	.604***	1	.666***	.616***
	Sig. (2-tailed)	.000	.000		.000	.000
	N	180	180	180	180	180
TE	Pearson Correlation	.708***	.628***	.666***	1	.626***
	Sig. (2-tailed)	.000	.000	.000		.000
	N	180	180	180	180	180
EP	Pearson Correlation	.703***	.668***	.616***	.626***	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	180	180	180	180	180

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

Analysis of the Effect of Training Practices on Employee Performance at Glory Farmer Development Bank

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.753 ^a	.566	.556	.306998408822183	2.065

a. Predictors: (Constant), TE, TDM, TF, TD

b. Dependent Variable: EP

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	21.535	4	5.384	57.123	.000 ^b
	Residual	16.493	175	.094		
	Total	38.028	179			

a. Dependent Variable: EP

b. Predictors: (Constant), TE, TDM, TF, TD

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	.769	.230		3.341	.001		
	TD	.269	.088	.284	3.068	.003	.290	2.452
	TDM	.252	.079	.253	3.179	.002	.391	2.556
	TF	.176	.084	.156	2.096	.038	.447	2.240
	TE	.140	.065	.162	2.146	.033	.433	2.309

a. Dependent Variable: EP