

UNIVERSITY OF CO-OPERATIVE AND MANAGEMENT, SAGAING
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MASTER OF BUSINESS ADMINISTRATION

THE EFFECT OF TRAINING AND DEVELOPMENT ON
ORGANIZATIONAL COMMITMENT AT UAB BANKS IN
MANDALAY

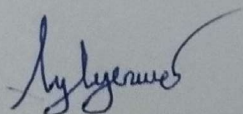
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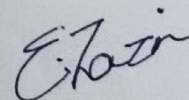
**THE EFFECT OF TRAINING AND DEVELOPMENT ON
ORGANIZATIONAL COMMITMENT AT UAB BANKS IN
MANDALAY**

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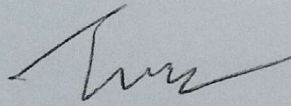


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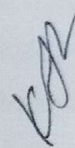
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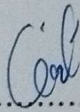
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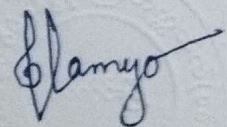
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ABSTRACT

This study aims to analyze the effect of training and development on organizational commitment at UAB banks in Mandalay. The quantitative research method and stratified random sampling method are used for this study. Primary data are collected from 140 out of 220 employees across 15 branches of UAB bank in Mandalay using structured questionnaires based on a seven-point Likert scale. Statistical analysis is conducted descriptive statistics, reliability analysis, correlation analysis, and multiple regression analysis. In this study, the independent variables are trainer's capabilities, training facilities, objectives of training programmes, and training contents and the dependent variable is organizational commitment. The findings reveal a significant positive relationship among four variables. It is found that trainer's capabilities, training facilities, objectives of training programmes, and training contents significantly influence organizational commitment. Among these factors, training contents demonstrated the highest positive impact on organizational commitment. Based on the findings, it is recommended that to make more effective training, internal training should be provided by trainers who are experts in their respective area. These trainers should possess a deep understanding of the subject matter they teach. They should be experts in their respective fields, capable not only of conveying information but also of mentoring unskilled employees into skilled employees.

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LIST OF ABBREVIATIONS

HR	-	Human Resources
IGE	-	International Group of Entrepreneurs
IT	-	Information Technology
MLR	-	Multiple Linear Regression
OLS	-	Ordinary Least Squares
R^2	-	Coefficient of Determination
SET	-	Social Exchange Theory
SMEs	-	Small and Medium Enterprises
SPSS	-	Statistical Package for the Social Sciences
T	-	Reciprocal of Tolerance
UAB	-	United Amara Bank
VIF	-	Variance Inflation Factor

CHAPTER I

INTRODUCTION

The business world is continuously transforming, and this change is accelerating at an unprecedented pace. Technology has changed the way organizations operate and interact within themselves, constantly transforming business models in all industries. The transformation of technology has also affected the relationship between organizations and human capital (Valero, 2018). Organizations need to invest more in training and development to improve job performance and stay competitive in the global market. For this reason, training and development are now considered as important and intentional investments in human resources. Employees are considered key assets who can drive the organization's future success. Therefore, continuous training and development are necessary to manage them effectively (Halilu, 2019).

Currently, banks are exposed to strong competition nationwide, a great change in the internal and external business environment, and the rising demands of stakeholders to attain the goals, ambitions, and profits needed from banks to deliver good services and bring innovative ideas to their customers. These pressures and necessities require developing distinctive, non-substitutable, and unique human capital as a key strategic tool and essential condition to advance organizational performance. Therefore, employees must have the necessary skills, knowledge, and competencies related to their work to attain integration between all levels of the hierarchy to achieve the ambitions and goals of both customers and stakeholders. Training and development are important investments, as they help improve employees' skills, knowledge, abilities, attitudes, and behavior. Training plays a pivotal role in transformation phases, equipping employees with the knowledge and skills needed to navigate the changing landscape. Banks should motivate employees to continuously upskill and reskill to improve their value and stay relevant (Desta, 2021).

The key approach for an organization to prepare for the future is to train and develop its employees. Training is a learning activity that supports employees in performing their current jobs more efficiently, while development refers to long-term, future-oriented programs that focus on providing knowledge or skills within a designated area that is not necessarily job-related.

Training is not only important for technical and occupational skills, but it is also important for decision-making, as these decisions affect the course of operations for the organization. Therefore, training is important for helping employees make the right decisions. Training is considered one of the key factors in improving employee commitment in every sector of business. Employee commitment helps organizations perform better and accomplish their goals because employees feel engaged with the organization and are more productive and committed to their work. This can only be possible if the employees are effective in their jobs; therefore, the training and development of employees is essential.

Organizational commitment is considered a key factor that supports employee performance. An organization's success partly relies on how motivated and committed its employees. Workplace commitment can appear in different ways and is believed to impact both the effectiveness of the organization and the well-being of its employees (Meyer & Herscovitch, 2001). Organizational commitment refers to the connection between an individual and their organization (Mathieu & Zajac, 1990), and it reflects how strongly a person identifies with that organization (Allen & Meyer, 1996). The emotional connection an employee feels toward their organization reduces the chances of voluntarily leaving the job (Feldman, 1995). Organizational commitment plays a key role in creating a positive work environment, and employees perform their tasks more efficiently. Maintaining employee loyalty to a company has therefore proven to be a very challenging task, especially as organizational commitment is a major factor in determining the retention of talent.

Training plays an important role in the achievement of organizational goals by creating interest among the workforce (Noe, 2020). In the current era, training is considered very important because it is helpful not only for organizational effectiveness but also beneficial for employees. Therefore, the aim of this study is to explore the effect of training and development on the organizational commitment of UAB bank.

1.1 Rationale of the Study

Training and development are essential for organizational sustainability, as employees provide a key competitive advantage in a dynamic environment. Organizations should invest in the training and development of their employees if they are to remain relevant and productive. There are long-term and short-term benefits accruing from investing in human capital (Nda & Fard, 2013). Training and

development are important for the effective performance of employees, the improvement of their ability to adapt to the changing and challenging business environment and technology, and the increase of employees' knowledge to develop creative and problem-solving skills (Falola et al., 2014).

Human resource management is the backbone of all enterprises. Adequately trained and highly skilled human resources are perceived as the greatest asset of a firm. Skilled employees contribute to the competence, expansion, increased efficiency, and market reputation of a company. Training and development practices, related to other human resource activities within management, ensure a collection of manpower with the needed level of know-how at the right time. But, consider the attention provided by an organization to the prerequisite of raw materials, equipment, and tools. Then compare the commitment to these with the other necessary variables in the manufacturing cycle. Training and development are designed to enhance the competency of managers and workers dealing with a variety of organizational functions. Training and development are regarded as a process through which the purpose of management development can be attained. Training and learning aim to develop capabilities and competencies, or stimulate the present level of information so that employees are better equipped to perform their current roles with increased accountability (Armstrong & Taylor, 2014). Organizational development is required to be measured along with personal development.

According to Maertz et al. (2007), organizational commitment is the level to which employees are confident in and accept organizational goals and are willing to stay with or leave the company ultimately reflected in absence and employee turnover rates. Organizational commitment comes from employees carrying out various tasks, responsibilities, and authorities, supported by motivation (Riorini et al., 2015). Commitment is defined as a condition in which an individual aligns with the company and its goals and desires to maintain their membership in the organization (Mieke Rahayu et al., 2018). Therefore, it is essential for researchers to explore how commitment contributes to fostering a positive working environment for employees, which in turn ensures high performance.

Keeping employees committed to an organization, bearing in mind that organizational commitment is a key determinant for the retention of talent, has proven to be a substantially difficult. Effective human resource interventions are a key part of building and maintaining the commitment of employees towards the organization.

Training is one of the interventions that has been identified as an important method to contribute to organizational commitment (Meyer & Allen, 1997). This study examines the relationship between employees' perceptions of training and development initiatives on organizational commitment at UAB banks in Mandalay.

1.2 Problem Statement

In the context of intense global competition and accelerating technological advancements, organizations are increasingly required to adapt continuously and implement innovative strategies in order to maintain high performance and sustain a competitive advantage. For financial institutions such as UAB bank, training and development have become critical components of human resource strategy aimed at enhancing employee competence and organizational commitment.

UAB bank faces the challenge of Myanmar's rapidly evolving digital banking landscape, requiring ongoing upskilling to stay competitive. Many employees experience difficulties in adapting to these changes due to outdated or insufficient training programs, resulting in gaps in technical competence and service delivery. Furthermore, high turnover rates at UAB bank indicate a lack of organizational commitment among employees, often resulting from limited opportunities for career advancement and insufficient support for professional development. Employees have also indicated that there is often the misalignment between existing training programs and employees' actual needs.

Despite UAB bank invest in training, many programs follow a standardized format that fails to address the diverse skill gaps, learning preferences, and career aspirations of employees across different roles and experience levels. It is essential to assess whether the training content and objectives are clearly defined, consistently delivered, and practically relevant to the job functions of employees across different levels. Moreover, another challenge highlighted by employees at UAB bank is the insufficient depth of knowledge and lack of practical experience among some trainers.

These challenges emphasize the need to examine how key dimensions of structured training and development including trainer's capabilities, training facilities, training objectives, and training contents can enhance organizational commitment among employees at UAB banks in Mandalay. Addressing these challenges enables UAB banks to cultivate a committed workforce, thereby strengthening overall organizational commitment and enhancing long-term performance.

1.3 Research Questions

The research questions of the study are:

1. How do trainer's capabilities affect organizational commitment at UAB banks in Mandalay?
2. How do training facilities affect organizational commitment at UAB banks in Mandalay?
3. How do the objectives of training and development programs affect organizational commitment at UAB banks in Mandalay?
4. How do training contents affect organizational commitment at UAB banks in Mandalay?

1.4 Objectives of the Study

This study aims to examine how training and development influence the organizational commitment of employees at UAB banks in Mandalay. The specific objectives are:

1. to analyze the effect of a trainer's capabilities on organizational commitment
2. to analyze the effect of training facilities on organizational commitment
3. to analyze the effect of the objectives of training and development programs on organizational commitment, and
4. to analyze the effect of training contents on organizational commitment.

1.5 Hypotheses of the Study

The hypotheses of the study are to measure the effect of training and development on the organizational commitment at UAB banks in Mandalay.

H₁: Trainer's capabilities positively effect on organizational commitment

H₂: Training facilities positively effect on organizational commitment

H₃: Objectives of training and development programs positively effect on organizational commitment

H₄: Training contents positively effect on organizational commitment

1.6 Method of Study

This study uses a quantitative research method. The total population includes 220 employees from 15 branches of UAB banks in Mandalay. A total of 140 employees

are selected as the sample size using the stratified random sampling method with proportional allocation based on Yamane (1967). Both primary and secondary data are utilized in this study. Primary data are gathered through a survey using a structured questionnaire given to employees of UAB banks in Mandalay. Data collection took place during March 2025 through questionnaires. Secondary data are obtained from books, international research papers, journal articles, relevant textbooks, and websites. For data analysis, descriptive statistics, reliability analysis, correlation analysis, and multiple regression analysis are used in this study. The questionnaire items are measured using a seven-point Likert scale.

1.7 Scope and Limitations of the Study

This study focuses on the effect of training and development on organizational commitment in UAB banks, with emphasis on 15 selected branches of UAB bank in Mandalay. Central Point branch, Diamond branch, Kyae Sit branch, Kyae Sae Kan branch, Mingalar branch, Nan Shae branch, Pyi Kyi Takon branch, Sai Tam branch, Sat Mu branch, Amarapura branch, 12th Street branch, 19th Street branch, 35th Street branch, 80th Street branch, and 84th Street branch are specifically chosen for a more targeted analysis. This study is limited to 140 employees out of a total population of 220 employees from 15 branches of UAB bank in Mandalay.

1.8 Background of the Study

UAB (United Amara Bank) is a private commercial bank in Myanmar. UAB bank operates more than 79 branches across 53 townships in Myanmar. In May 2010, the government granted banking licenses to UAB bank along with three other banks: Ayeyarwady bank, Myanmar Apex bank, and Asia Green Development bank. UAB bank, which is part of the IGE Group of Companies, officially opened on August 16, 2010. Its motto is “Safe, Sound, and Trustworthy”.

The bank offers a comprehensive suite of financial products and services to a diverse range of markets, encompassing individuals, small and medium enterprises (SMEs), and corporate clients across various sectors, including trade, real estate, construction, energy, hospitality, and telecommunications within Myanmar.

The vision of UAB bank is “Connect, Create, Change”. UAB bank’s mission is to drive innovation in financial services while providing banking with compassion and caring for its employees. The values of UAB bank are to guide Myanmar toward

improvement by making banking more personal, connecting people, creating opportunities, and transforming lives.

UAB bank places strong emphasis on training and development for employees, sending experienced trainers from Head Office to deliver structured programs. These trainers are specially equipped to deliver formal programs such as customer service, new joiner orientation, product & process training using a blended learning approach guided by the bank's 70-20-10 model (70% experiential learning, 20% social learning, 10% structured training). UAB bank also partners with global institutions like the Frankfurt School of Finance & Management to bring internationally recognized trainers into Myanmar. Since signing an MoU in February 2020, these foreign experts have contributed to customized capacity-building and certification programs in leadership, banking, and finance, augmenting local efforts with world-class methodology and global best practices.

UAB bank emphasis on the continuous development of their employees. The physical infrastructure typically includes a combination of traditional classrooms, computer rooms and specialized simulation rooms. Classrooms are often equipped with modern audiovisual technology, interactive whiteboards, and comfortable seating arrangements to facilitate engaging lectures and group discussions. Computer rooms are crucial for practical training in banking software, data analysis tools, and cybersecurity protocols, ensuring that employees are proficient in the technological aspects of their roles. While traditional classroom settings provide opportunities for direct interaction with instructors and peer-to-peer learning, online modules and e-learning resources offer flexibility and accessibility, allowing employees to learn at their own pace and revisit content as needed.

The objectives of the training and development programs at UAB bank are centered on enhancing employee capabilities to meet the bank's strategic goals and ensure high service quality. These programs aim to build technical competencies, leadership skills, and customer service excellence, while also promoting a culture of continuous learning. By aligning training initiatives with organizational needs, UAB bank seeks to improve individual performance, increase employee motivation and retention, and maintain competitiveness in the dynamic banking sector. Furthermore, training programs are designed to prepare employees for future roles and responsibilities, contributing to both personal career growth and the bank's long-term success.

At UAB bank, the training contents are designed to enhance employees' technical knowledge, customer service skills, and compliance with regulatory standards. The programs typically cover areas such as banking operations, digital banking services, risk management, anti-money laundering regulations, financial product knowledge, and communication skills. The training contents are regularly updated to align with the bank's strategic goals and the evolving financial landscape, aiming to foster both individual competence and organizational growth.

Training programs at UAB bank in Myanmar are designed to foster employee growth and development. New joiners undergo a comprehensive training program to familiarize them with the bank's values, products, processes, and customer service standards. UAB bank is dedicated to supporting its employees by providing training and development programs that cater to everyone, from entry-level staff to senior managers. UAB bank typically conducts several training programs annually as part of its commitment to employee development and organizational growth. These training plans usually include a mix of technical skills enhancement, customer service improvement, compliance and regulatory updates, leadership development, and product knowledge sessions. On average, UAB bank organizes around 8 to 12 major training sessions each year, tailored to different employee levels and departments to ensure comprehensive skill development.

1.9 Organization of the Study

This study is composed of five chapters. Chapter one is the introduction which consists of the introduction, the rationale of the study, research questions, objectives of the study, hypotheses of the study, method of study, scope and limitations of the study, background of the study and the organization of the study. Chapter two is the literature review concerned with training and development and organizational commitment. Chapter three includes research methodology. Chapter four focuses the analysis of employee perception on training and development and organizational commitment. Finally, chapter five concludes the study in which findings and discussions, suggestions and recommendations, implications of the study and needs for further study are presented.

CHAPTER II

LITERATURE REVIEW

This chapter presents the theoretical background of training and development as well as organizational commitment. It begins by explaining the concept of training and development. The second section explains the concept of organizational commitment. The third and fourth sections describe the connection between training and development and organizational commitment. The chapter concludes with the presentation of the study's conceptual framework.

2.1 Concept of Training and Development

In the banking industry, ongoing training and development play a crucial role in enhancing the quality of the workforce within the organization. Training and development are characterized as institutional processes aimed at improving employees' abilities and acquisition of knowledge to fulfill organizational objectives. It is essential that training and development effectively align with and support the personal ambitions of employees (Nankervis et al., 2020).

Training is described as a planned method of learning focused on short-term and specific job tasks, such as learning how to operate equipment, aimed at improving the performance of both individuals and organizations (Aguinis et al., 2009). While training and development have some common features, the ways they are carried out differ. Training usually uses methods like lectures, practical exercises, and workshops, whereas development involves approaches such as job rotation, learning centers, and available reading materials, which are often located in libraries (Al-Khayyat et al., 1997).

Training provides employees with the necessary knowledge, skills, and attitudes they need to carry out their job responsibilities effectively. According to Beardwell and Holden (1994), training and development are strategic methods used to change attitudes, knowledge, or skill-related behaviors through learning experiences, with the goal of improving task performance. Development is characterized as a prolonged educational journey that follows a systematic and organized approach through which management personnel acquire theoretical and abstract knowledge for broader

purposes. According to Campbell (1971), development refers to a person's progress and achievement of personal fulfillment within a wider context.

Training and development improve employees' skills, helping the organization gain a competitive edge and achieve its goals. These processes enable employers to meet the needs of their employees. Offering training and development opportunities helps employees improve their skills and maintain their ability to stay employable over time (Jackson, 2008). Development is viewed as a continuous process where improvement happens step by step, which fits with the idea of lifelong learning. The training process is influenced by individual characteristics and perceptions regarding the benefits of training for employees (Burke et al., 2007). Studies have focused on how employees think and feel about the training process and the results it yields.

Training and development are now recognized as essential factors for improving employee performance and effectiveness, as employees' knowledge and abilities are considered valuable assets. These practices contribute significantly to the economic progress of organizations (Buechtemann et al., 1994). Human resource management strategies focused on training and development help employees gain skills and knowledge, which leads to better individual job performance and, in the long run, support higher organizational productivity (Huselid, 1995).

Looking at human resources as important assets of organizations, training and its annual budget should not be seen as a cost, as previously mentioned, but as an investment because, although different from physical and financial investment, the investment in training produces a distinctive advantage for organizations, as training improves organizational performance (Bulut et al., 2010). Training evaluation in research and organizational contexts is critical to ensure informed decisions about the real value of training (Ritzmann et al., 2014).

Besides the investment and the expected return from training programs in the area of human resource management, it is important to also look at training as part of a global system that interacts with other factors, which also makes it possible to reduce or eliminate costs. This is because it is very important to deeply understand the relationship between employee training and organizational commitment, which is a key factor for reducing costs related to human resources, such as employee turnover, recruitment, and training (Al-Emadi et al., 2007).

Training has been identified as an example of a human resource management practice that contributes to a competitive edge (Schuler et al., 1984), and its importance

has assumed a leading role, with organizations using it to compete with their direct competitors (Jehanzeb et al., 2013).

Training, according to Sparrow (1998), can be described as a method used by the organization to promote a desired set of attitudes and behaviors in employees, such as organizational commitment, and includes actions aimed at enhancing employees' skills, knowledge, and behavior so they can carry out their responsibilities effectively, complete tasks, and fulfill the future quality standards expected by human resource management (Bulut et al., 2010).

Employees should receive regular training and development to remain effective, especially when changes in the external environment make existing technologies become outdated (Nadler, 1984). Training helps minimize gaps in job performance. For organizations to succeed, they must quickly adapt to changing conditions. They also need to meet shifting customer expectations regarding quality, customization, convenience, and speed. Therefore, it is essential to align and standardize organizational processes to ensure consistency in operations.

2.1.1 Trainer's Capabilities

Trainer's capabilities refer to the knowledge, skills, and attributes that enable them to effectively train and develop others (Salas et al., 2012). The importance of trainers' professional development in enhancing their capabilities includes their teaching skills and knowledge. Effective trainers possess a range of capabilities, including charisma, credibility, and the ability to facilitate learning.

The capabilities of trainers have been studied in various fields, including education, healthcare, and business. Studies have shown that trainers' characteristics, such as their enthusiasm and expertise, can significantly impact trainee outcomes. A trainer's capabilities encompass a range of attributes, including knowledge, skills, charisma, and credibility, which are essential for effective training and development.

2.1.2 Training Facilities

Training facilities refer to the physical and technological infrastructure, resources, and environment provided to support and enhance employee learning and development during training programs (Noe, 2020). These facilities typically include training rooms, seating arrangements, instructional equipment such as projectors, whiteboards, training materials, and other logistical support such as accessibility,

refreshments, and appropriate lighting and ventilation. The quality of training facilities is very important for the success of training, as a comfortable and properly equipped space helps learners stay engaged, feel satisfied, and remember what they have learned (Noe, 2017). According to Armstrong and Taylor (2020), effective training infrastructure not only supports learning delivery but also signals the organization's commitment to employee development, which in turn can positively influence employee morale and organizational commitment.

Moreover, training facilities extend beyond the physical space to include technical support systems such as digital learning platforms, internet connectivity, and audio-visual tools that are increasingly critical in today's hybrid and remote learning environments. Poor or inadequate facilities can disrupt the learning process, lower trainee motivation, and reduce the overall return on training investment.

2.1.3 Objectives of Training and Development Programs

The objectives of training and development programs refer to specific, measurable outcomes that organizations aim to achieve through structured learning initiatives designed to enhance employee performance and organizational effectiveness (Noe, 2020). These objectives typically include improving job-specific skills, increasing employee knowledge, fostering behavioral changes, and promoting personal and professional growth. According to Armstrong and Taylor (2014), training objectives serve as a guide for both trainers and trainees, helping to clarify the expected competencies to be gained and aligning learning activities with business needs. Clear objectives ensure that training is purposeful, targeted, and capable of addressing identified performance gaps within the workforce.

Moreover, well-defined training objectives are essential for evaluating the success of development initiatives and justifying investments in human capital. Noe et al. (2017) emphasized that objectives should be closely linked to organizational goals to ensure that the outcomes of training programs translate into improved employee engagement, productivity, and retention. When employees understand the relevance and purpose of the training, they are more likely to be motivated, which strengthens their commitment to the organization. Therefore, defining clear, strategic objectives in training and development programs is not only vital for effective learning outcomes but also for sustaining long-term organizational performance and employee loyalty.

2.1.4 Training Contents

Training content refers to the specific topics, materials, and subject matter delivered during a training program aimed at enhancing employees' knowledge, skills, and competencies (Noe, 2020). This content is the core element that structures the learning experience, encompassing theoretical concepts, practical applications, case studies, simulations, and real-world examples relevant to job roles. According to Salas et al. (2012), effective training content must be aligned with the learning objectives and should be tailored to address the actual skill gaps identified in employee performance assessments. When content is clear, well-organized, and relevant to the work environment, they enable learners to absorb and apply knowledge more effectively.

Moreover, the quality and relevance of training content play a critical role in determining the success of a training program. As stated by Noe (2010), content that is directly connected to employees' tasks increases the transfer of learning to the workplace and enhances motivation and retention. Inadequate or poorly structured content, on the other hand, may reduce engagement and limit the impact of training interventions. Therefore, training designers must ensure that the content is not only informative and comprehensive but also adaptable to different learning styles and organizational contexts, thereby maximizing both individual development and overall organizational performance.

2.2 Organizational Commitment

Organizational commitment refers to how strongly a person identifies with and feels involved in their organization (Meyer & Allen, 1997). According to this definition, organizational commitment is the relationship and belief of employees in their organization in relation to organizational goals and their willingness to participate in the exchange of efforts to receive benefits. Moreover, the employee may desire to continue as a member of the organization due to monetary considerations or having fewer options or alternatives elsewhere. Meyer and Allen (1991) proposed the concept of a three-component model of organizational commitment, which remains the most popular model used in research (Chevalier et al., 2019). Affective commitment refers to the emotional attachment of employees to the organization, which can influence organizational performance (Machokoto, 2019). Employees tend to strengthen their emotional attachment to the organization when they want to achieve their personal needs (social, physical, etc.) and goals (Mowday et al., 1979). Continuance

commitment refers to a commitment based on the costs that an employee will incur if they leave the organization or choose to join another organization (Pattnaik & Sahoo, 2019). In other words, continuance commitment results from employees recognizing possible losses (e.g., salary, seniority, promotions, other benefits) if they decide to leave the organization. Normative commitment is the sense of responsibility or moral duty that employees feel to stay with their organization or show loyalty to it (Meyer & Allen, 1991). It means that employees who remain in the organization do so because they feel they should due to a robust normative commitment.

Organizational commitment refers to the connection between an employee and their organization, where the employee is emotionally attached and shows dedication to the organization's activities (Meyer & Allen, 1991). The degree of commitment can differ from one employee to another and also vary across different organizations.

Organizational commitment refers to the emotional and psychological connection an employee has with their organization (Meyer & Allen, 1991). It is commonly used to assess whether an employee is likely to remain with the organization. This concept has become a key area of focus in human resource management. Many organizations are now interested in understanding how committed their employees are. According to Mathews and Jerry (2002), organizational commitment is the internal belief held by employees. Similarly, Meyer et al. (2006) described it as a force that connects an individual to a specific target, whether social or non-social and influences their actions related to that target.

2.3 Theory of Training and Development

This part reviews the major theoretical framework applicable to the study and understanding of organizational commitment. The theories discussed underpin the study variables and show how they may be used to explain the concept of employee training and organizational commitment.

2.3.1 Social Exchange Theory

This theory was proposed by Blau (1964). The theory is founded on an implicit agreement between the employer and the employee, which is known as a psychological contract. An employee's behavior in an organization is determined by the psychological contract that exists between the employee and the employer. According to this theory, economic and social resources are the two kinds of resources that determine

relationships in the workplace. According to the theory, social resources refer to respect, affection, and emotional support, while economic resources include money and physical assets.

Social Exchange Theory (SET) highlights the importance of a theoretical foundation and the associations between training and development, career development, and work performance through organizational commitment. Additionally, SET describes workplace behavior as being built on reciprocal relationships and expectations. Furthermore, Social Exchange Theory suggests that when organizations fulfill the emotional and social needs of employees, their commitment to organizational goals strengthens, leading to improved job performance. Social Exchange Theory highlights the principle of reciprocity, meaning that when employers provide support such as training, employees respond with appreciation by giving back positively to the organization. Employees tend to stay committed to the organization when they feel a sense of obligation for the support or benefits, they have received. When employees are given training opportunities by their employer, they often feel that the organization values their well-being. This sense of support encourages them to show commitment in return. As a result, training programs that create mutual benefit can lead to stronger employee loyalty to the organization. As Alhassan (2012) argues, this principle of reciprocity is of vital importance in enhancing effective performance, as it not only helps determine the commitments within the association between employer and employee but also helps to maintain them in their entirety.

2.3.2 Human Capital Theory

Human capital theories have developed rapidly since Mincer (1958-1962), Schultz (1961), Becker (1962), and Ben-Porath (1967) laid their foundations. Since training is regarded as an investment, it involves costs and benefits, which can be assessed using financial criteria such as present value and the internal rate of return. Initially, Becker (1962) studied the impact on wage levels of two types of human capital.

Operating in a perfectly competitive labor market that had no imperfections or distortions. One type of human capital can be transferred to other organizations, which encourages employees to cover the costs and to obtain all the benefits of training. The second type of human capital is regarded as specific to a company and cannot be

transferred to other companies, which incentivizes employers and employees to share the costs and benefits of training (Becker, 1962).

Human capital theory is based on neoclassical theories of labor markets, education, and economic growth. It assumes that employees are productive resources and attempts to find out whether highly trained staff are more productive than other personnel (Simon, 2008). According to Garcia (2005), as employees do not obtain considerable pay increases due to increased productivity after attending specific training sessions, they will not be motivated to finance their own training requirements. On the other hand, companies will be keen to cover these training costs, as they will obtain almost all the returns from the enhanced productivity resulting from the new skills generated (Garcia, 2005).

The human capital theory, as proposed by Schultz (1961), views human resources, or simply human capital, in an organization as one of the means of production a resource into which additional investment leads to increased output. Unlike other factors of production such as land, fixed capital, or labor, human resources can be substituted but cannot easily be transferred. Human capital theory sees employee development as a way of investing in capital rather than as a cost incurred in the process of production. From the perspective of the theory, knowledge and skills acquired through employee development programs are useful for improving the performance of the employees, ultimately benefiting the organization. On this basis, an organization's decision to invest in employee training is guided by aspects such as the present cost value of the undertaking and the anticipated future benefits from the investment (Gunu et al., 2013).

This theory justifies investment in training as increasing the intellectual capital of organizations. Specifically, it is the expectation of the employer that upon training the employees, their job-related knowledge, overall skills, and level of motivation will be significantly enhanced.

2.4 Previous Studies on Training and Development and Organizational Commitment

Many researchers have investigated training and development as well as organizational commitment. The following section will present the relationship between training and development and organizational commitment.

Becker et al. (1996) stated that training is an important method for increasing employee commitment and building loyalty. Kulsum et al. (2001) discovered that training and development, along with communication, have a significant positive correlation with organizational commitment in Bangladeshi commercial banks. Muhammad Aleem et al. (2020) investigated training and development, revealing a notable connection and impact on employee retention and commitment. Riaz et al. (2013) found that when employees in Pakistan's banking sector believed training was beneficial, their commitment to the organization increased.

Numerous studies relate to the subject of the current investigation; for instance, Mathieu and Zajac (1990) found a strong link between personal characteristics and job nature in cultivating organizational commitment. Their research emphasizes the necessity of examining both biographical factors of employees, such as age, experience, gender, and education, as well as the work environment, including job nature, leadership style, and the overall organizational culture. Becker et al. (1996) assert that training can be an effective method for enhancing commitment and employee loyalty. McNeese-Smith (2001) pointed out that training opportunities are among the most crucial elements for fostering organizational commitment among nurses.

Riaz et al. (2013) found that when employees in Pakistan's banking sector believed training was beneficial, their commitment to the organization increased. Al-Emadi and Marquardt (2007) found that when employees had positive views about training, their commitment to the organization increased. They also discovered that effective training experiences help employees feel more connected to their organization. Companies aim to create positive views among staff for the benefit of the whole organization. According to Bulut and Culha (2010), all aspects of training positively influence organizational commitment. Newman et al. (2011) also emphasized that training plays an important role in improving employees' emotional attachment to their organization in the context of China. Riaz et al. (2013) reaffirmed a significant positive correlation between employees' perceptions of training benefits and their organizational commitment in the banking industry of Pakistan. Chelliah et al. (2016) concluded that different elements of training have a strong positive link with organizational commitment. Organizations that are professionally managed often focus on maintaining high levels of employee commitment. A heightened sense of commitment can greatly influence an organization's economic status and stability.

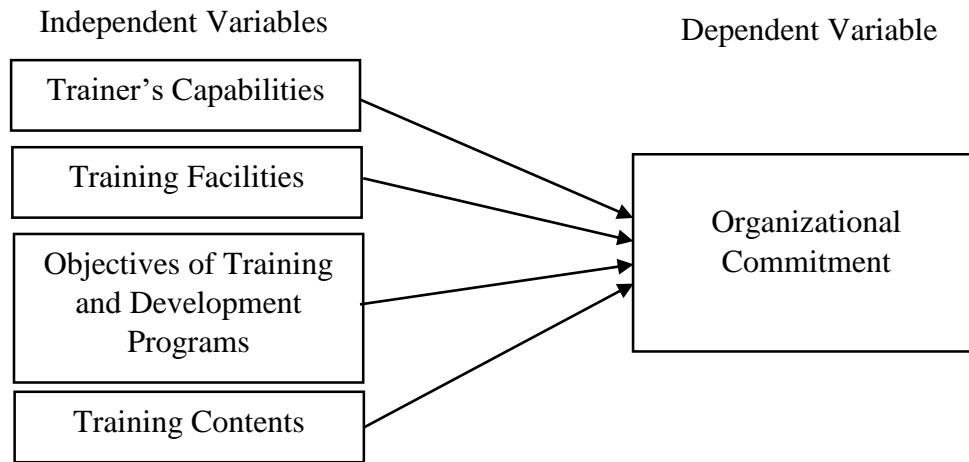
Mg (2019) conducted a study on the effect of training and development on organizational commitment at Shwe Bank. The study revealed that employee perceptions of trainer capabilities and training facilities had a positive effect on affective, continuance, and normative commitment, with affective commitment showing the strongest influence on employee performance. The research concluded that enhancing trainer quality, training facilities, and appropriate training duration are essential for improving employee commitment and performance outcomes.

Desta (2021) conducted a study on the relationship between human resource training and development, employee commitment, and job satisfaction in private banks in Addis Ababa, Ethiopia. The study found that training and development had a significant positive impact on both employee commitment and job satisfaction, and that this relationship was further strengthened by a supportive work environment. These findings suggest that investing in HR development not only improves individual outcomes but also enhances organizational performance, particularly in contexts with conducive working conditions.

A multitude of studies has examined the correlation between training and organizational commitment, with results differing according to industry, demographic attributes, personnel qualities, and additional factors. Azad and Michael (2007) found that demographic factors, along with the career and personal benefits gained from training, are linked to affective, normative, and continuance commitment. Al-Emadi and Marquardt (2007) validated the perceptions of senior employees in the Qatari organic compound sector concerning the advantages of training participation and its impact on organizational commitment, highlighting a positive correlation between perceived training benefits and both affective and continuance commitment.

2.5 Conceptual Framework of the Study

This research examines the impact of training on organizational commitment. This study consists of two parts. The first section examines employees' perspectives on training and development at UAB bank. The second section examines how these employee perceptions impact organizational commitment within the bank. The conceptual framework for the study is illustrated in Figure 2.1.



Source: Own Compilation, 2025

Figure 2.1 Conceptual Framework of the Study

The purpose of the framework is to conceptualize the relationship between the independent variables and dependent variable. The independent variables include trainer's capabilities, training facilities, objectives of training and development programs, and training contents, while the dependent variable is organizational commitment.

CHAPTER III

RESEARCH METHODOLOGY

This chapter outlines the methodology and design employed to gather the necessary data. It encompasses a detailed description of the research design, the approaches utilized for data collection, the characteristics of the target population, the sampling design, the methods for data analysis, and the specific measurement instruments used.

3.1 Research Design

Research design refers to the overall plan or structure that guides the process of conducting research (Creswell, 2014). It is a critical component of the research process and serves as a blueprint for how a study will be carried out, including the methods and techniques that will be used to collect and analyze data. A well-designed research study is essential for ensuring that the research objectives are met and that the results are valid and reliable. Research designs are influenced by the research problem a company chooses to work on.

Quantitative research is implemented in cases where it is important for a researcher to have statistical conclusions and to collect actionable insights. In a descriptive research design, a researcher is solely interested in describing the situation or case under the study.

A quantitative research design is employed in this study to explore the connection between training and development initiatives and the level of organizational commitment observed among employees within the 15 branches of UAB bank located in Mandalay. This study uses a descriptive survey approach. Primary data were collected by using structured questionnaires that incorporated a Seven-point Likert scale. The Yamane formula (1967) was used to select 140 employees from a total population of 220. The questionnaire comprises four independent variables, such as trainer's capabilities, training facilities, training objectives, and training contents, and the dependent variable is organizational commitment. Data analysis was conducted descriptive statistics, reliability analysis, correlation analysis, and multiple regression analysis to determine the strength and significance of the relationships between independent variables and dependent variable. Secondary data were also reviewed from

academic journals, textbooks, and organizational reports to support the research framework and contextual understanding.

3.1.1 Research Framework

A research framework is a structured plan that outlines the key concepts, variables, and relationships guiding a study, serving as the foundation for data collection and analysis (Creswell, 2014).

Table 3.1 Research Framework of the Study

Step 1: Literature Review and Conceptualization of Influencing Factors
<ul style="list-style-type: none"> -Conduct a comprehensive literature review training and development, organizational commitment and Social Exchange Theory and Human Capital Theory -Identify and define the independent variables: trainer’s capabilities, training facilities, objectives of training and development programs and training contents -Define the dependent variable: organizational commitment -Construct the conceptual framework showing relationships between the training and development practices and organizational commitment.
Step 2: Instrument Development and Data Collection
<ul style="list-style-type: none"> -Develop a structured questionnaire using validated scales for each construct, measured on a 7-point Likert scale. -Conduct a pilot test to evaluate the questionnaire’s clarity, reliability, and validity. -Distribute the questionnaire to 140 employees at 15 branches of UAB bank in Mandalay, using stratified random sampling.
Step 3: Data Analysis and Interpretation
<ul style="list-style-type: none"> -Use SPSS to analyze the collected data. -Apply descriptive and inferential statistics, including multiple linear regression, to determine the effect of each training and development practices on organizational commitment. -Conduct reliability analysis, correlation analysis, and multiple regression analysis to assess the impact of each training practices on organizational commitment. -Interpret the results and discuss their implications for employee training strategies to enhance organizational commitment at UAB bank in Mandalay

Source: Own Compilation, 2025

Primary sources of data collection were employed to generate data. Secondary data included the use of books, journals, and other printed materials, including internet sources, as supplementary evidence. A quantitative research approach was applied to study how training and development affect organizational commitment at UAB bank branches in Mandalay. This study is based on Social Exchange Theory and Human Capital Theory, and it examines how employees' perceptions on four variables such as trainer's capabilities, training facilities, training program objectives, and training contents affect their commitment to the organization. A structured questionnaire using a seven-point Likert scale was conducted to a stratified random sample of 140 employees out of a population of 220, allowing for participation in various fields and positions. The reliability of the questionnaire is discussed in the following section. After collecting the primary data, the responses were analyzed using SPSS software. The study conducted descriptive statistics, reliability analysis, correlation analysis, and multiple regression analysis to evaluate the strength and significance of relationships between the variables.

3.1.2 Data Collection

Data were collected from specific employees 15 branches of UAB banks in Mandalay. This study aims to examine the effect of training and development on organizational commitment in UAB bank. The study employs a descriptive research method to fulfill its objectives. Descriptive research is a quantitative approach that seeks to gather quantifiable data for statistical analysis of a population sample. Primary data were gathered through a structured questionnaire administered to 140 out of 220 employees from 15 UAB bank branches in Mandalay. The respondents participated in the survey using structured questionnaires, employing a stratified random sampling method. The questionnaires comprised seven-point Likert-type scale questions.

3.2 Sampling Design

A sampling design is a clear plan that outlines how to select a sample from a specific population. It describes the method or procedure that the researcher follows to choose the sample items. The sample design must be decided upon before collecting any data (Kothari, 2004).

The population for this study comprises the staff of UAB bank branches in Mandalay. Therefore, the research has a population size of 220 people.

Using Taro Yamane's (1967) formula, the sample size of UAB banks in Mandalay is determined as follows:

$$n = \frac{N}{[1+N(e)^2]}$$

where,

n = sample size

N = total population of party officials

e = accepted error limit (5%) on the basis of 95% confidence level.

In this study,

N = 220

e = 0.05

Therefore,

$$n = \frac{220}{[(1+220(0.05)^2)]}$$

n = 140

In this study, data were gathered from 140 employees across 15 UAB bank branches located in Mandalay. The number of participants selected from each branch was determined using stratified random sampling method with the proportional allocation. To calculate the sample size, the formula developed by Neyman (1934) was used.

$$n_i = \frac{N_i}{N} \times n$$

where,

n_i = sample size from each branch

N_i = number of employees in each branches

N = population size

n = sample size

Primary data were collected using the stratified random sampling method. Required data were collected during March 2025, using questionnaires. In this study, a stratified random sampling method with proportional allocation was employed. The total population of 220 employees from 15 different UAB bank branches in Mandalay was divided into distinct strata based on position levels such as senior manager, manager, assistant manager, senior executive, executive, and associate. From each stratum, respondents were randomly selected in proportion to the size of that group in

the population. A total of 140 employees were selected from UAB bank branches in Mandalay to represent a sample that provides relevant and effective results. The population was stratified based on key characteristics such as branch location, position level, and department. A total of 140 respondents were selected from 15 branches of UAB bank in Mandalay; 3 worked as senior managers, 10 as managers, 56 as assistant managers, 27 as senior executives, 34 as executives, and 10 as associates. Each of these strata is a separate group that may affect how training and development are understood and how they relate to organizational commitment. Then, the sample size for each branch in Mandalay was determined by proportional allocation. Table 3.2 shows the sample allocation of selected branches of UAB bank in Mandalay.

Table 3.2 Sample Allocation of Branches in Mandalay

Sr. No.	Position	Total Employees	Sample Size
1.	Senior Manager	5	3
2.	Manager	15	10
3.	Assistant Manager	90	56
4.	Senior Executive	42	27
5.	Executive	53	34
6.	Associate	15	10
	Total	220	140

Source: Own Compilation, 2025

3.3 Questionnaire Design

A questionnaire is a tool used in research that includes a set of questions designed to collect data from participants. It is considered a form of written interview and can be conducted in person, over the phone, through a computer, or by mail. This method is commonly used because it is cost-effective, time-saving, and suitable for gathering a large amount of information from many respondents. In this study, all research variables were measured using a seven-point Likert scale. Additionally, a brief section was included to gather demographic details about the participants.

This study's questionnaire consists of three sections: Section A, Section B, and Section C. Each section is designed to address specific aspects of the research objectives, ensuring that the data collected are relevant and comprehensive.

Section A presents the demographic details of employees at UAB bank. It covers questions about gender, marital status, age, educational background, branch location, job position, length of service, and monthly income. These questions are designed to collect important background data about the participants. Section B assesses employee perceptions of training and development. Section C assesses questions related to organizational commitment. The measurement items for these variables have been adapted from established scales in previous studies to fit the context of this research. For organizational commitment, the 8-item commitment scale of Meyer et al. (1993) was adopted. The scale of training and development perception adopted comprised four components: 6 items for trainers' capabilities, 6 items for training facilities, 5 items for objectives of training and development programs, and 5 items for training content.

Responses are measured on a seven-point Likert scale, with options ranging from 1 = strongly disagree to 7 = strongly agree. This scale allows respondents to express their level of agreement or disagreement with each statement, providing a quantitative measure of their perceptions.

3.4 Data Analysis

Different statistical methods were applied to analyze the questionnaire data. The responses collected from participants were examined using the Statistical Package for Social Sciences (SPSS). In this study, descriptive statistics, reliability analysis, Pearson's correlation analysis and multiple regression analysis were applied.

3.4.1 Descriptive Statistics

Descriptive statistics summarize the key characteristics of a dataset, providing insights into overall trends and patterns. Descriptive statistics are used to summarize data in an organized manner by describing the relationship between variables in a sample or population. Descriptive statistics summarize and organize characteristics of a dataset. A dataset is a collection of responses or observations from a sample or the entire population. Descriptive statistics are brief informational coefficients that summarize a given dataset, which can be either a representation of the entire population or a sample of a population. Descriptive statistics are broken down into measures of central tendency and measures of variability (spread). Measures of central tendency

consist of the mean, median, and mode, whereas measures of variability encompass standard deviation, variance, minimum and maximum values, kurtosis, and skewness.

According to Bowling (1997), the interpretation of mean values derived from items measured on a seven-point Likert scale can be categorized into specific ranges to reflect respondents' attitudes or perceptions. A mean score ranging from 1.00 to 1.85 is interpreted as Strongly Disagree, indicating a very low level of agreement or endorsement. Scores between 1.86 and 2.71 are categorized as Disagree, reflecting a generally negative response. A range of 2.72 to 3.56 represents Somewhat Disagree, indicating a mild disagreement. A mean between 3.57 and 4.43 is interpreted as Neutral, suggesting neither agreement nor disagreement. Scores falling between 4.44 and 5.28 signify Somewhat Agree, showing a tendency toward agreement. A mean range from 5.29 to 6.13 reflects Agree, indicating a positive response, while scores from 6.14 to 7.00 are interpreted as Strongly Agree, representing a very high level of agreement or endorsement. These ranges provide a structured framework for interpreting survey responses and understanding the overall direction of participants' attitudes.

3.4.2 Reliability Analysis

Reliability means the extent to which a measurement produces consistent and stable results. A test or instrument with good reliability means that the respondent will obtain the same score on repeated testing if no other extraneous factors affect the score. A respondent will rarely obtain the exact same score over repeated testing because repeated assessments of any phenomenon will likely be affected by chance errors. Reliability analysis involves using graphical, mathematical, and textual operations to assess the effectiveness of a system by highlighting weaknesses and ranking available options when certain components fail. It helps ensure that the system continues to function to some extent even in the event of incidents or component failures.

In quantitative research, reliability means that results are consistent, stable, and can be repeated. A researcher's findings are considered reliable if the same results are achieved in identical conditions but different settings. In qualitative research, reliability refers to the consistency of a researcher's methods when applied by different researchers or in different studies (Twycross & Shields, 2004). Issues with reliability often relate to subjectivity, and when a researcher uses a subjective approach, the reliability of the study may decrease (Wilson, 2010).

Cronbach's alpha reliability coefficient normally ranges between 0 and 1. Cronbach's alpha coefficient measures how consistent the items in a scale are internally, with values closer to 1.0 showing higher consistency. According to George and Mallery (2003), an alpha of 0.9 or above is excellent, between 0.8 and less than 0.9 is very good, 0.7 to less than 0.8 is good, 0.6 to less than 0.7 is moderate, less than 0.6 is poor, and below 0.5 is unacceptable. Although having more items in the scale can increase alpha, the benefit decreases over time. A value around 0.8 is generally considered acceptable. However, a high Cronbach's alpha only shows that the items are consistent but does not guarantee that the scale measures a single dimension.

3.4.3 Correlation Analysis

Correlation analysis is a statistical technique in research that evaluates how strongly two variables are related in a straight-line pattern and determines the degree of their connection. Simply put, correlation analysis calculates the change in one variable due to the change in the other. A high correlation indicates a strong relationship between the two variables, while a low correlation means that the variables are weakly related. There is a positive correlation between two variables when an increase in one leads to an increase in the other. On the other hand, a negative correlation means that when one variable increases, the other decreases, and vice versa. A positive correlation between two variables means both variables move in the same direction. An increase in one variable leads to an increase in the other variable, and vice versa. A negative correlation between two variables means that the variables move in opposite directions. An increase in one variable leads to a decrease in the other variable, and vice versa. No correlation exists when one variable does not affect the other.

3.4.4 Multiple Regression Analysis

Regression analysis is a group of statistical methods used to estimate the relationship between a dependent variable (also known as the outcome or response variable, or a label in machine learning) and one or more independent variables that are assumed to be free of errors (also called regressors, predictors, covariates, explanatory variables, or features).

Multiple linear regression (MLR), often called multiple regression, is a statistical method that uses multiple independent variables to estimate the value of a dependent variable. The goal of MLR is to model the linear relationship between the

explanatory (independent) variables and the response (dependent) variables. In essence, multiple regression is the extension of ordinary least squares (OLS) regression because it involves more than one explanatory variable.

Linear regression is applicable only when there are two continuous variables: one independent variable and one dependent variable. The independent variable is used to predict or explain changes in the dependent variable, which is the outcome. Multiple regression models expand upon this concept by including multiple independent variables to explain the dependent variable.

$$Y = f(X_1, X_2, X_3, \dots, X_k)$$

where,

Y = the value of the dependent variable

$X_1, X_2, X_3, \dots, X_k$ = the value of independent variables

In this study, multiple linear regression analysis was applied after verifying four key assumptions: linearity, homoscedasticity, normality, and multicollinearity. These assumptions ensure the validity of the regression results. This set of assumptions is very important because it directly affects the bias in the results of the entire analysis (Keith, 2006).

Linearity means that the dependent variable can be expressed as a linear function of the predictor (independent) variables (Darlington, 1968). Multiple regression provides an accurate estimate of the relationship between dependent and independent variables when this relationship is linear (Osborne & Waters, 2002). The linearity assumption can best be tested with scatter plots. Also, outliers can be identified through visual inspection of histograms or frequency distributions, or by converting data to z-scores (Osborne & Waters, 2002).

Homoscedasticity refers to a condition where the variance of the error term is constant at all levels of the independent variable. When the error variance differs across values of the independent variable, heteroscedasticity is indicated. The variance of the errors (residuals) must remain constant at different values of the predictor (X) in a bivariate regression or combinations of the predictors in a multiple regression. Multiple linear regression analysis assumes homoscedasticity. A scatter plot is an effective method to verify if the error terms along the regression line are consistent in their spread.

Researchers use visual methods such as data plots, skewness, kurtosis, and P-P plots to check for normality. Regression assumes that the variables follow a normal

distribution because variables that are not normally distributed can cause inaccurate relationships and affect the results of significance tests.

Multicollinearity happens when these independent variables show strong relationships among themselves. Multicollinearity is assessed using the variance inflation factors (VIF) in linear regression, where VIF is calculated as 1 divided by tolerance. When the VIF value exceeds 10, it suggests that multicollinearity exists.

Therefore, the multiple linear regression model is based on four key assumptions:

1. There is a linear relationship between the independent variables and the dependent variable.
2. The residuals have constant variance across all values of the independent variables, meaning they are homoscedastic.
3. Each observation is independent of the others.
4. For any fixed value of independent, dependent is normally distributed in normality.

CHAPTER IV

ANALYSIS OF THE EFFECT OF TRAINING AND DEVELOPMENT ON ORGANIZATIONAL COMMITMENT AT UAB BANKS

This chapter analyzes how training and development influence organizational commitment in the Mandalay branches of UAB bank. It begins with an overview of respondents' demographic characteristics, followed by descriptive statistics of key variables. A reliability analysis is conducted to ensure consistency in measurement. Furthermore, the relationships between how employees perceive training and development and their level of commitment to the organization at UAB bank are analyzed.

4.1 Demographic Characteristics of Respondents

The characteristics of the participants provide essential background information that helps contextualize the findings of the study. In this research, the sample consisted of 140 respondents who work in UAB bank. The demographic information gathered in the study included gender, marital status, age, education level, job position, length of service, and monthly income range. To present a general overview of the respondents' characteristics, the data were shown in tables displaying frequencies and percentage distributions.

4.1.1 Gender of Respondents

The study included both male and female respondents. Table 4.1 presents the gender distribution of the respondents in terms of percentage.

Table 4.1 Gender of Respondents

Gender	Frequency	Percent
Male	54	38.6
Female	86	61.4
Total	140	100.0

Source: Survey Data (March, 2025)

According to Table 4.1, the survey respondents consist of 61.4% female respondents and 38.6% male respondents. The female population is more than the male

population. This indicates that females are often perceived as patient and customer-friendly qualities that align well with the demands of banking roles in UAB banks.

4.1.2 Marital Status of Respondents

The respondents' marital status is categorized into two types: single and married. This can be seen in Table 4.2.

Table 4.2 Marital Status of Respondents

Marital Status	Frequency	Percent
Single	77	55
Married	63	45
Total	140	100

Source: Survey Data (March, 2025)

As shown in Table 4.2, 55% of employees at UAB banks are single, while 45% are married. Therefore, the majority of employees are single.

4.1.3 Age of Respondents

This study categorizes respondents into four age groups: 20 to 30 years, 31 to 41 years, 42 to 52 years, and over 53 years. Table 4.3 shows the distribution of respondents across these age groups.

Table 4.3 Age of Respondents

Age (Years)	Frequency	Percent
20-30	55	39.3
31-41	70	50.0
42-52	14	10.0
Over 53	1	0.7
Total	140	100.0

Source: Survey Data (March, 2025)

Table 4.3 shows the age distribution of employees at UAB banks: 70 employees are between 31 and 41 years old, 55 employees are between 20 and 30 years old, 14 employees are between 42 and 52 years old, and 1 employee is over 53 years old. The majority of employees fall within the 31 to 41 age group. This is likely because individuals in this range have accumulated sufficient experience while remaining active and motivated to advance their careers.

4.1.4 Education Level of Respondents

In this study, respondents' education levels are categorized into two groups: diploma and graduate levels. Table 4.4 presents the distribution of respondents according to their education levels.

Table 4.4 Education Level of Respondents

Education Level	Frequency	Percent
Diploma	8	5.7
Graduated	132	94.3
Total	140	100.0

Source: Survey Data (March, 2025)

Table 4.4 indicates that 94.3% of the respondents have completed a graduate level, while 5.7% hold a diploma. Therefore, the majority of respondents are graduate degree holders.

4.1.5 Position of Respondents

In this study, respondents' position levels are categorized into six groups: associate, executive, senior executive, assistant manager, manager, and senior manager. Table 4.5 presents the distribution of respondents across these position levels, as shown below.

Table 4.5 Position of Respondents

Position	Frequency	Percent
Associate	10	7.2
Executive	34	24.3
Senior Executive	27	19.3
Assistance Manager	56	40.0
Manager	10	7.1
Senior Manager	3	2.1
Total	140	100.0

Source: Survey Data (March, 2025)

Table 4.5 shows that the assistant manager position includes 56 respondents, representing 40%, while the senior manager position comprises 3 respondents, accounting for 2.1%. This indicates that the assistant manager role is the most common position at UAB bank in Mandalay. The results suggest that many staff hold assistant

manager positions, likely because it is a typical mid-level role that balances responsibility and experience.

4.1.6 Service Year of Respondents

Respondents' years of service are divided into four categories: less than 3 years, 3 to 6 years, 6 to 9 years, and more than 9 years. Table 4.6 presents the number of respondents in each category.

Table 4.6 Service Year of Respondents

Year of Service (Years)	Frequency	Percent
Under 3	35	25.0
3 to 6	44	31.4
6 to 9	25	17.9
Above 9	36	25.7
Total	140	100.0

Source: Survey Data (March, 2025)

Table 4.6 presents the respondents' years of service at UAB bank. The largest group has worked between 3 and 6 years (31.4%), followed by those with more than 9 years of service (25.7%), less than 3 years (25%), and finally, 6 to 9 years (17.9%). Since most respondents have over 3 years of experience, this suggests that many employees remain with the organization for a considerable period, indicating a strong commitment to the company.

4.1.7 Salary of Respondents

The monthly salary of respondents is categorized into six groups: under 300,000 kyats, 300,000 – 400,000 kyats, 400,000 – 500,000 kyats, 500,000 – 600,000 kyats, 600,000 – 700,000 kyats, and above 700,000 kyats. The total number of respondents is shown in Table 4.7.

Table 4.7 Salary of Respondents

Income (Kyats)	Frequency	Percent
Under 300,000	7	5.0
300,000 – 400000	40	28.6
400,000 – 500000	33	23.6
500,000 – 600000	18	12.9
600,000 – 700000	15	10.7
Above 700,000	27	19.3
Total	140	100.0

Source: Survey Data (March, 2025)

Salary groups at UAB bank were divided into six categories. Those earning less than 300,000 kyats comprise 7 respondents, accounting for 5%. The group earning 300,000 to 400,000 kyats includes 40 respondents (28.6%), followed by 33 respondents earning 400,000 to 500,000 kyats (23.6%), 27 respondents earning above 700,000 kyats (19.3%), 18 respondents earning 500,000 to 600,000 kyats (12.9%) and 15 respondents earning 600,000 to 700,000 kyats (10.7%). As a result, the group earning 300,000 to 400,000 kyats represents the largest portion of employees at UAB bank in Mandalay.

4.2 Employee’s Perceptions on Training and Development and Organizational Commitment at UAB Bank

The study examines how training and development affect organizational commitment at UAB bank’s branches in Mandalay. Employee perceptions of training and development at UAB bank are measured through four factors: trainer capability, training facilities, objectives of training programs, and training content. The combination of these questions is used to assess organizational commitment. The findings in this section aim to quantify the impact of each variable on an employee's performance at UAB bank. This section explores the mean and standard deviation of five work-related factors, which can be seen in the tables.

In the structured questionnaire, a Seven-point Likert Scale (1 = strongly disagree, 2 = disagree, 3 = somewhat disagree, 4 = neither agree nor disagree, 5 = somewhat agree, 6 = agree, 7 = strongly agree) is employed to measure how employees perceive training and development.

4.2.1 Employee's Perceptions on Trainer's Capabilities

The first aspect of employee's perceptions of training and development is trainer's capabilities. To understand how employees perceive trainer capabilities, they were asked to evaluate five statements using a seven-point Likert scale. The table below presents employees' perceptions of trainer capabilities at UAB bank.

Table 4.8 Employee's Perceptions on Trainer's Capabilities

Sr. No.	Descriptions	Mean	Standard Deviation
1.	Being knowledgeable about the topics and conveying knowledge to trainees	5.56	0.602
2.	Using the appropriate training methods	5.72	0.563
3.	Being well-prepared for training	5.83	0.536
4.	Providing relevant real-world examples	5.76	0.558
5.	Employing engaging teaching techniques	5.81	0.607
	Overall Mean	5.74	0.573

Source: Survey Data (March, 2025)

As shown in Table 4.8 above, all statements related to trainer capabilities are accepted by respondents because the mean scores are above 5, indicating a positive perception. The mean value of "Being well-prepared for training" is the highest, with a mean score of 5.83. Most employees feel satisfied because the trainers are well-prepared for the training sessions. Preparation is essential, as it not only boosts trainer confidence but also builds participants' trust in the training process, which lead to increased organizational loyalty.

"Being knowledgeable about the topics and conveying knowledge to trainees" has the lowest mean value of 5.56. It was found that while trainers are knowledgeable and prepared, there may be some challenges in effectively transferring that knowledge to employees. This could be due to differences in learning styles, communication gaps, or a lack of adaptability in teaching approaches.

4.2.2 Employee's Perceptions on Training Facilities

The second variable concerns employee's perceptions of training facilities. For this variable, employees are asked to evaluate five statements using a seven-point Likert scale.

Table 4.9 Employee’s Perceptions on Training Facilities

Sr. No.	Descriptions	Mean	Standard Deviation
1.	Providing training room in an accessible and convenient location	5.69	0.602
2.	Providing well-organized training room	5.64	0.563
3.	Distributing of helpful and supportive materials	5.61	0.536
4.	Providing effective technical support	5.43	0.558
5.	Providing good quality of refreshments and food	5.50	0.607
	Overall Mean	5.57	0.573

Source: Survey Data (March, 2025)

As indicated in Table 4.9, all statements related to training facilities are accepted by respondents because the mean scores are above 5, indicating a positive perception. The mean value of “Providing training room in an accessible and convenient location” is the highest, with a mean score of 5.69. Most employees somewhat agree that the training location is easy to access and convenient. When training sessions are easily accessible, employees are more likely to participate actively, thereby fostering a stronger commitment to the organization.

Alternatively, “Providing effective technical support” has the lowest mean value of 5.43. It was found that employees experienced some issues with technical support during the training. This could be related to the equipment, software, or the support staff’s responsiveness and competence. Studies have shown that effective technical support is crucial for the success of training programs, especially in today’s technology-driven learning environments.

4.2.3 Employee’s Perceptions on Objectives of Training and Development Programs

The third variable is the objectives of training and development programs, which are measured on a seven-point Likert scale. Employees’ perceptions of the objectives of training programs are measured with six items. Table 4.10 shows the mean score, standard deviation, and overall average for each item.

Table 4.10 Employee’s Perceptions on Objectives of Training and Development Programs

Sr. No.	Descriptions	Mean	Standard Deviation
1.	Defining clearly objectives of the training sessions	5.78	0.481
2.	Ensuring the relevance of training objectives to training topics	5.74	0.455
3.	Meeting the training objectives	5.74	0.570
4.	Providing essentiality of training courses	5.73	0.610
5.	Understanding to the courses	5.67	0.605
6.	Enhancing employee job performance	5.73	0.621
	Overall Mean	5.73	0.557

Source: Survey Data (March, 2025)

As indicated in Table 4.10, all statements related to objectives of training and development programs are accepted by respondents because the mean scores are above 5, indicating a positive perception. The highest mean value is that “Defining clearly objectives of the training sessions” with a mean score of 5.78. The employees of UAB bank are satisfied with the facts that the objectives of training are clearly defined. Participants generally understood the purpose and direction of their training sessions.

The lowest mean score is “Understanding to the courses” with a score of 5.67. This found that employees need additional clarification or training to improve their comprehension of the course material. Although this score is still relatively high, it was found that employees may have slightly lower perceptions regarding their understanding of the courses.

4.2.4 Employee’s Perceptions on Training Contents

The fifth variable is training contents. For this variable, employees were asked to rate six statements using a seven-point Likert scale.

Table 4.11 Employee’s Perceptions on Training Contents

Sr. No.	Descriptions	Mean	Standard Deviation
1.	Organizing well-structured and simple content	5.61	0.853
2.	Having sufficient time to study the offered training course	5.56	0.681
3.	Relating training contents to the working environment	5.81	0.634
4.	Having contents appropriate to training needs and skill level	5.55	0.567
5.	Meeting expectations and matching skill level	5.76	0.645
6.	Having an appropriate duration for the content delivered	5.71	0.556
	Overall Mean	5.67	0.656

Source: Survey Data (March, 2025)

Based on Table 4.11, the highest mean score of 5.81 is recorded for the item “Relating training contents to the working environment”. This indicates that the training contents are closely connected to actual work settings. Such relevance makes the training valuable, as it helps trainees understand real business situations. When employees find the training content directly applicable to their daily responsibilities, they are more likely to stay engaged.

However, “Having contents appropriate to training needs and skill level” has the lowest mean value of 5.55. This indicates that while the material is relevant and well-organized, there may be gaps in how it addresses specific skills or knowledge areas required by employees in their roles.

4.2.5 Summary of Employee’s Perceptions on Training and Development

The following table shows the overall mean values for independent variables such as trainer capabilities, training facilities, training objectives and training contents.

Table 4.12 Summary of Employee’s Perceptions on Training and Development

Sr. No.	Particulars	Overall Mean
1.	Trainer’s Capabilities	5.74
2.	Training Facilities	5.57
3.	Objectives of Training and Development Programs	5.73
4.	Training Contents	5.67

Source: Survey Data (March, 2025)

According to the table, trainer’s capabilities received the highest rating at 5.74, indicating strong satisfaction with instructor competency and delivery effectiveness. The objective of training programs scored closely behind at 5.73, indicating that participants found the training goals to be well-defined, relevant, and appropriately aligned with their needs. Training contents achieved a mean score of 5.67, reflecting positive feedback on the curriculum design, material quality, and subject matter coverage. Training facilities scored the lowest at 5.57, though still representing a strong positive evaluation, indicating that while the physical infrastructure and learning environment were satisfactory, there may be room for improvement in areas such as technology, comfort, or accessibility.

4.2.6 Employee’s Perceptions on Organizational Commitment

In this study, organizational commitment is measured with eight items. Table 4.13 shows the mean and standard deviation of respondents’ agreement on organizational commitment.

Table 4.13 Employee’s Perceptions on Organizational Commitment

Sr. No.	Descriptions	Mean	Standard Deviation
1.	Spending the rest of the career with this organization	5.63	0.723
2.	Feeling the organizational problems as own personal problems	5.56	0.751
3.	Experiencing this organization as a member of the family	5.79	0.556
4.	Being proud of telling others about working at the organization	5.78	0.588
5.	Fearing what might happen if quitting a job without having another one lined up	5.81	0.583
6.	Having very few options to consider leaving this organization	5.48	0.809
7.	Having value in loyalty	6.16	0.716
8.	Believing in the importance of loyalty and moral obligation	5.80	0.797
	Overall Mean	5.75	0.690

Source: Survey Data (March, 2025)

The overall mean value for organizational commitment is 5.75. The individual statement means range from 5.48 to 6.16. “Having value in loyalty” has the highest mean value at 6.16, indicating that employees strongly believe in the importance of loyalty to the organization. This indicates that a strong cultural or organizational emphasis on loyalty exists.

“Having very few options to consider leaving this organization” has the lowest mean value of 5.48. This indicates that some employees may feel bound to the organization due to a fear of unemployment or difficulty in securing a comparable position elsewhere. Organizations should be mindful that relying too heavily on this form of commitment can lead to disengaged employees who stay out of necessity rather than motivation, potentially impacting productivity and innovation. Overall, these perceptions highlight various facets of organizational commitment within an organization, emphasizing both emotional ties and practical considerations related to job security.

4.2.7 Reliability Analysis of Variables

The value of Cronbach’s alpha reliability coefficient typically falls within the range of 0 to 1. The closer Cronbach’s alpha coefficient is to 1.0, the greater the internal consistency of the items in the scale. George and Mallery (2003) provide the following rules of thumb: 0.9 and above is excellent, 0.8 to less than 0.9 is very good, 0.7 to less than 0.8 is a good level, 0.6 to less than 0.7 is moderate level, less than 0.6 is poor level, and below 0.5 is unacceptable. Table 4.14 presents the Cronbach’s alpha values for the variables.

Table 4.14 Reliability Analysis of Variables

Sr. No.	Particulars	No. of Items	Cronbach's Alpha
1.	Trainer’s Capabilities	6	0.711
2.	Training Facilities	6	0.705
3.	Objectives of Training and Development Programs	5	0.708
4.	Training Contents	5	0.744
5.	Organizational Commitment	8	0.752

Source: Survey Data (March, 2025)

Table 4.14 shows the Cronbach’s Alpha values of trainer’s capabilities, training facilities, objectives of training and development programs, and training contents which

significantly influence organizational commitment are 0.711, 0.705, 0.708, 0.744, and 0.752, respectively. All Cronbach's Alpha values are greater than 0.7 in this study. Therefore, all variables are internally consistent and have good reliability.

4.3 Relationship between Training and Development and Organizational Commitment

The correlation between training and development and organizational commitment was tested with two tailed Pearson correlation analysis. The correlation coefficient (r) ranges from -1.00 to +1.00 indicates a perfect correlation.

The correlations of the independent variables are tested to show their correlation with the dependent variable organizational commitment. Table 4.15 illustrates how the independent variables relate to the dependent variable.

Table 4.15 Relationship between Training and Development and Organizational Commitment

Sr. No.	Independent Variables	Pearson Correlation Coefficient	Sig (2-tailed)
1.	Trainer's Capabilities	0.514***	0.000
2.	Training Facilities	0.542***	0.000
3.	Objectives of Training and Development Programs	0.508***	0.000
4.	Training Contents	0.664***	0.000

Source: Survey Data (March, 2025)

Table 4.15 shows that the correlation coefficient between trainer's capabilities and organizational commitment is 0.514, which is significant at the 1% level. The correlation coefficient between training facilities and organizational commitment is 0.542, also significant at the 1% level. The correlation coefficient between the objectives of training and development programs and organizational commitment is 0.508, which is significant at the 1% level. Finally, the correlation coefficient between training contents and organizational commitment is 0.664, significant at the 1% level.

4.4 Effects of Training and Development on Organizational Commitment

This section examines how training and development impact organizational commitment at UAB bank. The study uses a multiple linear regression model to

evaluate the influence of training and development on organizational commitment at UAB bank.

The derived multiple regression model;

$$Y = f(X_1, X_2, X_3, X_4)$$

In constructing model, the variables are noted as:

Y = Organizational Commitment

X₁ = Trainer's Capabilities

X₂ = Training Facilities

X₃ = Objectives of Training and Development Programs

X₄ = Training Contents

Training and development factors are the independent variables and organizational commitment is the dependent variable. Table 4.16 presents the measured results of how employee perceptions of training and development influence organizational commitment.

Table 4.16 Effects of Training and Development on Organizational Commitment

Factors	Unstandardized Coefficient		Standardized Coefficient	t	Sig.	VIF
	b	Std. Error	B			
(Constant)	0.616	0.482		1.277	0.204	
Trainer's Capabilities	0.161*	0.082	0.154	1.967	0.051	1.678
Training Facilities	0.164**	0.082	0.161	2.010	0.046	1.761
Objectives of Training and Development Programs	0.193**	0.088	0.164	2.179	0.031	1.556
Training Contents	0.387***	0.089	0.388	4.346	0.000	2.182
R	0.712					
R ²	0.507					
Adjusted R ²	0.493					
F-value	34.778***					

Source: Survey Data (March, 2025)

Note: ***indicates statistical significance at the 1% level.

** indicates statistical significance at the 5% level.

* indicates statistical significance at the 10% level.

Table 4.16 shows that the F-value indicates the model is highly significant at the 1% level. The correlation coefficient (R) between the actual and predicted values of the criterion variable is 0.712. The model explains nearly 50% of the variation in organizational commitment at UAB bank, as shown by the R^2 value. Based on the multiple regression analysis with the sample size of 140 employees, the adjusted R^2 value of 0.65 shows that training and development explain 65% of the changes in organizational commitment.

According to Appendix (B), the P-P plot of the residuals shows that the data is approximately normally distributed, with the points on the P-P plot closely following the diagonal line. Additionally, the histogram of the residuals is roughly bell-shaped, confirming the normal distribution and supporting the model's assumptions. The scatter plot shows no clear pattern; this indicates that the variance of the error terms is constant across the range of the independent variables. Therefore, the assumption of homoscedasticity is satisfied, confirming that the population error terms are equal and that the regression model provides consistent and unbiased estimates. These findings collectively validate the robustness and reliability of the regression analysis. The analysis revealed that the variance inflation factors (VIFs) for each predictor variable were less than 10. Consequently, multicollinearity, which refers to the correlation between predictor variables, was not detected.

The regression coefficient for trainer capabilities in relation to organizational commitment is 0.154 ($t=1.967$, $p=0.051$). This indicates a positive relationship between trainer capabilities and organizational commitment, significant at the 10% level. The regression coefficient for training facilities and organizational commitment is 0.161 ($t=2.010$, $p=0.046$), showing a positive and statistically significant relationship at the 5% level. The regression coefficient between the objectives of training and development and organizational commitment is 0.164 ($t=2.179$, $p=0.031$), which also reveals a positive relationship significant at the 5% level. Lastly, the regression coefficient for training content and organizational commitment is 0.388 ($t=4.346$, $p=0.000$), demonstrating a positive and highly significant relationship at the 1% level.

Based on the standardized coefficient, the most influential factor on organizational commitment is training contents. Therefore, training contents significantly raises the organizational commitment at UAB bank and the study found that the training contents is highly relevant to working environment and tasks.

4.5 Achieving of Hypothesis Testing

A multiple regression analysis was performed to study how four independent variables (trainer capabilities, training facilities, objectives of training and development programs and training content) affect organizational commitment at 15 UAB bank branches in Mandalay. As a result, training contents is considered as main predictor that has the strongest influence on organizational commitment where the standardized beta is equal to 0.388, objectives of training and development programs (0.164), training facilities (0.161) and lastly trainer capabilities (0.154).

A notable impact is observed within the connection between trainer capabilities and organizational commitment ($B = 0.0154$, $p = 0.051$). Hypothesis H_1 is accepted. Trainer capabilities have a positive effect on organizational commitment in UAB bank. A positive relationship indicates that when trainer capabilities improve, employees show greater commitment to the bank. Trainer capabilities have a significant impact on the effectiveness of training programs. When employees see the direct applicability of what they learn, their emotional attachment and commitment to the organization are strengthened.

A significant effect also occurs in the linkage training facilities and organizational commitment ($B = 0.161$, $p = 0.046$). Hypothesis H_2 is accepted. Training facilities have a positive effect on organizational commitment in UAB bank. The training course facilities show a positive effect, indicating that improving these facilities results in greater organizational commitment from the bank. Accessible locations, comfortable training rooms, and helpful materials foster a supportive learning environment. Adequate training facilities enhance the learning experience, increase employee engagement, and promote a positive attitude towards the organization.

A significant impact is also observed within the connection between the objectives of training and development programs and organizational commitment ($B = 0.164$, $p = 0.031$). Hypothesis H_3 is accepted. Thus, objectives of training and development programs have a positive effect on organizational commitment in UAB banks. Because the objectives of training and development programs have a positive and significant effect at the 5 percent level, it shows that when these objectives increase, employees at UAB bank demonstrate higher organizational commitment. Well-defined and aligned training objectives are instrumental in strengthening employees' psychological attachment to their organization. Clear objectives help to ensure that

training programs are focused on achieving specific outcomes, such as improving employee performance or enhancing organizational commitment.

A significant effect occurs in the linkage between training contents and organizational commitment ($B = 0.388$, $p = 0.000$). Hypothesis H_4 is accepted. Therefore, training content has a positive effect on organizational commitment in UAB bank. The positive correlation shows that when training content increases, employees at UAB bank become more committed to the organization. Trainers with relevant expertise and experience can deliver high-quality training, leading to improved organizational commitment.

CHAPTER V

CONCLUSION

This chapter consists of four sections which are findings and discussions, suggestions and recommendations, implications, and the need for further research. The aim of this study is to investigate employee perceptions of training and development and to assess how training and development impact organizational commitment.

5.1 Findings and Discussions

Based on the data collected from the survey, the respondents from UAB bank provide meaningful insights into the workforce composition and context for interpreting their perceptions of training and development. Out of 140 respondents, the majority are female due to their perceived strengths in communication, patience, and customer service, and the majority of employees at UAB bank are single. Most respondents are between the ages of 31 and 41 years, reflecting a group with a balanced mix of experience and professional ambition. The majority of respondents hold a graduate degree, indicating a highly educated workforce. The highest group of positions is assistant managers and a majority have 3 to 6 years of service, suggesting a mid-level, experienced workforce that is relatively stable. The majority of income levels are fall between 300,000 and 400,000 kyats, aligning with standard compensation for mid-level banking staff in the region. These demographic characteristics suggest that the workforce is relatively young, educated, and professionally developing, which makes training and development a crucial factor in enhancing their skills and sustaining organizational commitment.

Training contents have a positive impact on organizational commitment. When training content is well-aligned with employee roles and provides practical knowledge, it significantly enhances their commitment. This supports Human Capital Theory, which asserts that meaningful content leads to increased productivity and retention. The study at UAB bank demonstrates that when training content is closely aligned with employees' actual job requirements and delivered by expert trainers, it not only enhances individual performance but also fosters a more committed, skilled, and high-performing workforce that supports the bank's strategic objectives. For UAB bank, this means that continued focus on delivering relevant, hands-on training content can

significantly strengthen organizational commitment and reduce employee turnover, especially in a competitive banking environment.

Objectives of training and development programs also influence organizational commitment. Clarity of objectives leads to stronger goal alignment, which motivates employees and builds commitment through shared purpose and expected personal gains. At UAB bank in Mandalay, clearly defined training goals help employees understand why they are being trained and what they are expected to achieve. When these objectives are directly linked to the bank's service standards, operational efficiency, and customer satisfaction goals, employees feel more connected to the bank's overall mission. This clarity not only increases confidence and motivation among staff but also enhances their sense of belonging and purpose. Employees at UAB bank tend to show a high level of commitment to the organization, knowing that their efforts are both valued and strategically directed toward mutual success.

Training facilities have an influence on organizational commitment. At UAB bank, employees appreciated the availability of helpful training materials, including technical support and digital tools like laptops and projectors. The provision of quality refreshments and adequate logistical arrangements signaled that the organization values their comfort and productivity. These positive experiences promote a sense of organizational care, which is strongly correlated with improved organizational loyalty.

Trainer capabilities are also positively associated with organizational commitment. Effective trainers improve the learning experience, but if the content or objectives are weak, even skilled trainers cannot fully engage employees or build lasting commitment. Trainers put in both physical and mental effort to teach the trainees, which contributes significantly to social interaction. UAB bank employees believe that the bank has spent considerable time and money on training programs to enhance their quality, skills, knowledge, and performance. So, employees believe that loyalty and moral obligation are important, and they continue to work for this bank.

According to the results of the reliability analysis, Cronbach's alpha coefficients for all constructs exceed 0.7, indicating high internal consistency among the items. The high reliability scores reflect that respondents consistently interpreted and provided answers to the questions concerning aspects of training and development and their relation to organizational commitment.

According to the results of the Pearson Correlation coefficient, all four independent variables trainer's capabilities, training facilities, training objectives, and

training contents have a statistically significant and positive relationship with organizational commitment among employees at UAB bank in Mandalay.

The regression analysis found that training and development significantly influence organizational commitment among UAB Bank employees. Training content had the most substantial effect, with a statistically significant coefficient at the 1% level. This result highlights the importance of developing training materials that are job-relevant, clearly structured, and effectively delivered. The objectives of training programs and training facilities were also statistically significant at the 5% level, indicating that they play important roles in shaping employee commitment. Trainer capabilities were significant at the 10% level, showing a positive influence. Collectively, these findings suggest that well-rounded training and development programs, incorporating strong content, effective delivery, clear objectives, and adequate facilities, can significantly increase organizational commitment.

Thus, investing in these factors of training is a strategic approach for UAB bank to enhance employee engagement, reduce turnover, and cultivate a committed workforce. The findings affirm that well-structured training programs tailored to employees' needs not only improve knowledge and skills but also enhance emotional attachment and loyalty to the organization. As employees perceive training initiatives as valuable and relevant, their willingness to remain with and contribute to the organization increases. These insights underscore the strategic importance of investing in holistic, well-planned training and development initiatives to cultivate a committed and motivated workforce.

5.2 Suggestions and Recommendations

Many organizations now recognize that training and development programs are essential for improving employees' efficiency, skills, and overall productivity. Training and development, as well as organizational commitment, play an important role in the success of the organization. Employees need to develop more skills in order to work better and deliver high-quality service even when dealing with more complex situations. Organizations should consistently offer training to their employees to help them develop the necessary skills and knowledge for future changes, allowing each worker to perform their tasks independently with minimal support.

Based on the demographic findings, UAB bank should consider tailoring training and development programs to better match the unique needs of its diverse

workforce. With a majority of employees being female and within the age group of 31 to 41 years, training should focus on career progression and leadership development to retain experienced talent. Given the high proportion of graduates and assistant managers, advanced and role-specific training would enhance their commitment and job satisfaction. Additionally, the considerable number of staff with over three years of service indicates a loyal workforce that would benefit from continuous learning opportunities and recognition-based incentives. UAB bank should also address the varying salary levels by ensuring equitable access to development programs across all income brackets to foster inclusivity and enhance organizational commitment across all employee groups. To improve the quality of training and development at UAB bank, trainers should be encouraged to use interactive techniques, practical case studies, and technology-based tools to keep trainees actively engaged. Trainers should be encouraged to adopt innovative instructional techniques and use feedback from trainees to refine their delivery.

When evaluating the training and development practices at UAB bank, it was found that the trainer's capabilities is significant. It is essential to recruit trainers who are not only knowledgeable but also possess specialized expertise aligned with the specific needs of the trainees. For expert-level training, it is advisable to hire subject matter experts, including foreign trainers, as practiced by other leading banks, to ensure the training is of the highest standard. The process should begin with a thorough assessment of trainee needs at both the operational and middle management levels. By systematically identifying the specific skills and knowledge gaps of employees, training programs can be customized to suit their actual requirements. Tailored training will be more effective in enhancing employee competencies and performance. Furthermore, inviting trainers who are experts in the relevant fields will not only improve the quality of the training but will also increase employee satisfaction and foster greater organizational commitment. This strategic approach ensures that training directly supports both individual career development and the organization's long-term success.

Training facilities are identified as a significant factor contributing to organizational commitment. It is suggested that the bank enhances the physical and technological infrastructure of its training venues. Logistical arrangements such as the location of training sessions and the scheduling of training times should be made with employee convenience in mind to maximize participation and concentration. The bank should establish fully equipped training centers featuring comfortable learning spaces

with advanced audio-visual equipment, high-speed internet access, interactive whiteboards, and up-to-date banking simulation software to provide real-time, practical learning experiences. These facilities should create an engaging and distraction-free environment that promotes effective learning. Additionally, UAB bank should integrate digital learning platforms that support e-learning, virtual workshops, and remote training sessions to accommodate the diverse schedules of employees and branches across regions. Providing comfortable seating, adequate lighting, and quiet learning environments will also improve trainee concentration and satisfaction. Additionally, incorporating real-case simulations, role-playing exercises, and live system practice in the training facilities can significantly bridge the gap between theory and practice, making the learning experience more impactful. These improvements will not only strengthen the quality of training but will also reflect UAB bank's commitment to employee development and contribute to higher organizational commitment.

The clarity and relevance of training objectives are found to significantly influence organizational commitment. UAB bank should ensure that all training programs are designed with clearly defined and measurable learning objectives. These objectives must be explicitly communicated to participants at the outset of training. At UAB bank, it is essential to establish clear, purposeful training objectives to ensure that training programs are not conducted without direction. To maximize the benefits of training programs, it is essential to provide purposeful training by setting precise, achievable objectives that align with both employee needs and organizational goals. Setting a clear annual training plan with well-defined objectives will ensure that training is systematically targeted to improve both employee skills and organizational performance. The objectives of banking-sector training should focus on enhancing job-specific skills, improving customer service, increasing regulatory compliance, and preparing employees for future leadership roles. To achieve these objectives, training must be carefully planned based on thorough needs assessments at all levels, ensuring that each training session is directly relevant to the participants' roles. Additionally, regular monitoring and evaluation of training outcomes should be implemented to ensure that objectives are met and to continuously improve training effectiveness. By setting meaningful training objectives and aligning them with the strategic direction of the bank, UAB bank can significantly improve employee performance, increase job satisfaction, and foster stronger organizational commitment.

The findings showed that the contents of training positively influences organizational commitment. Therefore, UAB bank should continuously update and tailor training materials to align with employees' daily job functions and the evolving banking environment. Furthermore, periodic reviews and feedback mechanisms should be implemented to assess the effectiveness of training content in meeting both employee and organizational goals. Although training content currently holds the most significant influence on organizational commitment, it is recommended that UAB bank continually improve the relevance, depth, and applicability of its training materials. The training content should be regularly updated to reflect changes in banking regulations, emerging technologies, and market trends to ensure that employees acquire up-to-date knowledge and skills. Additionally, the training modules should be customized to align with the specific roles and performance gaps of different employee levels, such as operational staff, middle management, and senior leaders. Incorporating interactive methods like real-life case studies, simulations, and practical exercises can enhance knowledge retention and application on the job. This approach helps employees connect training materials to actual workplace challenges and enhances their problem-solving abilities. By using real cases, employees can better understand how to apply the concepts in their daily work, leading to improved engagement, faster skill development, and higher retention of knowledge. By making training content more dynamic, practical, and role-specific, UAB bank can maximize its impact on employee capability, satisfaction, and long-term organizational commitment.

Based on the analysis of organizational commitment among employees at UAB bank, it is recommended that the bank continue to cultivate a supportive and engaging work environment that strengthens emotional attachment and loyalty. To build on this strength, the bank should maintain and expand initiatives that promote inclusiveness, enhance internal communication, and recognize employee contributions. Moreover, training and development efforts should be tailored to reinforce personal growth and professional development, thereby deepening employee identification with organizational goals and enhancing long-term retention.

In conclusion, well-designed and well-executed training programs significantly enhance organizational commitment at UAB bank. By focusing on the continuous improvement of training content, clarity of objectives, trainer competencies, and training infrastructure, and by aligning these efforts with employee demographics and

career stages, UAB bank can strengthen its human capital and foster a more dedicated and motivated workforce.

5.3 Implications of the Study

The results of this research offer valuable insights for both academic research and practical management in the banking industry, especially at UAB Bank. Firstly, the study shows that how employees' perceptions on training and development have a strong and positive impact on their commitment to the organization. This reinforces the theoretical frameworks of Social Exchange Theory and Human Capital Theory, which suggest that employees reciprocate organizational support like relevant and high-quality training with increased loyalty and emotional attachment. Specifically, training content, trainer capabilities, training facilities, and well-defined objectives were all found to meaningfully contribute to commitment. Therefore, organizations that invest in structured and targeted training programs not only improve employee skills but also foster a more committed and engaged workforce, which is essential for long-term success in a competitive financial sector.

The study highlights the necessity for human resources and training departments to align training programs with employees' job roles, expectations, and career development paths. UAB bank should recognize training not merely as a technical exercise but as a strategic tool for talent retention and performance enhancement. The evidence suggests that improvements in training quality such as employing skilled trainers, using practical content relevant to job functions, and providing adequate training facilities can directly boost organizational commitment. Managers should also focus on clearly articulating the objectives of each training session to reinforce its purpose and relevance. By leveraging these insights, UAB bank can strengthen its internal capacity, reduce employee turnover, and create a culture of continuous learning and loyalty among its staff.

To enhance the effectiveness of training at UAB bank, it is recommended that training programs be conducted by trainers who are true experts in their respective fields. These trainers should possess not only a deep understanding of the subject matter but also the ability to effectively communicate complex concepts and guide less-skilled employees toward higher proficiency. By focusing on selecting expert trainers and tailoring training sessions to the specific skill levels and needs of employees, UAB bank

can significantly improve the impact of its training initiatives. This approach can lead to improved employee skills and a more committed, high-performing workforce.

5.4 Needs for Further Research

This research investigates how employees perceive the impact of training and development on organizational commitment, based on data collected from 220 employees across 15 branches of UAB bank in Mandalay. The main focus of the study is to explore the relationship between training and development and organizational commitment. For future research, it is recommended that the researchers examine how organizational commitment influences employee satisfaction or loyalty. Additionally, exploring new perspectives on training and development is suggested for further study. Moreover, this study primarily examined four training factors, such as training content, training facilities, objectives of training programs and trainer capabilities. However, there may be other influencing factors such as organizational culture, leadership style, career development opportunities, or reward systems that also affect organizational commitment but were not explored in this research. Expanding the theoretical framework to include variables like job satisfaction, leadership style, or organizational culture may also enrich future studies and offer more practical implications for human resource strategy. Future studies should consider a multi-dimensional approach to examine how these variables interact with training practices to influence commitment levels.

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Questionnaire

This questionnaire is for my MBA Thesis about the employee perception on training and development and organizational commitment, not related with other business purpose. All responses will be kept confidential and individual participants will remain anonymous. Please kindly answer the following questions. Thank you for your valuable time.

Section (A) Respondent's Socio-demographic Characteristics

1. Please identify your gender.

Male

Female

2. What is your current marital status?

Single

Married

3. Please identify your age in Completed year -----

4. Please identify your education level.

Under –graduated

Diploma

Graduated

Master Degree

Ph.D and above

5. What is your current position?

Branch/Department -----

Position -----

6. Please state your year of service (in current position).

Under 3 years

3 to 6 years

6 to 9 years

Above 9 years

7. Average Monthly Salary?

Under 300,000 kyats

300,000 kyats – 400,000 kyats

400,000 kyats – 500,000 kyats

- 500,000 kyats – 600,000 kyats
- 600,000 kyats – 700,000 kyats
- Above 700,000 kyats

Section (B) Employee’s Perceptions on Training and Development

1 = Strongly Disagree, 2 = Disagree, 3 = Somewhat Disagree, 4= Neutral, 5= Somewhat Agree, 6=Agree, 7=Strongly Agree

8. Employee’s Perceptions on Trainer’s Capabilities

No.	Statements	1	2	3	4	5	6	7
1.	The trainers are knowledgeable about the topics and able to convey knowledge to trainees.							
2.	The trainers use the appropriate training methods.							
3.	Trainers are well-prepared for training.							
4.	The trainers provide relevant real-world examples during the training.							
5.	Trainers employ engaging teaching techniques that maintain participants’ interest throughout the session.							

9. Employee’s Perceptions on Training Facilities

No.	Statements	1	2	3	4	5	6	7
1.	The location of training was accessible and convenient for trainees.							
2.	The provided training room and facilities are well-organized.							
3.	The materials (classroom, computer, video, self-study, etc.) distributed were helpful and favorable.							
4.	Technical support during training sessions is prompt and effective.							
5.	The refreshments and food provided during training sessions are of good quality.							

10. Employee's Perceptions on Objectives of Training and Development Programs

No.	Statements	1	2	3	4	5	6	7
1.	The objectives of training are clearly defined.							
2.	Training objectives were relevant to training topics.							
3.	The training objectives are met during the training session.							
4.	The training and development courses are essential for all the employees in the organization.							
5.	I clearly understand the course objective.							
6.	The training and development programs aim to enhance employee job performance.							

11. Employee's Perceptions on Training Contents

No.	Statements	1	2	3	4	5	6	7
1.	The contents were organized and easy to follow.							
2.	I had enough time to learn the subject matter presented.							
3.	Training contents were related to my work environment.							
4.	The contents were appropriate to my training needs and skill level.							
5.	The contents meet my expectations and skill level.							
6.	The duration of the training was appropriate for the content delivered.							

Section (C) Questions for Organizational Commitment

1 = Strongly Disagree, 2 = Disagree, 3 = Somewhat Disagree, 4= Neutral, 5= Somewhat Agree, 6=Agree, 7=Strongly Agree

No.	Statements	1	2	3	4	5	6	7
1.	I would be very happy to spend the rest of my career with this organization.							
2.	I really feel as if this organization's problems are my own.							
3.	I feel like 'part of the family' at my organization.							
4.	I am proud to tell others that I work at my organization.							
5.	I am afraid of what might happen if I quit my job without having another one lined up.							
6.	I feel that I have very few options to consider leaving this organization.							
7.	I believe that a person must always be loyal to his or her organization.							
8.	One of the major reasons I continue to work in this organization is that I believe loyalty and moral obligation are important.							

Statistical Outputs

Reliability Analysis for Trainer's Capabilities

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.744	.746	5

Source:SPSS Output

Item Statistics

	Mean	Std. Deviation	N
TC1	5.56	.602	140
TC2	5.72	.563	140
TC3	5.83	.536	140
TC4	5.76	.558	140
TC5	5.81	.607	140

Source:SPSS Output

Reliability Analysis for Training Facilities

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.708	.717	5

Source:SPSS Output

Item Statistics

	Mean	Std. Deviation	N
TF1	5.69	.647	140
TF2	5.64	.576	140
TF3	5.61	.583	140
TF4	5.43	.669	140
TF5	5.50	.556	140

Source:SPSS Output

Reliability Analysis for Objectives of Training and Development Programs

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.711	.706	6

Source:SPSS Output

Item Statistics

	Mean	Std. Deviation	N
OT1	5.78	.481	140
OT2	5.74	.455	140
OT3	5.74	.570	140
OT4	5.73	.610	140
OT5	5.67	.605	140
OT6	5.73	.621	140

Source:SPSS Output

Reliability Analysis for Training Contents

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
0.705	0.715	6

Source:SPSS Output

Item Statistics

	Mean	Std. Deviation	N
TCs1	5.61	.853	140
TCs2	5.56	.681	140
TCs3	5.81	.634	140
TCS4	5.55	.567	140
TCS5	5.76	.645	140
TCS6	5.71	.556	140

Source:SPSS Output

Reliability Analysis for Organizational Commitment

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.752	.759	8

Source:SPSS Output

Item Statistics

	Mean	Std. Deviation	N
OC1	5.63	.723	140
OC2	5.56	.751	140
OC3	5.79	.556	140
OC4	5.78	.588	140
OC5	5.81	.583	140
OC6	5.48	.809	140
OC7	6.16	.716	140
OC8	5.80	.797	140

Source:SPSS Output

Correlations Analysis

		Mean Trainer Capabilities	Mean Training Facilities	Mean Training Objectives	Mean Training Contents	Mean Organizational Commitment
Mean Trainer Capabilities	Pearson Correlation	1	.568**	.318**	.559**	.514**
	Sig. (2-tailed)		.000	.000	.000	.000
	N	140	140	140	140	140
Mean Training Facilities	Pearson Correlation	.568**	1	.413**	.582**	.542**
	Sig. (2-tailed)	.000		.000	.000	.000
	N	140	140	140	140	140
Mean Training Objectives	Pearson Correlation	.318**	.413**	1	.589**	.508**
	Sig. (2-tailed)	.000	.000		.000	.000
	N	140	140	140	140	140
Mean Training Contents	Pearson Correlation	.559**	.582**	.589**	1	.664**
	Sig. (2-tailed)	.000	.000	.000		.000
	N	140	140	140	140	140
Mean Organizational Commitment	Pearson Correlation	.514**	.542**	.508**	.664**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	140	140	140	140	140

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

Source: SPSS Output

Multiple Regression Analysis

Variables Entered/Removed^a

Model	Variables Entered/Removed ^a		Method
	Variables Entered	Variables Removed	
1	MeanTrainingContents, MeanTrainerCapabilities, MeanTrainingObjectives, MeanTrainingFacilities ^b	.	Enter

a. Dependent Variable: MeanOrganizationalCommitment

b. All requested variables entered.

Source: SPSS Output

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.712 ^a	.507	.493	.29982

a. Predictors: (Constant), MeanTrainingContents, MeanTrainerCapabilities, MeanTrainingObjectives, MeanTrainingFacilities

b. Dependent Variable: MeanOrganizationalCommitment

Source: SPSS Output

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	12.505	4	3.126	34.778	.000 ^b
	Residual	12.135	135	.090		
	Total	24.640	139			

a. Dependent Variable: MeanOrganizationalCommitment

b. Predictors: (Constant), MeanTrainingContents, MeanTrainerCapabilities, MeanTrainingObjectives, MeanTrainingFacilities

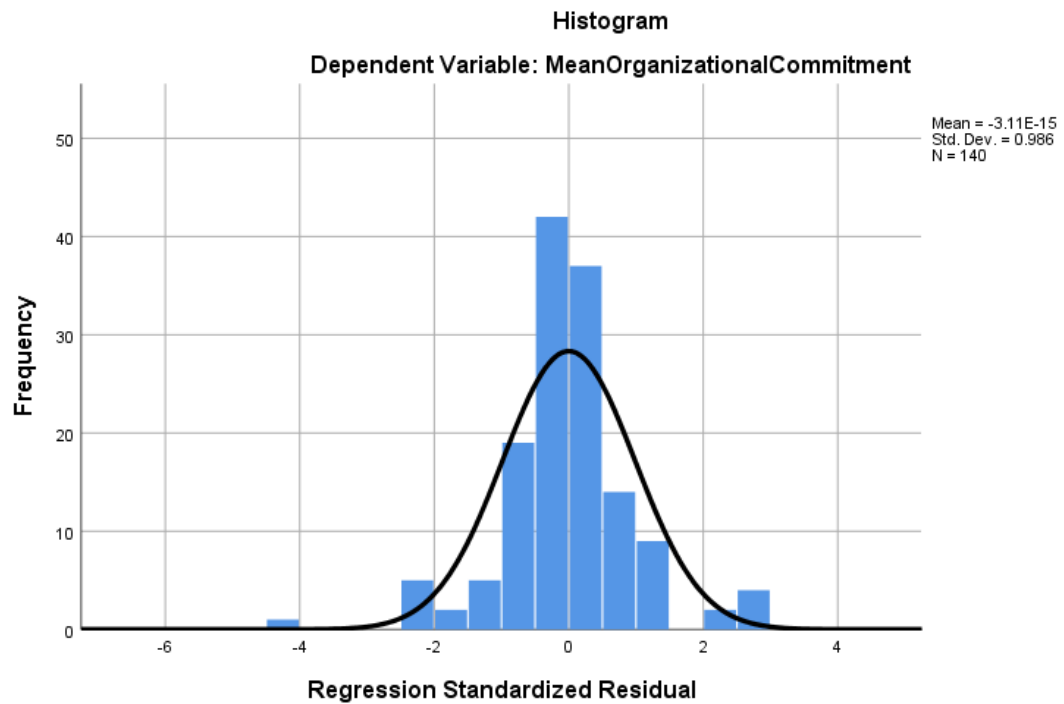
Source: SPSS Output

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	.616	.482		1.277	.204		
	Mean Trainer Capabilities	.161	.082	.154	1.967	.051	.596	1.678
	Mean Training Facilities	.164	.082	.161	2.010	.046	.568	1.761
	Mean Training Objectives	.193	.088	.164	2.179	.031	.643	1.556
	Mean Training Contents	.387	.089	.388	4.346	.000	.458	2.182

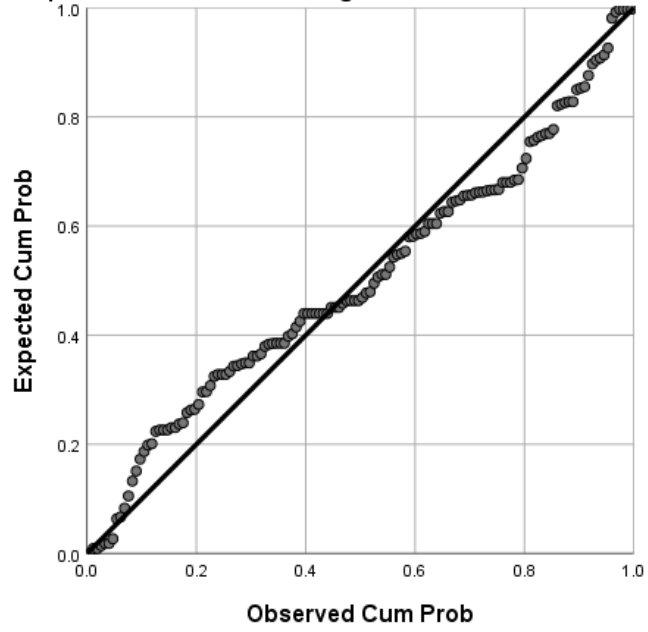
a. Dependent Variable: MeanOrganizationalCommitment

Source:SPSS Output

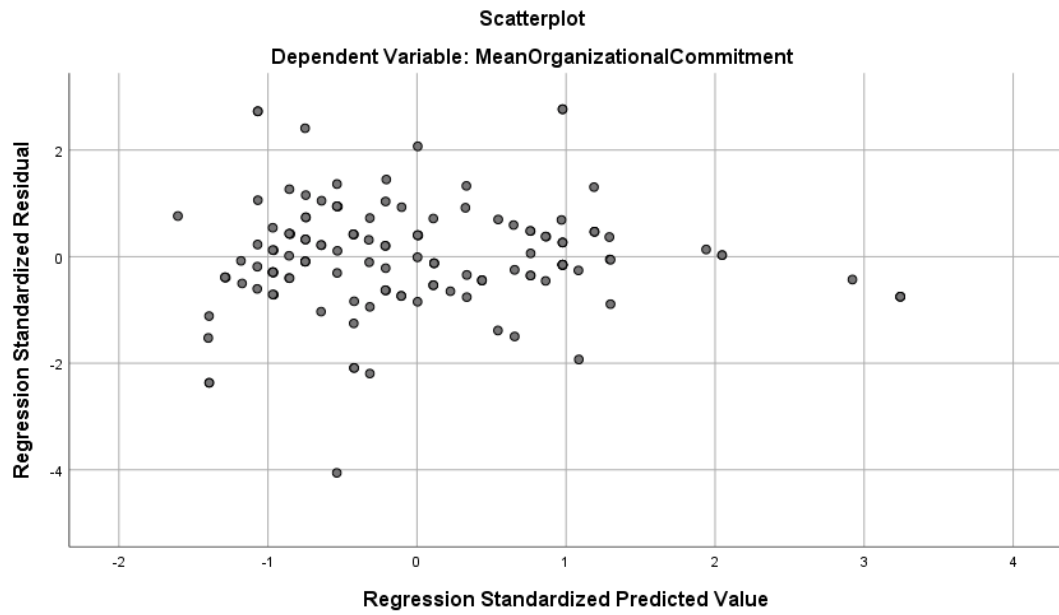


Source:SPSS Output

Normal P-P Plot of Regression Standardized Residual
Dependent Variable: MeanOrganizationalCommitment



Source:SPSS Output



Source:SPSS Output