

YANGON UNIVERSITY OF ECONOMICS
DEPARTMENT OF MANAGEMENT STUDIES
MBA PROGRAMME

**THE EFFECT OF LEARNING ON EMPLOYEE
COMMITMENT AND PERFORMANCE IN UAB BANK**

PHONE MYINT MAUNG

EMBAII - 31

EMBA-16th BATCH

DECEMBER, 2019

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ACADEMIC YEAR (2017-2019)

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EMBAII - 31
EMBA 16th Batch
2017 - 2019

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This 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 Learning on Employee Commitment and Performance in UAB Bank” has been accepted by the Examination Board for awarding Master of Business Administration (MBA) degree.

Board of Examiners

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DECEMBER, 2019

ABSTRACT

The purposes of the study are to analyze the effect of learning on employee commitment and to analyze the effect of employee commitment on their performance of UAB Banks in Yangon. This study is conducted based on responses of 185 employees from UAB Bank branches in Yangon. This study found that among four learning factors, support to learn and benefit of learning are the key influencing factors on all types of employee commitment. The results show that all three types of commitments have positive effect on employee performance while affective commitment is the key influencing factor on employee performance. The study recommend that, UAB Bank should focus on creating learning opportunities which give more benefit to employees' career development that affect employee commitment and promote their performance in UAB Bank.

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CHAPTER 1

INTRODUCTION

Employees' knowledge and skills become very important to organization performance, competitiveness and innovation in highly competitive business. Human resource capital is a fundamental resource to achieve competitive advantage (Thang, 2009). Training is one of the factor that increases human resources quality among many other factors. Organizations are spending large amount of money and resources to train their employees with the hope to increase organization performance.

Organizational learning and institutionalization of the learning organization are among the most important mechanisms of successful organizations in the current complicated, dynamic and global environment. The major asset of the learning organization is its committed employees. The ultimate aim of learning process is to develop the employee's knowledge, skills and attitudes which are considered to be necessary by the organization in achieving it aims and objectives. Therefore providing learning opportunities and organizational commitment are of paramount importance in organizations. Different from physical and financial investments, investment in creating learning opportunities for employee brings a distinct advantage to organizations because it enhances organizational performance. It does this through increasing the skills, motivation and knowledge of employees. Thus, the intellectual capital of organizations is increased.

Employee commitment consists of affective, continuance, and normative commitment. Affective commitment shows the extent to which the individual identifies with the organization (identification, involvement, and emotional attachment). Normative commitment described the extent to which an employee believes he/she commit to an organization and may be influenced by social norms. Continuance commitment describes an individual's need to continue working for the organization based on the perceived costs associated with leaving.

Committed employees contribute more to their organizations as they perform and behave to achieve organizations' goals. Moreover, committed employees are happy to be

a member of their organization and believe in and feel good about the organization and existence of the organization. And they intend to do what is good for the organization (George and Jones, 1996,p.85). Therefore, we could assume that there is a relationship between organizational commitment and job performance.

Nowadays, banking industry in Myanmar become highly competitive, organization realized that the performance of their workers plays a vital role in determining the success of the organization. Therefore, main purpose of this study is to investigate the impact of learning on employee commitment and performance.

1.1 Rationale of the Study

A bank is a financial institution which deals with deposits and advances and other connected services. It receives money from those who want to save in the form of deposits and it lends money to those who need it. Finance is the vital importance of trade, commerce and industry. Nowadays, banking sector acts as the backbone of modern business.

In banking industry market, no private bank has niches product as they are running by under of Federal Reserve Bank. In order to compete with competitor in the banking market, every private bank leads to modern banking which is effective for users and delivering excellence service is the best source to win the competitors. Qualify employee can bring the excellent customer service in order to retain the existing customer and to attract new potential customer. To provide the excellent service to customer, employee should have strong knowledge of products. In banking industry, employees are essential to have not only financial skill but also technical skill with full knowledge of market.

In this competitive sector, human capital is the one of the most important investment. Highly qualify is not born by itself, it depends on how to develop and train them. The achievement of a business depends upon its ability to attract and keep skillful employee that they are willing to provide goods and services at customer that are profitable to the organization. Employee performance describes how successful company is. Providing necessary learning opportunities is important to businesses since it can

influence employee behavior, which ultimately affects the profitability of a business. Many businesses spend large amounts of resources to employee development.

The subject of the training of human resources is important issue for any organization, especially banks, where the human element is the main engine of the resources of these organizations. Especially, when we talk about the quality of the skills and abilities of knowledge that commensurate with the nature of the work of the organization in which it operates, and training and development programmes with an effective impact on the profitability of the human element through the process of administrative efforts. Thus, this study aims to explore the effect of learning on employee commitment and performance of UAB Bank.

1.2 Objective of the Study

The objectives of the study are:

- (1) To analyze the effect of learning on employee commitment of UAB Bank.
- (2) To analyze the effect of employee commitment on employee performance of UAB Bank.

1.3 Scope and Method of the Study

For the purpose of this study, the descriptive research method is used. In order to fulfill the research objective, both primary and secondary data are used in the study. Simple Random sampling (SRS) technique is be used to collect information. There are 523 employees are working in Yangon branches and Roasoft sample size calculator is used to calculate the sample size then bank branches are randomly selected until sample size is reached. Primary data are collected from 205 Employee of UAB Bank branches in Yangon. The questionnaire is structured questionnaire with 5 point likert scale questions. The secondary data are gathered from previous research, internet, journal, magazines, textbook, articles and website.

In this study, the effect of learning on employee performance is analyzed. This study focused mainly on learning, employee commitment and employee performance of

UAB Bank in Yangon, Myanmar. The survey data are collected from the UAB Banks in Yangon only. UAB Bank branches in other States and Divisions are excluded in the survey. Therefore, 205 respondents were picked from UAB Banks in Yangon in order to get sample size.

1.4 Organization of the Study

The paper is divided into five chapters. Chapter one consists of introduction covering rationale of the study, objectives of the study, scope, methods and limitation of the study and organization of the paper. Chapter two discusses theoretical background of the study. Chapter three describes profile and learning opportunities in UAB Bank. Chapter four discusses an analysis of learning on employee commitment and employee performance in UAB Bank. Chapter five is the conclusion of the study which consists of findings and discussions, suggestions and recommendations for further research.

CHAPTER 2

THEORETICAL BACKGROUND

This chapter presents the theoretical basis upon which the current study was founded. It begins with concept of social exchange theory which is the foundation for this study, follow by concept of learning organization, concept of employee commitment and employee performance. Lastly previous study and conceptual framework of this study.

2.1 Social Exchange Theory

Social exchange theory is very basic social interaction principal between human societies. Human need to do interaction with marketplace in daily life. Social exchange can be found everywhere from marketplace to social relation like friendship. Human are rational being, therefore reward and cost are the basic drivers of a relationship decision. If the cost is higher than reward it shows negative relationship and reward is higher than cost it shows positive relationship. According to social exchange theory individuals enter into a relationship with an organization so as to maximize the benefits they obtain (Blau, 1964).

This social exchange interaction also takes place between employee and organization. If organization invests on employee for their career growth and creates better working environment, etc..., employees become loyal to the organization and have greater sense of debt to the organization. Positive relationships are largely due to the employees' perception of the extent to which their employer values and recognizes their contribution to the organization and the care of their well-being Newman et al. (2011). Newman et al. (2011) further went on to explain that this positive relationship can be explained by the social exchange Theory proposed by Blau (1964) which emphasizes that the attitudes and behaviors of employees are largely influenced by the psychological contract that exists between them and their employers. In other words, a social exchange would exist when employers care about their employees' interest.

The result of the social exchange is the reciprocity of positive attitudes and job-related behaviors by the employee which in turn leads to better organizational

performance. Social exchange is based on an implicit agreement between employee and the employer, referred to as a psychological contract (Rousseau, 1995). According to Alhassan (2012), this theory is based on the reasoning that workplace relationship involves the exchange of two kinds of resources, namely economic and social types of resources. The theory explained that the resources of economic nature could include money and material resources while the social resources are love, respect and support etc.

The social exchange theory emphasizes the reciprocity rule, when the employer invest in learning opportunities for employee development such as training, employee may view it as a reward. Because they can acquire skills and knowledge which are essential for future growth in their career life. As a result of this employees exert more productive, and have a greater sense of debt to the organization and hence they make effort to remain committed to organization. Programs meant for training employees and which achieves reciprocity in the employee fosters a good level of commitment to the organization by the employee (Brum, 2007). Therefore, providing employee with learning opportunities is a form of communication to them that the employer has their interest at heart, minds about well-being, and in reciprocation, and the same employees remain devoted to the organization.

In the context of this theory, employees seek to maximize the benefits that they get from the organization when they are entering into associations with the organization (Newman, Thanacoody & Hui, 2010). The social exchange theory presupposes that based on the policies, procedures, and other enactments by the employer, the employees tend to develop certain perceptions and attitudes in accordance to these enactments (Whitener, 2001). Moreover, the theory assumes that these perceptions by the employees towards their employer could be resulting from formally formed relationship between the employee and the employer (Chaudhuri, 2012). The social exchange theory therefore makes employees to appear as individualistic and reward seeking.

2.2 Learning Organization

Learning organization is an organization where employees continually expand their capacity to create the results they truly desire, where new and expansive patterns of thinking are encouraged, where collective aspiration is set free and where employees are

continually learning how to learn together. Learning organization are among the most important mechanisms of successful organizations in the current complicated, dynamic and global environment. The major capital in the learning organization is its committed employees. Peter Senge proposed five characteristics of learning organization (Personal master, mental models, shared vision, team learning and system thinking). And he also describes how to achieve the success and development of an organization and how employees contribute more that goes beyond the expectation of the organization.

(1) Building a Shared Vision

In a learning organization, the visions need to be created through communication with its employees in the organization. Managers have personal visions that lack transferring them to share. The only way to create a shared vision is by compromising the organization's and individual's visions. People do not share their vision, they might not contribute as much to the organization. The effect of sharing the vision is that employees complete the tasks at their own will not because of instructions to do so. It changes the relationship with the organization, and it turns its performances in a learning mechanism. On the other hand, the absence of clearly defined goals can adversely affect the organization, as it cannot get its members trust. Shared vision creates an environment for the development of trust within the organization. As a result, the built shared vision promotes the members to share their own experiences and opinions, thus enhancing effects of organizational learning.

(2) Systems Thinking

System thinking focusing on individual issues, it reflects the observational process of an entire system. Managers have to understand that every action and consequence is related to another. But most of the times managers focus on individual actions rather than seeing as a big picture. When the relationship is understood, it shows interrelationships and patterns of change in particular situations. Managers will be capable of determining cause and effect. Systems thinking help to see all the characteristics at once in an organization for it to be a learning organization. If these characteristics are not easy to find at once, then the organization will fall short of its goal.

(3) Mental Models

According to Peter Senge, the employees must identify the values of the organization and what the business is all about. A correct understanding of values enables to visualize where to go and how to develop further. The organization has to be flexible in accepting changes to new mental models and a new image of the organization. The most successful companies are those who can learn and adapt to new models to become faster than its competitors. When mental models reach beneath the level of awareness the problem arise for the organization. Thus it is important to examine business issues and actively question current business practices and new skills before the issues become integrated into new practices.

(4) Team Learning

To accomplish excellent functional team, team-learning is a primary importance. It is essential for the workforce to consider its co-workers as team members instead of competitors. It is important to create an environment wherein people dare to express their real personality. The working environment should be safe and honest mistakes should be forgiven. Otherwise, no learning can be experienced.

The benefit of team learning is that employees grow more quickly and the problem solving capacity of the organization is improved through better access to knowledge and expertise. Learning organizations have structures that enable team learning with features such as boundary crossing and openness. In team learning, members can learn better from each other by concentrating on listening with no interruption, being interested in and responding. As a result, employees don't have to hide or overlook disagreements. Therefore employees can make their collective understanding richer. Team learning is process of developing the team capacity to create the results which its members are willing to do so.

(5) Personal Mastery

Personal mastery occurs when an individual employee has a clear vision of a goal, combined with an accurate perception of reality. The gap between the vision and reality pushes the employee to practice all necessary activities to understand the vision. This tension is subject to a clear understanding of current reality. The commitment by an employee to the process of learning is known as personal mastery. The organization will get competitive advantage, if its workforce can learn more quickly than the workforce of other organizations. Learning is considered to be more than just acquiring information; it is expanding the ability to be more productive by learning how to apply the skills to our work in the most valuable way. Personal mastery appears also in a spiritual way, such as, clarification of focus, personal vision and capability to see and understand reality objectively. Individual learning is acquired through staff training, development and continuous self-improvement; however, learning cannot be forced upon an individual who is not receptive to learning.

Learning organization enables employees to challenge the status quo, think critically, and ensures that the team doesn't become stuck in "this is the way it has always been done here" thinking, and instead, it creates the capacity needed for change. Pearn et.al (1995) pointed-out that the critical aspect of learning organizations is that it helped organizations to accomplish and sustain competitive edge, and becoming a sharper vision of possible futures. Learning is important factor to get competitive advantage and create the better future. Therefore, it is important to understand how organizations learn and become effective, and set up the systems and required structures that are necessary to gain competitive advantage. On the other dimension, Weldy (2009) stated that becoming a learning organization and improving transfer of training could be the critical factors necessary to improve learning, better manage knowledge, make improvements in individual and organizational performance, and maintain a competitive advantage in turbulent markets.

2.3 Concept of Commitment

Employee commitment has an important place in the study of organizational behavior. This is in part due to the vast number of works that have found relationships between employee commitment and attitudes and behaviors in the workplace. There are

many reasons for studying employee commitment which related to “(a) employee behaviors and performance (b) job satisfaction, (c) characteristics of the employee's job and role and (d) personal characteristics of the employee.

Employee commitment implies an intention to persist in a course of action. Therefore, organizations try to develop commitment in their employees to achieve stability and reduce turnover. It is commonly believed that committed employees work harder and go the extra mile to achieve organizational objectives. An employee with greater employee commitment has a greater chance of contributing to organizational success and will also experience higher levels of job satisfaction. High levels of job satisfaction reduces employee turnover and increases the organization's capability to recruit and retain talent.

Employee commitment had been defined as multidimensional in nature which involve employee's loyalty, willingness to exert effort for the organization, degree of global and value congruency with the organization, and desire to maintain membership. The three major components of employee commitment are "a strong belief in and acceptance of the organization's goals, a willingness to exert considerable effort on behalf of the organization, and a definite desire to maintain organizational membership". Commitments are a positive evaluation of the organization and the organizations goals.

Meyer and Allen developed three component model of commitment from an identification of common themes in the conceptualization of commitment from existing literature. Meyer and Allen argued that commitment binds an individual to an organization and thus reduce the turnover. The key difference is in the mindset presumed to characterize the commitment. The mindsets reflected three distinguishable themes: Affective attachment to the organization, labeled as affective commitment, perceived cost of leaving, labeled as continuance commitment and obligation to remain at the organization, labeled as normative commitment (Allen & Meyer. 1990).

Commitments in the workplace can take various forms and, arguably, have the potential to influence organizational effectiveness and employees work performance. From an organizational perspective, employee performance consists of basic result and aim of commitment. Committed employees are likely to to be insistent on given task and fulfill set goals with regard to the outcome of employee performance, commitment may be expressed in: (1) completing given tasks and achieving organizational goals, (2)

service quality (3) acceptance of change process and (4) willing to work extra job. Organizational commitment is linked both theoretically and empirically to individual performance.

Meyer and Allen (1997) argued that both normative and affective commitment link to performance. Continuance commitment may be unrelated or even negatively related. Considering employee committed to the organization that shows more effort at work. Although theoretically commitment can be related to performance, this relationship was empirically 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.

2.3.1 Affective Commitment

According to Meyer and Allen (1997) affective commitment is the employee's emotional attachment to identification with, and involvement in the organization. Organizational members who are affectively committed to the organization continue to work for the organization because they want to (Meyer & Allen, 1991). Employees who have affective commitment stay with the organization because they view their personal employment relationship as congruent to the goals and values of the organization. It is the attachment of an individual's fund of affectivity and emotion to the group and it is an attitude or an orientation toward the organization, which links the identity of the person to the organization. Therefore, employee who has affective commitment or emotionally attached to the organization believe in the goal and values of the organization and works hard to achieve the goals, and intend to stay with the organization.

2.3.2 Continuance Commitment

The second component of Allen and Myers model of employee commitment is continuance commitment. Meyer and Allen defined continuance commitment as consciousness of the costs associated with departure of the organization. The profit associated with continued to stay and a cost associated with departing the organization. It

is calculative in nature because of the individual's perception on costs and risks associated with departing the current organization (Meyer & Allen, 1997).

Allen & Meyer (1990) proposed that continuance commitment is developed on the basis of two factors: accrued investment employee make in current organization, and perceived lack of alternatives. These investments can be anything that the employee considers valuable (e.g., development of organization-specific skills or status, use of organizational benefits such as reduced mortgages, contributions to pension plans, etc.) that would be lost by leaving the organization, which makes the employees perceive those investments as costs associated with leaving their current job, which in turn makes them stay with their current organization.

2.3.3 Normative Commitment

The last component of the employee commitment model is normative commitment. Meyer and Allen (1997) defined normative commitment as a feeling of obligation to stay with the organization. Normative commitment make employee obliged to maintain membership in the organization (Allen & Meyer, 1990). Normative commitment shows how much employees feel they should stay with the organization. Employees who have normative commitment generally feel that they should stay at their organization. Normatively committed employees feel that departing their organization would have terrible consequences, and feel guiltiness about the possibility of departing.

The strength of normative employee commitment is influenced by accepted rules about reciprocal obligation between the organization and its members. The mutual obligation is based on the social exchange theory, which proposes that a person receiving a benefit is under a strong normative obligation or rule to repay the benefit in some way. Employees consequently feel obliged to repay the benefits from the organization by remaining as part of the work force.

2.4 Employee Performance

Employees perform daily in an organization will have an impact on business's success or failure. Employee performance involves factors such as quality, quantity and effectiveness of work as well as the behaviors employees show in the workplace. Employee performance refers to how employee behave in the workplace and how well they perform the job duties they obliged. Employer have control over setting these expectations and monitoring them regularly. To ensure workforce meet the business's needs and customers' needs, employer need to understand performance metrics, employee performance review methods and ways to improve performance. "Efficiency and effectiveness are ingredients of performance apart from competitiveness and productivity and training is a way of increasing individual performance" (Cooke, 2000).

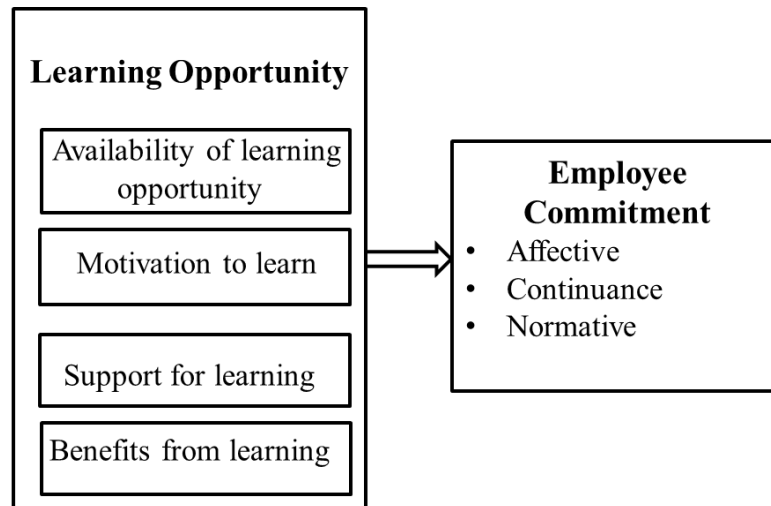
Kenney et al., (1992) noted that employee's performance is measured against the performance standards set by the organization in every organization there are some expectations from the employees with respect to their performance. And when they perform up to the set standards and meet organizational expectations they are believed to the good performers. Every employee makes an individual contribution to the performance of the organizational unit and thus to entire organization. If the performance of an organizational unit or individual employee falls behind for too long, as a rule this will lead to reorganization or redundancy. Particularly in an environment in which competition is fiercer than ever, the importance of continuously performing is increasing. Employees are important assets of every success organization. They play the role toward organization development that cannot be underestimated. Equipping these unique assets through effective training becomes imperative in order to maximize the job performance.

2.5 Previous Studies

The conceptual framework is built from previous papers and created as own compilation. In this study, focused on the relation between learning and employee commitment. The previous research framework starts form the four learning variables intendent variables which are availability of learning opportunity, motivation to learn, support for learning and benefits from learning. And dependent variables are three types of employee commitment (affective commitment, continuance commitment and

normative commitment). The study was conducted by Nasazi, A. (2013) “The Relation Between Learning Opportunity and Employee Commitment”. Vaasan Ammattikorkeakoulu University of Applied Sciences. The conceptual framework of this research is illustrated in Figure (2.1).

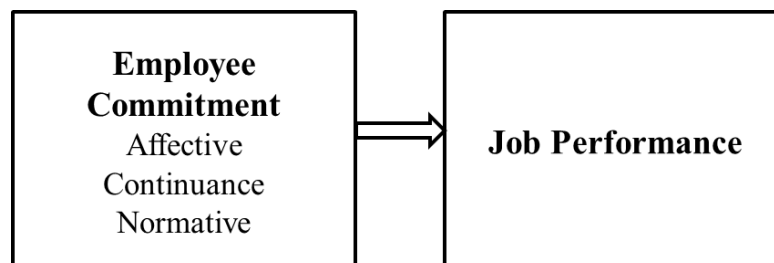
Figure (2.1) The Relationship Between Learning Opportunity and Employee Commitment



Source: Nasazi, A, 2013

Previous research shows that all four variables (availability of learning opportunity, motivation to learn, support for learning and benefits from learning) positively affect to employee commitment. And affective commitment and normative commitment positively effect on job performance.

Figure (2.2) The Relationship Between Employee Commitment and Job Performance



Source: Bandula.P, Jayatilake.K, 2016

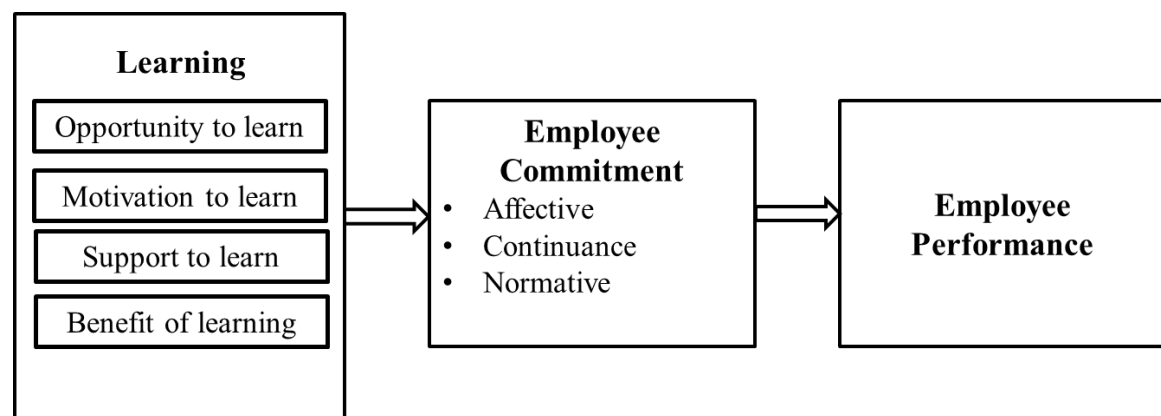
The relationship between employee commitment and job performance was studied at “Impact of employee commitment on job performance: Based on leasing companies in

Sri Lanka” Bandula, P. M. K. U., & Jayatilake, K. (2016). As per the research, Affective commitment and normative commitment are effective on employee job performance. The conceptual framework of this research is illustrated in Figure (2.2).

2.6 Conceptual Framework of the Study

This study focuses on the effect of learning on employee performance. This study will follow three parts: First, learning variable need to be analyze, second, the effect of learning on employee commitment in UAB Bank; third, the effect of employee commitment on employee performance in UAB Bank. The conceptual framework of the study is shown in Figure (2.3).

Figure (2.3) Conceptual Framework of the Study



Source: Own Compilation, 2019

The framework has developed to conceptualize the relation between dependent variable and independent variable. Four independent variables are learning variables (opportunity to learn, motivation to learn, support to learn and benefit of learning) and employee commitment (affective commitment, continuance commitment and normative commitment) which are correlated to a dependent variable, employee performance. This research finds in which learning environment at work try to provide more to retain its employees' commitment. Moreover, this study intends to find effect of learning on employee performance.

CHAPTER 3

PROFILE AND LEARNING OPPORTUNITIES IN UAB BANK

Human Resource department is very important Department in UAB Bank. This chapter starts with the profile of UAB Bank. It contains bank branches, bank objective, vision, mission and corporate values of the bank and financial service provided by the bank. It also includes the employees which are working in branches and head office department. It also examines training practices of UAB Bank. This chapter describes the research method to find the objective of the study.

3.1 Profile of UAB Bank

The UAB Bank is a commercial bank established in according with Financial Institutions of Myanmar Law. In May 2010, government issued banking license to UAB Bank together with other 3 banks which are Ayawaddy Bank, Myanmar Apex Bank and Asia Green Development Bank. UAB Bank was established in 2010 as a domestic private bank. In August 2010, opened first branch in Nay Pyi Taw and in 2019 October 78 Branches network in across Myanmar. Currently, UAB Bank is providing the following banking services.

- (1) Deposit (Saving, current, Fixed , Call)
- (2) Loan & advance
- (3) Remittance service
- (4) International Trade Finance Service
- (5) Card service (ATM MPU and UPI Co-branded, Visa Credit)
- (6) Mobile banking & Internet banking
- (7) Money Changer
- (8) Premier banking service
- (9) UAB Securities service (stock exchange)

3.1.1 Expansion of Bank Branches

In August 2010, opened first branch in Nay Pyi Taw and in 2019 October 78 Branches network across in Myanmar. Out of these branches, 43 Branches are located in Yangon and rests of the branches are in Mandalay and other major city in Myanmar. UAB Bank always tries to continue its effort to increase number of branches throughout the nation. It has a plan to expend 100 branches by end of 2020. Current position of UAB Bank is 78 branches and over 2000 employee across Myanmar. As of 2019 audited report, UAB Bank earned total income of 19 billion with 5.8 billion profit after tax with ROE 17.7%.

3.1.2 Mission, Vision & Value of UAB Bank

Corporate vision of UAB Bank is “Connect, Create, Change”. Which means that “We connect people and build relationships to foster a stronger community spirit.”, “We create opportunities and a better future for our staffs and our customers.” and “We are the change that will empower the communities around us, and together enrich the lives of those we touch.”

Corporate missions of UAB Bank are “We lead changes in financial services. We are an institution of strength built on sound principles and good governance.” and “We deliver banking with a heart, we care for our people and the communities we are in.”

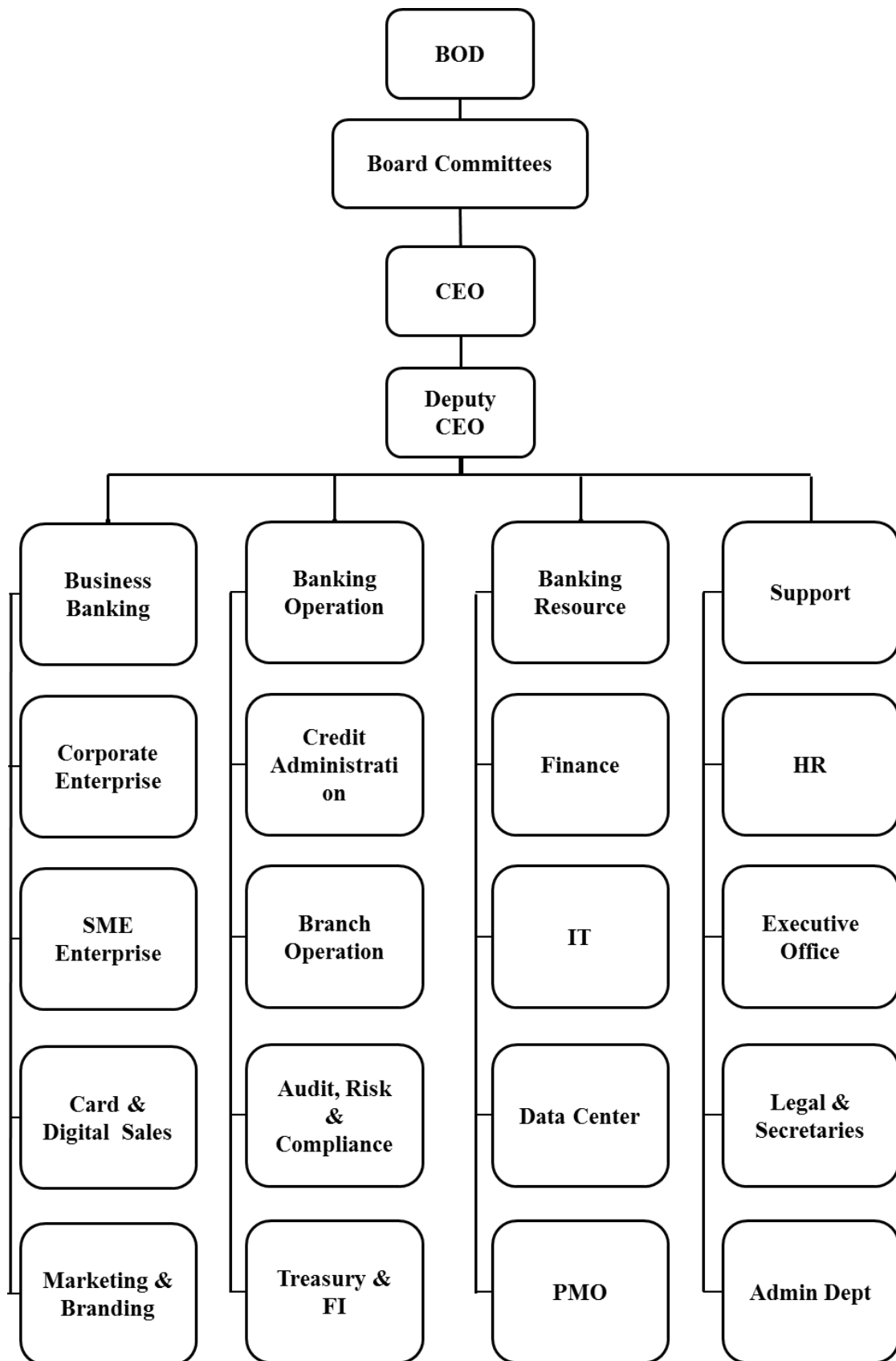
Corporate value of UAB Bank is “To lead the way towards a better Myanmar, humanizing banking, connection people, creating opportunities and changing lives.”

3.1.3 Organization Structure of UAB Bank

UAB Bank follows corporate governance and attained proper organization structure. Board of Director is standing as non-executive director, Board Committees to support BOD and senior management is attaining a position of key player. Board Committees is controlling 4 major groups which are Board advisory & Strategy Committee, Board Risk Committee, Board Audit Committee, Board Credit Committee.

Top position in Senior Management is CEO and respective department head are managing their department and reporting to CEO. Senior management governs four main functions which include Business Banking function, Banking Operation function, Banking Resource function and Support function. Business Banking function include Corporate Enterprise, SME, Card & Digital Sales, Marketing and Branding. Banking Operation function includes Credit Administration, Branch Operation, Audit, Risk and Compliance, Treasury and FI. Banking Resource function includes Finance, IT, Data Center and Project Management. Support Function includes HR, Executive Office, Legal & Secretaries and Admin. Figure(3.1) refers to the main organization chart of UAB Bank.

Figure (3.1) Organization Structure of UAB Bank



Source: UAB Bank ,2019

3.1.7 Employees of UAB Bank

Total employee of 2019 October is over 2000 employees in UAB Bank and 99.5% are local and 0.5% is foreign expatriates. 1.3% is senior management and middle management is 16.5% and executive is 52.2% and rest of 26% is Non executive employees. 52.4% is Under 30 years old and 31.7% is under 40 and 15.9% is over 40 years old.

Total of 580 employees are working in Yangon head office, 40 employee in Mandalay Operation Head Office & Mandalay SME Center and 25 staff in Mandalay Zone Office. Total 27 staff in International Banking (Trade Finance) and total 30 and 29 employee in Yangon Zone Office 1 & 2 respectively. Total 25 employees are working in Cash Collection Office and total 27 employees in Data Center Office. Total 523 Employee in Yangon Bank Branches and 390 employees in Mandalay region. Total 390 staffs are working in UAB Bank across the countries which are Nay Pyi Taw and other major cities in upper Myanmar, lower Myanmar and Shan state.

3.2 Human Resource Development and Learning Opportunities in UAB Bank

In banking sector, skills and knowledge are important to ensure effectiveness, professionalism and upgrading required skills, which all add to the advancement of the organization. Because banking is one of the most dominant sector in country's economic, and a crucial service in today's business, it is vital that those who provide such service are well trained and equipped with the latest skills to do so. Therefore continuous learning is important for further expanding employees' skill-set in response to a changing environment and new developments. UAB Bank is committed to growing and nurturing the employee through training and development.

UAB Bank believes that continuous learning and development of its employees translates to continuously improving products and services for its customers. Thus, the organization offers formal training and development programs to employees in all levels from Non-Executive to Senior Management. UAB Bank also conducts formal training, learning classes and workshop to equip their employees with relevant knowledge and skills which are essential to be successful in their workplace. The organization also use a blended learning approach combining self-learning and knowledge sharing session with

experience executives, facilitating employees to develop and enhance their professional skills. Organization practical approach to employee development is based on the principle of 40-30-30. A blended learning and development method, this approach extends training into the workplace by capturing the reality of workplace learning. 40% is learn & develop through structure course and training, 30% is learn & develop through from other people , 30% is learn & develop through from experience.

To expand the employees' skill-set in response to a changing environment and new developments, UAB Bank provides following in-house trainings to the employees.

- (1) HR orientation training - training provides rules & regulations of the organization as well as employees' compensation and benefit.
- (2) General banking training - All new joiner need to attend and training which provide basic knowledge of accounting, banking software and general product.
- (3) Pumori banking software training -all branches and head office employees need to attend the banking software training.
- (4) Product training -all kind of deposit product, data entries and accounting entries for each product will explained in the training.
- (5) Customer service training - training explains how to provide excellent service to each every customer.
- (6) Loan product & procedure - All kind of loan product and services available in bank and training explains how to proceed the loan and related business law.
- (7) Financial analysis training-After attending loan product & procedure training, employee need to attend next step which is financial analysis training. Training indicate position of financial statement, analysis to balance sheet and profit & lost. All trainee are need to explain how working capital gap and requirement in each business segments.
- (8) Treasure and money market - Training provides knowledge of bonds, stock and forex trade.
- (9) Trade finance training - Training provides how international banking function work and how the bank is supporting in export & import sector.

(10) Risk & compliance - Training explains rules and compliance of Central Bank of Myanmar. This training also provides knowledge of operational risk, market risk and credit risk together with international practices.

The Bank provides not only in-house training but also learning opportunities for its employees to expand their experiences and perspectives by sending them to training programs and seminars outside the company, sometimes even out of the country. The organization realized that a culture of continuous learning is essential to improve productivity and performance. Since 2010, 1300 employees attended formal classroom training, 150 senior and middle management attended formal development conferences.

Developing local talents and deeping organization talent pool was a key focus as a strong leadership and talent pipeline is essential to the success of the UAB Bank. In 2018, UAB Bank have promoted local talented into a key position and entrusted greater responsibilities. A number of in-house training conducted to enhanced banking including topic like balance sheet management, risk management, management reporting, operation efficiency and human capital management. The organization believes that investing in human resource development is essential to increase organization performance.

3.3 Research Design

This study aims to examine the effect of training on employee commitment in UAB Bank and to analyze the effect of employee commitment on employee performance in UAB Bank. Analytical research method is used in this study to achieve the objective of the study. Both primary and secondary data are used in this study. For the collection of primary data, the sample size is calculated based on the total population of employee in Yangon branches of UAB Bank. The sample size for this study was 205 employees. The respondents are surveyed with structured questionnaires by using simple random sampling method. This study is required to search secondary data which is gathered from published journals, published thesis and research paper reference books.

After collection primary data, the survey data are entered in SPSS to analyze the results and test the 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.

Descriptive and analytical research methods are used in this study. Descriptive research is aims to describe characteristics of employees in UAB Bank. The Survey questions used for this study consist of four main sections: Section (1) demographic factors, Section (2) learning opportunities section (3) employee commitment and section (4) employee performance. The question in section 1 is close questions and multiple choices. The other question are asked with a five point Likert scale ranging from “Strongly disagree to Strongly agree” (1= Strongly disagree to 5= Strongly agree). The Likert scale data saved as ordinal and descriptive data saved as nominal type in SPSS.

3.4 Profile of Respondents

In the analysis on the profiles of respondents, it focuses such questions as gender, age and education level, occupation, year of service at UAB Bank. For each question, respondents are given multiple choices, out of which the respondents have to choose the most relevant one. Out of 205 survey, 185 survey has got complete answer. Table (3.2) presents the demographic data of the respondents.

Table (3.1) Demographic Data of the Respondents

Sr.No	Particular		No of Respondents	Percent (%)
	Total		185	100
1	Gender	Male	80	43
		Female	105	57
2	Age	Under 25 Years	72	39
		25 to 34 Years	45	24
		35 to 44 Years	38	21
		45 years and above	30	16
3	Year of Service	1 to 2 Years	16	9
		3 to 4 Years	100	54
		4 Years and above	69	37

Sr.No	Particular		No of Respondents	Percent (%)
4	Education Level	High School	-	-
		Diploma	-	-
		Bachelor's Degree	117	63
		Master's Degree	68	37
		PhD	-	-
5	Occupation	Managerial Staff	31	17
		Non-Managerial Staff	154	83

Source: Survey Data, 2019

It is found that female respondents are more than male respondents as the quantity of female employees are more than male employees because banking industry is service industry and the jobs are more suitable for female rather than male.

The most dominant age group in among employees is Under 25 Years old in UAB Bank. Because most of the service industry use fresher and younger people as they are active to learn and smart to serve the various type of customers.

Also most of the respondents are 3 to 4 Years' service length as per the survey data as they already got enough experienced and felt that UAB Bank is a good place to work and saw that they have good opportunities in the future. As per above table(3.3), the education level of respondent working in UAB Bank are 117 Bachelor's Degree holder and 68 persons hold Master's Degree. Total respondent of manager level employee are 31 and Non Managerial employees are 153.

CHAPTER 4

ANALYSIS OF LEARNING ON EMPLOYEE COMMITMENT AND PERFORMANCE OF UAB BANK

This chapter presents the descriptive and analytical research. In the descriptive section, standard deviation and mean scores are presented based on the findings. In the analytical section, analysis on impact of learning on employee commitment and job performance is included.

In the analysis of learning factors on employee commitment, descriptive survey method is mainly used. In this measure, it focuses are measured by five-point Likert scale (1: strongly disagree , 2: disagree , 3: neutral , 4: agree , 5: strongly agree). Therefore, it can be concluded that employee have positive commitment towards on employee performance if the mean score is greater than 3.5 while employee have negative commitment towards employee performance if the mean score is less than 3.5. These findings are consistent with the literature which demonstrates HR activities consideration heavily impact the relative importance of employee performance.

4.1 Employee Perception on Learning

Influencing factors of leaning on employee commitment and performance are important factors of this study. In order to find out the important of influencing factors on employee commitment and performance of UAB Bank, structured questionnaires were used. The standard deviation, percentage and mean scores of the influencing factors are presented in the study based on findings.

4.1.1 Opportunity to Learn

One of the influencing factors on employee commitment is learning opportunity. The respondents were asked 4 part of questions concerning with learning factors of the employees. Question for survey are opportunity to learn, motivation to learn, support to learn, benefits of learning.

To analyze opportunity to learn in UAB Bank, 205 employees were surveyed and 185 employees responded. The results are shown in Table (4.1) based on the survey answer.

Table (4.1) Opportunity to Learn

Sr.No	Particular	Mean Score	Std Deviation
1	Having stated policies on training.	3.77	0.66
2	Aware of the amount and type of training for coming year.	3.58	0.67
3	Allowing to request the specific training.	3.70	0.64
4	Allowing to choose alternate training session.	3.56	0.74
5	Clearly announce future training.	3.64	0.68
Overall Mean		3.65	

Source: Survey Data, 2019

According to learning opportunity, a robust employee development program ensures that employees have a consistent experience and background knowledge. The consistency is particularly relevant for the organization's basic policies and procedures. Since, UAB Bank is one of the biggest banks in Myanmar, it has stated policies for training and development for new joiners and improvement programmes for senior employees. And also, the organization cares about the employees' career development by means of allowing them to request required training if they may need. Therefore employees feel that they are appreciated through learning opportunities and feel more satisfaction toward their jobs. On the other hand, allowing to choose alternate training session is unfeasible due to limited training resource. According to the overall mean scores, opportunity to learn can be an effective factor on employee commitment.

4.1.2 Motivation to Learn

To find out motivation to learn in UAB Bank, 205 employees were surveyed and 185 employees responded. The results are shown in Table (4.2) based on the survey answer.

Table (4.2) Motivation to Learn

Sr.No	Particular	Mean Score	Std Deviation
1	Tend to learn more from training.	3.36	0.63
2	Exert effort in training to improve the skills.	3.62	0.66
3	Believe to improve skills by participating in training.	3.65	0.63
4	Invest effort to improve skills for current job.	3.48	0.65
5	Invest effort to improve skills for a promotion.	3.58	0.64
Overall Mean		3.53	

Source: Survey Data, 2019

According to motivation to learn, the employee who receives the necessary training and development programs is more able to perform in their job. The training and development give the employee a greater understanding of their responsibilities within their role, and in turn build their confidence. Since the organization provides many career opportunities, employees are motivated to learn because this means that a progress in their career, such as a chance for promotion or self-improvement awaits them. That gives them a goal to learn more and encouragement to show their performance by using the skill and knowledge acquired from the training. On the other hand, motivation can be affected by many internal and external factors—such as the learning environment, time of day, the learners' socio-economic background and personal values, other people around them, and even the different food they have been eating. To motivate such employee trainer need to identify learner's motivators with his/her skills. According to the overall mean scores, motivation to learn can moderately effective factor on employee commitment.

4.1.3 Support to Learn

To find out support to learn in UAB Bank, 205 employees were survey and 185 employees are responded. The result are shown in Table (4.3) based on the survey answer.

Table (4.3) Support to Learn

Sr.No	Particular	Mean Score	Std Deviation
1	Get support from manager to develop the skills.	3.11	0.45
2	Expect to assign in special project.	3.11	0.46
3	Get support from manager to participate in training.	2.57	0.90
4	Advising or training is major job of manager.	2.92	0.87
5	Open to talk with manager.	3.17	0.37
Overall Mean		2.97	

Source: Survey Data, 2019

According to support to learn, a manager's role in training and development is essential because they spend much of their time with employees. Managers can use simple daily interactions to show employees that learning from training is a priority. Managers play a pivotal role in creating the right workplace environment for training participants to learn and to apply their learning back on the job. In this case, however the organization is willing to support necessary training programmes, participation of line manager has not met the standard yet. Actually, one of the most motivating and transformational conversations a manager can have with a team member is about that department goals. Employees have goals that if they tap into department goals, they will be more motivated for all their work and will improve the relationship with their management levels. In this case, some managers in UAB need to review their relationship between each other and need to support for their team member development. According to the overall mean scores, support to learn can moderately effective factor on employee commitment.

4.1.4 Benefit of Learning

To find out benefit of learning in UAB Bank, 205 employees were surveyed and 185 employees responded. The results are shown in Table (4.4) based on the survey answer.

Table (4.4) Benefit of Learning

Sr.No	Particular	Mean Score	Std Deviation
1	Participation improves personal development.	3.44	0.70
2	Participation improves job performance.	3.50	0.65
3	Participation helps to get up to date knowledge.	3.56	0.70
4	Participation helps to reach career objectives.	3.52	0.65
5	Getting along with manager and peers.	3.32	0.62
Overall Mean		3.46	

Source: Survey Data, 2019

According to benefit of learning, well-planned training and development programmes provide career pathways for employees making retention within the organization rather than seeing them seeking next-level opportunities elsewhere. UAB Bank provides different types of training to its all employees as per business requirement. In banking industry, rules and regulations defined by Central Bank of Myanmar are always changing as per government policies therefore employees need to be updated with these new rules. The organization provides such trainings to update its employees. And also technology is one of the reason current procedure and method outdated so employees are provided training to learn new procedures and method. On the other hand, the employees get benefit from the training provided by UAB Bank, but due to Myanmar people social culture, the employees highly respect to their superior therefore it is difficult for them to be friendly to their manager. According to the overall mean scores, benefit of learning can moderately effective factor on employee commitment.

4.2 Analysis on Effect of Learning on Employee Commitment

In this research, linear regression model is used in order to find out the effect of learning on employee commitment by surveying 185 employees from UAB Bank in Yangon branches.

In this study, linear regression is used to test the relationship between learning variables (opportunity to learn, motivation to learn, support to learn, benefits of learning)

and dependent variables (affective commitment, continuance commitment and normative commitment).

4.2.1 Employee Commitment

According to Three- Component Model theory, there are three commitment in employee commitment such as affective commitment, normative commitment & continuance commitment.

In this study to find out the effect of employee commitment in UAB Bank. 205 employee were surveyed and 185 employee were responded. The result are shown Table (4.5) based on survey findings.

According to affective commitment, employees are enthusiastic to work at the organization and willing to contribute good to the organization. Because the organization recognized employees are essential for the organization success and in return, organization shows employees that they are valued by means of rewards, promotion and providing career opportunities. Therefore employees have much affection and sense of belonging to the organization. On the other hand, as a human being, accepting others problems as own problem is psychologically not an easy task. According to overall mean scores, affective commitment moderately effective on employee performance.

According to continuous commitment, UAB employee agree with the accept any job to keep working in this organization and hard for leaving right now even they wanted to because they have few option to choose. But they are not agreeing with plan to work very long time in this organization. On the other hand, some of respondents are next move even the company which comes to them knows quite well that the employees will easily switch if they get a better option. According to the overall mean scores, continuous commitment moderately effective on employee performance.

Table (4.5) Employee Commitment

Sr.No	Particular	Mean Score	Std Deviation
Affective Commitment			
1	Willing to work for a long time.	3.61	0.93
2	Organization's problems are as my own.	3.42	0.93
3	Like a "part of family".	3.47	0.97
4	Belong to the organization.	3.49	0.93
5	Enjoy discussing about the organization.	3.36	0.94
Overall Mean (AC)		3.46	
Continuance Commitment			
1	Very hard to leave.	2.84	0.90
2	Staying is a matter of necessity.	3.01	1.01
3	Having few options to leave.	3.02	1.03
4	Benefits may not match.	2.81	1.01
5	Life would be disrupted.	2.89	0.95
Overall Mean (CC)		2.91	
Normative Commitment			
1	Having obligation to remain.	3.42	1.07
2	Leaving is not a right decision.	3.53	0.97
3	Organization deserves loyalty.	3.35	0.97
4	Owing a great deal to organization.	3.37	1.04
5	Feeling guilty to quit.	3.14	0.94
Overall Mean		3.36	

Source: Survey Data, 2019

According to normative commitment, employees feel responsible for all services of organization and have sense of obligation to remain in the organization. In addition,

employees feel that organization's goal is their goal and deserve their loyalty. On the other hand, respondents are all human, after all. But they'd surely realize that this is business, and in business, difficult decisions sometimes need to be made. So, employees may find better opportunities and leave the organization without feeling guilty. According to the overall mean scores normative commitment moderately effective on employee performance

(A) Effect of Learning on Affective Commitment

This section analyses the effect of learning on their affective commitment in UAB Bank. The regression results to test the impact of four learning variables (opportunity to learn, motivation to learn, support to learn, benefits of learning) on their affective commitment in UAB Bank and the results are showed in Table(4.6).

From result, the significant values of support and benefit are less than 0.01. The significant values of opportunity is less than 0.05 Therefore, support and benefit have a positive relationship with affective commitment at 99% significant level and opportunity has positive relationship with affective commitment at 95% significant level. The value of F test, the overall significance of the model, is highly significant at 1 percent level. This specified model can be said valid.

As shown in Table (4.6), correlation coefficient (R) which measures the relationship between dependent variables (affective commitment) and independent learning variables (opportunity, motivation, support, benefit) is 0.921. It indicates that the learning factors reported by respondents and level of affective commitment are correlated. According to the result of regression analysis shown in table, R square value is 0.848. Thus, this multiple regression model in this case explain 84% of the relationship between independent variables (opportunity, motivation, support, benefit) and dependent variable (affective commitment). The adjust R square is 0.845 that indicate that model is 84% fit with the study.

The unstandardized coefficient value of opportunity is (0.137), support is (0.585) and benefit is (0.346). Those are positive relationship with affective commitment. Opportunity has highly significant at 5% level. And support and benefit have 1% significant level respectively. Organization with higher level of opportunity to learn,

support to learn and benefit of learning have higher affective commitment. The coefficient of opportunity, support and benefit of learning can forecast that employee affective commitment will increase up 0.137 units, 0.585 units and 0.346 units by increasing 1 units of opportunity, 1 unit of support and 1 unit of benefit respectively. Therefore, the organization with higher level of these variables tends to have higher level of affective employee commitment.

Table (4.6) Effect of Learning on Affective Commitment

Variable	Un-standardized Coefficient		Standardized Coefficient	t	Sig
	B	Std Error	Beta		
(Constant)	.151	.117		1,284	.201
Opportunity	.137**	.054	.132	2.508	.013
Motivation	-.034	.083	-.031	-0.414	.680
Support	.585***	.076	.513	7.688	.000
Benefit	.346***	.069	.354	4.978	.000
R value	.921 ^a				
R Square	.848				
Adjusted R Square	.845				
F value	251.667***				

Source: Survey data, 2019

Notes: *** = Significant at 1% level, ** = Significant at 5% level, * = Significant at 10% level

Opportunity to learn, support to learn and benefit of learning are significantly influence on affective commitment. Banking environment is a knowledge base environment. There are many types of accounting systems and banking solutions. And rules and regulations are always changing. Changes in the banking environment (such as new product, new rules and regulation, new banking solution software and new standard) make it necessary for employees to learn new skills and knowledge to get competencies with new standard. Also employees see as a reward if they get opportunity to learn because the skills they acquired from learning are a step closer to reach their career objectives. Employees who get support from manager felt that they are valued and their

performance is acknowledged. Employee also felt that the growth of the organization is the growth for the employee as well therefore employee highly involve in the organization and that effect employee's affective commitment.

The standardized coefficient (Beta) of benefit factor has the largest value (.513) among four explanatory variables indicating that support factor has the greatest contribution to the effect on affective commitment. The increases of opportunity to learn, support to learn and benefit of learning have the positive effect on affective commitment.

In summary, the results show that most factors have significant value and the key determination of affective commitment of the employees is support to learn. Therefore, most employees who have affective commitment mainly focus on support to learn while they work at UAB Bank.

(B) Effect of Learning on Continuance Commitment

This section analyses the effect of learning on their continuance commitment in UAB Bank. The regression results to test the impact of four learning variables (opportunity to learn, motivation to learn, support to learn, benefits of learning) on their continuance commitment in UAB Bank and the results are showed in Table(4.7).

From result, the significant values of motivation to learn, support to learn and benefit of learning are less than 0.01, 0.05 and 0.01 respectively. Therefore, motivation to learn, support to learn and benefits of learning have a positive relationship with employee continuance commitment at 99% significant level, 95% significant level and 99% significant level respectively. The value of F test, the overall significance of the model, is highly significant at 1 percent level. This specified model can be said valid.

As shown in Table (4.7), correlation coefficient (R) which measures the relationship between dependent variables (continuance commitment) and independent training variables (opportunity to learn, motivation to learn, support to learn, benefit of learning) is 0.947. It indicates that the learning factors reported by respondents and level of continuance commitment are correlated. According to the result of regression analysis shown in table, R square value is 0.895. Thus, this multiple regression model in this case explains 89% of the relationship between independent variables (opportunity to learn, motivation to learn, support to learn, benefits of learning) and dependent variable

(continuance commitment). The adjust R square is 0.895 that indicate that model is 89% fit with the study.

Table (4.7) Effect of Learning on Continuance Commitment

Variable	Un-standardized Coefficient		Standardized Coefficient	t	Sig
	B	Std Error	Beta		
(Constant)	-2.587	.148		-17.535	.000
Opportunity	.102	.068	.065	1.490	.138
Motivation	.813***	.104	.490	7.815	.000
Support	.233**	.096	.134	2.437	.016
Benefit	.449***	.087	.302	5.137	.000
R value	.947 ^a				
R Square	.897				
Adjusted R Square	.895				
F value	391.072***				

Source: Survey data, 2019

Notes: *** = Significant at 1% level, ** = Significant at 5% level, * = Significant at 10% level

The unstandardized coefficient value of motivation to learn, support to learn and benefit of learning are (0.813), (0.233) and (0.449) respectively. And these three factors have positive relationship with continuance commitment and highly significant at 1% significant level, 5% significant level and 1% significant level respectively. Organization with higher level of motivation to learn, support to learn and benefit of learning have higher continuance commitment. The coefficient of motivation to learn, support to learn and benefit of learning can forecast that employee continuance commitment will increase up 0.813 units, 0.233 units and 0.449 units by increasing 1 units of motivation, 1 units of support and 1 units of benefit respectively. Therefore, the organization with higher level of learning factors tend to have higher level of continuance commitment.

Support to learn, motivation to learn and benefit of learning are significantly influence on continuance commitment. Employee felt that the more they get support from

manager and benefit from learning the more chances to be career growth in current organization. . Survey result shows that most the employees are working more than 3 years in the organization. Therefore employee felt that they will not get better benefit (such as higher salary or higher position) if they switch to another organization with current position. This motivates employees to learn more and to achieve their career objectives as quickly as possible. Therefore motivation to learn, support to learn and benefit of learning factors are effective factors on employee's continuance commitment.

The standardized coefficient (Beta) of motivation to learn factor has the largest value (.490) among four explanatory variables indicating that motivation to learn factor has the greatest contribution to the effect on employees' continuance commitment.

In summary, the results show that most factors have significant value and the key determinations of continuance commitment of the employees are motivation to learn support to learn and benefit of learning. Therefore, organization create these learning factors tend to have higher level of continuance commitment.

(C) Effect of Learning on Normative Commitment

This section analyses the effect of learning on their normative commitment in UAB Bank. The regression results to test the impact of four learning variables (opportunity to learn, motivation to learn, support to learn, benefits of learning) on their normative commitment in UAB Bank and the results are showed in Table(4.8).

From result, the significant values of opportunity, support and benefit are less than 0.10, 0.01 and 0.05 respectively. Therefore, opportunity, support and benefit total have a positive relationship with normative commitment at 90% significant level, 99% significant level and 5% significant level respectively. The value of F test, the overall significance of the model, is highly significant at 1 percent level. This specified model can be said valid.

As shown in Table (4.8), correlation coefficient (R) which measures the relationship between dependent variables (normative commitment) and independent training variables (opportunity, motivation, support, benefit) is 0.923. It indicates that the learning factors reported by respondents and level of normative commitment are correlated. According to the result of regression analysis shown in table, R square value is

0.851. Thus, this multiple regression model in this case explain 85% of the relationship between independent variables (opportunity, motivation, support, benefit) and dependent variable (normative commitment). The adjust R square is 0.848 that indicate that model is 84% fit with the study.

Table (4.8) Effect of Learning on Normative Commitment

Variable	Un-standardized Coefficient		Standardized Coefficient	t	Sig
	B	Std Error	Beta		
(Constant)	-.228	.125		-1.829	.069
Opportunity	.112*	.058	.102	1.941	.054
Motivation	.081	.088	.069	0.921	.358
Support	.749***	.081	.613	9.257	.000
Benefit	.191**	.074	.182	2.585	.011
R value	.923 ^a				
R Square	.851				
Adjusted R Square	.848				
F value	257.029***				

Source: Survey data, 2019

Notes: *** = Significant at 1% level, ** = Significant at 5% level, * = Significant at 10% level

The unstandardized coefficient value of opportunity is (0.112), support is (0.749) and benefit is (0.191). Those are positive relationship with normative commitment and these variables have highly significant at 10% significant level, 1% significant level and 5% significant level respectively. Organization with higher level of opportunity to learn, support to learn and benefit of learning has higher normative commitment. The coefficient of opportunity to learn, support to learn and benefit of learning can forecast that employee normative commitment will increase up 0.112 units, 0.749 units and 0.191 units by increasing 1 units of opportunity, 1 unit of support and 1 unit of benefit respectively. Therefore, the organization with higher level of these three variables tends to have higher level of normative commitment.

Opportunity to learn, support to learn and benefit of learning are significantly influence on normative commitment. UAB Bank provides learning opportunity to all employees for their development. Employees get benefit from learning because they gain skill and knowledge which are essential for their career growth. Also they become competent employee and employee gained confident to work effectively. Employee undertake psychological obligation to develop themselves in performing their work when they get support from manager. Hence employee felt that the organization and their manager valued them. Therefore, employee felt obligation and loyal to the organization. Thus, opportunity to learn, support to learn and benefit of learning factors effect on normative commitment.

The standardized coefficient (Beta) of support factor has the largest value (0.613) among four explanatory variables indicating that support factor has the greatest contribution to the effect on normative commitment of the employees. The increases of opportunity to learn, motivation to learn, support to learn and benefit of learning have the positive effect on normative commitment.

In summary, the results show that most factors have significant value and the key determination of normative commitment of the employees is support to learn. Therefore, most employees who have normative commitment mainly focus on support to learn while they work at UAB Bank.

4.3 Analysis on Effect of Employee Commitment on Employee Performance

In this study to find out the effect of employee performance in UAB Bank. 205 employees from Yangon branches have been surveyed and 185 employees were responded. The results are shown Table (4.9) based on survey findings.

As shown in table (4.9), the organization needs employees that are able to get the job done, because employee performance is critical to the overall success of the company. As per the finding, employees have a greater understanding of their responsibilities and working effectively as a team by helping each other for the sake of organization. On the other hand, improving job procedure is not possible for employees because banking industry has to follow rules and regulation defined by Central Bank of Myanmar.

Table (4.9) Employee Performance

Sr.No	Particular	Mean Score	Std Deviation
1	Performing tasks effectively.	3.47	0.98
2	Trying to improved job procedures.	3.39	1.10
3	Being ready to help others.	3.46	1.03
4	Reading and following the announcement & memos.	3.42	0.98
5	Completing assigned duties adequately.	3.44	0.91
Overall Mean		3.43	

Source: Survey Data, 2019

. This section analyses the effect of employee commitment on their performance in UAB Bank. The regression results to test the effect of employee commitment on their performance in UAB Bank and the results are showed in Table(4.10).

From result, the significant values of affective commitment total and normative commitment are less than 0.01. And significant value of continuance commitment is less than 0.10. Therefore, affective commitment, continuance commitment and normative commitment have a positive relationship with employee performance at 99% significant level, 90% significant level and 99% significant level respectively. The value of F test, the overall significance of the model, is highly significant at 1 percent level. This specified model can be said valid.

Hence, all types of commitment have greater influence on employee performance. As shown in Table (4.10), correlation coefficient (R) which measures the relationship between dependent variables (employee performance) and independent variables (affective commitment, continuance commitment and normative commitment) is 0.937. It indicates that the commitment reported by respondents and level of employee performance are correlated. According to the result of regression analysis shown in table, R square value is 0.877. Thus, this multiple regression model in this case explains 87% of the relationship between independent variables (affective commitment, continuance commitment and normative commitment) and dependent variable (employee

performance). The adjust R square is 0.875 that indicate that model is 87% fit with the study.

Table (4.10) Effect of Employee Commitment on Employee Performance

Variable	Un-standardized Coefficient		Standardized Coefficient	T	Sig
	B	Std Error	Beta		
(Constant)	.309	.116		2.657	.009
Affective Commitment	.511***	.080	.497	6.356	.000
Continuance Commitment	.072*	.040	.106	1.798	.074
Normative Commitment	.341***	.074	.356	4.641	.000
R value	.937 ^a				
R Square	.877				
Adjusted R Square	.875				
F value	431.337***				

Source: Survey data, 2019

Notes: *** = Significant at 1% level, ** = Significant at 5% level, * = Significant at 10% level

The unstandardized coefficient value of affective commitment, continuance commitment and normative commitment are (0.511), (0.072) and (0.341) respectively. All three commitments have positive relationship with employee performance. Affective and normative commitments have highly significant at 1% significant level and continuance commitment has significant at 10% significant level. Organization with higher level of these variables tends to have higher employee performance. The coefficient of affective commitment, continuance commitment and normative commitment can forecast that employee performance will increase up 0.511 units, 0.072 units and 0.341 units by increasing 1 units of affective commitment, 1 unit of continuance commitment and 1 unit of normative commitment respectively.

All three types of commitments significantly effect on employee performance. Employee who has affective commitment to the organization continues to work for the organization because they want to. They are emotionally attached to organization and believing in the goals and values of the organization. Therefore, affective commitment of

the employee is effective on employee performance. Employees who have continuance commitment to the organization felt that they will not get better benefit if they leave the organization now. Therefore continuance commitment is effective on the employee performance. Employees who are normatively committed to the organization felt that they have obligation to work for the organization. Therefore, normative commitment of the employee is effective on the employee performance.

The standardized coefficient (Beta) of affective commitment factor has the largest value (0.497) among other three variables indicating that affective commitment factor has the largest contribution to the effect on employees performance.

In summary, the organization get a higher level of commitment from employees, performance of employees are also increase. Employees tried their best for the organization as the organization provides them with learning opportunities, necessary skills and knowledge's to emphasize and use in projects.

CHAPTER -5

CONCLUSION

In conclusion, the objectives of this research are to analyze the effect of learning on employee commitment and to analyze the effect of commitment on performance of UAB Bank. Base on Three-Component Model of commitments, researcher examined the UAB Bank employee through questionnaire survey.

5.1 Findings and Discussions

This study is conducted by collecting structured questionnaires to 205 employees from Yangon Branches and 185 employees have provided reliable responds. For the analysis on employee commitment, regression analysis is used to determine the effect of influencing factor on employee commitment and effect of employee commitment on employee performance.

Based on the analysis and discussion in the previous chapter, it is clear to us that the availability of learning opportunity has highest means score. At this factor, employees are satisfied of learning opportunity of what they received. This result found that most of the employees clearly understand about organization has well training and development plan for employees and employees are well notified. The findings also show that the organization allows employees to request the training which are necessary for them. As a result, employees give more commitment to UAB Bank because employee learnt skills and knowledge from the training and it enhances their career path.

As per survey result, most of the employees are motivated to learn from the training and development programmes because employees acquired skill, knowledge and ability related to specific job function. Employees are willing to learn and improve their skill for their career growth. This improves their skills and become competent to work more effectively and efficiently. As a result they give more commitment to UAB Bank. The findings show that the more employees are motivated to learn the more they give commitment to UAB Bank and the more their performance improved.

According to the survey results, the organization is investing in creating learning opportunities at work, training and development plans for their employees which is mutually beneficial on both employees and the organization. When the training programs are integrated with the organization's other systems and processes, it improves the process of specific job functions or improvement employee performance. Thus, positively impact on the organization's performance. As per the finding, managers need to create the right workplace environment which encourages learning from training programs. Because lack of encouragement leads not only to a waste of scarce training resources, but also to an increase in employee frustration and lowered morale. Findings suggest that the more support from manager, the more employee performance will be improved.

As per survey results, learning environment at work provides employees with the essential knowledge required for their job role and also improves their overall performance; even within customer service. Since UAB Bank is transforming into digitalization, current procedures and methods become obsolete. Therefore employees learned new skills and knowledge to enhance their performance and it helps to reach their career objectives. As a result, they give more commitment to UAB Bank.

It is found that most of employees have employee commitment such as affective commitment, continuous commitment and normative commitment which are moderately influence towards employee performance of UAB Bank. As per survey data, many employees have the affective commitment which moderately influence because employees would like to work long time in UAB Bank. Moreover, They are proud to work there and they feel that they belong to UAB Bank.

Among the four independent factors (opportunity to learn, motivation to learn, support to learn and benefit of learning), support to learn has the greatest contribution to effect on employees' affective commitment. The increase of opportunity to learn, support to learn, and benefits of learning factors have the positive effects on employees' affective commitment.

Among the four independent factors (opportunity to learn, motivation to learn, support to learn and benefit of learning), motivation to learn has the greatest contribution to the effect on employees' continuance commitment. The increase of motivation to learn, support to learn and benefit of learning factors have the positive effect on employees' continuance commitment.

Among the four independent factors (opportunity to learn, motivation to learn, support to learn and benefit of learning), support to learn has the greatest contribution to the effect on employees' normative commitment. The increase of opportunity to learn, support to learn and benefit of learning factors have the positive effects on employees' normative commitment.

By analyzing all factors, it can be concluded that support to learn and benefit of learning have greatest influence on employee commitment while affective commitment has the highest effect on employee performance.

5.2 Suggestions and Recommendations

According to the survey results, UAB Bank has been providing training and development programmes to employee. However, as per survey result, UAB Bank should emphasize on support to learn. Among the four factors related to learning, support for the learning from manager get less satisfaction. Each of managers should help and support to their team and encourage to learn from the work and training programmes. Manager should consider the advising on training is one of their job responsibilities. Also let employee to request the training which they need to take. If manager takes the initiative to develop their team member, team will feel their manager as their role model and will be happy working under those managers and will have affective commitment on organization. Management should give the chance to employee openly express their difficulties and requirements at work. Thus, employee will feel that management emphasize their feeling and care on them. Then, it makes employee to have high commitment on organization.

In the survey finding of influencing factor on employee commitment, management should create work place environment which employee feel comfortable. If the work place feel like home, employee are willing to work and can perform better. Also organization should cultivate the team spirit attitude. Hangout with each other even in the outside working hours can create the better relationship between each other. In this case, UAB Bank should conduct the activities for strong relationship between each employee such as team building activity, lunch together activities, fun day, staff treat trip, gathering party, staff party etc. Thus, employee have chance to make friendship each other and will

have unity. To be happy in work, employee should be able to balance their job time and their personal time.

As per survey results of influencing factors on affective commitment, the organization should focus on creating the working environment that employees feel proud to work at UAB Bank, the organization is important and happy to spend the rest of career life in this organization.

As per the survey results of influencing factor on continuance commitment, management should consider to have well plan for employee retention. Also to make a work environment where employees see as they have many opportunities for their career in UAB Bank. Moreover, management should create convenience working environment and chances for their career development for employee to have greatest continuance commitment.

As per the survey results of influencing factor on normative commitment, management should focus to create a work place where employees can develop themselves into higher level and feel that the organization is good to them so that they should be loyal to the organization.

Finally, even though all influencing factors are unable to overwhelm the employee commitment, it is important for the management to be aware of how to develop strategic plan for employee retention. Otherwise, other competitors persuade with higher salary, employees are possible to transfer to competitor. Therefore, management should keep on monitor the employee market to get updated news as to set the preventive action not to lose qualified employee.

5.3 Needs for Further Research

This study focuses and emphasizes only on competence factors and comfort factors on employee commitment of UAB Bank by applying Three-Component Model and using structured questions. Due to the time limit, the study conducted only on employees of UAB Bank from Yangon Branches. Therefore, it is suggested that future studies need to collect data from more employees and also collect other area which is Mandalay and upper and lower Myanmar to get more accurate data. In addition, further

study can extend to include employee turnover rate and reason in order to realize greatest employee commitment in the long run and improve the performance of the organization.

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APPENDIX I

Questionnaire Survey

***Dear
Respondent,***

I am a student of the Yangon University of Economics and currently studying Master in Business Administration. I am writing my thesis on impact of learning on employee commitment and performance.

This survey is designed for the master thesis purpose only. The data in this survey is private and will use only for intended purpose only. I kindly request for your completion of this questionnaire honestly.

Part I: Demographic Information

1. What is your gender?

☐ Male ☐ Female

2. What is your age?

☐ Under 25 ☐ 25 – 34 ☐ 35 - 44 ☐ 45 and above

3. What is your years of service at UAB?

☐ 1 to 2 year ☐ 3 to 4 year ☐ 4 year and above

4. What is your highest academic level?

☐ High School ☐ Diploma ☐ Degree ☐ Master ☐ PhD

Others (Please specify) _____

5. What is your occupation level?

☐ Managerial Staff ☐ Non-managerial Staff

6. How would you agree on below Employee Learning Opportunities in UAB?

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

Opportunity to learn	1	2	3	4	5
1. My organization has stated policies on the amount and type of training the employees can expect to receive.					
2. I am aware of the amount and type of training that my organization is planning for me in the coming year.					
3. Organization allow me to request the specific training related to my work.					
4. Organization allow me to choose the specific training related to my work					
5. This organization clearly announce future training programs.					
Motivation to learn	1	2	3	4	5
1. I tend to learn more from training programmes than most people.					
2. I am willing to exert considerable effort in training programmes in order to improve my skills.					
3. I believe I can improve my skills by participating in training programmes.					
4. I am willing to invest effort to improve skills and competencies related to my current job.					
5. I am willing to invest effort to improve skills and competencies in order to prepare myself for a promotion.					
Support to learn	1	2	3	4	5
1. My manager can be counted on to help me develop the skills emphasized in training programmes.					
2. I can expect my manager to assign me to special projects requiring use of the skills and knowledge emphasized in training.					
3. My manager enthusiastically supports my participation in training programmes.					
4. My manager believes advising or training are one of his or her major job responsibilities.					
5. I would not hesitate to tell my manager of a training need I have in a particular area.					

Benefits of learning	1	2	3	4	5
1. Participating in training programmes will help my personal development.					
2. Participating in training programmes will help me perform my job better.					
3. Participating in training programmes will help me stay up to date on new processes and products or procedures related to my job.					
4. Participating in training programmes will help me reach my career objectives.					
5. Participating in training programmes will help me get along better with my manager and peers.					

Part III: Organizational Commitment

7. How would you agree on your commitment on UAB?

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

Affective commitment	1	2	3	4	5
1. I am enthusiastic to work at this organization for a long time					
2. I really feel as if the organization's problems are my own					
3. I feel like a "part of family" at my organization					
4. I feel sense of belonging to my organization					
5. I enjoy discussing my organization with people outside it					
Continuance commitment	1	2	3	4	5
1. It would be very hard for me to leave my organization right now, even if I wanted to					
2. Right now, staying with my organization is a matter of necessity					
3. I believe I have few options to consider leaving this organization					
4. Another organization may not match the overall benefits I have here					
5. Too much of my life would be disrupted if I decided I wanted to leave my organization now					

Normative commitment	1	2	3	4	5
1. I feel any obligation to remain with my current employer					
2. Even if it were to my advantage, I do not feel it would be right to leave my					
3. This organization deserves my loyalty					
4. I owe a great deal to my organization					
5. I feel guilty if I quit my company now					

Part IV: Employee Performance

1. How would you agree on your performance at UAB?

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

Employee Performance	1	2	3	4	5
1. I effectively perform tasks that expected of me					
2. I try to adopt improved job procedures in the department					
3. I am ready to help others who have problems with their work even if I am from another department					
4. I read and follow the announcements, memos and other circulars given out by organization					
5. I adequately complete my assigned duties					
6. I am able to participate to accomplish my department goals					

Thank you

APPENDIX II

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.921 ^a	.848	.845	.24423	.848	251.667	4	180	.000	1.738

a. Predictors: (Constant), BenefitTotal, OpportunityTotal, SupportTotal, MotivationTotal

b. Dependent Variable: AffectiveCTotal

ANOVA^b

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	60.045	4	15.011	251.667	.000 ^b
Residual	10.737	180	.060		
Total	70.782	184			

a. Predictors: (Constant), BenefitTotal, OpportunityTotal, SupportTotal, MotivationTotal

b. Dependent Variable: AffectiveCTotal

Coefficients^a

Model		Unstandardized Coefficients		Standardized	t	Sig.	Collinearity Statistics	
		B	Std.	Beta			Tolerance	VIF
1	(Constant)	.151	.117		1.284	.201		
	OpportunityTotal	.137	.054	.132	2.508	.013	.302	3.307
	MotivationTotal	-.034	.083	-.031	-.414	.680	.146	6.854
	SupportTotal	.585	.076	.513	7.688	.000	.189	5.289
	BenefitTotal	.346	.069	.354	4.978	.000	.166	6.014

a. Dependent Variable: AffectiveCTotal

APPENDIX II

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.947 ^a	.897	.895	.30706	.897	391.072	4	180	.000	1.945

a. Predictors: (Constant), BenefitTotal, OpportunityTotal, SupportTotal, MotivationTotal

b. Dependent Variable: ContinuanceCTotal

ANOVA^b

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	147.494	4	36.874	391.072	.000 ^b
Residual	16.972	180	.094		
Total	164.466	184			

a. Predictors: (Constant), BenefitTotal, OpportunityTotal, SupportTotal, MotivationTotal

b. Dependent Variable: ContinuanceCTotal

Coefficients^a

Model		Unstandardized Coefficients		Standardized	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	-2.587	.148		-17.535	.000		
	OpportunityTotal	.102	.068	.065	1.490	.138	.302	3.307
	MotivationTotal	.813	.104	.490	7.815	.000	.146	6.854
	SupportTotal	.233	.096	.134	2.437	.016	.189	5.289
	BenefitTotal	.449	.087	.302	5.137	.000	.166	6.014

a. Dependent Variable: ContinuanceCTotal

APPENDIX II

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.923 ^a	.851	.848	.25983	.851	257.029	4	180	.000	1.848

a. Predictors: (Constant), BenefitTotal, OpportunityTotal, SupportTotal, MotivationTotal

b. Dependent Variable: NormativeCTotal

ANOVA^b

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	69.408	4	17.352	257.029	.000 ^b
Residual	12.152	180	.068		
Total	81.560	184			

a. Predictors: (Constant), BenefitTotal, OpportunityTotal, SupportTotal, MotivationTotal

b. Dependent Variable: NormativeCTotal

Coefficients^a

Model		Unstandardized Coefficients		Standard ized	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	-.228	.125		-1.829	.069		
	OpportunityTotal	.112	.058	.102	1.941	.054	.302	3.307
	MotivationTotal	.081	.088	.069	.921	.358	.146	6.854
	SupportTotal	.749	.081	.613	9.257	.000	.189	5.289
	BenefitTotal	.191	.074	.182	2.585	.011	.166	6.014

a. Dependent Variable: NormativeCTotal

APPENDIX II

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.937 ^a	.877	.875	.22506	.877	431.337	3	181	.000	2.241

a. Predictors: (Constant), NormativeCTotal, ContinuanceCTotal, Affective

b. Dependent Variable: EmpPerformanceTotal

ANOVA^b

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	65.542	3	21.847	431.337	.000 ^b
Residual	9.168	181	.051		
Total	74.710	184			

a. Predictors: (Constant), NormativeCTotal, ContinuanceCTotal, AffectiveCTotal

b. Dependent Variable: EmpPerformanceTotal

Coefficients^a

Model		Unstandardized Coefficients		Standardized	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	.309	.116		2.657	.009		
	AffectiveCTotal	.511	.080	.497	6.356	.000	.111	9.029
	ContinuanceCTotal	.341	.074	.356	4.641	.000	.115	8.704
	NormativeCTotal	.072	.040	.106	1.798	.074	.193	5.172

a. Dependent Variable: EmpPerformanceTotal