

YANGON UNIVERSITY OF ECONOMICS
DEPARTMENT OF MANAGEMENT STUDIES
MBA PROGRAMME

THE EFFECT OF TRAINING AND DEVELOPMENT
ON ORGANIZATIONAL COMMITMENT
AT SHWE BANK

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MBA II – 39

23rd BATCH

AUGUST 2019

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ACEDAMIC YEAR (2017-2019)

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A Thesis submitted to the Board of Examiners in partial fulfillment of the requirements for the degree of Master of Business Administration (MBA)

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ACCEPTANCE

This is to certify that the thesis entitled “**The Effect of Training and Development on Organizational Commitment at Shwe Bank**” has been accepted by the Examination Board for awarding Master of Business Administration (MBA) degree.

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AUGUST, 2019

ABSTRACT

This study explores the effect of training and development on organizational commitment in Shwe Bank. In this study, an analytical research method is used. Primary data are collected with a structural questionnaire from numbers of 120 out of 571 employees from all departments of Shwe Bank in Yangon. Secondary data are obtained from relevant text books, relevant internet websites, international research papers, profile of Shwe Bank and other MBA research papers from the library. The finding points out that the employees are highly satisfied with trainers' capabilities and facilities of training courses which was provided by bank. From analysis, trainers' capabilities and facilities of training courses are positive effect on all types of commitment. It is found that affective commitment has strongly effect on employee performance. Therefore, Shwe Bank should need to focus on trainers' capabilities, facilities of training courses and duration of training for improving employee commitment and thereby enhancing employee performance.

ACKNOWLEDGEMENTS

Firstly, I would like to express my sincere gratitude to Professor Dr. Tin Win, Rector, Yangon University of Economic and Professor Dr. Nilar Myint Htoo, Pro-Rector, Yangon University of Economic, for giving me opportunities to accomplish Master of Business Administration Programme.

Secondly, I am deeply thanks to Professor Dr. Nu Nu Lwin, Head of Department, Department of Management Studies for her constructive suggestions and comments to complete the study. I am grateful from bottom of my heart to Professor Dr. Myint Myint Kyi , Dr. Hla Hla Mon, Department of Management Studies, for their continuance helpful advice, mentoring and supervising.

My sincere gratitude goes to my supervisor, Daw Nwe Nwe Khaing, Lecturer, Department of Management Studies, for her guidance, patience, motivation and assistance that contributed to completion of this thesis. Her contribution and support is invaluable. I also express special thankful to all teachers for sharing their knowledge and experiences.

Furthermore, I would like to thank U Thein Zaw (Vice Executive Chairman of Shwe Bank) and Daw Khin Mar Kyu (Senior General Manager of Shwe Bank) for letting me to write thesis about the company and providing useful information and suggestions about the thesis. Also, I would like to thank Daw Theingi Win (Assistant Manager of HR Department, Shwe Bank) and the respondents of Shwe Bank in my survey, who have willingly shared their precious time.

Last but not least, I would like to thank my parents and sister for their unconditional support, both financially and emotionally throughout my degree. This accomplishment would not have been possible without them. Finally, I would like to thank everyone who advice, encourage and support for thesis.

Yewaddy Hnin Mg
MBA II- 39
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(2017~2019)

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CHAPTER (1)

INTRODUCTION

Human resource capital is a basic source to achieve advantage. Human capital is neither duplicated nor bought within the market. Human resource is the essence of development and development largely lies with the quality of human resources. Quality of human resource depends on so many factors and training is the one among the vital factors. Training is one of the most important investments because it enhances the knowledge, skills, attitudes and behavior of employees: the human resource.

Globalization has brought about growing change and improvements in technology and communication within and amongst organizations; which has required organizations to invest more in training and development that is intended to develop job performance so as to have a competitive edge in the global economy. Due to the reasons stated above, training and development has become an essential and deliberate investment in human resource capital (Edralin, 2015). It is a wide accepted argument that human resources is that the most important resource than a company has. Employees have become one of the most significant assets that represent the future of an organization's potential competitive advantage; therefore, to effectively manage employees, importance should be placed on the need for continuous training and development (Chen et al., 2004).

Training and development is also defined as the planned process by an organization to train and develop its employees through activities toward acquiring new knowledge or skill to improve personal growth of its workers and also the improvement within the potency and effectiveness of a corporation (Aguinis & Kraiger, 2009). Increasingly, high performing organizations today are recognizing the need to use best training and development practices to enhance their competitive advantage. Training and development is a vital component of each business if the worth and potential of its folks is to be controlled and full-grown. Many studies have highlighted the clear links between neat and strategic training and development initiatives and therefore the bottom line at intervals the business. The image of an industry and of individual employers is additionally influenced by the extent and quality of employees coaching and development. Potential employees in such an open labor market will assess the track record of prospective employers in this vital area.

Career Progression and development is a more and more enticing or perhaps basic demand for several such workers.

Organizational commitment may be a basic issue of the house owners of firms and management. Organizational commitment have directly connected with job satisfaction, which influence the competitive position and profitability of an organization. As, organizational commitment directly influence the worker performance thus it's immense importance. Meyer and Allen (1991) divided organizational commitment into 3 components, namely, Affective Commitment, Continuance Commitment and Normative Commitment. Affective Commitment as employee's emotional attachment to, identification with and involvement in an organization. Continuance commitment is that the extent to that workers feel committed to their organizations by virtue of the costs that they feel are associates with leaving. Employees may stay in an organization due the investments they have made or the costs/benefits associated with leaving. Normative commitment is defined as an employee's feeling of obligation to remain with an organization, implying that an employee with such kind of commitment believes that not leaving the organization is morally the right thing to do.

Employee training and organizational commitment are paramount importance in organizations. The former has been acknowledge to improve organization performance and ensure competitive advantage while the latter can reduce turnover intentions. Organizational commitment improves the employee's performance. Nowadays, it is important for every organization to improve employees' performance in order to have an outstanding commitment for long-term basis. Hence, employees are the important element of organization to ensure the achievement of goals and performance. Higher level of employee performance in organizational either individual or business can be the main reason that leads to organizational success. When the organization provides opportunities or give commitment to the employees, it might be able to increase the performance. At the same time, the employees also can reduce the risk of safety and environment at work place in order to maintain the performance.

1.1 Rationale of the study

In recent years, business organizations are characterized by turbulences of structure modification, stiff competition, market economic process and speedy monetary innovation ensuing from technological advancement. On different hand, monetary innovation has considerably modified financial set-up landscape by introducing new payment, clearing and settlement strategies, inter alia, that to an excellent extent need additional coaching in order to be understood and therefore implemented by the commercial banks. Otherwise, these innovations have potential to introduce new risks to the financial sector, which the commercial banks may not be able to manage and/or mitigate with resultant threat on profitability and business sustainability.

In an effort to guard against these forces and to sustain their existence, maintain and enhance quality of their products and services offering over time, it is necessary, if not imperative, for financial institutions especially the commercial banks to engage in continuous investment in training and development of employees to improve their capabilities and competencies required to perform particular tasks effectively and efficiently in order to achieve organizational goals and objectives. In this regard, well-trained workforce is a major source of competitive advantage in the competitive global market and in practice banks usually compete largely on getting well-trained human resources to support their business activities (Tahir & Sajjad, 2003; Becker, et al., 2015).

Echard and Berge (2008) states that effective training techniques can produce significant business results especially in obtaining new skill set. Training has a vital role in developing commitment among the employees. Organizational Commitment has been joined with numerous positive outcomes like employee performance (Meyer et al., 2002) and inversely with absenteeism, turnover intentions, etc. Committed employees are additional untiring, economical and perform higher (Mowday et al., 1982). Organizational Commitment enhances performance by reducing rate of absence (Hoy & Miskel, 2001.)

Employee performance in service industry plays crucial role whereas forming client perceptions of service quality. Service performance of employees, when supported by organizational systems and procedures increases customer repurchase intentions, satisfaction, positive, word of mouth (G. C.Saha and Theingi, 2009). Each employer invests seriously within the space of training and development can reap the advantages of an enriched operating atmosphere with higher levels of employees' retention furthermore as increased productivity and performance. Nowadays, Myanmar is heading towards

international good practices and increasing competition in financial sector. Therefore, to effectively communicate and operate with international banking system, Myanmar Banks exactly need to train their employees to compare with international standards. This study is focus on the relationship between Employee perception on training and development, organizational commitment and employee performance in Shwe Bank.

1.2 Objectives of the Study

This study emphasizes on three main objectives which are as follow:

1. To examine employee perception on training and development of Shwe Bank.
2. To analyze the effect of training and development on organizational commitment of employees in Shwe Bank
3. To analyze the effect of organizational commitment of employee on their performance in Shwe Bank.

1.3 Scope and Method of the Study

This study focuses on 120 employees from Shwe Bank. In order to achieve the above objectives and to support this study, Analytical Research Method is used. In this study, both primary and secondary data are used. Primary data are collected with structural questionnaire from 120 employees from all departments of Shwe Bank in Yangon. Numbers of 120 employees out of 571 are selected as sample size for this study. Shwe Bank branches in other States and Divisions are excluded. The questionnaires is structured with five-point Likert-type-scale questions. Secondary data are collected from reference books, international research papers, international journals articles, related textbooks and internet website. In this study, the effect of training and development on organizational commitment is analyzed. This study only focuses on training and development, organizational commitment and employee performance of Shwe Bank in Yangon.

1.4 Organization of the Study

This study is composed of five chapters. Chapter one is the introduction chapter which consist of the introduction of the paper, the rationale of the study, the objectives of the study, the scope and method of the study and the organization of the paper are included. Chapter two is composed of the theoretical background concerned with training and development, organizational commitment and employee performance. Chapter three includes the profile of respondents and employee perception on training and development at Shwe bank. The analysis of employee perception on training and development, organizational commitment and employee performance are taken place in Chapter four. Chapter five covers the conclusions with findings and recommendations for further researches.

Chapter (2)

Theoretical Background

This chapter covers theoretical background of training and development, organizational commitment and employee performance. It begins with concept of training and development follow by importance of training and development. The third part is concept of organizational commitment. The fourth and fifth part presents the relationship between training and development and organizational commitment and relationship between organizational commitment and employee performance. Presentation of conceptual framework for this study is the final part.

2.1 Concept of Training and Development

Training and Development is any plan to improve current or future employee performance by increasing an employee's ability to perform through learning, usually by changing the employee's attitude or increasing his or her skills and knowledge. Training and development is an important activity to increase the performance of organization (Ifitkhar Ahmand and Siraj-ud-din, 2009).

Mpofu and Hlatywayo (2015) described the training and development as an important factor that plays a strategic role in the success and efficiency of any organization in the present global economy, which involves the use of innovative technology and increased reaction to customer needs. According to Kashi (2014) training and development was aimed at enhancing the competence and capability of employees by providing individuals and teams with necessary skills, knowledge, and abilities needed to increase an organization's productivity, efficiency, skills improvement, learning and reduce waste, accidents, and employees' absenteeism. It also improves manpower development and ensures the survival and growth of the organization.

According to Cole (2002), training and development was a learning activity directed towards the acquisition of specific knowledge and skills for the purpose of an occupation or task. Holden (1993) argued that the popularity of the importance of training in recent years has been heavily influenced by the intensification of competition and therefore the

relative success of organizations where investment in employee development is considerably emphasized.

Training is referred to as a systematic approach to learning, typically designed for a short term and a particular job-related purpose, such as the operation of some machinery, to improve the team and organizational effectiveness (Aguinis & Kraiger, 2009). Although training and development have similarities, the methods used to implement them are different. Training is primarily concerned with lectures, exercises, and workshops while development uses methods like job rotation, learning centers and literature that are available, often in libraries (Al-khayyat & Elgamal, 1997). In simple terms, it can be said that one stone is used to kill a bird in training, while in development; two birds are killed with a stone (Mamoria, 1995, as cited in Obisi, 2011).

Training is the process of equipping the workforce with the necessary knowledge, skills and attitude to tackle the job responsibilities. Beardwell and Hidden (1994) thought about training and development as a planned method to change angle, knowledge or skill behavior through learning experiences to achieve effective performance in an activity or range of activities. Development may be a long education method utilizing a scientific and arranged procedure by that social control personnel learn abstract and theoretical information for general purpose. According to Campbell (1971), development implied an individual growth and self-realization in a brand base.

Training and Development improves the workforce competence in order to create a competitive advantage and contribute to organizational success. Training and development is also a means for employers to address the employees' needs. By offering the training and development opportunities employers help employees develop their own competitive advantage and ensure long-term employability, Jackson (2008). Development implied it is an ongoing process and that progress is made over time and this fits also with the emphasis on long life learning.

Perception of training has a very significant impact on the minds of the employee working in an organization. Ahmad and Baker (2003) suggested that if the employees have a positive perception of training they will have higher level of motivation for getting training. They also found that if the organization spends money on training it will result in stronger commitment with the organization. They also are more committed to the organization. Motivation of the employees toward training is very important in learning

process. Training process depends upon the personal characteristics and the perception about how training will benefit the employee (Burke & Hutchins, 2007). Research has focused on employees' mental attitude toward training process and its outcome.

2.2 Importance of Training and Development

Training and development has come to be seen as a vital tool that is related to the successful performance or effectiveness of employees as human capital is viewed as the wealth of skills and knowledge and this has been seen to play a significant role in the economic growth of organizations (Buechtemann & Soloff, 1994). Human Resource Management practices of training and development enhance worker skills, information and skill that successively enhance task performance of individual and within the long-standing time will increase the organizational productivity (Huselid, 1995).

Training and development does bear fruitful results not only to the organization but also to the employees. Training and development poses opportunities for promotion and self-reformation, improved job satisfaction through higher job performance, an opportunity to find out new things and there's bigger ability to adapt and cope with changes (John et al, 2002). This is supported by (Bhalla, 2006) who argued that the target of any organization training program is to coach the employees to satisfy the wants of the optimum profit potential.

Training and development is incredibly necessary in achieving the goal of the organization because it will increase the potency and effectiveness of employees and adds value within the organization performance. The performance of employee depends on different factors but training and development is the most important as it enhances capabilities, skills and competencies of the employees. The organizational performance depends on employee performance and to improve it, effective training and development is a key factor.

Employees need to be trained and developed regularly so as to deliver even when the external environment changes lead to obsolescence of the current technology in place with the organization Nadler (1984). Training eliminates job discrepancies. To be successful, organizations have to be responsive and fast to changing environment. They have to respond fast to changing consumer requirements and needs for quality, variety,

customization, convenience and timeliness. There is need to ensure that there is synchronization and standardization in how things are carried out in organizations.

Training and development results in magnified worker motivation Seligman (1978).The management will inspire employees through such ways as pay, promotion, praise and training. Gale (1994), stated that motivating other people is about getting them to move in the direction you want them to go in order to achieve a result. Motivated employees are those with clearly outlined goals who take action that they expect can deliver the goods those goals. Training and development conjointly enhances competitive advantage of a company. This is the essence of competitive strategy. Training and development ensures increased productivity. Armstrong (2003) all organizations are involved with what ought to be done to attain property high level of performance through employees.

2.3 Organizational Commitment

Organizational commitment refers to an employee's emotional attachment with an organization. Organizational commitment can be defined as a relationship of the employee to the organization where employee feel committed to the organization and involved emotionally in the affairs of the organization. Commitment level of the employees can vary among the employees and the organizations. Organizational commitment is considered as psychological attachment of an employee to the organization. Normally organizational commitment is used to determine if an employee will stay with the organization or not. Organizational commitment is very popular topic in human resources now. Organizations are very much concerned about knowing about the level of commitment of an employee toward the organization. (Mathews and Jerry, 2002), defined organizational commitment as a belief interiorized by employees. (Meyer et al., 2006) also defined organizational commitment as “a force that binds an individual to a target (social or non-social) and to a course of action of relevance to that target”.

Organizational commitment is taken into account as most vital thought that influences turnover and job performance additionally as organizational performance. The study of Chen and Aryee established that employee's commitment is essential for organizational performance. Commitment is taken as future agreement for a selected task in special circumstances and time. The employee's belief and behavior for an organization is called as organizational commitment. An worker becomes committed once he/she are

sincere for duty, assigned tasks, and creative towards work. The commitment of employee with an organization is a huge incentive because in this case they will work for organizational goals and also achieve their target. Organizational commitment depends on employee's competency and internal motivation. Commitment is defines as positive analysis structure goals and organization. He described commitment as bonding among employee and employer. Stronger level of commitment increase the staying time period of employee within organization, along with this effectiveness is also evaluated by commitment. Committed employees continuously wish to create their organization on the highest. Organizational commitment comprises of affective, continuance and normative components.

2.3.1 Affective Commitment

Meyer and Allen defined affective commitment as an emotional belongingness towards organization. Moreover, Meyer and Allen describe affective commitment as involvement, attachment, and positive feelings like identification of employees with organization. In this scenario, employee has established strong attachment, and relationship with organization. Emotional attachments of employees increase the sincerity for organization, accept, and follow the roles company and accomplished the organizational goals effectively. Beck and Wilson explain that affective commitment is considered as emotional attachment of a person with organization and with its standards and principles.

2.3.2 Continuance Commitment

Meyer and Allen defined continuance commitment as a cost linked with leaving of an organization. In broader spectrum, continuance commitment is considered as employee's investment in organization as it is described by Allen and Meyer as investment of employee means his/her money, effort, and time and it is taken as a cost if an employee wants to leave the company. These kind of investments enclosed contribution to specific organizational development, pension plans, status or skills, usage of organizational benefits like minimizing mortgage rates. The cost of leaving organization can be minimized by lack of replacement or alternatives or make up of unavoidable investments.

2.3.3 Normative Commitment

Meyer and Allen explained normative commitment as the obligation feelings to be with employer. In real, normative commitment showed that individual don't wish to leave the organization. Person has the feelings of belongingness with organization. An worker reveals the priority with organization as a result of organization is likable by workers. When an individual looks towards status, favors, and rewards, she/he shows the sense of attachment, sincere duty, and sense of obligation. Normative commitment is declared because the commitment of individual with sure organization with ethical, standing improvement that's given by organization in coming year. Normative commitment encourages staying with organization for an extended amount of time, efficient performance, and work satisfaction. Additionally, committed workers show higher performance in their jobs as compare to less committed workers. The study of Buchanan explained that there are five factors of organizational commitment which is strong intention to have organizational membership, acceptance of organizational values and goals, intention for goals of organization, positive evaluation, and willingness to apply extensive efforts on works of organization. Organizational commitment has three parts such as belief of value acceptance and organizational goals, pursuing organizational benefits, and desire of organizational position's maintenance.

2.4 Employee Performance

Performance is connected with unchanged, quality, and amount of output, attendance/presence on job, work efficiency and work effectiveness. Employee performance is said to be completion of task on the criteria set by organization or supervisor, and it is checked on prescribed acceptable standards while effectively and efficiently using available resources in a changing environment. Employee performance is that the product of labor done by associate worker connected with organizational position. Employee performance is additionally outlined as task's perception, ability, and effort's results. Normally, employee performance is measured in term of outcomes. Anyhow, it can be measured with respect to behavior. The study of Kenney described that employee performance can be evaluated against organizational performance standards. Measures that used are profitability, productivity, quality, efficiency, and effectiveness. Perceived performance of employees shows the employee's general belief about contribution and behavior of organizational success.

Perceived performance of employees shows the employee's general belief about contribution and behavior of organizational success. Employee performance has three factors because of that worker shows sensible performance than alternative, these determinants are motivation, procedural knowledge and declarative knowledge. Carlson et al. explained that five practices of human resource management influence the performances which are maintaining morale, competitive compensation, recruitment package, training and development, and performance appraisal. Tessema and Soeters additionally represented that eight HRM practices like selection practices, recruitment, performance evaluation, compensation, grievance procedure, training, and promotion which affects the employee's performance. Performance is the result after doing a job. It shows the necessities of official role, achievement level of job, expectations, and organizational regulations. Performance is referred as attainment of action's outcomes with employee's skills that do job in few situations.

Holton (1995) defined performances a multi-dimensional construct, the measurement of which varies depending on variety of factors. Armstrong (2000) on the other hand indicated performance as both behavior and results and emphasizes that both behavior (input) and results (output) need to be considered when managing performance. Performance of an organization is the outcome of acrostic of individuals and units of the organization. Employee performance involves all aspects that directly or indirectly have an effect on and relate to the work of the employees. Performance means both behavior and results. Behavior emanates from the performing artist and transforms performance from abstraction to action.

According to (Deadrick and Gardner's, 1997), employee performance could be defined as the record of outcomes achieved, for each job function, during a specified period of time. If viewed in this way, performance is represented as a distribution of outcomes achieved, and performance could be measured by using a variety of parameters which describe an employee's paten of performance over time. Employee performance is higher in happy and happy employees and therefore the management finds it simple to inspire high performers to realize firm targets.(Kinicki and Kreitner, 2007). The employee may well be solely happy after they feel themselves competent to perform their jobs, which is achieved through better training programs. Pfeffer (1994) highlights that well-trained manpower is a lot of capable of achieving performance targets and gaining competitive advantage within the market.

2.5 Previous Studies on Training and Development, Organizational Commitment and Employee Performance

Many researchers have investigated training and development, organizational commitment and employee performance. It will provide the relationship between training and development, organizational commitment and employee performance at the following. Based on the previous research, the purpose of the research is to investigate the relationship between employee perception on training and development and organizational commitment and to measure the effect of organizational commitment on employee performance.

2.5.1 Relationship between Training and Development and Organizational Commitment

Becker et al., (1996) stated training can be one of the tools to raise the commitment and increase the loyalty of the employees. McNeese-Smith (2001) suggested that training opportunity was one of the most important factors in developing organizational commitment among nurses. Bartlett (2001) reported a positive correlation of access to training with organizational commitment. Ahmad and Abu Bakar (2003) found that training having relationship with organizational commitment among white-collar workers in Malaysia. Al-Emadi and Marquardt (2007) found that there is a positive correlation between positive training perception and organizational commitment. They also found that favorable perception of the training helps the employees in social bonding with the organization.

Organizations try to create positive perception of the employees for well-being of the organization as a whole. Bulut and Culha (2010) stated that all the variables of training affect positively the organizational commitment. Newman et al., (2011) reported the importance of training as a tool to enhance the affective organizational commitment of employees in China. Riaz et al., (2013) confirmed a significant positive relationship between employees' perception of training benefits and organizational commitment in banking sector of Pakistan. Finally, Chelliah et al., (2016) found a significant positive relationship between training components and organizational commitment. Professionally organized organizations keep an eye on the employee commitment to the organization. High level of commitment can have a very significant impact on the economy of stability of any organization. Low commitment hits even harder to small and medium organizations.

Several studies investigated the relationship between benefits of training and organizational commitment. The results differed based on the industry, the employee profile, their demographic features etc. According to the study by Mohammed Azad & Michael J(2007)demographic factors along with career benefits and personal benefits from training are relates to affective, normative and continuance commitment. Al-Emadi and Marquardt (2007) examined the perceptions of senior employees within the Qatari organic compound business on the perceived advantages of training participation and its impact on organizational commitment. They found a positive relationship between perceived training advantages and both affective commitment and continuance commitment.

2.5.2 Relationship between Organizational Commitment and Employee Performance

Commitments in the workplace can take various forms and, arguably, have the potential to influence organizational effectiveness and employees' work performance. Committed employees are increasingly acknowledged as the primary assets available to an organization (Pfeffer, 1998). It is demonstrated that affective commitment reduces turnover and increases performance (Angle & Perry, 1981). Commitment as a stronger attachment, results in more favorable job performance (Ricketta, 2002; Shore & Wayne, 1993).

Committed employees enjoy discussing about their organization with people outside of it; feel a strong sense of belonging to their organization, and have obligation to remain with their current organization. Similarly, high performance is driven by high commitment (Wood, 1999). Committed employees have a sense of obligation to their colleagues. Commitment towards the colleagues is an essential component of effective social interaction (Ashkanasy & Hooper, 1999). It is as a result of worker involvement and commitment to the organizational goals and objectives are common in altogether high performance organizations (Elizur & Koslowsky, 2001).

Compared to uncommitted employees, committed employees are prone to be insistent on task sets and fulfill set goals. With the relation to the result of worker performance, commitment may be expressed in; (1) persistence in completing tasks and achieving goals, (2) service quality, (3) acceptance of change and (4) assumption of extra job tasks. Organizational commitment has been linked both theoretically and empirically to individual performance.

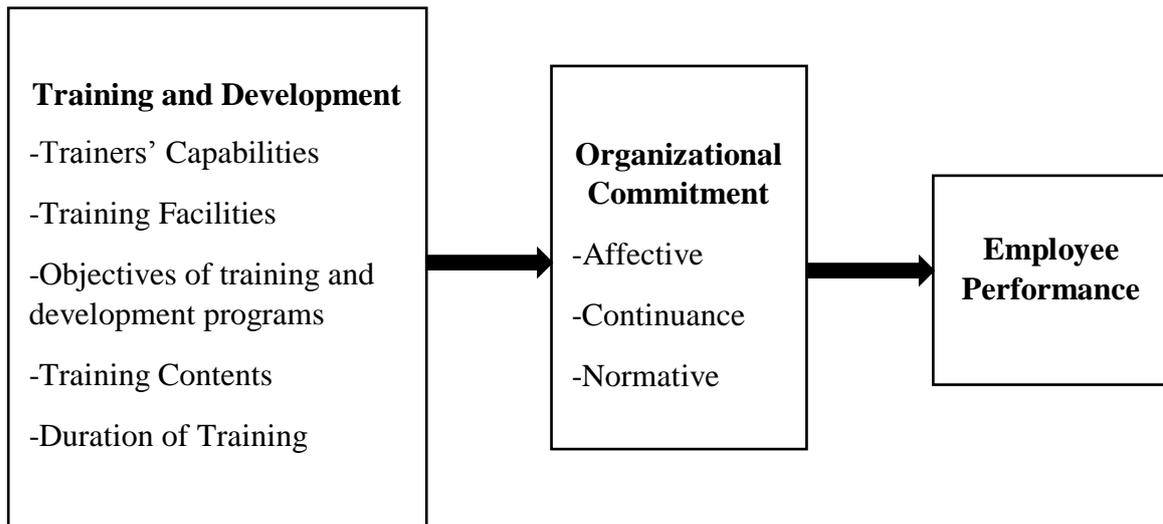
Previous studies provided inconclusive proof on the connection between organizational commitment dimensions and workers performance. For instance, Negin, Omid and Ahmad (2013) examined the impact of organizational commitment on employees job performance among the Malik bank staff. The result revealed that organizational commitment dimensions; affective, normative and continual have positive and significant relationship with employees' job performance. Qaisar, Rehman and Suffyan (2012) also explored the effects of organizational commitment dimensions (affective, normative and continual) on employees' performance among Pakistan Police officers. Results of the applied math analysis indicated that organizational commitment dimensions (affective, normative and continual) were jointly and independently predict officers' performance.

A study conducted by Chughtai and Zafar (2006), among university teacher of Pakistan concluded that organizational commitment dimensions; affective, normative and continual have positive and significant relationship with employees performance. Meyer and Allen (1997) have argued that both normative and affective commitments will be linked performance, whereas continuance commitment will be unrelated or even negatively related. Considering workers committed to the organization that show additional effort at work, though intuitively and in theory commitment will be simply associated with performance, this relationship was through empirical observation less supported. The research carried out by Mohsan, Nawaz, Khan, Shaukat and Aslam (2011) on bank employees demonstrated that there was a positive relationship between organizational commitment of employee and employee performance.

2.6 Conceptual Framework of the Study

This study focuses on the effect of training on employee performance. This study will follow three parts : first, employee perception on training and development in Shwe bank; second, the effect of employee perception on organizational commitment in Shwe bank; and final , the effect of organizational commitment on employee performance in Shwe bank. The conceptual framework of the study is shown in Figure (2.1).

Figure (2.1) Conceptual Framework of the Study



Source: Own Complication, 2019

The framework has developed to conceptualize the relation between dependent variable and independent variable. Independent variable is training and development factors which are correlated to dependent variables: organizational commitment and employee performance.

CHAPTER (3)

TRAINING PRACTICES IN SHWE BANK

This chapter is the profile of Shwe Bank in which include the background of Shwe bank, mission, vision and core value extracted by the bank. Besides that, the explanation of the organization chart, research design, reliability analysis of this paper, training practice and services in Shwe Bank and demographic profile of respondents in Shwe Bank.

3.1 Profile of Shwe Bank

Directorate of Investment and Company Administration under Ministry of Planning and Economic Development of the Union Government registered Shwe (Rural and Urban Development) Bank to incorporate as a limited company on 14 February 2014 and the Central Bank of Myanmar granted a banking license on 28 July 2014. The Authorized Capital is Ks 100 billions and the Paid-up capital is Ks 60 billions. As per the said approval from the Union Government as well as the Central Bank, Shwe (Rural and Urban Development) Bank (Head Office) and Head Office Branch were launched on 11 January 2016 at the corner of Merchant Road and Pansodan Street, Yangon.

According to Central Bank regulations, Shwe Bank invested K 20 billions in paid-up capital and has authorized capital of K 100 billion. As the name bears, Shwe Rural & Urban Development Bank plans to offer its financial products & services focused on rural& urban areas by operating through a network of agents, being called Agent Banking with the purpose of financial development in these areas. Banks culture; as every bank has a bank culture of laying down is own principle to achieve their business objectives. In accordance with bank culture, Shwe Rural and Urban Development Bank also has formulated mission, vision, commitment, core values.

3.1.1 Vision, Mission and Core Values of the Bank

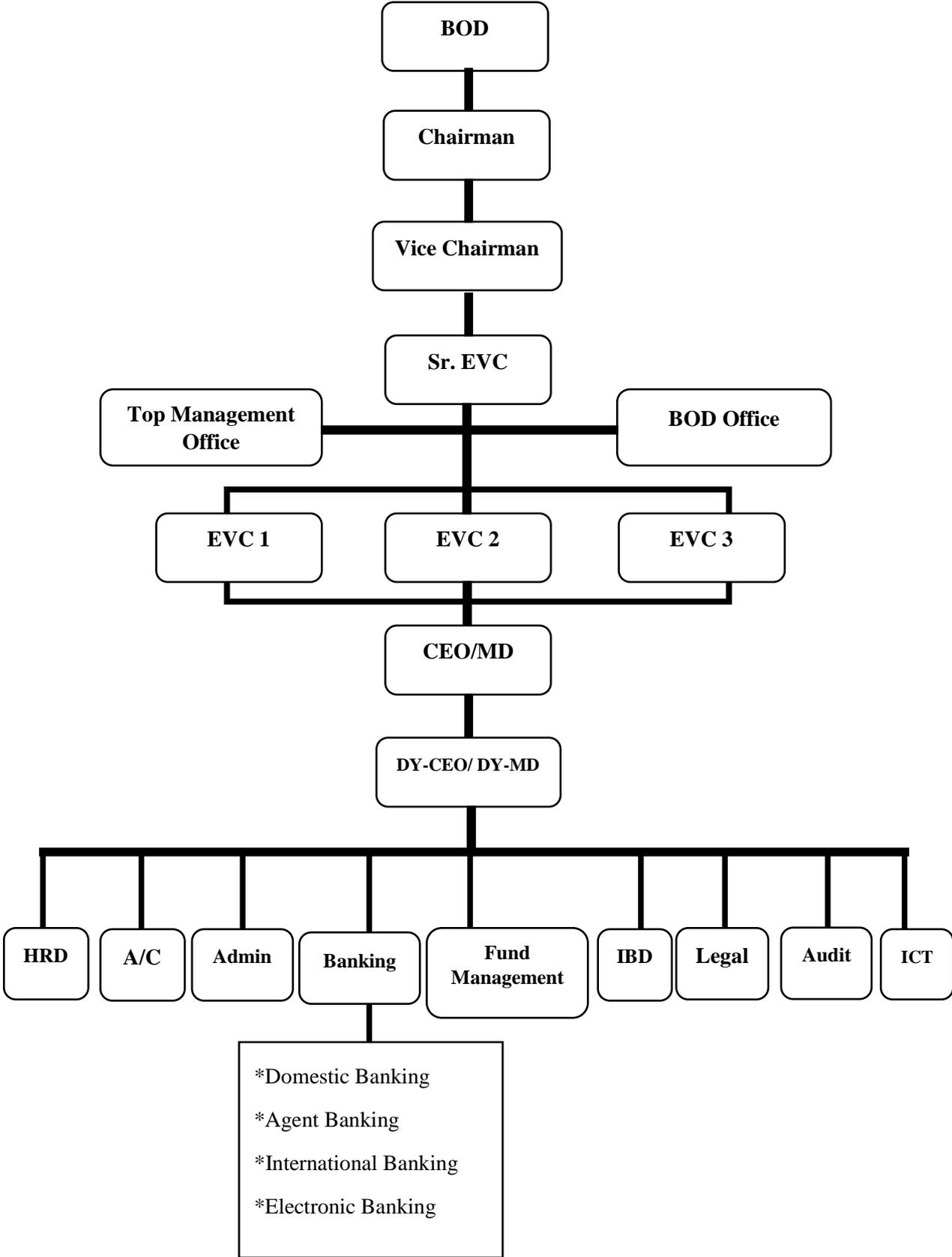
The vision of Shwe Bank is to be the premier bank in Myanmar that provides diverse financial services to impact our Rural and Urban development in nation building. The mission of Shwe Bank is to rural and urban development by providing high quality

financial products and services. Its core values are as followed; Integrity and Ethics, Trust, Professionalism, Commitment, Enthusiasm and Customer-Oriented.

3.1.2 Organization Structure of Shwe Bank

The Bank's Board of Directors is the highest authority and made up of Directors led by the Chairman. The Board lays down policies of Shwe Bank. In accordance with policies established by the Board, Executive Vice Chairman leads the Heads of Department to execute the day-to-day operation of the Bank adhering to the bank's procedure. Top management is the team that guides Heads of Department to execute within the framework of the procedures in accordance with the policies laid down by the Board. Head of Department execute the operational plans as directed by the top management committees; the three committees below are organized with the Bank's directors, outsourced experts and high-ranking bank officials. There are (i) Risk Management Committee (ii) Credit Committee and (iii) Audit Committee. Shwe Rural and Urban Development have thirteen department. They are (1) Administrative Department (2) Human Resources Development Department (3) Account Department (4) Funds Management Department (5) Domestic Banking Department (6) Agent Banking Department (7) International Banking Department (8) Electronic Banking Department (9) Electronic Banking Department (10) International Business Development Department (11) Loans Department (12) Audit Department and (13) ICT Department.

Figure (3.1) Organization Chart of Shwe Bank



Source: Shwe Bank, 2019

3.2 Services of Shwe Bank

Banking Operations in Shwe Bank can be classified into two categories; (1) To acquire deposits and (2) To invest the funds.

(1) Capital, Public Saving, Public Deposit, Time Deposit, Loans from Domestic Banks, Loans from Foreign Bank, Loans from Government, Loans from Organizations such as NGGOs, ADB and JICA, Issue of Debentures and Certificates of Deposits are major source of funds.

(2) The funds acquired are loaned out as short term, medium term and long-term loans, Hire Purchase loans, leasing loans, commercial loans, project loans, loans for rural area and loans for urban area as major investment of the bank.

Currently available products and services at Shwe Bank include Various Types of Accounts, Remittance services, Providing Loans, International Banking services, Electronic Banking services, Agent Banking services, Internal Remittance, ATM Card, Mobile Banking, Bill collection and Cash card services and other services like- gift cheque and payroll services. Where Mobile Banking is concerned, Regional Services Partners (RSPs) of Shwe Bank's Brother Company SKYNET throughout Myanmar become Shwe Bank's agents. Shwe Bank's agents render banking services like cash in/out, cash transfer at affordable rate to urban and rural citizens. Through Mobile Banking system, the bank focuses our services on urban and rural population in order to develop financial inclusion.

Table (3.1) Types of Services at Shwe Bank

No.	Types of Services	Classification of Services
1.	Domestic Banking Services for Deposit	<ul style="list-style-type: none">- Current Deposit- Saving Deposit- Fixed Deposit- Call Deposit- Special Deposit

No.	Types of Services	Classification of Services
2.	Domestic Banking Services for Loans	<ul style="list-style-type: none"> - Long Term/ Short Term Loans - Overdraft - Hire Purchase - Employees Loans - Small and Medium Enterprises (SMEs)
3.	International Banking Services	<ul style="list-style-type: none"> - Letter of Credit (Export/ Import) - Bank Guarantee - Telegraphic Transfer (T.T) - Foreign Currency Exchange - International Remittance - Cash Card (Master, Visa)
4.	Other Services	<ul style="list-style-type: none"> - Payroll Service - Internal Remittance - Agent Banking - Debit Card and Credit Card - Gift Cheque and Payment Order - Guarantee Letter

Source: Shwe Bank, 2019

Current account is a type of deposit account and also a non-interest-bearing account which the customers can use Cheques to make their payments and receivables. It is very suitable for regular business or financial transactions as a cheque book is provided to customers for their convenience. Saving account is an interest-bearing account for individuals, associations and companies who want to save and get interest. Deposits can be made between 1st to 5th day of a month and interest is calculated monthly at the end of a month on the lowest account balance. A competitive 8.5% per annum interest rate is credited quarterly into account holder's account. Customers can get MPU Debit Cards when opening account and use ATM Services.

Fixed Deposit account is ideal for individual or joint together with two people and above. It is very suitable for people who has excess cash for period of time and withdrawal is only allowed at the end of the particular period. But Shwe Bank's Fixed Deposits are popular among customers as the interest rates are competitive and can withdraw before designated period of time with nearest month's interest rate. Fixed Periods and Interest rates. For call deposit account, interest is calculated daily on day-end balance of the account and credited into the account at the end of every month. The interest rate is based on 4%. Special Deposit Accounts will earn interest rate at 8.5% per annum on day-end balance of minimum 10 million kyats and will credited into the account at every end of the month. Interest will not be available on the day if the account balance falls below 10 million kyats.

Shwe Bank provides loans and overdrafts to expend and increase customers' businesses and investments. Businesses like Production, Servicing, Transportation, Trading and Construction can apply loans and overdrafts at Shwe Bank branches. Hire Purchase is also one of the services that Shwe Bank is providing to customers in electronic goods, computers, computer accessories, machineries and cars. Shwe Bank will render microfinance services and reach out to the public in the remote areas where there is limited or no access to banking services by providing SME loans through agent banking and mobile banking.

Shwe Bank issues letters of credit for exporters and importers. With an important letter of credit, Shwe Bank serves as an intermediary in international trade ensuring payment and delivery of goods. An export documentary letter of credit could be a document whereby client instructs their bank to pay the vendor, assuming that the agreed conditions specified in the original documentary credit are met.

Shwe Bank offers Import letter of Credit, Import bill under Letter of Credit and Import bill under collection to customers. Bank guarantees are used for common commercial or statutory requirements by customers. Shwe Bank can offer: Shipping Guarantee, Bid Bond Guarantee, and Performance Guarantee. On the purpose of Trade or Non-Trade telegraphic transfers (T.T) can be made at Shwe Bank with required documents to your partners, friends and other entities around the world through SWIFT system.

Shwe Bank offers Foreign Currency Exchange Service to their customers to and from designated Foreign Currencies (USD, EUR, SGD and THB) against Myanmar Kyat. Shwe Bank conducted international remittance in foreign currency that include payment by

private enterprises to government institutions such as fuel diesel purchase; payment for services such as fuel refilling for aircrafts, rental payment such as for house rent and salary payment.

Shwe Bank offers fast, save and reliable payroll service to all businesses which make them easier on employees' salary payments. Customers can transfer funds from Shwe Bank's branches to every part of the country where there are branches of linked-in local banks and vice versa. Beneficiaries are immediately informed of the arrival of transferred funds. Customers can get a very useful debit cards by opening Savings / Call / Special Deposit accounts and pay through electronic channels. By using Shwe Bank's debit cards, customer can make money transfers (account to account/card to card) from our ATMs for 24 hours. Shwe Bank Credit Cards have three categories. They are Silver, Gold and Platinum. Payment orders can be used for payment settlements to individual, company, associates and government organizations. It can be purchased at Shwe Bank branches. Customers can make a choice of purchasing Shwe Bank's Gift Cheque of varying amounts from minimum 10,000 Kyats to maximum 10,000,000.

Future plan of Shwe bank; Shwe Bnak has targeted to open 25 branches over 5 years at the rate of 5 branches per year. Shwe Bank has planned to implement Agent Banking by appointing SKYNET RSPs as Shwe Bank's agents to accept deposits and savings and extend microfinance loans to the rural and urban citizens all over Myanmar as per the Myanmar Microfinance Law. Shwe Rural and Urban Development Bank offer some of the banking services at reasonable cost to urban and rural population throughout Myanmar by using POS and Mobile phones through Agent Banking. With an aim to promote financial inclusion, Agent Banking services using POS as well as Prepaid Cards and Mobile Money/Banking services using mobile phones have provided with a focus on rural and urban people. Shwe Bank implements Shwe Bank Agent Banking using POS and Prepaid Cards a phase 1 and Mobile Money/Banking using mobile phones as phase 2.

3.3 Research Design

This study is to examine the effect of training and development on organizational commitment in Shwe Bank. Analytical research method is used in this study to achieve the objective of the study. To achieve these objectives, both primary data and secondary data were used in this study. Secondary data were collected from reference books, international research papers, international journals articles, related textbooks and internet website. Primary data are collected with structural questionnaire from numbers of 120 out of 571 employees from all departments of Shwe Bank in Yangon. The respondents are surveyed with structured questionnaires by using simple random sampling method. The questionnaires is structured with five-point Likert-type-scale questions.

The survey question used for this study consists of (4) parts; part (1) Socio-demographic characteristics, part (2) employee perception on training and development, part (3) organizational commitment and part (4) employee performance. The question in part (1) is closed questions and multiple choices. The questions in part (2), (3), and (4) are asked with five-point Likert-type-scale ranging from "Strongly Disagree to Strongly Agree". The reliability analysis of questionnaire is discussed in next section. After collecting primary data, the survey data are entered in SPSS to analyze the results and test reliability analysis. SPSS (Statistical Package for the Social Scientists) is a data management and statistical analysis tool for researchers. In SPSS, the required data of analysis are created variables first and inputted data value into respective variables.

Reliability Analysis

Reliability refers to the extent to that a scale produces consistent results, if the measurements are repeated a number of times. The analysis on reliability is called reliability analysis. Reliability analysis is set by getting the proportion of systematic variation during a scale, which can be done by determining the association between the scores obtained from different administrations of the scale. Thus, if the association in reliability analysis is high, the scale yields consistent results and is therefore reliable. The reliability analysis procedure calculates variety of normally used measures of scale responsibility and additionally provides data concerning the relationships between individual things within the scale. Intraclass correlation coefficients are often used to compute inter-rater reliability estimates.

Table (3.2) Reliability analysis of variables

Factor	No. of Items	Cronbach's Alpha
Employee Perception on Training Contents	5	0.768
Employee Perception on Objective of Training Programs	5	0.784
Employee Perception on Trainers' Capabilities	5	0.893
Employee Perception on Facilities of Training Courses	5	0.778
Employee Perception on Duration of Training	5	0.868
Affective Commitment	5	0.877
Continuance Commitment	5	0.833
Normative Commitment	5	0.802
Employee Performance	9	0.816

Source: Survey Data, 2019

Cronbach Alpha could be a reliability test conducted within SPSS so as to measure the internal consistency i.e. reliability of the measuring instrument (Questionnaire). It is most commonly used when the questionnaire is developed using multiple likert scale statements and therefore to determine if the scale is reliable or not. The general rule of thumb is that a Cronbach's alpha of .70 and above is good, .80 and above is better, and .90 and above is best. Thus, the values in Table (3.1) are sufficient confirmation of data reliability for independent variables.

3.4 Objectives of Training and Development in Shwe Bank

Training and development activities are planned on the basis of need and demand to enable employees to meet one or more of the following objectives:

1. Upgrade or maintain proficiency in employees' current jobs.
2. Learn new postal systems, procedures, or technologies.
3. Acquire job-related knowledge, skills, and abilities after selection for or assignment to a specific position or duty.
4. Develop knowledge, skills, and abilities as part of the succession planning and leadership development process.

5. Obtain and enhance knowledge, skills, and abilities unrelated to employees' present duties in order to attain self-determined goals or career objectives.

Training and development activities additionally serve to alter managers, workers personnel, technical specialists, and others to keep abreast new concepts, techniques, and ideas which will apply to communication operations or to a professional occupation.

3.5 Training Practices in Shwe Bank

Shwe bank considers training and development programs very seriously. They suppose it to be one among the chief regions within the success of the bank. Hence they create certain that each employee who wants training gets it. They also ensure full employee participation and success of training and development programs. Shwe bank trained its employee on core banking by showing them the importance of the technology which will help in furthering their own career. Shwe bank employs a large number of employees for performing various jobs. Some of them are newcomers. They need work related job and ability for higher performance of jobs. They are, therefore, in would like of suitable training to contribute to the accomplishment of the organization goals. There are some jobs that need very little or no training however several of them ought to be performed by adequately training. The use of modern technology has created new jobs within the organization, which required training. Shwe bank uses different types of training courses depending on the situation and training objectives.

Table (3.3) Training Practices in Shwe Bank

No.	Course Description	Trainers	Trainees	Duration
1.	Basic Banking Course	Internal	All staffs	1 week
2.	Induction or Orientation Training Course	Internal	New staffs in all departments	3 days
3.	Product Trainings Course	Internal	All staffs	1 week
4.	Retraining or Refresher Training Course	Internal	All staffs	4 days
5.	Customer Service Course	Internal	Customer service staffs	3 days

No.	Course Description	Trainers	Trainees	Duration
6.	Marketing Course	Internal	Domestic department staffs	3 days
7.	Money Laundering Course	External	Selected staffs	4 days
8.	Foreign Exchange Remittance Course	Internal	International banking department staffs	1 week
9.	Bookkeeping and Accounting Course	Internal/ External	Account department and other selected staffs	1 week
10.	HRM and CSR Course	Internal	All staffs	4 days
11.	Bank Teller Training Course	Internal	Selected staffs	4 days
12.	Risk Management Course	Internal/ External	Selected staffs	5 days
13.	Banking Law and Practice Course	Internal/ External	Legal department and other selected staffs	1 week
14.	Electronic Banking Course	Internal/ External	E-Banking staffs	1 week

Source: Shwe Bank, 2019

In basic banking course, the trainers explain trainees to understand the financial system, to know principles governing banking, to understand various functions in banking and to understand operational framework for best practices in banking. Introducing a new employee to the organization's atmosphere comprising of each day to day functioning, products, services, rules and regulations are termed as Induction or orientation training. The purpose of such training is to reduce the nervousness of a new employee, by making him accustom to the working environment. It is also called as an orientation training. Which means giving a fair idea to the new employee about, what he is supposed to do in the organization.

Product trainings course will either be a neighborhood of onboarding for newcomers or may be out there for any staff who would like refreshers on the merchandise and services the organization offers. This type of training also can be accustomed educate employees on fresh introduced products, services or features so they are always up to date. The retraining or refresher training is given to the old employees with the purpose of

improving their efficiencies. They are introduced to the new methods and technologies that would result in the increased productivity and reduces the monotony in their daily work.

In customer service course, trainees are learned how to respond the various expectations that the customers bring to the bank, how to exhibit effective communication skills, how to handle difficult customers professionally and how to utilize the information about bank's specific products and services to help the customers. In marketing course, trainers explain trainees to understand the marketing aspect of services of a bank. Further, customer relationship management is additionally dealt thoroughly among the course.

In money laundering course, this course explains money laundering and how money is laundered through various schemes. This helps the employees to understand: the definition and process of money laundering, different stages of money laundering, preventive measures against money laundering. In foreign exchange remittance course, the trainers explain employees about: foreign exchange functions in a bank branch, the concept of correspondent relation between banks, different instruments of international money transfers, the procedure to be followed in transacting inward and outward, how to calculate buying and selling rates for telegraphic transfer (TT) and bill transactions.

Bookkeeping and Accounting course is designed to help trainees to understand the principles of bookkeeping. Further, the course discusses thoroughly the apply followed by banks in accounting. The course conjointly discusses regarding final statements of accounts of banks. HRM and CSR course is designed to help trainees to understand the human resource management functions of banks. Further, the course discusses thoroughly Corporate Social Responsibility of banks and broad categories of CSR activities undertaken by the banks.

In bank teller training course, trainers explain the day to day functions in a bank carried out by the tellers. Trainers explains the basic role of a teller and tells about checks and check handling. Further it details about various transaction processing in a bank and handling of cash by the tellers within the bank throughout each day. Furthermore, trainers also explain about cash balancing process by the banks and provides an overview of various bank services. Risk Management course is designed to help trainees to understand the basic principles of risk management. In this course, trainers explain detail the different types of risks encountered by banks. The course conjointly discusses about credit risk management and operational risk management in banks.

In banking law and practice course, the employees learn how to implement government regulations and laws in order to keep up money flow and maintain positive banking relation. In electronic banking course, the trainers explain trainees to understand the importance and different aspects of electronic banking, explain the use of automated teller machines (ATMs) in accomplishing the banking needs of the customers, the importance of telephone banking as a part of e-banking, and explain how internet banking and mobile banking will be useful to the customers for banking needs.

3.6 Demographic Profile of Respondents

In this study, demographic profile of respondents is analyzed with their gender, age group, education level, working departments, position level, years of services and monthly salary range. This demographic profile of respondents is shown in Table (3.3).

Table (3.4) Demographic Profile of Respondents

Sr.No.	Demographic Factor	Descriptions	Number	Percentage
		Total	120	100
1.	Gender	Male	46	38.3
		Female	74	61.7
2.	Marital Status	Single	61	50.8
		Married	59	49.2
3.	Age (Year)	16 – 25	12	10.0
		26 – 35	50	41.7
		36 – 45	40	33.3
		45 and above	16	13.3
4.	Education Level	Graduated	102	85
		Master Degree	16	13.3
		Ph.D and above	2	1.7

Sr.No.	Demographic Factor	Descriptions	Number	Percentage
5.	Department	Branch	25	20.8
		IBD	12	10.0
		Legal	1	0.8
		Audit	4	3.3
		IBDD	2	1.7
		Domestic Banking	4	3.3
		BOD Office	2	1.7
		Account	15	12.5
		E- Banking	10	8.3
		Loans	4	3.3
		Financial Management	7	5.8
		Admin	9	7.5
		Agent Banking	14	11.7
		HRD	6	5.0
		Security and Financial Information Dept	5	4.2
		6.	Position	Dy General Manager
Dy Manager	1			0.8
Senior General Manager	1			0.8
Assistant General Manager	6			5.0
General Manager	3			2.5
Senior Manager	2			1.7
Manager	10			8.3
Assistant Manager	20			16.67
Assistant Supervisor	14			11.7
Supervisor	18			15.0
Senior Staff	20			16.67
Junior Staff	18			15

Sr.No.	Demographic Factor	Descriptions	Number	Percentage
7.	Year of Service	Under 1 year	6	5.0
		1 to 2 years	17	14.2
		2 to 3 years	18	15.0
		Above 3 years	75	62.5
8.	Monthly Salary	Under 200,000 kyats	3	2.5
		200,000 – 299,999 kyats	33	27.5
		300,000 – 399,999 kyats	32	26.67
		400,000 – 499,999 kyats	13	10.8
		500,000 – 599,999 kyats	19	15.83
		Above 600,000 kyats	20	16.7

Source: Survey Data, 2019

As shown in Table (3.4), the number of female populations is more rather than male population because banking industry is service industry and most of the banking jobs are more suitable for female rather than male. This result also shows that the females are more patient with answering survey questions rather than males.

According to the results in Table (3.2), most employees are between 26~35 years old and represent (41.7 %) of respondents. Because most of the industry especially service industry is like fresher and younger people. Because they are active to learn new things and they are active to use their theoretical knowledge at work. The second largest group is between 36~45 years old. This is because at around this age, the job experiences they have is plenty enough, they can do very well any order they received from employees and can solve every sudden problem by their own critical thinking.

According to survey data, there is no undergraduate employees in Shwe Bank. The scope of the study starts from associates level and higher level. The majority (85%) respondents were educated. Some respondents already have master degree level, (13.3%) and Ph.D and above (1.7%). This shows that the majority of the study respondents were adequately educated. This practically implies that Shwe Bank has adequately educated employees who are likely to perform better at their jobs.

The study also shows that the respondents by years of service in Shwe Bank. Year of services grouped into 4. The largest service group has above 3 years of service (62.5%). The second one has 2 to 3 service years, the third one has 1 to 2 service years and the last

one has code 1 year of service. Banking experiences of above 3 years represent that most of the respondents stay with organization for a long time, which could be a result of being committed to the organization. This means the people who work at Shwe Bank is like their job, their partner, their work environment. They are loyal to their job and they think their work was their second home.

It is found that majority of respondents are assistant managers and senior staffs. So, it can see clearly that this bank's training is not only for higher level but also for lower level of employees. Training programs are equal for all employees. That's why Shwe Bank has many qualified employees.

CHAPTER (4)

Analysis on Effect of Training and Development on Organizational Commitment at Shwe Bank

This chapter includes two main parts. The first part explores employee perception on training and development, organizational commitment and employee performance in Shwe Bank. The second part presents the effect of training and development on organizational commitments and the effect of organizational commitments on employee performance from Shwe Bank by using linear regression.

4.1 Employee Perception on Training and Development, Organizational Commitment and Employee Performance at Shwe Bank

There are five factors which can measure employee perception on training and development at Shwe Bank. They are: Training Contents, Objectives of Training, Trainer's Capabilities, Training Courses and Duration of Training. Organizational commitment of employees is measured by three dimensions: Affective Commitment, Continuance Commitment and Normative Commitment. The combination of nine questions is used to know the performance of employees. This section is to explore the mean and standard deviation of five work related factors which can be seen in the table charts.

In the structured questionnaire, 5 points Likert Scale (1=Strongly Disagree, 2=Disagree, 3=Neutral, 4=Agree and 5=Strongly Agree) is used in order to find out the degree of employee perception on training and development.

4.1.1 Employee Perception on Training Contents

The first point in employee perception on training and development is training contents. In order to see the employee perception on training contents, employees are requested to rate five items, which is measured on a five-point Likert Scale. The following table shows the employee perception on training contents in Shwe Bank.

Table (4.1) Employee Perception on Training Contents

Sr. No.	Statement	Mean	Standard Deviation
1.	Well organized and easy to follow contents	3.62	0.676
2.	Enough time to learn presented training course	3.41	0.655
3.	Relation of training contents to working environment	3.73	0.594
4.	Usefulness of the training experience	3.87	0.621
5.	Appropriation of the contents	3.62	0.611
	Overall Mean	3.65	

Source: Survey Data 2019

According to Table (4.1), the employees of Shwe Bank accepted the facts that training experience will be useful in their work. This means that the experiences which are gotten from the training are so supportive for the trainees' current job. Using those experiences practically in their job would be very useful for them.

Furthermore, they accepted the fact that training contents were related to their work environment. This means that all training contents are related to the really working environment and it is very useful for trainees to see what is going on in real business environment. Training contents are satisfying to trainees' training needs and skill level.

4.1.2 Employee Perception on Objective of Training Programs

The second variable is objectives of training programs. In this variable, which are measures on a five-point Likert Scale.

Table (4.2) Employee Perception on Objective of Training Programs

Sr. No.	Statement	Mean	Standard Deviation
1.	Clearly defined training objectives	3.59	0.655
2.	Essentiality of the courses	3.93	0.700
3.	Relevance of the training objectives to training topics	3.75	0.569

4.	Achieving the objectives of the training	3.62	0.700
5.	Understanding to the courses	3.52	0.698
	Overall Mean	3.68	

Source: Survey Data 2019

As described in Table (4.2), the employees of Shwe Bank are satisfied the facts that the training and development courses are essential for all the employees in their organization. This means that all of the employees accept that Training and Development course is essential not only for themselves but also for the development of Shwe Bank.

Moreover, they also felt that training objectives were relevant to training topics. This means that training objectives are relevant to the teaching topics and all of the training courses and its stated objectives are successfully met.

4.1.3 Employee Perception on Trainer Capabilities

The third variable is trainer's capabilities. In this variable, employees are also requested to rate five items, which are measured on five-point Likert Scale.

Table (4.3) Employee Perception on Trainer Capabilities

Sr. No.	Statement	Mean	Standard Deviation
1.	Ability of trainers to convey knowledge	3.80	0.663
2.	Good communication skills of the trainers	3.70	0.681
3.	Using the appropriate training methods	3.63	0.709
4.	Welcoming questions and giving clear and complete feedbacks	3.62	0.769
5.	Well-prepared trainers	3.68	0.777
	Overall Mean	3.69	

Source: Survey Data 2019

According to Table (4.3), most employees are much satisfied the fact that trainers are knowledgeable about the topics and able to convey knowledge to trainees. The bank selected trainers based on their qualifications, job related knowledge, experience and high skill level in banking sector and other related subject areas. So, trainers are very knowledgeable about the topics and they can give every knowledge that every trainee need, effectively.

In additions, employees got positive perception concerning that the trainers have good communication skills. Most trainers from the trainings of Shwe Bank are Department Head of the office. That is why trainers and trainees have good communications and good for trainings.

4.1.4 Employee Perception on Facilities of Training Courses

The fourth variable is employee perception on training courses. In this variable, employees are also requested to rate five items, which are measured on five-point Likert Scale.

Table (4.4) Employee Perception on Facilities of Training Courses

Sr. No.	Statement	Mean	Standard Deviation
1.	Accessible and convenient location of training for trainees	3.72	0.688
2.	Convenience of the training room	3.85	0.617
3.	Distribution of helpful and favorable material	3.86	0.626
4.	Quality of refreshments and food	3.49	0.778
5.	Quality of the tools and equipment	3.78	0.638
	Overall Mean	3.74	

Source: Survey Data 2019

As shown in Table (4.4), the employee perception on facilities of training courses are shown with mean scores. Most employees are moderately agreed that the provided training room and facilities are good enough. Which means that the bank provides excellent facilities to all trainees. Shwe Bank let the training halls be on the 2nd floor of the Head

Office. Those training halls are neat and tidy, clean and have sufficient light and own enough tables, chairs, air conditioners and so employees can teach in peace.

Majority of respondents were of view that the materials distributed were helpful and favorable. This means that the materials provided during training and development programs are very helpful for trainees and no one needs to worry about some problems like forgetting to take your own computer as there are already provided with many facilities such as computers, projectors, etc.

4.1.5 Employee Perception on Duration of Training

The fifth and final variable is employee perception on duration of training. In this variable, employees are also requested to rate five items, which are measured on five-point Likert Scale.

Table (4.5) Employee Perception on Duration of Training

Sr. No.	Statement	Mean	Standard Deviation
1.	Well planned training time- tables	3.66	0.750
2.	Sufficiency of the duration of the training for each training course	3.50	0.799
3.	Sufficiency of the training hour for concentration	3.44	0.797
4.	Sufficiency of the time for questions and group discussion	3.60	0.749
5.	Efficiency and enough length of training breaks	3.62	0.611
	Overall Mean	3.56	

Source: Survey Data 2019

According to the findings, employees of Shwe Bank accepted that training time-tables were well-planned. This means that overall looking to the time setting of training and development were well-planned and most of the respondents would be satisfied with scheduling of training time-tables and duration over training.

In addition, the employee also accepted that time breaks were provided when needed and were of adequate length. There is adequate length of training breaks for refreshments and tea times.

4.1.6 Affective Commitment of Employees in Shwe Bank

In this section, affective commitment of respondents in Shwe Bank is analyzed. Affective commitment relates to how much employees wish to stay at their organization. In affective commitment variables, respondents are requested to rate the questionnaires with five-point Likert Scale (1= Strongly Disagree, 2= Disagree, 3=Neutral, 4=Agree and 5= Strongly Agree). Total five questions were asked and results of respondents are described in Table (4.6).

Table (4.6) Affective Commitment of Employees in Shwe Bank

Sr. No.	Statement	Mean	Standard Deviation
1.	Willingness to spend the rest of career life in the organization	3.44	0.797
2.	Feeling the organizational problems as own personal problems	3.73	0.721
3.	Feeling this organization as part of the family	3.60	0.715
4.	Having a great deal of personal meaning	3.47	0.733
5.	Feeling a strong sense of belonging to this organization	3.44	0.719
	Overall Mean	3.54	

Source: Survey Data 2019

According to survey, most of the employees considered that organization's problem as their own problem because they accept that Shwe Bank is their second family. Most of the employees felt they are part of family at their organization. Because they accepted that the Bank is warm as their family and they enjoy working at Shwe Bank. Which indicated that employees at Shwe Bank have an emotional belonging towards organization.

4.1.7 Continuance Commitment of Employees in Shwe Bank

In this section, continuance commitment of respondents in Shwe Bank is analyzed. Continuance commitment relates to how much employees feel the need to stay at their organization. In continuance commitment variables, respondents are requested to rate the questionnaires with five-point Likert Scale (1= Strongly Disagree, 2= Disagree, 3=Neutral, 4=Agree and 5= Strongly Agree). Total five questions were asked and results of respondents are described in Table (4.7).

Table (4.7) Continuance Commitment of Employees in Shwe Bank

Sr. No.	Statement	Mean	Standard Deviation
1.	Worry for not getting another job after having quit the current one	3.10	0.803
2.	Getting problems when leaving now	3.02	0.778
3.	Necessity and desire for staying with the organization	3.30	0.705
4.	Having few options to leave this organization	3.24	0.722
5.	Resistance to change because of the worry in not getting a better job	3.10	0.934
	Overall Mean	3.15	

Source: Survey Data 2019

According to Table (4.7), the employees accepted that staying with their organization is a matter of necessity as much as desire. This result means that the employees who work at Shwe Bank are really like their job and they need to work. They considered that their current positions are suitable for them and their enjoyable working environment for their career life without forcing any other command. Employees are already comfortable with their current job, work environment, position and their partners. With no one's force, they are so interested in working at Shwe Bank.

Moreover, it can be concluded that most of the employees have very few options to consider leaving the organization right now. Because they like the training program of Shwe Bank, facilities, bonus, current position, current department, working environment and other benefits.

4.1.8 Normative Commitment of Employee in Shwe Bank

In this section, normative commitment of respondents in Shwe Bank is analyzed. Normative commitment relates to how much employees feel they should stay at their organization. In normative commitment variables, respondents are requested to rate the questionnaires with five-point Likert Scale (1= Strongly Disagree, 2= Disagree, 3=Neutral, 4=Agree and 5= Strongly Agree). Total five questions were asked and results of respondents are described I Table (4.8).

Table (4.8) Normative Commitment of Employees in Shwe Bank

Sr. No.	Statement	Mean	Standard Deviation
1.	Having value in loyalty	3.55	0.808
2.	Having value in business ethic	3.13	0.849
3.	Belief in the importance of loyalty and moral obligation	3.56	0.605
4.	Willingness to stay in the organization over a better job offer of another organization	3.23	0.902
5.	Belief in the career benefit of staying in one organization	3.30	0.816
	Overall Mean	3.35	

Source: Survey Data 2019

Based on the result from Table (4.8), the employees accepted the facts that a person must always be loyal to their organization when the organization provides to meet their needs and satisfaction level. In addition, they also accepted that loyalty is important and all respondents have a sense of moral obligation to remain in this organization.

The employees did not agree the fact that jumping from organization to organization seems at all unethical to them. Because sometimes, an employee can be moved from one organization to another without his own desire because of his physical needs.

4.1.9 Employee Performance in Shwe Bank

After then, employee performance was analyzed for all respondents using five-point Likert Scale (1= Strongly Disagree, 2= Disagree, 3=Neutral, 4=Agree and 5= Strongly Agree). Total nine questions were asked and the results of respondents are described in Table (4.9).

Table (4.9) Employee Performance in Shwe Bank

Sr. No.	Statement	Mean	Standard Deviation
1.	Enhance High quality of services	3.78	0.735
2.	Improves skills, knowledge, attitude change, new capability	3.84	0.622
3.	Eliminates obsolesce in skills	3.72	0.700
4.	Reduction in errors	3.72	0.568
5.	Reliability on training in helping the organization to ensure its success with customer satisfaction	3.85	0.603
6.	Develop skill and improve efficiency	3.84	0.622
7.	Better customer relation	3.81	0.689
8.	Direct relation of the outcomes of training programs to salary, promotion & reward programs	3.23	0.845
9.	The ability to make employees' performance improvement and potential development to handle future challenges	3.80	0.669
	Overall Mean	3.73	

Source: Survey Data 2019

According to Table (4.9), most of the employees agreed that provided training can help their organization to ensure it success with client satisfaction. Because the trainings given are very useful and helpful in the practical work environment of the employees. Moreover, they also believed that the training programs can make the efficiency and skills of each employee to be higher.

The employees did not agree that outcomes of training programs are directly related salary, promotion and reward programs. Because most of the trainings given by Shwe Bank raise up the skills, knowledge and efficiency of the employees and are useful in making up their current work to be better.

4.2 Effect of Training and Development on Organizational Commitment

This section analyses the effect of training and development on organizational commitment in Shwe Bank. In this study, Linear Regression model is applied to analysis the relationship between independent variables (Training Contents, Objectives of Training Programs, Trainer's Capabilities, Training Courses and Duration of Training) and dependent variable (Affective Commitment, Continuance Commitment and Normative Commitment).

4.2.1 Effect of Training and Development on Affective Commitment

This section analyses the effect of training and development on affective commitment in Shwe Bank. In this study, Linear Regression Model is applied to analyze the influencing training and development on affective commitment in Shwe Bank. Affective commitment is the employee's positive emotional attachment to the organization. An employee who is affectively committed powerfully identifies with the goals of the organization and wishes to stay a part of the organization. This employee commits to the organization as a result of he/she "wants to".

Training and development factors are the independent variable and affective commitment is the dependent variable. The result for the effect of training and development on affective commitment which is measured is shown in the Table (4.10) below.

Table (4.10) Effect of Training and Development on Affective Commitment

Model	Unstandardized Coefficient		Beta	t	Sig.	VIF
	B	Std. Error				
(Constant)	0.140	0.398		0.352	0.725	
Training Contents	0.289**	0.138	0.218	2.090	0.039	2.109
Objective of Training Programs	0.138	0.127	0.111	1.080	0.282	2.061
Trainers' Capabilities	0.021	0.116	0.021	0.180	0.857	2.595
Facilities of Training Courses	0.262**	0.121	0.212	2.170	0.032	1.860
Duration of Training	0.218**	0.107	0.217	2.045	0.043	2.191
R	0.643					
R Square	0.413					
Adjusted R Square	0.387					
Durbin-Watson	1.882					
F Value	16.036***					

Source: Survey Data, 2019

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

As shown in the Table (4.10), R (the correlation between the independent variables and dependent variable) is 0.643. The specified model could explain about the variation of the affective commitment of employees at Shwe Bank since the value of R square is almost 41 percent. Adjusted R square is 0.387(38.7%) which is the variance of independent variable and dependent variable.

The value of F test, the overall significance of the model is highly significant at 1% level. Thus, this specified model can be said valid. Moreover, t-values in all factors are greater than 0 which present evidence that there is no null hypothesis. There is no autocorrelation in sample because the Durbin Watson Value is 1.882 (close to 2). All VIFs (variance inflation factor) of predictor variables are less than 10. Thus, there is no problem of multicollinearity (correlation between independent variables).

It is found that the relationship between training contents and affective commitment is significant at 5 percent level. Since, training contents has the expected positive sign and significant at 5 percent level the positive relationship indicates that the increase in training contents lead to more affective commitment of employees at Shwe Bank. The increase in training contents by 1 unit will also raise the effect on affective commitment of employees at Shwe Bank by 0.289 units.

Duration of training is significant to affective commitment and significant at 5 percent level because sig value is 0.043. Duration of training has the expected positive sign. The positive relationship means that the increase in duration of training factors lead to more affective commitment in Shwe Bank. The increase in duration of training significance by 1 unit will also raise affective commitment by 0.218 units.

Finally, facilities of training courses is also significant to affective commitment and significant at 5 percent level because sig value is 0.032. To get affective commitment from employee, their perception on facilities of training courses are very important. The facilities of training courses has the expected positive sign. The positive relationship means that the increase in facilities of training courses lead to more affective commitment on bank. The increase in facilities of training courses by 1 unit will also raise the affective commitment by 0.262 units.

Shwe Bank plans the training contents very well. All of the training provided by banks are related to their current job. Shwe Bank always provides enough training rooms and training materials (like laptops and projectors). So, employees can focus well on their training. Because of the training duration is well planned and sufficient, employees can ask trainers what they want to know and can hold group discussions. Shwe Bank thinks of the employees first and give good training. So, employees becomes positive emotional attachment to their organization.

In summary, the results show that some factors have significant value of affective commitment on Shwe Bank and highest factors are training content and facilities of training courses. Therefore, training content and facilities of training courses of employees could significantly raise the affective commitment on Shwe Bank.

4.2.2 Effect of Training and Development on Continuance Commitment

This section analyses the effect of training and development on continuance commitment in Shwe Bank. In this study, Linear Regression Model is applied to analyze the influencing training and development on affective commitment in Shwe Bank. Continuance commitment refers to the situation where an individual feels that they'll lose more by leaving than they'll gain. In effect, continuance commitment could be a worry of loss if they left. The loss is in any domain like status, income, friendships or social loss.

Training and development factors are the independent variable and continuance commitment is the dependent variable. The result for the effect of employee perception on training and development on affective commitment which is measured is shown in the Table (4.11) below.

Table (4.11) Effect of Training and Development on Continuance Commitment

Model	Unstandardized Coefficient		Beta	t	Sig.	VIF
	B	Std. Error				
(Constant)	1.279	0.467		2.738	0.007	
Training Contents	0.209	0.142	0.166	1.471	0.144	1.860
Objective of Training Programs	-0.189	0.150	-0.150	-1.262	0.209	2.061
Trainers' Capabilities	0.266*	0.136	0.261	1.957	0.053	2.595
Facilities of Training Courses	0.359**	0.162	0.266	2.213	0.029	2.109
Duration of Training	0.406***	0.125	0.398	3.243	0.002	2.191
R	0.465					
R Square	0.216					
Adjusted R Square	0.182					
Durbin-Watson	2.130					
F Value	6.295***					

Source: Survey Data, 2019

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

As shown in the Table (4.11), R (the correlation between the observed value and the predicted value of criterion variable) is 0.465. The specified model could explain about the variation of the continuance commitment of employees at Shwe Bank since the value of R square is almost 21 percent. Furthermore, adjusted R square is 0.182 (18.2%) which is the variance of independent variable and dependent variable.

The value of F test, the overall significance of the model is highly significant at 1% level. Thus, this specified model can be said valid. In addition, t-values in all factors are greater than 0 which present evidence that there is no null hypothesis. There is no autocorrelation in sample because the Durbin Watson Value is 2.130. All VIFs (variance inflation factor) of predictor variables are less than 10. Thus, there is no problem of multicollinearity (correlation between predictor variables).

Continuance commitment will be high if employee commitment with trainers' capabilities provided by bank. Trainers' capabilities has the expected positive sign and significant coefficient value at 10 percent level because sig value is 0.053. The finding exposes that increase of trainers' capabilities will lead to raise continuance commitment of employees on bank. If there is an increase in trainers' capabilities by 1 unit, this will similarly raise the continuance commitment by 0.266 units.

It is found that the relationship between facilities of training courses and continuance commitment is significant at 5 percent level. Since, training contents has the expected positive sign and significant at 5 percent level the positive relationship indicates that the increase in facilities of training courses lead to more continuance commitment of employees at Shwe Bank. The increase in task significance by 1 unit will also raise the effect on continuance commitment of employees at Shwe Bank by 0.359 units.

Duration of training is highly significant to continuance commitment and significant at 1 percent level because sig value is 0.002. Duration of training has the expected positive sign. The positive relationship means that the increase in duration of training factors lead to more continuance commitment in Shwe Bank. The increase in duration of training significance by 1 unit will also raise continuance commitment by 0.406 units.

Moreover, it is also found that the objective of training and development has the negative effect on continuance commitment. The negative relationship indicates that increase in objective of training and development lead to less continuance commitment of

employees at Shwe Bank. Employees felt that the setting of objectives of training programs are not clear and they cannot easily understand. So the continuance commitment of employees would be decrease because of anxiety which comes from not knowing what to expect. The increase in objective of training and development by 1 unit will also reduce the effect on continuance commitment at Shwe Bank by 0.189 units.

The good facilities provided by the organization, qualified trainers and sufficient training duration are available only in Shwe Bank. Especially this bank is a new and developing bank that is why its priority is the training. So, the organization invested time and money on training programs. They fully focus on the duration about training. Employees not sure they can still get these facilities if they move to another organization. So, they decided to continue working at Shwe Bank.

In summary, the results show that some factors have significant value of continuance commitment on Shwe Bank and highest factors are duration of training and facilities of training courses. Therefore, duration of training and training contents of employees could significantly raise the continuance commitment on Shwe Bank.

4.2.3 Effect of Training and Development on Normative Commitment

This section analyses the effect of training and development on normative commitment in Shwe Bank. In this study, Linear Regression Model is applied to analyze the influencing training and development on normative commitment in Shwe Bank. Normative commitment is the individual commits to and remains with an organization because of feelings of obligation. Usually this is because of a sense of obligation to the organization. This sense of obligation can stem from the moral (working for a charity that is doing important work), ethical, because the organization spent time and money training you or paying college fees etc.

Training and development factors are the independent variable and normative commitment is the dependent variable. The result for the effect of training and development on normative commitment which is measured is shown in the Table (4.12) below.

Table (4.12) Effect of Training and Development on Normative Commitment

Model	Unstandardized Coefficient		Beta	t	Sig.	VIF
	B	Std. Error				
(Constant)	0.703	0.444		1.582	0.117	
Training Contents	0.095	0.119	0.095	0.798	0.427	2.191
Objective of Training Programs	0.009	0.135	0.007	0.065	0.948	1.860
Trainers' Capabilities	0.411**	0.154	0.312	2.663	0.009	2.109
Facilities of Training Courses	0.238*	0.142	0.194	1.677	0.096	2.061
Duration of Training	-0.026	0.129	-0.027	-0.204	0.838	2.595
R	0.508					
R Square	0.258					
Adjusted R Square	0.226					
Durbin-Watson	1.644					
F Value	7.944***					

Source: Survey Data, 2019

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

As shown in the Table (4.12), R (the correlation between the observed value and the predicted value of criterion variable) is 0.508. The specified model could explain about the variation of the normative commitment of employees at Shwe Bank since the value of R square is almost 25 percent. Besides, adjusted R square is 0.226 (23%) which is the variance of independent variable and dependent variable.

The value of F test, the overall significance of the model is highly significant at 1% level. Thus, this specified model can be said valid. Moreover, t-values in all factors are greater than 0 which present evidence that there is no null hypothesis. There is no autocorrelation in sample because the Durbin Watson Value is 1.644 (close to 2). All VIFs (variance inflation factor) of predictor variables are less than 10. Thus, there is no problem of multicollinearity (correlation between predictor variables).

Trainers' capabilities is significant to normative commitment and significant at 5 percent level because sig value is 0.009. Trainers' capabilities has the expected positive sign. The positive relationship means that the increase in trainers' capabilities factors lead to more normative commitment in Shwe Bank. The increase in trainers' capabilities significance by 1 unit will also raise normative commitment by 0.411 units.

It is found that the relationship between facilities of training courses and normative commitment is significant at 10 percent level. Since, facilities of training courses has the expected positive sign and significant at 10 percent level the positive relationship indicates that the increase in facilities of training courses lead to more normative commitment of employees at Shwe Bank. The increase in facilities of training courses by 1 unit will also raise the effect on normative commitment of employees at Shwe Bank by 0.238 units.

Moreover, it is also found that duration of training has the negative effect on normative commitment. The negative relationship indicates that increase in duration of training factor lead to less normative commitment of employees at Shwe Bank. Most of the employees thought that training hour and training duration were not enough to concentrate in courses for the employees. Then employees felt unsatisfied about the duration of training courses and normative commitment of employee were decreased. The increase in duration of training factor by 1 unit will also reduce the effect on normative commitment at Shwe Bank by 0.026 units.

Shwe Bank selected trainers based on their qualifications, experiences and job related knowledge in banking sector and other related subject areas. So, the trainers from Shwe Bank are qualified and they have sufficient knowledge on their respective subjects. In addition, Shwe Bank provided good facilities like clean and sufficient training rooms, sufficient training materials and good qualities of food and refreshments. Shwe Bank invests time and money for training to improve their employees' skill, quality and performance. Because employees could feel the kindness and patience of Shwe Bank, they got the sense of obligation and improved normative commitment.

In summary, the results show that some factors have significant value of normative commitment on Shwe Bank and highest factors are trainers' capabilities and facilities of training courses. Therefore, trainers' capabilities and facilities of training courses could significantly raise the normative commitment on Shwe Bank.

4.3 Effects of Organizational Commitment on Employee Performance

To analyze the relationship between organizational commitment and employee performance of Shwe Bank, the linear regression model is practiced. The relation of organizational commitment on each of employee performance will be explained below.

In this study, organizational commitment is the independent variable and employee performance is dependent variable. Results from the regression between organizational commitment and employee performance are shown in Table (4.13).

Table (4.13) Effect of Organizational Commitment on Employee Performance

Model	Unstandardized Coefficient		Beta	t	Sig.	VIF
	B	Std. Error				
(Constant)	1.780	0.204		8.748	0.000	
Affective Commitment	0.388***	0.057	0.544	6.743	0.000	1.423
Continuance Commitment	0.085	0.057	0.121	1.495	0.138	1.440
Normative Commitment	0.093	0.058	0.130	1.623	0.107	1.407
R	0.685					
R Square	0.470					
Adjusted R Square	0.456					
Durbin-Watson	2.095					
F Value	34.244***					

Source: Survey Data, 2019

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

As shown in the Table (4.1), R (the correlation between the observed value and the predicted value of criterion variable) is 0.685. The specified model could explain about the variation of the employee performance at Shwe Bank since the value of R square is almost 47 percent. Furthermore, adjusted R square is 0.456 (46%) which is the variance of independent variable and dependent variable.

The value of F test, the overall significance of the model is highly significant at 1% level. Thus, this specified model can be said valid. In addition, t-values in all factors are greater than 0 showing evidence against the null hypothesis that there is no significant difference. There is no autocorrelation in sample because the Durbin Watson Value is 2.095 .All VIFs (variance inflation factor) of predictor variables are less than 10. Thus, there is no problem of multicollinearity (correlation between predictor variables).

Only one variable, affective commitment has the expected positive sign at 1% significant level. The relationship reveals that increases in affective commitment leads to more employee performance. It means one unit of affective commitment can lead to 0.388 unit increases in employee performance. This result also shows that the employees are commitment on an affective level stay and they try to improve their performance because of their affective commitment.

Most of the employees in Shwe Bank have a great emotional attachment to their organization. Employees felt like this organization as part of their family and so they consider organization's problems as their own problems. So, affective commitment is the most influencing factor to increase employee performance.

There is no significant for continuance commitment and normative commitment with employee performance. It means that continuance commitment and normative commitment do not have effect on employee performance. Employee performance will not increase or decrease because of continuance commitment and normative commitment. In conclusion, affective commitment really has good impacts on employee performance.

CHAPTER (5)

CONCLUSION

This chapter is composed with three parts. They are findings and discussions, suggestions and recommendations and needs for further research. The purpose of this study is to examine employee perception on training and development and to analyze the effects of training and development, organizational commitment and employee performance.

5.1 Findings and Discussions

According to the surveyed data, all employee perception on Training and Development factors get high score mean. Among them, employee perception on facilities of training courses is the highest score mean. Hence, it found that most of the employees felt that the bank provided a lot of facilities during training courses. Moreover, they are satisfaction on the facilities. Because the training room is quite large and situated on the 2nd floor of the Head Office, it's a great learning environment for the trainees. In the training room, with a good purpose for the trainees, they provide not only ordinary items like tables and chairs, but also modernized requirements like computers, projectors and etc., so that trainees can study in peace. The good facilities provided by bank can make employees to get more concentrations on their study. The bank also used qualified trainers for delivering training programs. The trainers from the bank are qualified and have sufficient knowledge on their respective lessons they have to teach to the trainees very well. Because the trainers and trainees have been already got attached so well, there can be more effective upon the training.

In this study, it can be found that employees' level of organizational commitment in Shwe Bank. Most of the respondents have affective commitment towards their organization. This mean that employees have a great emotional attachment to and involvement and identification with the organization. Employees felt that this organization as part of their family and so they consider organization's problem as their own problem. The second highest commitment respondents having towards their organization is normative commitment. Because employees believe that being loyal to their organization and moral obligation is important and this is why they continue to work in this organization.

Most of the respondents have less continuance commitment towards their organization. Employees consider that their current jobs are suitable for themselves and they have very few options to consider leaving the organization. It is also found that the performance of employees in Shwe Bank. According to the surveyed data, most of the employees felt that training enable them to improve skill, efficiency, knowledge, attitude change and new capability.

By using linear regression model in analyzing the relationship of training and development to organizational commitment, the result found that the facilities of training courses have the highest effect on affective commitment. The finding also suggest that employees felt all of the facilities provided by bank, can affect employees' motivation to learn. Furthermore, the employees become positive emotional attachment to the bank. It can be also found that employee perception on duration of training and facilities of training courses has the highest impact on continuance commitment. Because of a well-planned training timetable, the employees can work very well with it. During the training, the trainers don't only teach the lessons but also answer everything what trainers want to know and make them discuss by themselves. Because of the discussion, employees can share the facts they know and so they can get more knowledge that concerns with the job environment. The benefits from training and development can affect continuance commitment of employees.

In addition, employees' perception on trainers' capabilities has the highest impact on normative commitment. Trainers taught trainees a lot by investing in physical and mental efforts and it may be play as an important role in social interaction. Employees of Shwe Bank felt that the bank invested a lot of time and money in training to improve quality, skills, knowledge and performance of them. So, employees believe that loyal and moral obligation is important and they continue to work for this bank. According to the survey data, it is found that affective commitment has highest effect on employee performance. The increase of affective commitment has the positive effect on employee performance. Continuance commitment and normative commitment has no effect on employee performance. Which mean that continuance commitment and normative commitment will not affect the increase or decrease of the employee performance.

5.2 Suggestions and Recommendations

Many organizations have come to the realization of the importance of the role of Training and Development programs because it will increase the organization's employee efficiency, skills and productivity. Training and development and organizational commitment plays 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. Companies should continue to provide training to its employees to enable them have skills and knowledge that they need for future changes, so that each employee will be able to complete their task without much assistance. (i.e., completing tasks independently)

Based on findings, recommendations and suggestions will be presented for the improvement of Shwe Bank. All of the training and development programs conducted in Shwe Bank are well-planned and systematic. According to survey data, most of the employees slightly dissatisfied on duration of training and training contents. In order to improve employee perception on duration of training and training contents, training objectives and contents should be communicated to the designated participants well ahead. Therefore, they can prepare themselves by avoiding ambiguity about the goal of the training program. It can also help them become more motivated and active in participation.

Most of the employees felt that they must not enough training duration for each training courses. Furthermore, the training hour is not sufficient enough to concentrate in courses for the employees. So, as Training program organizers, when they try to draw a timetable for training, they should discuss with both trainers and trainees first. Every time after the course, they should ask trainees' suggestions about the training course and if there is any requirement, they should try to fix it. Training should be planned in a way that it will benefit each employee, the information provided during the program must be job-related so that employees will enjoy their jobs as this will improve commitment.

For normative commitment, facilities of training courses is the highest factor among influencing factors. Moreover, as per result of influencing factors on the three commitments, facilities of training courses is the high influencing factor. So, Shwe Bank should emphasize on employee convenience in working environment and supporting necessary material to do their work completely. In addition, management should give the chance to employee to discuss openly their difficulties and requirements in work. So thus,

employee will feel that management emphasize their feeling and care on them. Then it makes employee to have high commitment on organization. Continuance commitment of employees could be enhanced by provision of benefits and rewards. Therefore, to enhance continuance commitment, the bank could attach incentive to training participation such as part of criteria for promotion, financial support for trainings outsidess the organization and scholarship programs etc.

According to the analysis, the affective commitment has highest effect on employee performance. Therefore, Shwe Bank should focus on affective commitment making employees feel proud to work at Shwe Bank, feel that the organization's problems as their own problem and happy to spend the rest of their carrier life in this organization. But continuance commitment and normative commitment have no effect on employee performance. It is detected that improvement in organizational variables, most particularly, in performance appraisal system, promotional strategies, position status and related rewards etc., could enhance job satisfaction and continuance commitment of employees in Shwe Bank. In this way, employee performance will increase because of their continuance commitment.

To improve the performance of employees, it is recommended the bank to provide permanent status and promotions to employees, it will provide a job-security to employees and the company should evaluate the quality of work life and incentives provided to employees. Promotion involves higher responsibilities and therefore promotion policies should be effectively implemented as the forms on effective reward for commitment, loyalty and long service. Additionally, Shwe Bank should allow their employees to do with teamwork and need to give a positive sense when accomplish their job. Besides, the organization should provide the open chances about the promotion and rewards should allow to do creativity in the job. By providing and allowing these factors, the employee's performance will be increase than organization expected.

5.3 Needs for Further Research

This study focuses on examining the view of employee perception on training and development, effect of training and development, organizational commitment and employee performance from 120 employees of Shwe Bank in Yangon branches. Further studies need to collect data from larger population and Shwe Bank in other division in order

to increase the reliability of survey results if cost and time allows. This study concentrated on effect of training and development on organizational commitment and effect on organizational commitment on employee performance. For further studies, the effect of organizational commitment on employee satisfaction or employee loyalty should be consider. In addition, new perceptive on training and development are recommended for further research. Furthermore, this study was focused to the banking sector, further research should be done in other sectors. Likewise, other aspects of human resources should be analysis on organizational commitment and employee performance for further research.

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APPENDICES

Appendix (A) Questionnaire

YANGON UNIVERSITY OF ECONOMICS
DEPARTMENT OF MANAGEMENT STUDIES
MBA PROGRAMME

Appendix (1)

Questions for Training and Development

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.

Part (1) Respondent's Socio-demographic Characteristics

Please Tick in ()

1. Please identify your gender.

Male

Female

2. What is your current marital status?

Single Married

3. Please identify your age in Completed year.

16-25

26-35

36-45

45 and above

4. Please identify your education level.

Under –graduated

Graduated

Master Degree

Ph.D and above

5. What is your current position?

Department _____

Position _____

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

Under 1 year

1 to 2 years

2 to 3 years

Above 3 years

7. Average Monthly Salary?

Under 200,000 kyats

200,000 kyats – 299,999 kyats

300,000 kyats – 399,999 kyats

400,000 kyats – 499,999 kyats

500,000 kyats – 599,999 kyats

Above 600,000 kyats

Part (2) Employee Perception on Training and Development

8. Employees' Perception on Training Contents

Scale : 1= Strongly Disagree, 2= Disagree, 3= Neutral, 4= Agree, 5= Strongly Agree

No.	Statements	1	2	3	4	5
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 training experience will be useful in my work.					
5.	The contents were appropriate to my training needs and skill level.					

9. Employees' Perception on Objective of Training Programs

Scale : 1= Strongly Disagree, 2= Disagree, 3= Neutral, 4= Agree, 5= Strongly Agree

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

10. Employees' Perception on Trainers Capabilities

Scale : 1= Strongly Disagree, 2= Disagree, 3= Neutral, 4= Agree, 5= Strongly Agree

No.	Statements	1	2	3	4	5
1.	The Trainers are knowledgeable about the topics and able to convey knowledge to trainees.					
2.	The Trainers have good communication skills.					
3.	The trainers use the appropriate training methods.					
4.	The trainers actively invite questions and answer the questions in clear and complete manner.					
5.	Trainers are well-prepared for training.					

11. Employees' Perception on Facilities of Training Courses

Scale : 1= Strongly Disagree, 2= Disagree, 3= Neutral, 4= Agree, 5= Strongly Agree

No.	Statements	1	2	3	4	5
1.	The location of training was accessible and convenient for trainees.					
2.	The provided training room and facilities are good enough.					
3.	The materials (classroom, computer, video, self-study, etc.) distributed were helpful and favorable.					
4.	The refreshments and food provided are of good quality.					
5.	The tools and equipments used work well during training.					

12. Employees' Perception on Duration of Training

Scale : 1= Strongly Disagree, 2= Disagree, 3= Neutral, 4= Agree, 5= Strongly Agree

No.	Statements	1	2	3	4	5
1.	The training time- tables were well planned.					
2.	The training duration is sufficient for each training course.					
3.	The training hour is sufficient enough to concentrate in courses for the employees.					
4.	Sufficient time was allowed for questions and group discussion.					
5.	Training breaks were provided when needed and were of adequate length.					

Appendix (2)

Questions for Organizational Commitment

1. Affective Commitment Scale Items

Scale : 1= Strongly Disagree, 2= Disagree, 3= Neutral, 4= Agree, 5= Strongly Agree

No.	Statements	1	2	3	4	5
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.	This organization has a great deal of personal meaning for me.					
5.	I feel a 'strong' sense of belonging to my organization.					

2. Continuance Commitment Scale Items

Scale : 1= Strongly Disagree, 2= Disagree, 3= Neutral, 4= Agree, 5= Strongly Agree

No.	Statements	1	2	3	4	5
1.	I am afraid of what might happen if I quit my job without having another one lined up.					
2.	Too much in my life would be disrupted if I decided to leave my organization now.					
3.	Right now, staying with my organization is a matter of necessity as much as desire.					
4.	I feel that I have very few options to consider leaving this organization.					
5.	One of the major reasons I continue to work for this organization is that leaving would require considerable personal sacrifice - another organization may not match the overall benefits I have here.					

3. Normative Commitment Scale Items

Scale : 1= Strongly Disagree, 2= Disagree, 3= Neutral, 4= Agree, 5= Strongly Agree

No.	Statements	1	2	3	4	5
1.	I believe that a person must always be loyal to his or her organization.					
2.	Jumping from organization to organization seems at all unethical to me.					
3.	One of the major reasons I continue to work in this organization is that I believe loyalty and moral obligation is important.					
4.	If I got another offer for a better job elsewhere I would not feel it was right to leave my organization.					
5.	I feel things were better in the days when people stayed in one organization for most of their careers.					

Appendix (3)

Questions for Employee Performance

Scale : 1= Strongly Disagree, 2= Disagree, 3= Neutral, 4= Agree, 5= Strongly Agree

No.	Statements	1	2	3	4	5
1.	The training I received can help me to enhance high quality of services.					
2.	I feel the training enables me to improve skills, knowledge, attitude change, new capability.					
3.	The training provided can help me to eliminates obsolesce in skills.					
4.	In my opinion training helped me to reduction in errors.					
5.	I feel the provided training can help my organization to ensure its success with client satisfaction.					
6.	The training developed my skills and improve my efficiency.					
7.	Training Programs effect better customer relation.					
8.	The outcomes of training programs are directly related salary, promotion & reward programs.					
9.	Training programs can make employees' performance improve and develop the potential to handle future challenges.					

Thank you for your participation and feedback.

I am really appreciated.

Appendix (B) Statistical Outputs

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.643 ^a	.413	.387	.47261	1.882

a. Predictors: (Constant), Training Contents Mean, Objective of Training Mean, Trainers' Capabilities Mean, Facilities of Training Courses Mean, Duration of Training Mean

b. Dependent Variable: Affective Commitment Mean

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	17.910	5	3.582	16.036	.000 ^b
	Residual	25.463	114	.223		
	Total	43.373	119			

a. Dependent Variable: Affective Commitment Mean

b. Predictors: (Constant), Training Contents Mean, Objective of Training Mean, Trainers' Capabilities Mean, Facilities of Training Courses Mean, Duration of Training Mean

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	.140	.398		.352	.725		
	Contents	.289	.138	.218	2.090	.039	.474	2.109
	Objective	.138	.127	.111	1.080	.282	.485	2.061
	Trainers	.021	.116	.021	.180	.857	.385	2.595
	Facilities	.262	.121	.212	2.170	.032	.538	1.860
	Duration	.218	.107	.217	2.045	.043	.456	2.191

a. Dependent Variable: Affective Commitment Mean

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.465 ^a	.216	.182	.55464	2.130

a. Predictors: (Constant), Training Contents Mean, Objective of Training Mean, Trainers' Capabilities Mean, Facilities of Training Courses Mean, Duration of Training Mean

b. Dependent Variable: Continuance Commitment Mean

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	9.682	5	1.936	6.295	.000 ^b
	Residual	35.070	114	.308		
	Total	44.752	119			

a. Dependent Variable: Continuance Commitment Mean

b. Predictors: (Constant), Training Contents Mean, Objective of Training Mean, Trainers' Capabilities Mean, Facilities of Training Courses Mean, Duration of Training Mean

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	1.279	.467		2.738	.007		
	Contents	.209	.142	.166	1.471	.144	.474	1.860
	Objective	-.189	.150	-.150	-1.262	.209	.485	2.061
	Trainers	.266	.136	.261	1.957	.053	.385	2.595
	Facilities	.359	.162	.266	2.213	.029	.538	2.109
	Duration	.406	.125	.398	3.243	.002	.456	2.191

a. Dependent Variable: Continuance Commitment Mean

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.508 ^a	.258	.226	.52753	1.644

a. Predictors: (Constant), Training Contents Mean, Objective of Training Mean, Trainers' Capabilities Mean, Facilities of Training Courses Mean, Duration of Training Mean

b. Dependent Variable: Normative Commitment Mean

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	11.054	5	2.211	7.944	.000 ^b
	Residual	31.725	114	.278		
	Total	42.779	119			

a. Dependent Variable: Normative Commitment Mean

b. Predictors: (Constant), Training Contents Mean, Objective of Training Mean, Trainers' Capabilities Mean, Facilities of Training Courses Mean, Duration of Training Mean

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	.703	.444		1.582	.117		
	Contents	.095	.119	.095	.798	.427	.456	2.191
	Objective	.009	.135	.007	.065	.948	.485	1.860
	Trainers	.411	.154	.312	2.663	.009	.385	2.109
	Facilities	.238	.142	.194	1.677	.096	.538	2.061
	Duration	-.026	.129	-.027	-.204	.838	.474	2.595

a. Dependent Variable: Normative Commitment Mean

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.685 ^a	.470	.456	.31742	2.095

a. Predictors: (Constant), Affective Commitment Mean, Continuance Commitment Mean, Normative Commitment Mean

b. Dependent Variable: Employee Performance Mean

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	10.351	3	3.450	34.244	.000 ^b
	Residual	11.688	116	.101		
	Total	22.039	119			

a. Dependent Variable: Employee Performance Mean

b. Predictors: (Constant), Affective Commitment Mean, Continuance Commitment Mean, Normative Commitment Mean

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	1.780	.204		8.748	.000		
	AFFMEAN	.388	.057	.544	6.743	.000	.703	1.423
	CONMEAN	.085	.057	.121	1.495	.138	.695	1.440
	NORMEAN	.093	.058	.130	1.623	.107	.711	1.407

a. Dependent Variable: Employee Performance Mean