

**YANGON UNIVERSITY OF ECONOMICS
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**THE EFFECT OF CORE BANKING TRAINING PRACTICES
ON EMPLOYEE PERFORMANCE AT
AYEYARWADY BANK**

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JANUARY, 2023

**THE EFFECT OF CORE BANKING TRAINING PRACTICES
ON EMPLOYEE PERFORMANCE AT
AYEYARWADY BANK**

A thesis submitted as a partial fulfillment of the requirements for
the degree of Executive Master of Banking and Finance (EMBF)

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ABSTRACT

The study's major goal is to determine the fundamental banking training techniques offered by AYA Bank and examine how these practices affect employee performance there. In order to accomplish the goals of the study, descriptive statistics are used. 200 middle-level and operational personnel of AYA Bank participated in core banking training from 2019 to 2021. Among them, 120 employees—representing 60% of the workforce—were chosen at random by an Excel sheet randomizer. A Google Form survey with a structured questionnaire was used to gather the data. The data is utilized to interpret the correlations between the independent and dependent variables, despite the restrictions on gathering precise data. The training objective, the training content, the training methods, the trainer's performance and behaviors, and the training environment are considered independent variables; the employee performance is considered a dependent variable. The conceptual framework is built based on previous research and the theoretical foundation of the study. The regression analysis revealed a positive and substantial correlation between employee performance at AYA Bank and all selected core banking training practices, with the exception of training content and atmosphere. Additionally, it has been discovered that the fundamental banking training techniques have the greatest impact on staff performance. According to the study, in order to ensure training efficacy, training managers should focus on using the best training techniques, creating appropriate goals, and choosing qualified trainers.

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LIST OF ABBREVIATIONS

AYA	-	Ayeyarwady Bank
CBS	-	Core Banking Software
E 7	-	Essence 7
EMBF	-	Executive Master of Banking and Finance
HOD	-	Head of Department
IT	-	Information Technology
IFRS	-	International Financial Reporting Standard
L&D	-	Learning and Development
PMO	-	Project Management Office
SPSS	-	Statistical Packages of the Social Science
SME	-	Subject Matter Expert
SWIFT	-	Society for Worldwide Interbank Financial Telecommunication
UAT	-	User Acceptance Testing

CHAPTER I

INTRODUCTION

Successful firms started focusing on attracting and keeping talent in the twenty-first century, and this effort rose significantly. An organization's lifeblood are its employees. The goal of human resources development (HRD) was to prepare people for both their current jobs and their future responsibilities. In order to improve employee performance, senior management recognized the need to make investments in training and development. The majority of training and development focused on knowledge, skills, methods, and practices acquisition. Human resource management is not complete without training and development since they can improve performance at the individual, team, and organizational levels. Several modifications based on performance have also been implemented in the banking sector (Down, Chadbourne, & Hogan, 2000).

Since human resources are valuable but expensive, it is vital to maximize their impact on the achievement of the organization's goals in order to maintain their economic and effective performance (Mullins, 2007). Employees, or human resources, are therefore essential to an organization's development because they provide it with the stable foundation it needs to be successful and profitable over the long term. In order for both the organization and its personnel to continue to develop and learn, the majority of managers in every organization provide them with extensive training. The phrase "training" is frequently used to refer to any effort undertaken by an organization to assist and motivate its members to instruct (Mullins, 2007).

Investing in training is essential to improving employee performance. The purpose of training is to induce positive improvements in knowledge, skills, and attitudes. The purpose of training is to improve human performance in the work that a person is already doing or is beginning (Nadler & Leonard, 1989). Training, honing professional skills, and enhancing an employee's current knowledge and aptitude all benefit greatly from development (Stone 2002). Employees in an organization are aware of the importance of their work. Employee work performance and, ultimately, the organization are affected by training and development operations in a company (Nadler, 1970).

Today's bank personnel handle a wide range of tasks and duties. Training gives them new knowledge and abilities that will enable them to take on greater roles in the future in addition to assisting them in performing their tasks and duties well today. Furthermore, with the emergence of numerous private and public banks to support the industry's most salient features, banking is no longer a conventional sector. The rapid expansion of financial institutions like banks has increased the need for their staff to be aware and capable of responding to inquiries and worries from clients.

The banking sector is rapidly evolving and reforming in Myanmar. The soundness of a country's financial system is a good indicator of its economic progress. The creation of new banking software was a direct result of developments in networking and computer science. A number of new changes have increased recently in Myanmar's banking sector, many of which are affecting the banks' ability to take core banking modernization seriously. In 2018, 19 private banks are leading the banking sector's modernization and significantly influencing marketing strategies and technology advancement (GIZ, 2018). Given the significant changes in the business world, technology, and the political, social, and economic environment, it can be effectively utilized to facing rising competition as a survival strategy in Myanmar's banking sector (Tran, 2015).

In the evolution of market economies, AYA Bank is crucial. Over the two decades following liberalization, AYA Bank has expanded more quickly and significantly, utilizing cutting-edge technology and offering modern innovations and monetary instruments and methods. AYA Bank led the banking industry's transformation in 2018 and made significant contributions to marketing initiatives and technology advancement (GIZ, 2018).

Employees of AYA Bank require a depth of knowledge to navigate the complex web of rules and procedures that depository institutions must adhere to. There is a wealth of information available for new investors due to the ongoing changes in the way financial services are delivered, the rapid electronic exchange of large sums of money around the world, new investment tools like derivatives, adjustments to accepted accounting principles, advancements in transformation technology, and more. Bank employees must exhibit credibility and in-depth understanding of finances and financial rules.

Research on training and development in the banking industry is widely available. However, no research has been done on the association between fundamental banking training practices and worker performance in Myanmar's private banks. The purpose of this study is to determine how core banking training procedures impact the performance of AYA Bank personnel.

1.1 Rationale of the Study

AYA Bank wants to increase the number of its branches throughout Myanmar, thus it will need to make a large investment in cutting-edge core banking, digital banking, and fintech platforms. AYA Bank's objective states that offering innovative goods and services to a variety of clients through a dependable, multichannel interface is where it can contribute the most value. The organization of AYA Bank quickly changes how employees interact with the needs of the digital workplace. An organization must adapt its processes, procedures, technologies, and platforms in response to situational changes in order to stay current. As a result, the learning and development department at AYA Bank plays a significant role in the development of service innovation and efficiency, both of which are necessary for workers to be able to offer their clients high-quality financial services.

Employees at AYA Bank are familiar with the rules and protocols for interacting with coworkers online. There is a wealth of information available for newcomers due to ongoing changes in the delivery of financial services, enormous amounts of money moving electronically at breakneck speeds throughout the world, new investment instruments like derivatives, adjustments to standard accounting practices, and more. Bank Employees need to be trustworthy and have a solid grasp of money and financial regulations. Because Robbins and Coulter (2012) stated that training is a nonrefundable financial investment in individuals to achieve high performance, which in turn boosts organizational performance, this notion becomes the primary weakness and issue of training in every organization. However, Robbins & Coulter (2012) also stated that the issue of financial waste brought on by training can be resolved by managing carefully and taking into account both the company and employee sides.

In AYA Bank, fundamental banking training is crucial for providing staff with the required abilities, information, and attitudes to support talent growth. Additionally,

AYA Bank stated that core banking training enhances worker performance while also considering training and development resources to be investments because they have the potential to produce positive returns for the firm and boost production. Well-trained trainers were sourced for core banking training at AYA Bank in order to build stronger training teams. All technical trainers are connected to their respective departments for up-to-date information and other crucial measurements. Both theoretical and practical instruction are implemented for fundamental banking training using various teaching methodologies. Face-to-face (classroom) learning has given way to e-learning delivered via intranets and the Internet. To enhance teaching methods, each core banking training session also combines booklets, activity-based learning, web-based learning, and case studies.

Prior to a few years ago, all bank transactions were manually preserved; since the information technology revolution, company operations have altered nearly entirely. To satisfy consumer needs and ensure the continuation of the firm, employee performance development and training are essential. For survival and expansion, the banking industry currently demands a broad range of current skills, knowledge, and abilities, so effective employee training is required (Shakeels et al., 2015).

Although Myanmar's banking services, including mobile banking, ATMs, and other card systems, are now accessible, ASEAN nations and other regional competitors have made more technological and financial inclusion strides than Myanmar. It is challenging to grow the industry quickly. The essential point is that skilled workers are in high demand as a result. To support the expansion of the nation's banking industry, employees require better training and development. Modern banking institutions respect training and typically offer it to their staff members to improve talent utilization, maintain or upgrade job proficiency, and master new postal systems, processes, or technologies (Foerch et al., 2016). Because banking is a service-based sector, employees frequently contact with clients. Additionally, in order to give consumers the best service possible, enhance performance quality, and adjust to changes in a competitive environment, staff must be more productive and efficient. Due to training and development, skilled personnel has become more in-demand, which has contributed to the banking industry's expansion.

Due to the global saturation of this industry, service businesses are now most important for maintaining the knowledge and skills of their staff. Among these, banks

are crucial to the growth of a nation's financial institutions and the service sector. Banks offer a range of financial services, including safe deposit lockers, currency exchange, and asset management (Foerch et al., 2016).

One of the key responsibilities of human resources management is to provide training and development. In order to achieve corporate goals and objectives and acquire a competitive edge, human capital, also known as an employee, is considered to be the most valuable asset. By using organizational resources and their talents effectively, they also have a propensity to boost the organization's productivity and profitability. The main justification for why training and development is a crucial and strategic instrument for raising an organization's performance is because of this (Aung, 2019).

In a world characterized by rapid technological and environmental change, training programs are crucial for improving the quality of work performed by employees at all levels in any firm. Individual workers gain from training and development by enhancing and supporting decision-making and problem-solving skills, fostering self-development and self-confidence, aiding in stress, tension, and conflict management, increasing job satisfaction and recognition, and advancing personal goals while enhancing their ability to interact with organizational goals (Sims, 2002). Because it brings together the interests of the workforce and the organization, training is essential to achieving organizational goals. Employee training is crucial from an organizational standpoint for business operations and expansion; it also affects employee performance, career promotion, and skill development (Gordon and DiTomaso, 1992).

Employment requires training. Without training, workers are unaware of their responsibilities. Employee training provides knowledge, new abilities, or opportunities for career advancement. Effective training and development programs aim to improve an employee's performance. Closing the performance gap between present and desired levels is the process of training. Training programs can not only educate people, but they can also assist corporations make the most of their human resources to gain a competitive edge. In order for the organization's staff to gain the skills and competences required for the workplace, such training programs must be organized.

The only method to increase employee capabilities and improve business performance is through formal training. Additionally, businesses help employees develop new abilities and are more focused on the success of the company as a whole.

A nation's economic development and financial system are directly impacted by its financial stability. Since they frequently interact with a variety of people, banking professionals need to be well-versed in communication and interpersonal skills (Mahmood, Iqbal, & Sahu, 2014). Customers anticipate a high level of care and attention from banks and their staff. As a result, training and development are beneficial to both individual employees and the firm as a whole.

Task performance and contextual performance are two aspects of employee behavior that impact employee success, claims Kahya (2019). The performance of an employee is the most crucial component for every organization because it determines whether a corporation succeeds or fails. Many business-responsible people assess each employee's performance annually or periodically to identify areas for improvement. A company that has bright people and gains a competitive advantage over its competitors can assume the position of leader within the company.

The success of the unit depends on how well workers in various jobs perform. Because they have the power to make or ruin a company's reputation and have a direct impact on its profitability, employees are a company's most valuable asset. Without effective training, both new and existing workers do not acquire the knowledge and develop the skill sets necessary to perform their duties to the fullest extent, and employees are frequently responsible for the majority of required labor, client satisfaction, and the quality of goods and events.

Organizations must invest in training to develop the knowledge, talents, and skills of their workforces if they want to survive (Hussain, 2011). Individual productivity can increase through training, which can also progress organizational goals (Galanou and Priporas, 2009). The training activities also increase output and sales, improve quality and market share, and decrease turnover, absenteeism, and conflicts (Huselid, 1995; Tabassi, Ramli, & Bakar, 2012). Organizations are of the opinion that improving trainee conduct will lead to improved performance (Awoniyi, Griego, & Morgan, 2002). Investments in training programs usually fail to produce the anticipated effects, despite the fact that the program and its outcomes are crucial to an organization's long-term performance (Kontoghiorghes, 2004). Therefore, whether or not the training's objectives are put into practice at work ultimately determines how effective the training was.

Through innovative service delivery and differentiating service offerings, AYA Bank has become recognized as one of the top financial service providers in its target

market. Due to the importance of modern banking reforms to the bank's growth, AYA Bank continues to make large investments in technology. This is done in an effort to continuously improve operations and flexibility. There are few studies on creating modern banks, and no research has been done on creating a core financial system. Unquestionably, locating and fixing these problems will lead to more seamless core banking system upgrades and training, which will improve core banking system performance and, therefore, consumer systems.

As a result, the bank's fundamental banking training can assist staff in connecting with clients, receiving raises, and moving up the corporate ladder. The AYA core banking training program achieves organizational objectives and gives staff members practical skills to support strong organizational performance. As a result, AYA Bank is conscious of both itself and the employees who value ambition highly for the long-term success of their professions and for the intrinsic benefits it brings. The act's positive influence on increased capabilities, knowledge, and skills was a significant source of competitive advantage in a global economy (McKinsey, 2006). The company made learning investments in its staff members so they could do their jobs as effectively as possible.

The strength of a country's financial system directly affects the health of its economy. Given that banking staff must deal with a range of people on a daily basis, it is crucial that they receive quality training in interpersonal, technical, and hard skill areas (Nel et al., 2004). Customers anticipate that banks and their staff will offer them satisfactory services, meaning that they will pay them the required attention and help. Therefore, training and development are beneficial for each individual employee as well as the firm as a whole.

As a result, the focus of this study is on how the fundamental banking training procedures affect the employee performance of one of AYA Bank's market leaders in Myanmar. By advancing insight and knowledge of the elements impacting the training procedures of the core banking system, it is believed that the study will be significant to AYA Bank. This study may be useful in developing policies for the core banking system. Managing and coordinating a complicated system like a core banking system is not an easy process. Leading and directing all stakeholders involves excellent communication that is both clear and concise. In order to handle all activities, human resource management must establish a regular and unique timetable and eliminate any complexity or overlaps.

1.2 Objectives of the Study

The objectives of the study are as follows;

1. To identify the core banking training practices provided by AYA Bank.
2. To analyze the effect of core banking training practices on employee performance at AYA Bank.

1.3 Scope and Method of the Study

This study was primarily concerned with identifying the fundamental banking training techniques offered by AYA Bank and examining the impact these techniques had on staff performance there. 200 participants from AYA Bank's core banking training course were chosen at random for this study. A randomizer in the Excel sheet was used to choose 120 people at random, or 60% of the workforce. A Google Form survey with a structured questionnaire was used to gather the data. Standard deviation, percentages, and other descriptive statistics were applied. In this study, data from both primary and secondary sources are utilised. The AYA Bank's annual reports, journals, websites, research papers published in journals about training and development and employee performance in various fields, and the internet are some of the secondary sources that are used to supplement the primary data that are gathered through questionnaires. In order to evaluate the data for this study, multiple linear regression techniques were used in SPSS 23.

1.4 Organization of the Study

Five chapters make up this study. The justification for the study, the objectives of the investigation, the scope and technique of the study, and the organization of the study are the characteristics of the chapter, which is referred to as the introductory chapter. The chapter finishes with a fully explained conceptual framework for the study. The chapter is made up of the theoretical background relevant to this study, including the concept of training and development, theoretical models, training techniques, and previous studies. AYA Bank's profile, its products and services, the training course it offers, the characteristics of Myanmar's core banking system, how AYA Bank teaches core banking, and the core/digital banking training course it offers are all covered in Chapter 3. The fourth chapter will next conduct an analysis of the collected data. Finally, in chapter five, sometimes known as the conclusion chapter, findings and

discussion will be presented along with recommendations and ideas that require additional research.

CHAPTER II

THEORETICAL BACKGROUND

The theoretical underpinnings of the relationship between core banking training procedures and worker performance at AYA Bank are reviewed in this chapter. The theoretical and earlier investigations that are connected to this subject are divided into this chapter. The notions of training and development, theoretical models, training procedures, the idea of employee performance, earlier studies, and the study's conceptual framework are all covered in this chapter.

2.1 Concept of Training and Development

The concepts of training and employee development make up the two fundamental components of training and development. Here are some crucial training and development concepts that are based on employee abilities, output, and business success. Giving employees the skill sets they need to do their jobs successfully is a fundamental HR goal. Programs for training and development are used to help staff members accomplish the main goal of the business. Programs for training and development are designed to help workers enhance their skills and attitudes in order to perform better on the job now and in the future (Wexley, 1984). While development focuses on the general improvement and expansion of individual talents and capacities through conscious and unconscious learning, training is the imparting of a specific skill to do a specific task (Cole, 2002) Training is "a process of increasing employee knowledge, abilities, and attitudes to accomplish corporate objectives," according to Dubashi (1989). Only via a well-planned program of training and development can professional knowledge be imparted, skills be developed, and attitudes be adjusted to the workplace. Gordon B. (1992) defined "training" as an activity that is planned, carried out, and results in increased skills, knowledge, and competence. The efficient completion of task depends on this activity. Mukerjee (2007) asserts that this action is crucial for completing job effectively. If employees are not properly trained and developed, organizations cannot succeed. Training is a planned activity that teaches people new skills and helps them hone their current ones so they can do their jobs more successfully. Training is "the planned, systematic adjustment of behavior via learning experiences, programs, and instructions that allows individuals to acquire the

information, skills, and abilities required to accomplish a task effectively," according to Armstrong (2009). In other words, training helps employees gain knowledge and abilities that increase production. Contrarily, training is the process through which an organization provides its employees with the information, skills, competencies, and abilities they need to accomplish their jobs successfully through participation in a variety of learning events, activities, and programs (Gordon & DiTomaso, 1992). Adams (2002) asserts that training can encourage a familial work environment. Following training, employees start to feel more a part of the company as a whole. As a result, employees' talents are enhanced and their career learning is developed. It also results in a workforce that is more knowledgeable and error-free. According to McNamara (2010), who elaborated on these advantages, training raises job satisfaction and employee morale, motivates workers more, increases process efficiency and financial gains, expands access to cutting-edge technology, promotes the development of novel ideas and products, and lowers employee turnover. Other advantages of training were also cited by Noe (2002), including better-equipped workers who can reach organizational objectives and more productive personnel who can handle the difficulties of organizational change while learning and working on new initiatives.

According to Itika (2008), development sees employees as flexible resources with a variety of capabilities and roles within the organization and is concerned with providing the best possible combination of skills, experiences, and connections to enable the individual to achieve their highest potential. The advantages of training for productivity may help people and organizations advance (Kazbour & Kazbour, 2013). Training focuses on the now, whereas employee development looks to the future to meet the goals of the firm. Employers may feel more secure knowing that training and education activities will provide qualified successors for departing personnel. Additionally, staff development improves the workforce's general efficacy and efficiency. Employees that get along with their coworkers are more likely to put in extra effort.

2.1.1 Types of Training

Looking at the training's goals will help you better understand the various meanings that training can have. It is beneficial to take into account how Ghuman (2010) and Armstrong (2013) categorize the various types of training.

(1) Technical Skills Training

During apprenticeships, technical skill training is beneficial for enhancing manual and information technology (IT) skills. The achievement of training goals is necessary, and trainers gain from training that enhances their skills. Performance management's core objective is to give staff members the information and resources they need to reduce waste, increase productivity, and carry out other similar tasks. Problem-solving and decision-making are two skills that help people learn how to approach challenges or make decisions in a logical way. Making decisions and solving problems educate people how to deal with challenges in a methodical manner.

(2) Management Training

Managers and other management levels typically receive management training. Participants in management training will learn how to assess problems and develop solutions.

(3) Mandatory Training

Reduced risk for a company and adherence to legal requirements are two goals of mandated training. Organizations therefore view mandated training as being necessary.

(4) Interpersonal Skills Training

Leadership, coaching, communication, and interpersonal skills training is offered, as well as interpersonal skills like team building, group dynamics, and neurolinguistic programming, all of which are supported by interpersonal skills.

(5) Personal and Professional Skill Development Training

This kind of training must be created to improve the knowledge, abilities, attitudes, and skills of middle management and operation levels and to prepare people to take on more responsibility in positions of greater responsibility.

(6) Organizational Procedures Training

Organizational process training covers a variety of topics, including core banking and digital banking, performance management, equal opportunity, diversity management policies and practices, induction programs, and other organizational practices.

(7) Web-based Training

Online training, sometimes referred to as computer-based training (CBT), distant learning, or e-learning, is a kind of education where all of the learning happens online. It includes a range of multimedia components that can all be accessed using an internet browser, including graphics, audio, video, and online links. These components take the place of conventional classroom elements. Online training gives students the opportunity to connect with instructors live and get immediate feedback on quizzes and examinations in addition to providing course material and topics. Additionally, interactions between teachers and students happen online utilizing tools like chat, email, or other web-based communication. Employee web-based training can be delivered in one of two ways. The business can first promote and encourage its employees' participation in relevant online courses through its own learning portal. Second, the business makes it possible for employees to enrol in the appropriate professional course from one of the several online training providers that are available online.

2.1.2 Core Banking Training

Technical skill training includes core banking training and digital banking training. Technical skills are the knowledge and ability needed to carry out particular physical or digital tasks. Any employee's daily performance will require technical skill understanding regardless of the business they work in. Core banking training mostly focuses on providing IT infrastructure and measuring employee performance to enable efficient customer service. Employees who receive training in business operations gain the knowledge and skills necessary to carry out a range of tasks inside the organization. Although technical skills, a category of hard skills, are vital in the workplace, they are crucial to the development of any firm and the fulfillment of its employees.

For a number of reasons, technical abilities are crucial for any firm. To execute their everyday activities, personnel in every firm rely on a variety of methods and technologies. It is crucial that its staff possess the technical abilities necessary to carry

out their tasks well. Providing their staff with the necessary training makes them happier, which boosts production. Any organization as a result gains a competitive advantage over rivals. It must teach its personnel in technical skills in order to do this.

The standardized software used by all branches of a particular bank to manage customer accounts was referred to as "core banking." To build banking combinations with a wider range of services and a larger local and global client base, financial institutions and financial corporations are attempting to integrate. In order to provide efficient client service, the bank has made investments in IT infrastructure. Complexity issues with outdated core banking systems are of great importance.

Restructuring must be a part of a thorough rethink of the infrastructure, IT architecture, and core application portfolio. Such a project is costly, time-consuming, and risky, but if it succeeds, it might provide stockholders with a sizable sum of money and a substantial competitive edge. Additionally, the bank has training and development policies with three main goals in place for 70% of its employees. They must support the expansion of workers' career opportunities, the development of their competencies, and the creation of a culture of continuous learning within the bank.

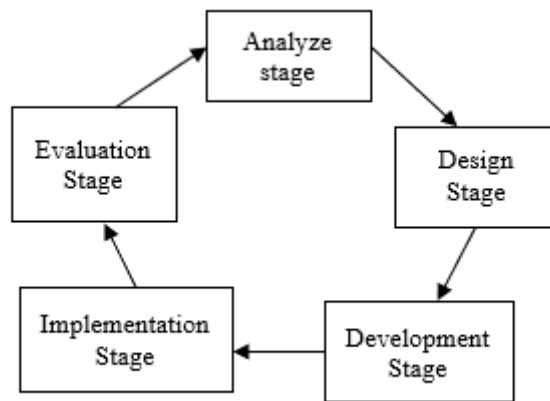
2.2 Theoretical Models

This study focuses on two models that are important for employee performance and training and development. The Kirkpatrick model and the ADDIE model are two examples of these models.

2.2.1 ADDIE Model

Gold et al. (2010) defined "training" as the time spent in a structured environment learning and acquiring skills. The suitable training program should be provided to the right individual at the right time and in the right organization, according to human resources departments. The training model provided by Rothwell and Benkowskiganized setting for learning and developing talents is shown in the picture. The suitable training program should be provided to the right individual at the right time and in the right organization, according to human resources departments. The training model suggested by Rothwell and Benkowski (2002), which has received a lot of praise recently, is shown in the figure.

Figure (2.1) ADDIE Model



Source: Rothwell and Benkowski, 2002

In "ADDIE," Rothwell and Benkowski outlined the fundamental principles of instructional system design (2002). Important terms like analyze, design, develop, implement, and evaluate are only a few. With this method, students can become proficient in a particular skill, idea, or attitude. The standards for good employee performance are expected to be met or exceeded by learners using this paradigm. Sequential training is done using the ADDIE paradigm. Here are several examples:

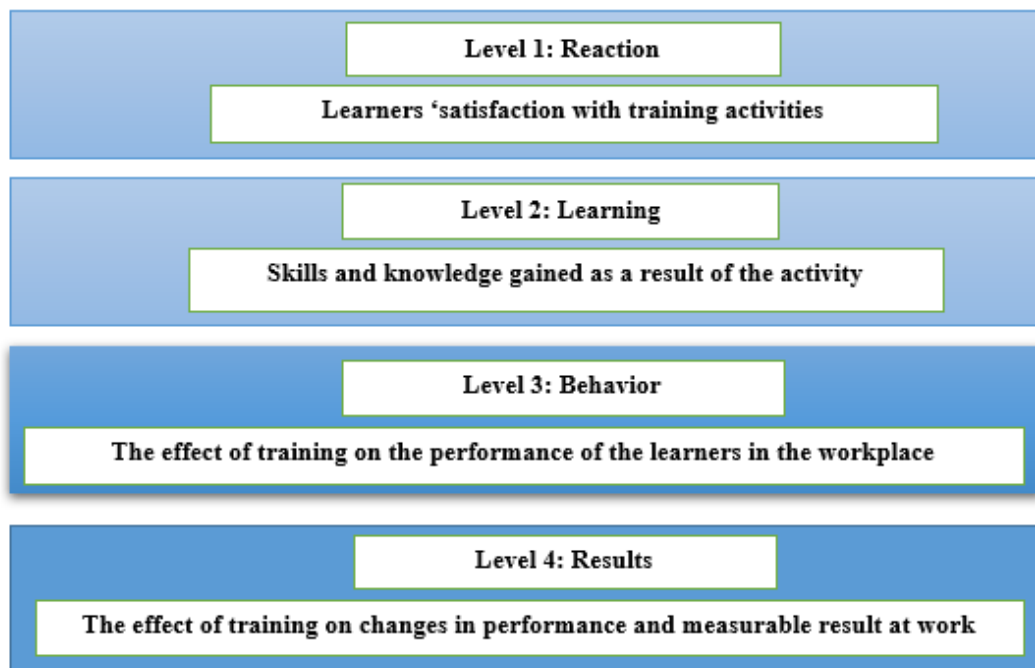
1. To find the performance issue or the discrepancy between the actual and ideal level of performance, the job requirements are assessed during the analysis stage.
2. The learning objectives, both in terms of knowledge and performance, are determined during the design stage procedure. The analysis step determines the knowledge, abilities, and attitudes that will be taught during the training using information on the task requirements and performance.
3. The trainer will arrange the knowledge and performance goals, instructional resources, course design, and model from the design stage in the development stage to help staff members meet learning goals. The goals will outline how the trainer and team members will behave throughout training to meet the learning goals. The training materials' outcomes are examined for technical accuracy. When the validation shows that the instruction satisfies the performance standards outlined by the objectives and the employer accepts the finished output, the development stage is complete.

4. The conditions (who, what, when, and where) under which training will be provided and the solution will be executed are decided at the implementation Stage. The results of this approach will establish the training program's most efficient direction and reinforcement. When the company can independently provide the goods, offer assistance, and handle the supplies, this stage is complete.
5. Depending on the objective, training assessment definitions can vary during the evaluation stage. The value of the training as it relates to its effect on employee performance is referred to as training evaluation. The evaluation's findings are used to guide judgments about different training components. The training process should involve numerous evaluations. Establish these benchmarks as you develop your training. Because their administrators fail to assess their success until it is too late, many training programs fall short of their goals. Examining the program both before and after implementation is necessary for training evaluation. A training program's value and effectiveness are carefully evaluated as part of the evaluation process. A variety of reasons, including but not limited to: validating development and training as a business tool; justifying training and development costs; identifying the program's strengths and weaknesses; improving the program's design; and choosing training and development methods, lead to the evaluation of training. Evaluation of training and development highlights its many facets as well as the many advantages that may be realized.

2.2.2 Kirkpatrick's Model

Over the past 50 years, numerous applications of the Kirkpatrick model (1959) have been made to assess the effectiveness of training. According to Kirkpatrick's model, which is depicted in Figure 2.2, the main evaluation criteria for measuring the effectiveness and/or efficiency of training programs are established. This makes it possible to find problems and enhance programs in the future (Saks and Burke, 2012). Kirkpatrick's model has been criticized for offering a reductive perspective of training efficacy since it oversimplifies the complex process of training evaluation (Bates, 2007; Guerci et al., 2010). The Kirkpatrick model is covered in great length in the ensuing subsections.

Figure (2.2) Kirkpatrick's Four Levels Training Evaluation Model



Source: Adapted from Devins and Smith (2013)

First off, how well a training program achieves the desired or pertinent results can be used to determine its efficacy. A training assessment study often compares post-training performance to a predetermined criterion to examine the effectiveness of the training (Armstrong, 2008; Mullin, 2007). The planned results must therefore be improved or must match the established standards for training to be considered successful. If not, the training program might be unsuccessful.

Since the type of training and its success will also depend on the individuals being trained, their perceptions of the training programs, the programs' aims, etc., it may not be possible to measure training efficacy in a singular way. As a result, the trainees' attitude, interests, values, and expectations as well as the training environment have an impact on efficacy (Singh, 2016). For instance, it would be expected that training for induction purposes would be virtually completely an internal program. For the aim of management development, it would probably include predetermined experience times reinforced by attendance at outside training or educational events and the usage of a development facility. Since different training programs have distinct objectives and approaches, they also require various techniques for determining the efficacy of their programs. The measures can still be grouped based on what they have

in common, despite the fact that they may differ. Kirkpatrick's model from 1959, which proposes four levels of training outcomes such as trainees' reactions to the program, content and training process, knowledge or skill acquisition at the end of the program, behavior change in the workplace, and improvements in concrete and individual or organizational outcomes, is the model that is most commonly used when evaluating the effectiveness of training (Alliger & Janak, 1989). There is a small illustration of these four levels.

The performance of a training program is assessed using trainee responses at the first level of Kirkpatrick's (1959) model; in this case, the program's success is dependent on how the trainees feel about it. Self-reported metrics are used to gauge effectiveness at this level. (H. Rahman & Rahman, 2013) The greatest technique to assess workers in the actual world is in this manner. The reaction, which refers to the trainee's assessment of the program, including the facilities, instructors, and material, measures how positively participants react to the training. Typically, trainees fill out a questionnaire to provide this data. Questions about the students' satisfaction with the trainer, the course materials, and the training administration, as well as the clarity of the course objectives and the value of the training materials, should be included in the reaction measure. This level of learning can be assessed immediately or one month after the training session, respectively. Due to the research's initial level being measured six months after the basic banking training course, it has neglected the study.

The second level of evaluation is based on the proportion of participants who learned something as a result of participating in the training sessions. The goals of the training program are directly tied to the assessment at this stage. It will be determined at this stage how much knowledge was learned, what skills were created or enhanced, and how much attitudes have changed. Because of this, it is necessary to test the personnel both before and after the program is complete. Tannenbaum & Yukl (1992) assert that although trainees' learning is apparently required, it merely falls short as a condition for behavior change and may not reveal if the training is successful. As a result, since the core banking training was assessed six months following the training, level 2 learning has been disregarded in this study.

After completing the third training level and returning to their places of employment, participants are assessed on how much they have changed or learnt in the third level. How much of what was acquired during training sessions was actually put

to use on the job, together with how much they had changed or learnt, is the crucial question. Employee behavior assessments must be given both before and after training at the second level. Therefore, in order to choose the training, the organization needs a performance appraisal score. At this point, post-training organizational or situational elements, such as the presence of a supervisor or peer support and the accessibility of resources, have an impact (Mullins, 2007). Therefore, because the core banking training was examined six months following the instruction, this level 3 behavior has been disregarded in this study.

Fourth-level evaluations focus on how well students accomplish the course's main goals, such as raising sales, boosting productivity, reducing accidents, improving customer happiness, and reducing staff and customer turnover. through the trainee's performance, accidents can be decreased, customer satisfaction can be raised, and employee and customer turnover can be reduced. This is the highest degree of evaluation and offers the framework for weighing the training's advantages against its disadvantages. Internal data from the host organization's performance metrics, such as sales volume, profitability, customer complaints, etc., were needed to measure it. This stage serves as a gauge of how effective the training and the trainer were. Due to the efficiency of the training techniques, this final level is examined in this study based on employee performance. Because employees' performance is the result of training procedures that are effective.

Alliger and Janak (1998) looked into the levels suggested by Kirkpatrick and discovered no connection between the reaction measure and the other three levels. This implies that neither the favorable nor unfavorable responses predicted subsequent behavior or learning. They did discover a slight association between learning and behavior as well as between behavior and organizational outcomes.

They also observed that the context of transfer and trainee attitudes, which function as conduits while gauging the efficacy of training programs at different levels, are responsible for various relationship types. The findings indicate that there may not be a need to measure training outcomes at each level independently because there are no causal relationships between the various levels and their results. Which evaluation criteria to utilize for each level is the most crucial decision to make when determining how effectively training works.

The success of training programs can be assessed based on employee perception, employee performance, and organizational performance, per Kirkpatrick's

(1959) model. The evaluation process is often structured in a linear and sequential manner. Therefore, an examination of all lower levels, such as employee views of training programs, is necessary in order to understand higher-level outcomes like employee performance and organization outcomes.

In order to determine how well employees perform in relation to the effectiveness of training procedures, this study chose to focus on the final level rather than the first three levels of the model. Utilizing integrated ideas, the first, second, and third tiers are created. This implies that the performance of the employees will be examined in order to determine if the training programs are beneficial or not. These elements include the training objective, the training material, the training techniques, the trainer's performance and behaviors, and the training environment. They are also referred to as "employee performance on enhanced efficacy of training procedures."

2.3 Training and Development Process

Teaching or developing information and abilities that pertain to particular valuable competencies is known as training. Enhancing a person's capability, capacity, productivity, and performance are some specific training goals (Dessler, Sutherland, & Cole, 2005) If training practices are appropriate and suitable, such as the training objective, training material, training techniques, trainer performance and conduct, and training environment, training can be more effective (Hafeez & Akbar, 2015).

A training and development program should be methodical and carefully planned, organized, and implemented to address stated needs, according to Armstrong (2006). Thus, crucial elements of a strong training and development program include identifying training needs through evaluation, developing training objectives and plans, developing training methods, choosing trainees, and lastly evaluating the performance of the training development program.

2.3.1 Analyzing Training Needs

Human resources are split into three basic categories that can be utilized to examine training needs for the organization as a whole, job characteristics, and individual

needs. This inquiry will answer the following questions: What precisely needs to be taught to an employee in order to boost productivity? Where is training required? To whom? Paynes and Joan (2008) assert that a need is nothing more than the difference between what is being done currently and what is necessary. It is impossible to create and implement a training program without first doing an analysis since doing so will result in the program's answer not being linked to a training shortfall. The type of work to be done, the organization's demands, and the required abilities should all be taken into consideration when determining the training requirements. According to Kapinga (2008), the company should begin by analyzing its present situation and operations, its advantages, and the ability of its staff to complete these responsibilities. This analysis will provide some metrics by which the training program's effectiveness can be assessed. The company should consider its financial commitment to continuing the training programs. According to Pynes (2008), businesses can determine their training needs using a variety of ways. Prior to completing a needs analysis, one of them entails performing a job analysis. The job analysis should identify the skills, knowledge, and personal traits (such drive and motivation) that incumbents require to do their jobs well. They went on to say that surveys and interviews with incumbents and supervisors, performance reviews that highlight performance issues, customer or employee complaints or criticisms, modifications to operating procedures or regulations, and requests for additional training from incumbents can all provide information about the kind of training that is required.

2.3.2 Designing Training Objectives and Plans

It is simpler to design training objectives now that their requirements have been identified. After completing the training as specified in the training objectives, employees will possess the knowledge, abilities, and other qualities. Training goals act as a standard for evaluating the degree of success and quantifying what has been accomplished. In order to be effective, training objectives should be articulated as precisely as possible.

The predetermined, quantifiable outcome that students are anticipated to achieve after completing a course is referred to as a training or learning aim. The specifics of what will be learnt and what will be made feasible as a result of this learning are given to them. Since a training objective is an essential part of the training design,

its absence adversely affects the training evaluation process and the overall success of the training program (Buckley & Caple, 2004; Goldstein & Ford, 2002). The goals of training and development processes vary greatly. The goals may come from the perspective of the employers or the employees. Enhancing performance and abilities, acquiring job-related knowledge, increasing productivity, reducing labor turnover, building self-confidence, and elevating employee satisfaction are the main goals of training and development in an organization (Mamoria, 1995).

The aims of training are centered on what the organization needs to accomplish and how to raise employee and team performance to get there. With less time lost and more productivity, workers who have received proper training generate work of a higher caliber. Employee education and development aid in their acquisition of organizational knowledge. The person can provide their best to the company by altering their attitude and boosting their morale. The growth of employees has a significant influence on employee behavior. The actions of the workforce are polished to fit both the internal and external contexts. It's critical to properly select the people who will receive training if you want to lower the overall cost of employee training. Plans for staff development should also consider the ability of the individual to understand and apply the information, as well as the most effective use of available resources. Additionally, it's critical that employees enjoy the training they receive. Individual program failure not only hurts the employee, but it also costs time and money. The effectiveness of the program depends on selecting competent trainees. A supervisor chooses the workers who will participate in the training based on directives from the human resources department after the training analyst identifies the job categories where training requirements have been established (Ngirwa, 2009).

Training material, often known as any information provided to learners to aid in the acquisition of knowledge or skills, can be considered of as training content. The transfer of new knowledge and skills, together with theoretical and practical components, are all part of training material, according to Gauld & Miller (2004). Training materials include manuals, handouts, notes, and other types of training information. According to Schraeder, Gaertner, and Nollen (2009), training content, resources, and methods such PowerPoint presentations, overheads, and handouts are all necessary to assure the training's organization and quality. Gaining proficiency enables trainees to certify a high level of professionalism in the application of the tools and techniques. These resources influence educational results Kirkpatrick &

Kirkpatrick (2006); Kontoghiorghes, 2002). Content efficiency, which illustrates the efficient use of training resources, demonstrates the effectiveness of the training process (AlYahya & Mat, 2013).

2.3.3 Developing Training Methods

An employee's knowledge and skills can be improved through training in order to help them do their assigned work successfully. An organization must consider the nature of the work, the size of the business and its employees, the sorts of employees, and the cost before choosing a training approach. All training should take into account the needs of the workforce and the most efficient learning methods. A variety of training opportunities, including as conferences, online learning, and lectures, among others, must be offered to workers and managers. Techniques for training and development should be effective and useful. An organization may implement orientation or induction training, foundation training, job instruction training, career development training, and maintenance or refresher training depending on the principal training goals. (2008) Demetra, Lauren, John, and Carolyn Amstrong & Taylor (2014) state that there are really only two categories of training approaches. The first type is referred to as on-the-job training or a behavioral method, and it enables trainees to operate pro-actively in either a real or simulated setting. They encourage behavior-based learning, which is ideal for enhancing abilities and modifying attitudes. The third technique is off-the-job training or cognitive approaches, which provide written and spoken knowledge, illustrate how ideas are related, or describe how to perform an action. Both sorts of training are occasionally provided by businesses to aid employees in acquiring new abilities and enhancing those they currently possess. Depending on the requirements and goals of the training there, the organization can decide which techniques to employ. Among the most commonly used methods in organizations are as follows:

- (1) Orientation/Induction
- (2) Job Rotation
- (3) Mentoring and Coaching
- (4) Lectures Courses and Seminars
- (5) Audiovisual Methods
- (6) Conferences/Workshops
- (7) Classroom

(1) Orientation/Induction

This is provided to new extension staff members as soon as they are hired to aid in their adjustment to new positions. This orientation's objective is to acquaint all new hires with the organization's mission, structure, culture, expectations of behavior, and other workplace policies. Training that is provided "on the job," also known as "job instruction training," takes place there. It mainly serves to instruct staff members on how to perform their current responsibilities. Employees are given the knowledge, skills, and competences necessary to carry out a specific task in the workplace and surrounding environment through on-the-job training (OJT). On-the-job training is used for uncomplicated jobs and is less expensive and time-consuming. "On the job" methods include apprenticeship training, internship training, and other practices that take place in the workplace. OJT's primary objective is to assist new hires in learning the fundamentals of their position (Dressler et al., 2005).

(2) Job Rotation

Employees are rotated within the company using this method so that they can pick up new abilities and information. Using this technique, a specialist can change a generalist, effectively increasing their exposure to organizational operations. Employees can gain new skills and generate fresh ideas thanks to this method because it broadens their experience.

(3) Mentoring and Coaching

While providing this type of support, it is typical for mentors and coaches to concentrate on a particular ability or habit, such as leadership. Experts from within or outside the organization who focus on specific skills or habits, including leadership, provide coaching. Furthermore, it is a scenario that can occur at work. HR managers or department heads should be ready and able to assume the role of coach as needed to ensure that learning occurs.

(4) Lectures Courses and Seminars

Lectures were found to be the most common kind of direct teaching in Khanna's (2007) study. This approach involves a process of education that is both practical and theoretical, whether it is done inside or outside of an organization. This approach to indoctrinating new employees is tried and true. Employees must attend formal lecture courses and seminars to hone their conceptual and analytical skills as well as their comprehension of a particular subject. Today's technology environment makes it simple for people to attend lectures and seminars from the convenience of their home or

workplace. Employees are more inclined to participate and offer feedback when they are given the opportunity to ask questions during presentations.

(5) Audiovisual Methods

Films, television, and video can all be used in a variety of educational contexts. Videos are a great tool to use when demonstrating specific actions, such as how to apprehend a criminal or put out a chemical fire. Orientation programs frequently use video to communicate the agency's history, mission, and goals. Because of this utilization, trainers and managers are no longer required to reiterate the same information to all new hires.

(6) Conferences/Workshops

Trainers frequently deliver lectures, which are then followed by discussions and student queries. The conference coordinator must be able to steer the conversation without losing sight of its main idea or issue. This approach aims to assist staff members in developing their problem-solving skills. Saakshi (2005) asserts that conferences were used to teach staff how to solve problems. It consists of several gatherings for learning and doing. Small groups of people meet for a brief period of time to discuss a particular problem.

(7) Classroom

To integrate classroom learning with additional modalities, several organizations offer quick turnaround times. When classroom training is paired with a two-way communication technology, the results are remarkable. Most trainers choose classroom education since it is one of the most effective ways to spread information, news, and regulations. Even though it's commonly thought of as a traditional method, classroom instruction can be productive and efficient with the correct instructor..

2.3.4 Implementing Training Programs

After deciding on a training strategy, the developed plans and programs are put into action to produce the intended results. Employees receive training at this stage to help them grow and fulfill organizational tasks more effectively. Training programs that are primarily geared toward staff development and evolving technologies are frequently needed by large enterprises. The trainer is crucial to the success of the training program (Latif, 2012). Herschbach (1997) asserts that all employees working

in training institutions, including administrators and trainers, are essential to the success of training programs. The planning and delivery of training is heavily influenced by trainers. Additionally, according to Brown & McCracken (2009), the trainer is crucial to engaging the learners and conducting the training activities effectively. According to Ghosh, Satyawadi, Joshi, and Ranjan (2012), the instructor must not only encourage the students to participate in conversations but also possess the listening skills. A excellent training plan, according to Moss (1997), is prepared and demonstrates support and consideration for the trainees.

The "training environment," according to Charney & Conway (2005), is the area or location where a training program is being put into practice. According to (Brown & McCracken, 2009), a participant's willingness to learn may be impacted by the training setting. An instructional setting designed to assist people learn new skills or become familiar with a product is called a training environment. Furthermore, it defines a training environment as a work environment or educational setting intended to aid individuals in acquiring skills or abilities relevant to the workplace. A student or employee who is placed in a training environment is given instructions and guidance on how to carry out specific tasks. In a training setting, instructors can identify skill gaps and make adjustments. A poor training environment will lack teaching, clear objectives, and constructive criticism.

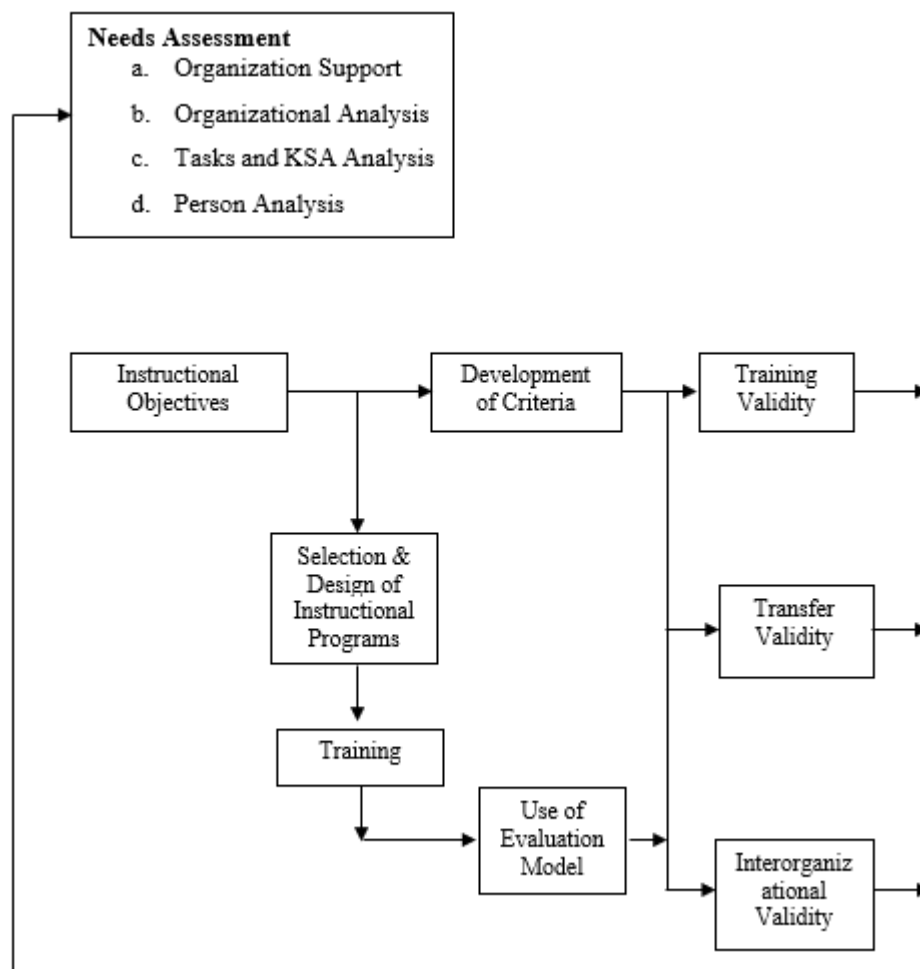
As a result, the setting and environment of the course help participants enhance their capacity for learning (Harris & Tessmer, 1992). Since all training goals must be met in the provided environment, the trainer is also essential. The training environment must have certain requirements, including physical facilities, tools, lodging, classrooms, and so forth (Iqbal, & Khan, 2011).

A training environment must enable trainees to pick up the necessary skills and put them to use. Combining various elements, such written and spoken education and hands-on training, can help create such an environment. Employees can achieve increased productivity, lower the need for direct employee supervision, and reduce incidents at work through international employee training in a supportive training environment. It's crucial that employees feel at ease in the training environment when learning new material and technology. The training area must allow for movement and have a pleasant temperature. All of these elements and more can create a more relaxing environment for workers to receive the training they require.

2.3.5 Evaluating Training

Evaluation in the context of training refers to the usefulness of the instruction in terms of how it impacts workers' productivity. The evaluation's findings are utilized to inform choices on different training components. Throughout the process, training should be evaluated multiple times. When creating the training, decide on these milestones. Due to the administrator's failure to assess the training program's success before it was too late, many training programs fall short of their goals. Examining the program both before and after it is finished is part of training evaluation. The following Figure provides a description of the training process (Hayden, 1980, as referenced in Divate, 2016). (2.3).

Figure (2.3) Training Process



Source: Hayden (1980)

2.4 Concept of Employee Performance

Performance, often known as "workplace behavior," is a crucial component since it affects productivity (Murphy & Cleveland, 1995). Kenney et al. (1992) claim that a company uses a variety of metrics, including quality, efficiency, ability, productivity, profitability, and effectiveness, to achieve performance efficiency. According to Noe (2010), an employee's performance is assessed based on how successfully they meet the performance standards set by the company.

As a result, there are numerous approaches to evaluate performance, including through the use of metrics for productivity, efficiency, effectiveness, quality, and profitability (Ahmed, 2018). Additionally, training enhances a person's initiative, talents, and inventiveness, according to Aronoff and Litwin (1971). As a result of their age, duration of service, or inability to keep up with technology advancements, they also assist in preventing people from becoming outdated. According to Scott, Clothier, and Spriegel (1977), training is the most crucial component of an effective organization since it increases workers' productivity.

According to Darden and Babin (1994), a company should be clear about its goals, mission, and vision if it wants its people to be attentive and productive. According to Locke and Lantham (2005), firms should develop sound rules to stop high employee absence rates, which are a major hindrance to success. The majority of businesses succeed when there are few absentee employees. To provide employees with the knowledge, abilities, and skills they need to perform their jobs well, effective training programs are required. These initiatives may also have an impact on personnel dedication and productivity (Meyer and Smith, 2000). Employee performance measures how well an organization is performing in comparison to its intended objectives and aims. When employees are productive, content, and devoted, employer performance is evident (Richard, Devinney, Yip, and Johnson, 2009).

Performance is an employee's ability to successfully do their jobs and deliver them in a manner that reflects the standard and high level of service that their employer desires (Olaniyan and Lukas, 2008). Therefore, there is a connection between staff growth, training, and performance. Better training or development would improve employee performance, which would also improve their dedication to and enjoyment of their jobs. Performance among employees improves, which boosts the organization's effectiveness (Champathes, 2006). However, some employees believe that training did not give them the skills or knowledge they needed. Conflicts between employees and

their organizations might result from employee training, which could harm the productivity and effectiveness of the firm (Sahinidis, et al., 2002). Employee performance may be influenced by a number of organizational aspects, including management, expertise, and general job satisfaction. The following specific factors, according to Ngirwa (2009), can help with organizational performance problems.

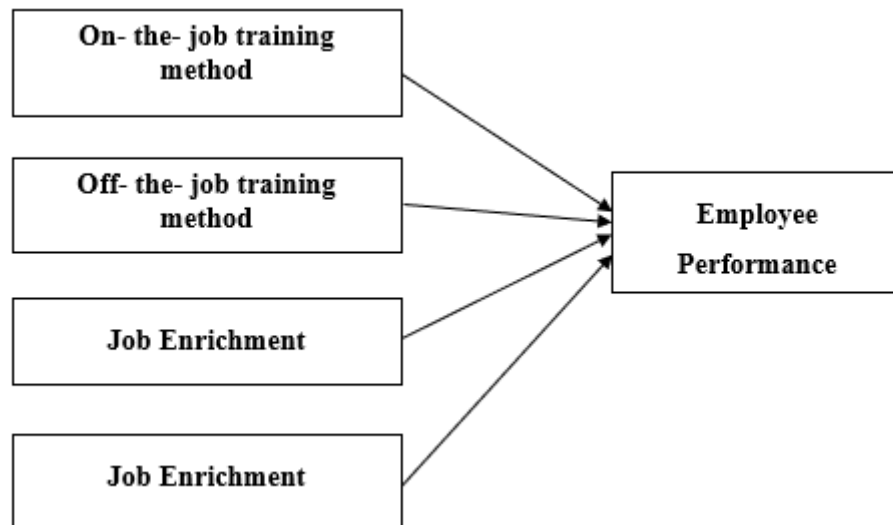
Results-based metrics are typically used to evaluate employee performance. Kenney claims that a company's performance standards are utilized to assess employee performance (1992). As briefly discussed below, a variety of indicators, such as those for productivity, efficiency, effectiveness, and quality, can be used when assessing performance. According to Stoner (1996), efficiency is the ability to generate the necessary results while utilizing the fewest resources available. Effectiveness is the ability of personnel to achieve the intended objectives or aim. According to Stoner, Freeman, and Gilbert (1995), productivity is the proportion of input to output.

2.5 Previous Studies

It is suggested that prior research on training and development serve as the foundations for comprehending and methodically examining the aspects that influence employees' performance. The link between training, development, and performance has been the subject of numerous research. Training practices such as training objectives, training material, training techniques, the trainer's performance and behaviors, the training environment, and employee performance are among the five factors used in this study to develop the conceptual framework.

Mahadevan & Yap (2019) looked at how training strategies affected workers' performance in a Malaysian direct-selling company. Building a knowledgeable and talented staff is reportedly one of an organization's most important tasks if it wants to thrive in a competitive business environment and guarantee a high degree of competency with a skilled team. Examine the effects of on-the-job and off-the-job training on employee performance to attain this goal.

Figure (2.4) Impact of Training Methods on Employee Performance in a Direct Selling Organization, Malaysia

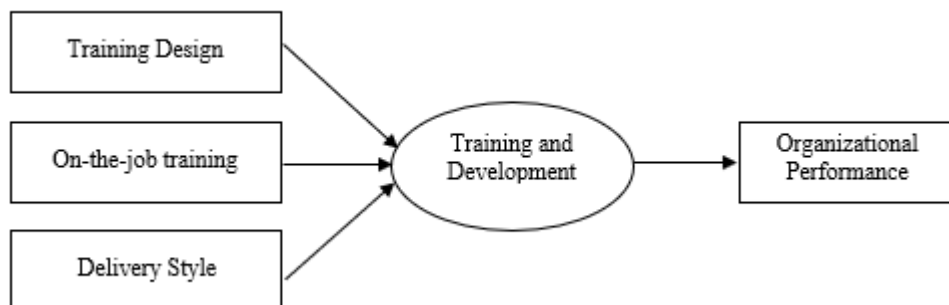


Source Mahadevan & Yap (2019)

According to the study's findings, there is a strong and significant correlation between on-the-job training and off-the-job training and their effects on employee performance. The aforementioned claims assert that learning acquired via training plays a crucial role in the accomplishment of organizational objectives by enhancing employee performance.

A study on the effect of training and development on organizational performance was done by Khan et al. (2011). Our study's major goal is to determine how training affects employee performance. The study looked at the impact of training and development on organizational performance. Figure illustrates how training and development affect organizational performance (2.4).

Figure (2.5) Impact of Training and Development on Organizational Performance

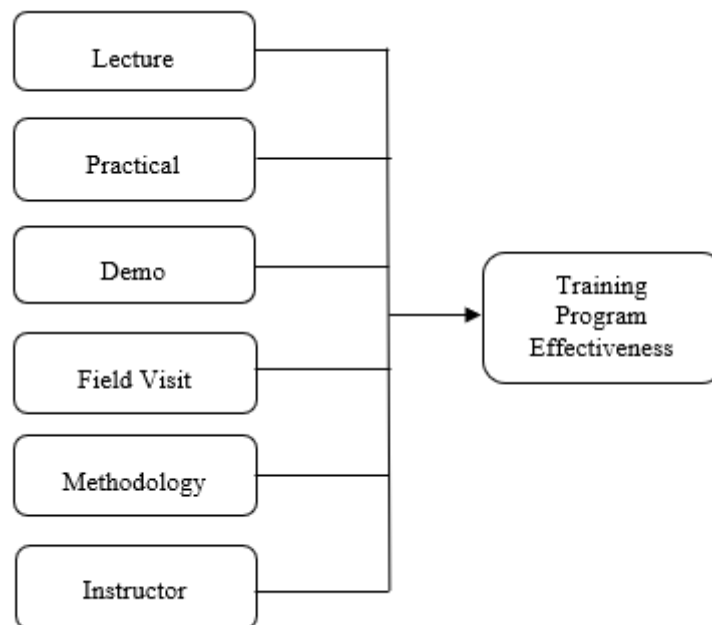


Source: Khan, et., al (2011)

On the effectiveness of the organization, each of these had a favorable impact. It enhanced operational efficiency. On-the-Job Training is incredibly efficient and time and money-efficient. The performance of the organization was positively impacted by each of these elements. It indicates that overall organizational performance was improved. According to this report, all businesses should teach their staff members. This study has already examined how training and development are beneficial for both people and the firm as a whole. If an employee's performance is poor, it will have an impact on the entire organization. The theoretical Framework was displayed. The effectiveness of organizations was significantly influenced by on-the-job training, training design, and delivery method, all of which had a beneficial effect.

The purpose of this study, according to Prasad, Vaidya, and Kumar (2016), was to ascertain the effectiveness of training, assess whether the goals were reached, and determine whether the characteristics of the training course that was offered matched the needs of the participants.

Figure (2.6) An Empirical Analysis of the Training Program Characteristics on Training Program Effectiveness

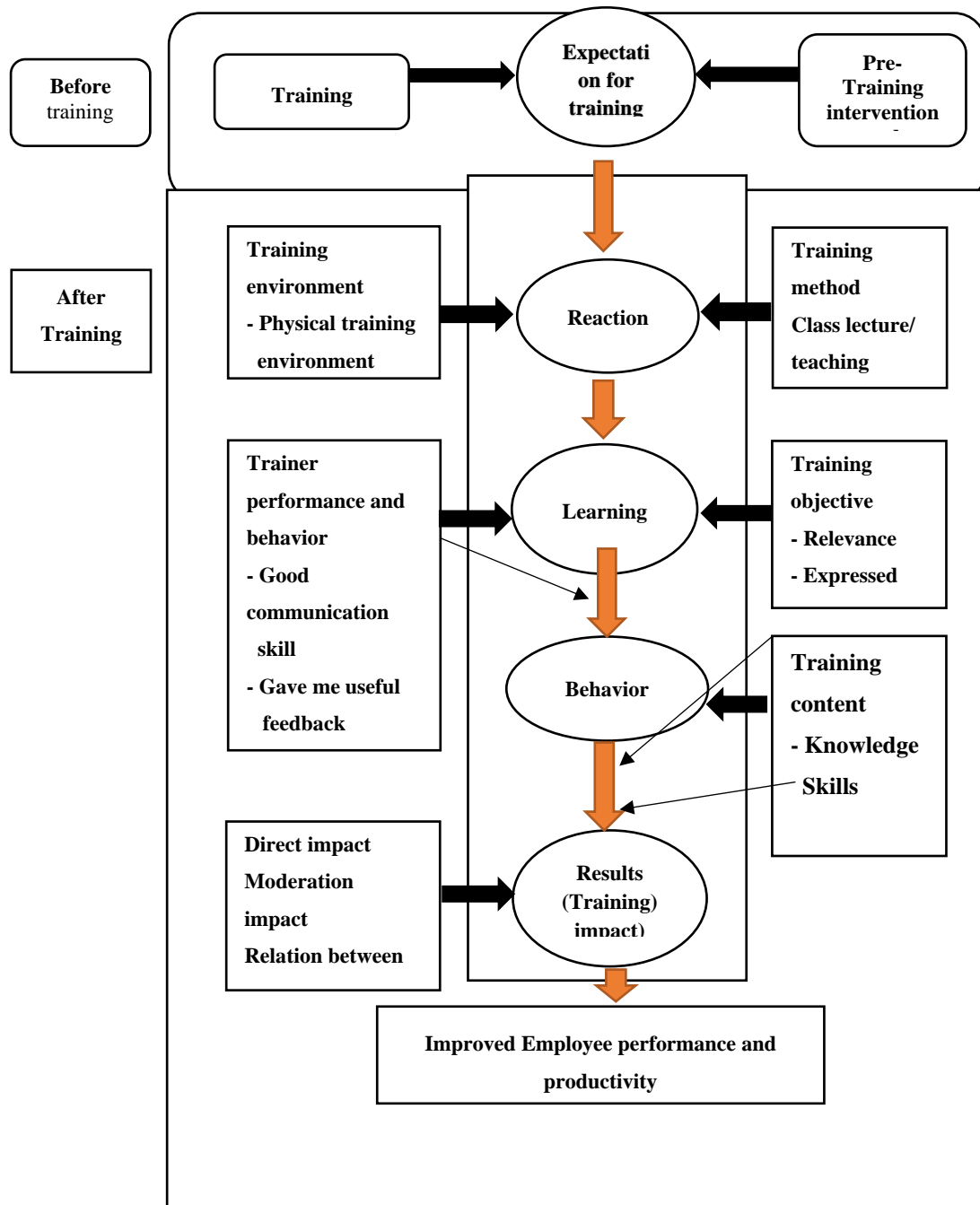


Source: Prasad, & Kumar, 2016

This study lends credence to case studies that explore the traits of training programs and their efficiency in businesses. An empirical examination of the effects of the training program characteristics. The study also showed a significant correlation between training program efficiency and its practical, demo, field visit, and methodology components. The authors' decision to simply take into account the common subject areas of data analysis courses is the only limitation. The conceptual framework demonstrated a clear connection between the elements of training programs (practical, demos, field visits, methodology, and training program efficiency).

The case study on the evaluation of employee training and development was defined by Al-Mughairi (2018). This study's goal is to identify the training variables—pre-training interventions and activities, trainee readiness, training environment, training techniques, trainer performance and behavior, training material, and training objectives—as well as their impact on raising employee performance. Figure illustrates the assessment of employee training and development in the context of a national oil and gas business (2.7).

Figure (2.7) The Evaluation of Training and Development of Employees Performance



Source: Al-Mughairi, A. M. 2018

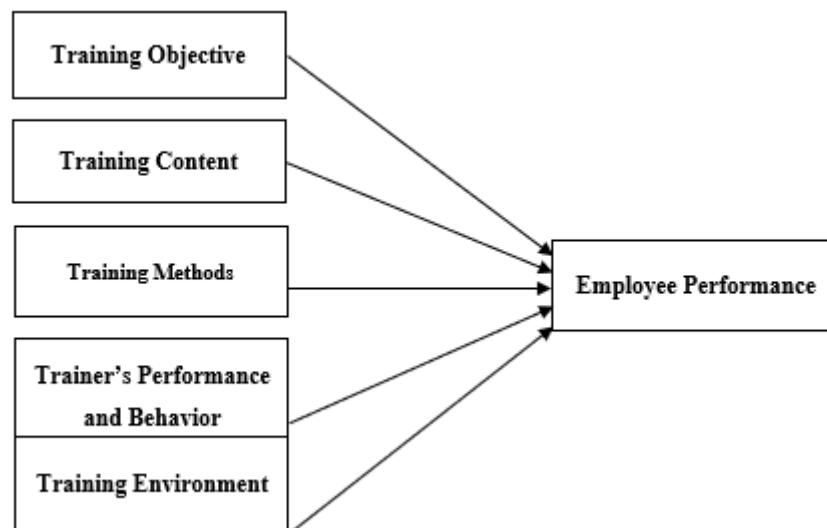
A considerable positive association exists between trainer performance and behavior and learning, claims Al-Mughairi (2018). The aim to transmit learning was not significantly impacted by learning. The results suggested that training. The

relationship between training methods and learning was not determined to be either positive or significant. The intention to transfer learning was not significantly impacted by the training factors, including the training environment, training methods, and trainer performance and conduct.

2.6 Conceptual Framework of the Study

The success of the core banking training program for workers can be assessed using Kirkpatrick's model, which was described in the theoretical principles and earlier research. Figure 2.8 shows that identifying training strategies is crucial for enhancing worker performance in every firm. The following conceptual framework is created to implement this study based on prior research and study, major elements affecting training practices and employee performance.

Figure (2.8) Conceptual Framework of Study



Source: Own Compilation, 2022

This study uses Kirkpatrick's 1959 theoretical model to advance the process of this research. It also aims to collect empirical data to determine employee performance on the efficacy of core banking training procedures at AYA Bank. The 1959 model by Kirkpatrick has four tiers.

Although studies have looked at the factors of training characteristics (such as training objectives, training content, training methods, trainer performance and behavior, and training environment) in a causal link between the four training outcomes, despite the importance placed on training evaluation. In order to evaluate

training efficacy when it is put into reality, this researcher advises taking into account training characteristics. The idea and practice of training evaluation are at odds with one another. The majority of studies concentrate on determining how training factors affect learning transfer. However, there aren't many studies on how to get around the lack of training transfer.

The self-reaction nature of training inputs, such as the trainer's performance and behaviors, training material, and training methods, is used in this study to identify the first level. Employee assessments of improved skills, competencies, and altered attitudes are what decide the second level. The difficult to get performance appraisal scores from the host organization are used to calculate the third level. Organizational performance serves as the yardstick for the top level. The first three levels, with the exception of the fourth level, are not considered in this study because they are not time-relevant. Thus, the primary focus of this study is on assessing the transfer of knowledge six or a year after core banking training was finished. Furthermore, because the primary banking training program is based on organizational needs, the measurement of the training needs assessment is also disregarded in this study.

2.7 Definitions of Key Terms

For the purpose of this study, the following words were taken to mean:

Table (2.1) Definition of Key Terms

No.	Variables	Working Definitions
1	Training Objective	The goal of the core banking training is made obvious and pertinent to their position. Improvements in knowledge and skills depend on the training target. The training aim clearly states standard operating procedures (SOPs) and work instructions. The stated goal of the core banking training must be achieved.
2	Training Content	The primary focus of the core banking training is on enhancing current knowledge and learning new technologies, providing a stage for the display of technical proficiency, and achieving individual needs, goals, and self-development, all of which are well supported by the training program's realistic exercises and practical activities for staff members' daily work.

Table (2.1) Definition of Key Terms (Continued)

3	Training Methods	During the core banking training program, AYA's Training Board permits the use of lectures, demonstrations, questionnaires, group work methods, learning by doing techniques for developing knowledge and skills, group work and exercise techniques that can change trainees' attitudes, small group work, role playing, and discussion. The training approach is a tactic for improving a worker's knowledge and skills so they may complete their assigned job successfully.
4	Trainer Performance and Behaviors	The AYA Bank Training Board employs skilled suppliers, consultants, and specialists during the core banking training. Additionally, the instructors were knowledgeable and capable of communicating attitude. The trainers gave a fair and enlightening high-performance answer to the query. This fundamental banking training course's instructor was prepared and structured. Their interest was sparked by the trainer's presentation skills. Outside of the training sessions, the trainer was accessible for advice.
5	Training Environment	The AYA Bank Training Board provided support for the training room, and the seating arrangements, air conditioning, and school were well-planned for the fundamental banking training. Employees can benefit from training tools for real-world examples. The training routine was carefully thought out and managed. Drinking water, snacks, and meals were readily available during training. Additionally, training IT resources like laptops, desktop computers, projectors, printers, and other technological apparatus were ready.
6	Employee performance	Employees might spend less time on their primary tasks after attending the basic banking course. They now have stronger interpersonal communication abilities thanks to training. The target quotas and targets are now more easily met by the workforce. Training can help people improve their social skills. Professionals that complete training have prospects for career advancement inside the organization.

Source: Own Compilation

CHAPTER III

ORGANIZATION BACKGROUND AND CORE BANKING TRAINING PRACTICES OF AYA BANK

The mission, vision, basic principles, and services of the AYA Bank are all included in this chapter's profile. An overview of the core banking system follows, with a focus on the AYA Bank's core banking system. Additionally, it provides a summary of AYA Bank's basic banking system deployment and training procedures.

3.1 Profile of AYA Bank

On July 2, 2010, the Central Bank of Myanmar granted AYA Bank a license as a development bank, then under the Financial Institutions Law in 2016, it was granted a new license as a full-service universal bank. AYA Bank's portfolio saw an increase in its paid-up capital to MMK (140) billion, assets to MMK (7 trillion), and equity to MMK (140) billion (309 billion). AYA Bank, which has 265 branches and about 3.2 million customers, is the second-largest financial institution in Myanmar. Their sizable and devoted customer base has been one of the key factors in their consistent growth throughout the years.

AYA Bank is committed to implementing international standards in corporate governance and adherence to the best management and operational practices as a signatory of the United Nations Global Compact (UNGC). Since 2014–2015, AYA Bank has been audited by one of the Big Four international firms in compliance with ISA and IFRS. The bank has invested extensively in learning and development and has hired and retained a competent team with both domestic and international experience in order to ensure long-term, sustainable growth for the communities it serves.

With a 34% market share in new car loans, AYA Bank dominates the Myanmar auto loan market. AYA Bank has shifted 52% of its client engagement to digital banking as part of its push toward cashless transactions and payments. AYA Bank's main business objective is to offer complete banking and related financial solutions through initiatives that support growth and improve lives. Management consistently creates significant value for strategic investment partners through digitization, human resource development, and innovative goods and services across all consumer

segments. In order to rapidly grow its customer base, AYA Bank is dedicated to fostering customer relationships, offering worldwide customer service, and utilizing technology. To sustain peace and growth, AYA Bank also plans to strengthen its governance, risk, and compliance processes.

The goal of AYA Bank has always been to adhere to global banking norms. Over the coming years, AYA Bank plans to increase the number of its branches in Myanmar while also developing cutting-edge Core Banking, Digital Banking, and Fintech services. The objective of AYA Bank's Omni-Channel Interface is to provide new products and services across all customer groups (OCI). In order to quickly expand its customer base, AYA Bank will maintain a laser-like focus on strengthening its relationships with its clients, offering top-notch client service, and adopting technology wherever it can.

AYA Bank has hired foreign experts and consultants, made significant investments in staff, procedures, and technology, all in an effort to grow its activities. The AYA bank seeks "excellent and long-term sustainable development for the bank and its stakeholders in order to be considered as the leading bank in Myanmar." "AYA Bank is the bank of choice for everyone seeking cheap, trustworthy, and dependable banking connections," is the company's brand promise.

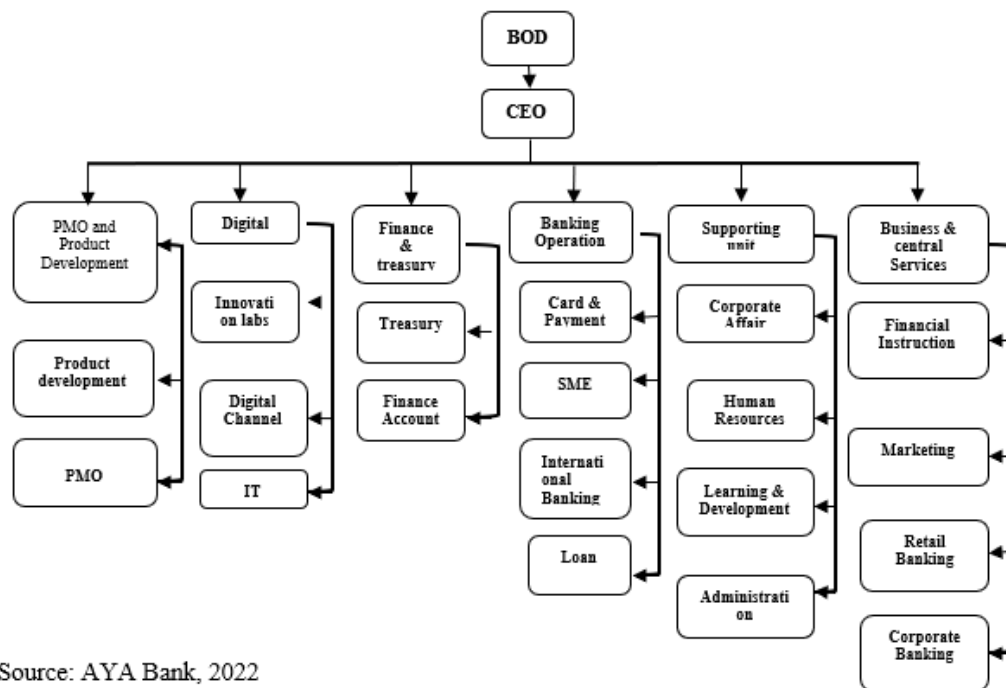
AYA Bank has hired worldwide consultants and specialists and made large investments in staff members, systems, and technology in order to expand its operations. Therefore, AYA Bank received 11 awards for banking-related goods and services out of the 22 awards given between 2013 and 2022. Asia Money presented AYA Bank with the Best Bank for SMEs Award for 2022. Particularly notable for their concern of the customer were the Best Private Bank Award, Best Retail Bank Award, Fastest Growing Retail Bank Award, Most Innovative Banking Services (AYA I Banking) Award, and Most Sustainable Bank Award. As a result, AYA Bank has made technology investments to offer services that are dependable and convenient.

In order to sustain stability and growth, the bank also plans to significantly strengthen its governance, risk, and compliance systems. To ensure long-term, sustainable development in the areas it serves, the bank has also employed and kept experienced people with both local and international expertise. It has also made significant expenditures in learning and development. By implementing global best practices, AYA Bank consistently improves its corporate governance, risk management, and compliance processes. According to AYA Bank, the program will

help the bank develop sustainably over the long term, increase profits for stakeholders, and improve the lives of individuals it serves.

As part of the democratization of financial services, AYA Bank was the first bank in Myanmar to provide a centralized core banking system, mobile and internet banking platforms, International Financial Reporting Standards (IFRS) (standardized financial transparency), and an international audit. AYA Bank has invested and hired international specialists and consultants to grow its operations.

Figure (3.1) Organization Structure of AYA Bank



Source: AYA Bank, 2022

The board of directors and other board committees are in charge of running AYA Bank. In support of the Executive Management Committee and Management Committee, the Executive Chairman acted as the overall bank's CEO. There are six divisions at the divisional level: project management office (PMO) & product development, supporting units, banking operations, finance & treasury, business & central services, and digital. However, the positions of the AYA Bank's management levels are clearly defined. Table lists the management and employee positions at the Bank (3.2).

3.2 AYA Products and Services

The AYA Financial Group includes AYA Myanmar Insurance. It provides a variety of services, including life insurance, general insurance, corporate and commercial banking, transaction banking, investment banking, and others. AYA Bank is a great place to start a new business because of its well-established processes, solid management, and forward-thinking leadership. affiliating with an established group, such as the Myanmar Bankers Association, the Union of Myanmar Federation of Chambers of Commerce and Industry (UMFCCI), the French Chamber of Commerce in Myanmar, the Australian Chamber of Commerce in Myanmar, or the British Chamber of Commerce To be able to acquire and retain knowledgeable workers who are familiar with both domestic and foreign markets, the AYA bank has also invested a significant amount of money in learning and development. Additionally, the AYA bank has hired and kept on board bright people who have worked both domestically and abroad. To ensure the sustainability of the communities it serves, a lot of money has also been invested on learning and development.

Offerings from AYA Bank: The bank wants to offer as many financial services as it can to its clients for their comfort and satisfaction.

Treasury and FX Services: The Central Bank of Myanmar (CBM) has permitted the chosen private bank, including AYA, to conduct foreign exchange (FX) operations since 2011 in order to facilitate more efficient flows of international trade and investments for both domestic and foreign clients while ensuring that our foreign exchange services can assist in managing currency risk for the customs.

In order to satisfy their customers' needs for currency in accordance with CBM, AYA provides FX exchange. Motorcar auctions, local and foreign businesses, exporters, and importers are just a few examples of the customers. US dollars (USD), euros (EUR), Singapore dollars (SGD), baht (THB), and yuan are the available currencies (CNY). With counters in key areas, AYA provides foreign exchange services to address the needs of travelers, returning nationals from abroad, those traveling abroad, and anybody else with needs for foreign currency who complies with CBM rules and regulations.

Fund Transfers: AYA Bank offers domestic and international remittances to make it easier for quick and safe money transfers while fostering effective credit flows and providing top-notch customer service. When sending money overseas to linked financial institutions in the area, AYA Bank uses the SWIFT (Society for Worldwide

Interbank Financial Telecommunications) system rather than its own network platform. Remittance fees could differ depending on the destination.

Cash Management: Cash management includes receivables management, payables management, and liquidity management.

Deposit Products: Current accounts, foreign currency accounts, seafarer savings accounts, interest maximizer accounts, loyal accounts, and fixed deposits are all examples of deposit products.

The AYA Current Account is a non-interest bearing account appropriate for companies who conduct routine financial or business operations. The options available make it simple for customers to make a payment.

A foreign currency account is a current account that doesn't pay interest and is made for clients who want to reduce their exposure to foreign exchange risk while optimizing the effectiveness of their foreign currency payments. The advantages of a foreign currency account include:

- Safekeeping of foreign currencies
- Foreign currency investments
- Foreign currency investments
- Settlement account for bank-provided foreign exchange buy and selling services
- Checks are used to settle disputes between our bank's clients.
- The account would need to be supported by letter of credit and SWIFT remittance transactions.

Trade services, import services, and bank guarantees are all considered trade services. Corporate Internet Banking, iBanking, and mBanking are all examples of eBanking services. locations of ATMs electronic payment of bills

Internet Banking: Essence Version 5.3, the Finastra central banking system, was used to create the AYA Bank's internet banking platform. It provides a quick and easy way to conduct online banking activities. Whether a customer logs in, makes a payment, or just browses, it is simple to use and includes built-in features to speed up banking. Customers can use internet banking with confidence knowing that it is completely safe.

Card Payment: Card Payment covers point-of-sale services, prepaid cards, debit cards, credit cards, deals and discounts, and where-to-shop services.

AYA Royal Banking: AYA Our highly valued customers can benefit from Royal Banking, which is an exclusive membership. Beyond banking, they are committed to long-term sustainable investment and connections. Product services, lifestyle services,

travel desk services, healthcare services, and relationship management services are all considered to be royal services.

Local remittance services, international remittance services, quick telegraphic transfers, and payment orders are all examples of remittance services.

Lending Product: Individuals can apply for loans and overdrafts at AYA Bank, which typically have terms of one year and are renewable on a one-year basis prior to maturity to help with the development and growth of the business and to increase working capital. Customers are now given loans to purchase items like residences, cars, gold, and other items.

Lien Letter: A lien letter is an agreement that states the borrower has given the bank permission to seize or control their deposits or accounts receivable in the event that they fail to repay a loan or their obligations. It is appropriate for those looking to borrow money by pledging their savings account as security.

Project Financing: Based on the cash flows of the projects, AYA Bank will provide long-term financing for the firm's infrastructure, industrial projects, and public services.

Invoice Financing: AYA Bank will provide advance payment to trading enterprises to assist with cash flow. In order to boost liquidity, sellers or purchasers may discount their bills. The bank may offer a short-term advance on a company's receivables or assistance in paying past-due invoices.

Floor Stock Financing: The automotive industry is the main objective of AYA Bank's floor stock financing. By pledging their vehicles to the bank, auto dealers can use this finance to increase the liquidity of their companies.

AYA Education Loan: The AYA Education Loan program provides financial aid for diploma, degree, and postgraduate programs at neighboring private bordering schools, universities, and overseas institutions.

AYA Bank Auto Loan: AYA Bank Auto Loan is the location where AYA helps clients buy the car of their choice. AYA seeks to offer the customer an installment plan so that they are free from the requirement to pay the complete car price up front and can still utilize the vehicle as needed.

AYA Home Loan: AYA Home Loan is an economical and practical installment payment arrangement that can be used to meet financing demands.

3.3 Training Courses Provided by AYA Bank

There are three main training courses offered by AYA Bank, among other sorts of training. These three types of training include induction, job teaching, and development. Table 3.1 displays it. All employees receive three different forms of training on a regular basis: induction training, job instruction training, and carrier development training, which was designed for needs like employee promotions and the introduction of new products and services. The training programs offered by AYA Bank are categorized by employee level, kind of training, primary subject of instruction, and length of instruction in Table (3.1).

Assistant supervisors, senior banking assistants (SBA), and junior banking assistants are among the positions that receive basic induction training from AYA Bank (JBA). This course lasts for three months and covers a wide range of topics. The key topics covered in this training are cash recording, computerized banking procedures, branch guidelines, employee ethics, and bank and staff policies. All of these personnel receive instruction training at the appropriate times after completing the induction course. If an employee has not previously taken a program in that function, the second category of these courses was frequently organized for them as they enter that function at the branch or other division of office level. At AYA Bank, no manager should hold a position in a functional area for longer than three years unless they have completed a program in that area.

The director of Banks' training department teaches the development training course. Lectures, games, role playing, and classroom techniques are all used in this course. In reality, this course offers specialized training for personnel seeking promotions. Additionally, the third category of course offerings is a special curriculum tailored to the individual needs of the level or group. The upgrading of competences and skills is the foundation for AYA Bank's training and development. It is an essential component of their business plan. When implementing and evaluating basic banking training courses, there are numerous helpful aspects. In this system, there are five separate user roles. These administrators are ranked higher than other users since they have the authority to control not only the site's designs but also all of its other functions.

By enhancing our workers' learning opportunities, AYA Learning & Development aims to develop their competencies. Although classroom instruction is regarded as practical, it cannot quickly cover a large number of personnel. This effort would give students the option of learning independently or through active learning

strategies. Additionally, this self-paced, learner-centered deployment will emphasize just-in-time learning. AYA uses a web-based, feature-rich e-learning platform that was introduced in August 2019 for the organization.

The organization's top learning resource for on-going education and career advancement is AYA-Learning Portal. It trained AYA's staff, partners, and clients to succeed in accomplishing the company's goals. It offers learning solutions that have a positive influence on businesses and makes it simple to study, use, and share. Learning portals are one of AYA's top goals for human resource development, and they continue to get funding. The employee can check the learning point/index at the AYA-Learning Portal, which is calculated as one point every hour of the learning course. The employee can quickly see how many hours are spent learning annually. The common training techniques in AYA.

Table (3.1) AYA Bank Training Courses Provided by AYA Bank

Sr. No.	Level of Employees	Training Types	Main Subjects of Training	Period of Training
1	<ul style="list-style-type: none"> - Junior Banking Assistant - Senior Banking Assistant - Assistant Supervisor - Supervisor - Assistant Manager - Manager 	-Induction training (Role orientation courses in functional areas)	<ul style="list-style-type: none"> - Introducing Bank and Staff Rules - Ethics - Law related to Banking - General Branch Guidelines - Computerized Banking, and all Bank transactions - Cash and Currency calculating and recording 	3 months

Table (3.1) AYA Bank Training Courses Provided by AYA Bank (Continued)

Sr. No.	Level of Employees	Training Types	Main Subjects of Training	Period of Training
2	<ul style="list-style-type: none"> - Junior Banking Assistant - Senior Banking Assistant - Supervisor/Manager 	<ul style="list-style-type: none"> - Job Instruction training (Standard program on a repetitive basis) 	<ul style="list-style-type: none"> - In Digital/ Core Banking Practices - Branch Transition Practices 	3 months
3	<ul style="list-style-type: none"> - Supervisor - Manager 	<ul style="list-style-type: none"> - Carrere Development Training (Special courses and seminars) 	<ul style="list-style-type: none"> - Risk management and Compliance in Bank - Conflict Resolution Management Occupational Safety and Health Legal, Law, and regulatory aspects - English Training Course - Equal Employment Opportunities Course 	One day (or)one week (or) one month

Source: AYA Bank Survey Data (2021)

3.4 Features of the CORE Banking System in Myanmar

The standardized software used by all branches of a particular bank to manage customer accounts is referred to as "core banking." To build banking combinations with a wider range of services and a larger local and global client base, financial institutions and financial corporations are attempting to integrate. Banking procedures have

changed since the advent of the internet and information technology. By utilizing this technology, AYA Bank was able to reduce wait times, solve many issues at once, and boost output across all 265 of its branches in Myanmar. The point at which the basic financial infrastructure of AYA Bank converges with cutting-edge digital technologies. Banks can centralize their record-keeping and enable access from anywhere thanks to the core banking system, which is largely dependent on computer and network advances. By connecting to a central computer in the data center, which contains all the computers and networking equipment they require, AYA Bank's branches and headquarters can use the core banking system to conduct all of their banking activities. The creation of "core banking," which enables the quick and seamless flow of data between various bank branches, was made feasible by contemporary advancements in computing and telecommunications. Additionally, the client's deposits must be instantly reflected on the bank's servers and must be available for withdrawal at any branch of the bank. Modern banking software enables essential banking functions like passbook administration, interest calculation on loans and deposits, customer profiles, account balances, and withdrawals. As a result, in the production environment, the Finastra core banking system and the old system do not coexist; rather, all client accounts are completely migrated from the old system. All users will transition to the new core banking system on the "go-live" day. AYA Bank now using the Finastra core banking system. One of the most well-known financial technology (fintech) businesses in the world, Finastra provides a full range of services to banks of all sizes. Core banking systems, like those offered by Finastra, help financial institutions run their daily operations and adjust to shifting market demands. Solutions for a bank's back office, including customer information management, deposit management, loan administration, collateral management, leasing, master contact management, posting control office, and payment channel integration, are made possible by the Finastra core banking system. Supporting account opening systems, teller interfaces, branch interfaces, and loan determination engines AYA Bank will modernize its operations and IT between September 19, 2019 and July 20, 2021. This initiative is called the Core Banking System. In order to support the bank's expanding activities, this project entails the integration of Finastra's Fusion Essence version 5.3 universal banking system with a business intelligence suite. Another definition of "essence" is the central component of something. The core banking system of AYA Bank will involve every division therein, which will be advantageous to the bank, customers, and staff.

3.5 CORE Banking Training Practices at AYA Bank

Information technology often receives 10 to 20 percent of a bank's overall operational budget (IT). 90% of this sum is utilized to maintain daily operations, with more than half going toward maintaining outdated core banking systems.

AYA Bank has also made investments in IT infrastructure to guarantee efficient customer service. Complexity issues with outdated core banking systems are of great importance. Restructuring must be a part of a thorough rethink of the infrastructure, IT architecture, and core application portfolio. Such a project is costly, time-consuming, and risky, but if it succeeds, it might provide stockholders with a sizable sum of money and a substantial competitive edge. The basic banking system at AYA Bank started to change and modernize. With 265 branches, AYA Bank has grown quickly over the past twelve years to become the second-largest bank in Myanmar. A new wave of financial innovation and higher client satisfaction are driving the industry's expansion. According to AYA, this will lead to a thorough reevaluation of financial technology's ability to alter business models and a readiness to make serious transformational investments. In order to increase return on investment, decisions were made to reduce complexity, the danger of human mistake, and operating precision. For the transformation of the new environment of the core banking system and technological platform, careful planning is necessary. AYA explores a number of the necessary elements for successful planning prior to the deployment of core banking, including To make significant changes, it is necessary to speak with all of the company's leaders, including the top management, to learn where the organization is headed and where it is at the moment, as well as to persuade them of the importance of the goal. For the transformation of the new environment of the core banking system and technological platform, careful planning is necessary. AYA Bank thought about the application suite's suggestions and how to maximize the benefits of installation. To select the finest platform and apps, AYA Bank considered a number of crucial factors.

- When the project starts, participating in and spending time on proof-of-concept activities must lead to significant successes.
- Examining current practices and considering whether there is a better way to achieve results boosts the effectiveness of the program.
- Making investments in awareness-raising and training programs for important people who will later represent the organization.

After choosing the vendor, the project management office (PMO), a new department inside a business and bank agency, establishes and upholds standards for project management within a bank. A high-level timeline, the vendor's presentation, the project team, the project scope, the project structure, and governance were all presented by the PMO. The project management office (PMO) made announcements about the project steering committee members, departmental product owners, several technological teams (integration, network, and server; database administrator; IT security; service-oriented architecture); and control and support units. The various departments had to fulfill their obligations, including giving guidance on project priorities and strategies, resolving crucial disputes or issues, approving the steering committee's baseline project milestones, making sure the project adhered to bank policy, assisting control and support units with their project needs, managing and carrying out the project's end-to-end activities, and so on. The HOD has to give the SME's actions the go-ahead after instituting strong engagement in CBS. The Post-Live Helpdesk and system testing were both mandated for all SMEs, as well as the provision of training materials for train-the-trainers. All team members were aware of the project's goals, which included minimizing operational risk by automating and controlling manual processes, improving process efficiency, serving internal and external stakeholders and branches throughout Myanmar, and providing accurate and reliable reporting to assist management in making decisions. The entire system was implemented and operated on a single core banking platform. Trade Service, Treasury Management Service, and other channels (such as SWIFT, CBM-NET, Visa and Master Card Card Payment, etc.) were integrated business lines.

3.5.1 Training Needs Assessment

AYA Bank's evaluation of its learning and development priorities includes evaluations of the organization, the goal, and each individual. Based on the bank's stated aims, analysis of the structure shows a need for learning and development. As a result, learning and development works together with other departments to create curricula and courses that stress the development of technical and interpersonal skills. Meetings are also essential for learning and growth. The assessment was not discussed at the meeting because all workers must complete the core banking system training.

All of the meeting's core banking departments reviewed the organizational requirements for AYA Bank's training and development. When it comes to task analysis, the focus is on the tasks necessary to help the bank reach its goals. The board gathers data for task analysis from sources such as job descriptions, work specifications, and pertinent literature on the position. As a result, for the purpose of learning and development at AYA Bank, the manager of the relevant department gives work descriptions and job specifications for all of their employees.

3.5.2 Objective of Core Banking Training

AYA A business and IT transformation initiative called Project Essence⁷ was started in June 2019 and finished on July 21, 2021. The term "essence" refers to the heart or essence of something that is of the utmost importance. Every level of employee at AYA Bank participated in Project Essence 7, which benefited the bank, its clients, and its staff. The following goals have been achieved by the Learning and Development Department's implementation of staff learning and development policies and processes to support the organization's expected performance:

1. To create a culture and organization that are effective and efficient by demonstrating the knowledge, abilities, and behaviors necessary for the organization's long-term success,
2. To solidify the "Competency-Based Development Process" to ensure that efficient learning interventions support business and talent planning
3. To strengthen "Leadership, Change, and Strategic Capabilities" so that executives can create high-performing teams and drive strategic agendas throughout the digital transformation process.
4. To foster a "learning culture" that encourages employees to adopt a "growth-minded" mindset in order to help the company go to the next level.
5. Assist AYA Bank in creating a culture of continuous learning so that it can keep on top of the demands of its clients and the market.

For different levels of bank staff, learning and development are in responsibility of organizing and distributing training activities including various in-service training, on-the-job training, and off-the-job training..

3.5.3 Content of Core Banking Training

The transfer of new knowledge and skills is included in the core banking training program, along with theoretical and practical components. The training material taught users their roles and responsibilities in accordance with the organization of a bank branch. In order to guarantee that all training materials are available, the Founder, Chairman, and senior management team give unique Core Banking user training. 200 employees per batch were trained primarily in all four Modules, with the professional re-examination being overseen by the Learning and Development Department. The creation of a training program follows a set process in AYA. Firstly, After determining the training requirements, the learning and training department plans the demonstration and training program, including a list of training modules, a schedule of proposed dates, times, the name of the trainer, the amount of instruction or training time, the training objective, and an outline for each training module. The core banking project's most crucial phase—and the phase in which many projects fail—is the training and testing of the planned function.

- Give testing and training enough time, and make sure it's proportionate to the entire scope and modifications made to the base solution version.
 - Make sure the project teams address the acceptance criteria in sufficient depth during kick-off or training. (The generally accepted acceptance criteria are included in contracts.)
 - Clearly state the entry and exit standards for each cycle of training or testing. The testing approach, the data needed, the dependencies between mock conversions, and the timetables for application testing must be defined by the business and IT teams.
 - Make that the vendor's software unit and the bank's development servers are connected. The data needed for each testing or training cycle should be supplied by the testing or training team and business users.
 - Test planning should focus on the amount of test cases broken down by application module, banking product, or service, as well as the number of logical testing days. Make sure there is enough time to review and resolve the test or training findings.

Table (3.2) Core Banking Training Module and Functions

No.	Module	Function	Objectives of the Training Course
1	Module-1	Customer Service function	- Being more flexible with digital technology. - Able to provide smooth service in a short period of time.
2	Module-2	Teller Transaction	- To know the role of user/teller transaction step-by-step work instructions
3	Module-3	Back office transaction	- To know the role of back office transaction step-by-step work instruction.
4	Module-4	Credit function	- To know loan information and inquiry about customers' information.

Source: AYA Bank, 2022

3.5.4 Core Banking Training Methods

The AYA bank training board determines the training techniques for each course after establishing the objectives. Because it can impart a lot of knowledge to a lot of trainees in a relatively short amount of time, the "learning by doing" method is the most popular training method for the AYA bank. Additionally, the T-trainee methodology is used by AYA Bank's core banking training program to transmit information, skills, and attitudes throughout the company.

The AYA Training Board permits the use of group work, questionnaires, lectures, and demonstrations in core banking training courses designed to transfer knowledge to students. Group work and testing techniques are acceptable for skill development. During the fundamental banking training sessions, small group work, role playing, and discussion are permitted in order to alter trainees' perspectives. Internal training makes use of the coaching methodology. The appropriate trainer provides demonstrations and lectures on marketing, customer service, and computer practice topics in relation to the coaching approach. Courses for job-in-service training employ this technique. AYA Bank began providing core banking instruction to new hires during their period of provisional employment.

3.5.5 Trainer Performance and Behavior

Understanding trainees' motivating and learning styles as well as modifying their knowledge were the key goals of the core banking training design. In order to ensure that core banking trainees are motivated to master the fundamental skills required to gain knowledge and to achieve favorable results throughout core banking training, the training board team supported specific attention. The trainers provided the employees with the highly qualified trainers, vendors, and consultants they need for the project, and the major core banking training design was built with the application of learning theories in mind. The course's instructor was well-organized and ready for the fundamental banking training. The kind of trainers are human resource managers, people in managerial positions within the organization, and training specialists from outside the company who have a good manner for clarity in instruction giving, comfort with the subject matter, clarity in responding to questions, ability to keep sessions lively and interesting, ability to use teaching aids effectively, and rapport with trainees. All workers are required to participate in fundamental banking training sessions, which are offered to all levels of staff members who require them. In general, all new hires are responsible for paying for induction training, albeit there are differences in training schedules and strategies for unexperienced and experienced workers.

AYA Bank only works with vendors, consultants, and experts who are clear when giving instructions, at ease with the subject matter, clear when answering questions, able to make sessions alive and entertaining, capable of using teaching aids successfully, and who have a good rapport with trainees. The trainer employed a variety of tools and resources during the execution of the instruction, including flipcharts, projectors, books, PowerPoints, computers, etc. The instructors provided further training if they possessed the most recent knowledge on fundamental banking, which they were always learning about. For the convenience of both trainers and learners during the core banking training, the AYA Training School offered the training location. One of the necessities for creating training is the training location as a school. There is ample room at AYA training facilities to offer convenient training sessions for both instructors and students.

3.5.6 Core Banking Training Environment

The fundamental banking training programs are managed by the L&D department. Development and learning fall within the HR function. It serves as both a school and a training facility. The L&D department is divided into three divisions: learning administration, learning IT, and learning design. To successfully finish the basic banking training procedure, these three sections complement one another. The Myinttarnyut training school in Yangon hosted the branches' fundamental banking training on October 21, 2019. By supporting the physical training environment and training facilities, the management team contributed to the creation of a positive learning environment for fundamental banking training. The team members are planning the training sessions, creating the handouts, contacting the trainers (internal and external), inviting the trainees, setting up the training facilities, rooms, and centers, estimating the training sessions, hiring the external translators, tracking the training information, such as attendance and training materials, and dispersing the training materials. The L&D team must oversee all administrative duties and the affairs of every employee during the core banking training, including salary, incentives, the trainees' lounge, overtime, training uniform, leave, attendance, refreshments (breakfast, lunch, dinner, etc.), travel arrangements (air tickets, car tickets, etc.), and awareness programs (discussion, meeting, presentation, etc.). Additionally, their division prepares catering for the conferences, workshops, and training sessions. They are setting up the classroom and providing the necessary supplies, carrying out and facilitating the courses, budgeting the courses, and submitting the training costs. Then, IT matters and IT challenges are supported by IT learning (laptops, computers, projectors, printers, etc.). Currently, the IT department supports an e-learning platform, creates learning videos in response to requests from various departments, uploads the videos, performs data analysis, records videos, manages the Mee-Too application, examines all of the organization's data, and creates proposals for the purchase of software, IT hardware, and internet access.

The adequacy of the following physical training environment components, such as training rooms, classrooms, etc., will be assessed during the core banking training program: food and drinks, lunches, etc.; lodging; and recreational facilities. The classroom or training space was adequately furnished. I was able to get the most out of the fundamental banking training curriculum because to the learning environment. The audio-visual tools, such as an overhead projector and flipchart, were the training

facilities that were most beneficial for learning. During the core banking training program, PowerPoint slides and video were supported.

3.5.7 Evaluation of Core Banking Training Program

AYA-LND-Training Evaluation Goal: To be able to effectively contact all training programs, necessary preparations must be made in advance to assess training decorations, outline training curricula, and assess trainers' and employees' competencies.

AYA-LND-Training Evaluation Purpose: The training evaluation is a mandatory process for all types of training programs completed at AYA Bank. The training evaluation is divided into two types:

1. Evaluation Form A, for the refresher program and career development program, especially for individual programs that will take at least 3 hours
2. Evaluation Form B, for the regular training program, especially for package training.

AYA-LND-Training Evaluation Procedure

Trainers and trainees must be informed in advance about evaluations after training sessions. Every session will include an evaluation of the trainers who taught the aforementioned (3) hours using the evaluation form. Depending on the type of training, Learning and Development must create assessment forms that must be fully completed prior to training. For each and every training batch (or program), the evaluation findings must be compiled. At the conclusion of the training, the condensed evaluation is to be given to the relevant trainers. The Executive Director should be notified of any odd situations or other criticisms by the head of the learning and development department. Every training batch's evaluation forms must be meticulously recorded.

AYA-LND-Training Assessment Tool

Prior to the tool being used by learners, put it through its paces to verify its efficacy without harming the learner. Select a group of people who share the same traits and levels of aptitude as the target learner group.

1. The assessment tool consists of the assessment instrument, the assessment conditions, and the context.
2. The administration, guidelines, recording, and reporting specifications for the assessment can also be included in the assessment tool.

AYA-LND-Training Examination Purpose and policy

Exams are given during training to motivate students to actively pursue their studies. The following categories are applicable to the examination: training for promotion assessments and fundamentals of banking.

Basic Banking Training

The test covered fundamental banking knowledge. The learners are required to take the exam on the pertinent topics they studied during their basic banking training sessions. A standardized grading system is used to determine the final written exam scores, and the grade must be disclosed on the last day of training. A supplemental exam is required of all trainees, and any who fail will be expelled.

Basic Banking Assessment

All trainees have to sit the exam for the four following modules:

1. Product Knowledge
2. Cash Management
3. Basic Accounting and
4. Core Banking System

Promotion Assessment

The test also included a promotion assessment for workers with the ability to advance from supervisory to management positions. In addition to a personal interview, the trainees must take a written exam on the pertinent subjects they have studied during the training time. When their competencies have been assessed, the final outcomes of the written exam and personal interview are taken into consideration for consideration of promotion. After one week of testing, the written exam results should be finalized and given to the HR department. If unethical incidents of cheating and talking while taking the test are discovered for both exams, immediate dismissal is implemented.

Evaluation for a promotion is based on the candidate's existing place of employment. It can be roughly divided into two groups: departments and branch operations (from Head Office). Regardless of whether they participated in training or not, all candidates for this sort of promotion examination must take the following exam. Five required modules:

1. English

2. Product, Policies, and Services
3. Departmental knowledge
4. Operational Knowledge and
5. Core Banking System

There won't be an additional exam for the promotion evaluation. All question papers should be proposed by the appropriate departments and trainers, and the Learning and Development Department will prepare the final question papers. Within a week of the written exam's administration, the Human Resources Department should receive the results.

AYA-LND-Training Awarding

The administrative department of each training facility notifies recipients of awards for record-keeping purposes. Based on attendance lists, certificates will be given out by the relevant programs. The administrative division of Learning and Development will manage all sorts of awards on the advice of the relevant training center or program owner.

1. Top Student Awards

Trainees have to take exams for four subjects in every batch, and the total marks will be recorded as final results. Three students who got the highest scores in every batch were chosen to receive the Top Student Award. Top Student Awards will be categorized into three based on their scores, such as "top one," "top two," and "top three."

2. Outstanding Award

By casting votes for each trainee in the relevant batch, only trainees from that batch will be selected. The trainer's advice is also taken into account. An exceptional prize will be given to the chosen trainee.

3. Certification

The Chairman and Head of the Learning and Development Department's official signatures will be found on all certifications that are granted by the department. After the Basic Banking regular training batch's closing ceremony, a certificate of achievement will be given out. The list will be in line with the student list from the appropriate training center and the trainer's recommendation. Within two weeks of the training program, the appropriate individual employee will receive the certificate of participation.

3.6 Core/Digital Banking Training Course by AYA Bank

AYA digital/core banking training is a type of technical skill training, and Job Instruction training (Standard program on a repetitive basis) is made to help middle management and operation levels improve their knowledge, skills, attitudes, and abilities as well as prepare them to take on more responsibility in positions of authority. For core banking training, which includes training objectives, a training timetable, training facilities, and the sorts of trainers to use, AYA Bank's learning department or human resources department is taken into account. The goal of core banking training is to develop talent, talent, and abilities in order to enhance staff performance and provide consumers with service innovation. The basic banking training procedures are crucial for improving staff performance, and that training plan offers a bank's training and sketches out the topics it will cover while taking into account factors like time, facilities, and trainer types according to their set plan. For their core banking trainees, AYA Bank employs competent trainers. Human resource managers, employees in managerial positions within the organization, and training specialists from outside the company all take the fundamental banking training program. The organization also allows for the scheduling of training and development time. The training facilities are critical to the success of the core banking training method. The bank offers resources such T-centers, i-Cubes, and 103 learning hubs with air conditioners, internet Wi-Fi, projectors, laptops, microphones, and speakers to be able to provide excellent training. In order to identify the necessary skills and training for the courses to be effective, Bank conducted a training needs analysis prior to the start of the courses. Depending on the training requirements of each employee, the bank offers essential banking practices. All workers are required to participate in fundamental banking training sessions, which are offered to all levels of staff members who require them.

One of the most crucial choices is choosing the core banking training methods for the training courses after defining the demands of the trainees. The bank offers on-the-job and off-the-job training techniques to its workers, including learning-by-doing, classrooms, workshops, face-to-face meetings, and e-learning. The course's instructor was well-organized and ready for the fundamental banking training. The kind of trainers are human resource managers, people in managerial positions within the organization, and training specialists from outside the company who have a good manner for clarity in instruction giving, comfort with the subject matter, clarity in responding to questions, ability to keep sessions lively and interesting, ability to use teaching aids effectively,

and rapport with trainees. Training procedures must be followed, and the growth of the workforce is assessed based on performance, potential, productivity, and input from department heads via questionnaires and surveys. The staff all responded to the e-exam for their internal training. Additionally, the bank offers an on-duty policy to its employees who are participating in the program. Trainers are chosen for the training and development program from internal or external sources, evaluated according to specialization, and promoted according to abilities and expertise.

CHAPTER IV

ANALYSIS OF THE EFFECT OF CORE BANKING TRAINING PRACTICES ON EMPLOYEE PERFORMANCE

The impact of core banking training techniques on employee performance at AYA Bank, as well as the correlations between the independent and dependent variables, are analyzed in this chapter. The research design, respondent demographics, reliability analysis, employee impression of core banking training procedures, employee performance, and connections between variables are all included in this chapter.

4.1 Research Design

This study looked into the fundamental banking training procedures used by the AYA Bank of Myanmar. The study examines how AYA Bank of Myanmar employees perform in relation to fundamental banking training procedures. 200 middle-level and operational personnel of AYA Bank participated in core banking training from 2019 to 2021. Among them, 120 employees—representing 60% of the workforce—were chosen at random by an Excel sheet randomizer. A Google Form survey with a structured questionnaire was used to gather the data. The data is utilized to interpret the correlations between the independent and dependent variables, despite the restrictions on gathering precise data. This essay will look into how AYA Bank employees perform in relation to basic banking training procedures. Employee performance as determined by the conceptual model, which is developed from Kirkpatrick's (1959) model, is the output from core banking training activities, which are inputs. The training objectives, the training materials, the training techniques, the trainer's performance, the trainees' actions, and the training environment are examples of input training qualities (core banking training practices). Output training attributes are characteristics of employee performance. The secondary data came from documents, journals, papers, and websites.

Respondents were asked to rate how much they agreed with the statement, with a maximum of 5, using a descriptive survey technique to determine the frequency, percent, and mean values relating the efficacy level of these basic banking training methods. The survey analysis is displayed below using Likert scale ratings of 1 for severely disagreed, 2 for disagreed, 3 for neutral, 4 for agreed, and 5 for highly agreed.

The mean value for the quantity of replies was computed using descriptive statistics. The SPSS 25 program was used to analyze the data. The association between the independent factors and the dependent variable was established using multiple regression analysis utilizing the entry approach.

4.2 Demographic Profile of Respondents

In order to determine the impact of core banking training techniques on workers' performance at AYA Bank, the survey of 120 participants in the core banking system training analyzes their demographic features. The AYA Bank was advised of the study's goal and invited to take part in the survey. This section offers information about the respondents' backgrounds, including their gender, age, degree of education, employment history (in years), designation, and department/branch.

Table (4.1) Demographic Information of Respondents

Description		Number of Respondents	Percentage (%)
Gender	Male	89	74.
	Female	31	26
Age (Years)	25 and under	14	12
	26-30	38	32
	31-35	35	29
	36-40	21	18
	Above 40	12	10
Education	Graduate	99	83
	Master	15	13
	Other	6	5
Experience (Years)	Less than 2	15	13
	3 to 5	28	23
	6 to 8	47	39
	9 to 11	23	19
	Above 11	7	6

Table (4.1) Demographic Information of Respondents (Continued)

Description		Number of Respondents	Percentage (%)
Departments	Administration	20	16
	Banking operation	10	8
	Loan	10	8
	Finance	15	13
	IT	15	13
	Branches	50	42
Positions	Junior Banking Assistant	16	13
	Senior Banking Assistant	31	26
	Supervisor/Assist supervisor	34	28
	Manager/Assist Manager	39	33

Source: SPSS Results (2022)

Table (4.1) reveals that there are 31 female employees and 89 male employees in the sample, demonstrating that men make up the majority of workers with a response rate of 74.2 percent, with women making up the remaining 25.8 percent of respondents. Male respondents are therefore more dominant than female respondents.

In terms of percentages, 25 years and under account for 11.7% and 31.7%; 30 years and under account for 29.2% and 17.5%; 31 to 40 years and over account for 17.5% and 10%, respectively. In terms of percentage, 60% of the total respondents are above 25 and are considered to be of mature age. This clearly shows that there is a qualified and experienced workforce that can accommodate the majority of the youthful and active employees in order to follow and improve the above instructions and promote employee performance.

The respondents' educational backgrounds are broken down into three categories: bachelor's degree, diploma, and master's degree. According to the results, 82.5% of respondents have bachelor's degrees, 5% have other degrees, and only 12.5% have master's degrees. In order to improve organizational performance, the corporation prefers to hire highly qualified individuals with technical abilities, as indicated by the majority percentage of employees with bachelor's degrees in education.

To further demonstrate that the respondents were knowledgeable and dependable workers who could provide precise information on the targeted impact of core banking training techniques on employee performance at AYA Bank, the number of respondents per department are also described. Considering that they represented every level of administration and every type of function. The bulk of responders (41.7%) come from branches, and they are primarily involved in the Bank's delivery of its basic banking training program. Thus, this survey made it possible to measure competitive strategies and other factors effectively and accurately.

AYA Bank has been operating for over 12 years, and research findings indicate that the majority of respondents—39.2%—have 6 to 8 years of experience, followed by 23.3% with 3 to 5 years and 19.2% with 9 to 11 years—5.8% more experience than that. An expert worker who can make decisions based on their knowledge of best practices and acquired experience will display this trait.

120 people were polled, and of those, 39 (32.5%) worked for AYA Bank as managers or assistant managers, 34 (28.3%) as supervisors or assistant managers, 31 (25.8%) as senior banking assistants, and 16 (13.3%) as junior banking assistants. The findings show that AYA Bank's more employed professional managers are specialists who have been educated and trained to lead the banking industry.

4.3 Reliability Analysis

Multiple-question Likert scale surveys were employed in the study. It is crucial to calculate the Cronbach's Alpha test, which measures the reliability or internal consistency of how closely linked a group of test items are to one another, in order to test the dependability of survey questionnaires. A rule of thumb for interpreting alpha for the Five-Likert Question is

Table (4.2) Rules of Thumb for Alpha Result

Alpha Coefficient Range	Strength of Association
Less than 0.60	Poor state
0.60 to less than 0.70	Moderate state
0.70 to less than 0.80	Good state
0.80 to less than 0.90	Very Good state
0.90 and above	Excellent
Below 0.5	Unacceptable

Source: Hair Jr., Babin, Money, & Samouel (2003)

Cronbach's Alpha has a value that lies between 0 and 1. A high alpha number may indicate redundant questions, whereas a low alpha value may indicate insufficient test questions. It is crucial to evaluate the validity of the surveys that discussed employee performance and core banking training procedures. In light of this, the study calculated the Cronbach's Alpha test as follows.

Table (4.3) Results of Cronbach's Alpha Value

Scale	No. of Items	Cronbach's Alpha
Training objective	5	0.834
Training Content	5	0.880
Training methods	5	0.839
Trainer performance and Behaviors	5	0.922
Training Environment	5	0.939
Employees performance	6	0.926

Source: SPSS Results (2022)

DeVellis (2003) states that a score of greater than 0.7 is typically appropriate. The survey was excellent, with excellent internal consistency and reliability for the items with this sample since all items are greater than 0.7, and the Cronbach's alpha value for all items in this study varied from 0.834 to 0.939.

4.4 Employee Perception of Core Banking Training Practices of AYA Bank

The training objectives, the training content, the training techniques, the performance and behaviors of the teacher, and the training environment made up the conceptual model of the study. The findings in this section aim to quantify the impact of each variable on an employee's output at AYA Bank. The goal of this study was to determine the fundamental banking training practices offered by AYA Bank and to examine how those practices affected the performance of AYA Bank personnel. The conceptual model, which is based on Kirkpatrick's (1959) paradigm, yields output qualities.

Table (4.4) Mean Score Interpretation

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

Source: Landell (1997) and Mohd Najib (1994)

This design fits a study of this nature since the researchers looked at the effects of independent variables (core banking training practices) on the dependent variables (employees' performance).

4.4.1 Core Banking Training Objective

Five statements are used to gauge how core banking training objective perceptions among employees are: The core banking training program's scope and objectives are made clear and pertinent to their position. Improvements in knowledge and skills depend on how well the training's objectives, SOP, and job instructions are presented and achieved. The mean value overall is investigated. Table displays the mean value for each Core Banking Training Objective statement as well as the overall mean value (4.5).

Table (4.5) Core Banking Training Objectives of AYA Bank

No.	Statement	Mean	Std. Dev
1	The scope and objective of the beginning core banking training program are made clear.	4.25	0.689
2	The objective of core banking training is relevant to their job.	4.21	0.744
3	Knowledge and skill improvement depend on the training objectives.	4.22	0.712
4	Standard operating procedures (SOP) and work instructions are expressed clearly.	4.05	0.684
5	The training program accomplished its stated objectives.	4.31	0.683
Total Average Scores		4.21	

Source:

SPSS Results (2022)

According to the results in Table (4.5), with a mean score of 4.31, the respondents strongly agreed that the core banking training program achieved its stated goals. Respondents also concurred that standard operating procedures (SOPs) and job instructions should be made explicit during the core banking training session, with a mean score of 4.05. AYA Bank's fundamental banking training objectives were also satisfied by achieving their stated targets, with an average mean score of 4.21. As a result, it can be roughly inferred that the core banking training program's objective is for employees to have higher-level views. Since the core banking training objective is an organizational objective, it should be conveyed to the targeted trainees well in advance so they may get ready by minimizing uncertainty regarding the program's objectives.

4.4.2 Core Banking Training Content

The five statements that were tested for employee perception of the core banking training content were: updating existing skills and acquiring new technologies for employees; providing a platform to showcase technical skills; achieving personal needs, goals, and self-development; well-supporting the practical activities and exercises from the training program for their daily work; and making it simple to apply the knowledge and skills that were taught. The studied mean values are shown in Table below in fine detail (4.6).

Table (4.6) Core Banking Training Content of AYA Bank

No.	Statement	Mean	Std. Dev
1	Training programs provide updating existing skills and acquiring new technologies for employees Core Banking Training	4.22	0.582
2	Training content is Providing a platform to showcase technical skills	4.27	0.590
3	Achieving personal needs, goals, and self-development	4.13	0.634
4	Well-supporting by the training program's practical activities and exercises for their daily work	4.28	0.624
5	The information and skills that were taught in the Core banking training content were easy to use.	4.33	0.582
Total Average Scores		4.25	

Source: SPSS Results (2022)

Based on the results in Table (4.6), the respondents overwhelmingly agreed that the core banking training content made it simple to apply the learned knowledge and abilities. with a 4.33 average score. Respondents also concurred that they were able to fulfill personal needs, aspirations, and self-development during the core banking training session, scoring a mean of 4.13. Additionally, AYA Bank's core banking training content was met with an average mean score of 4.25, and it can be inferred that staff members have a positive opinion of the training material because it contains technical information, real-world applications, and a case study and is more engaging and effective for training.

4.4.3 Core Banking Training Methods

Five statements are used to gauge how basic banking training approaches are perceived by employees: For the acquisition of technical information and abilities, on-the-job training techniques are crucial. The usage of instructional materials, films, and PowerPoint slide files is required for off-the-job training approaches. Well, time management is needed to meet the deadline, keeping track of all training methods is done, and revisions are handled by a designated person. Training methods are useful and effective for employees in the modern workplace. The studied mean values are shown in Table below in fine detail (4.7).

Table (4.7) Core Banking Training Methods of AYA Bank

No.	Statement	Mean	Std. Dev
1	On-the-job training methods are important for acquiring technical knowledge and skills	4.40	0.660
2	Off-the-job training methods necessitate the use of instructional materials, videos, and PowerPoint slide files.	4.44	0.696
3	Well-core banking training methods are useful and effective for employees in the current workplace.	4.36	0.683
4	Well-core banking training methods are time management is required to meet the timeline.	4.06	0.677
5	All training methods are Recorded, and upgrading is provided by the responsible persons	4.31	0.658
Total Average Scores		4.31	

Source: SPSS Results (2022)

The highest mean score of 4.44 indicates that the employees strongly concur that instructional materials, videos, and PowerPoint slide files are required for off-the-job training methods. During the core banking training session, the employees also concurred that time management was necessary to fulfill the deadline, with a mean score of 4.06. Furthermore, it can be deduced that employees have a high degree of perception of the training methods since the core banking training methods are still helpful and adapted to the trainees' needs, and the average mean score suggests that AYA Bank's core banking training technique was met. In order to make its current core banking training techniques effective for employees in the contemporary workplace, AYA can modernize them.

4.4.4 Trainer Performance and Behavior

Five statements are used to gauge how core banking trainers are perceived by their students. the selection of knowledgeable and qualified advisors and trainers, whose caliber was quite high. This course's instructor was prepared and well-organized. Throughout the training sessions, the instructor maintained the pupils' attention. Trainers from suppliers have the necessary credentials. The studied mean values are shown in Table below in fine detail (4.8).

Table (4.8) Trainer Performance and Behaviors

No.	Statement	Mean	Std. Dev
1	The trainer was skillful and able to convey knowledge and attitude	4.23	0.667
2	Trainers were a high-performance response to the question that was fair and informative.	4.21	0.685
3	The trainers for this course were organized and well-prepared.	4.28	0.611
4	The trainer kept the interest of the learners during the training sessions.	4.19	0.690
5	During core banking training, AYA bank hires vendors, Consultants, and experts who are qualified.	4.28	0.700
Total Average Scores		4.23	

Source: SPSS Results (2022)

The respondents strongly agreed that the trainer's performance and behavior for this core banking training course were planned, well-prepared, and competent, according to the results in Table (4.8), with a mean score of 4.28. Respondents also very barely agreed that the instructors maintained the students' interest throughout the fundamental banking training program, with a minimum mean score of 4.19. Based on the trainers' expertise, attentiveness, presenting abilities, and time management when speaking with the core banking trainee, employees' perceptions of the trainers and their actions are established. Additionally, the mean values are robust with an average mean score of 4.23, and it can be deduced that employees have positive opinions of the trainers of AYA's core banking training programs. The trainer's actions and performance are nonetheless beneficial and appropriate for the trainees. Employees increased their own interest and skill sets as a result.

To review the employee perceptions of the core banking training program, all of the findings on the employee's perception of the core banking training practices items are provided in Table 4.10 as a conclusion of this section.

4.4.5 Core Banking Training Environment

Plans and evaluation for the core banking training program by AYA Bank include setting up the training spaces, including the classrooms, seating arrangement, refreshments, and meals. IT training centers include laptops, desktops, projectors, printers, and other modern tools including flipcharts, films, and PowerPoint presentations. Employee perceptions of the core banking training environment are measured in this section, and the specific items are shown in Table (4.9).

Table (4.9) Core Banking Training Environment

No.	Statement	Mean	Std. Dev
1	Training rooms, and school, were enough, and the seating plan was well arranged.	4.45	0.592
2	Training facilities such as drinks, refreshments, and meals were well supported.	4.47	0.564
3	Training IT facilities for Laptop, computers, projectors, and printers were well equipped	4.51	0.550
4	Training technological equipment was well prepared.	4.50	0.594
5	Training learning aids for projector, flipchart, video, and PowerPoint Slides are available for core banking training program.	4.50	0.608
	Average mean score	4.49	

Source: SPSS Results (2022)

With a mean score of 4.51, the respondents strongly agreed that the training IT facilities for laptops, computers, projectors, and printers were well-equipped, according to the results in Table (4.9). Respondents also concurred that the number of classrooms and schools was adequate, and that the seating arrangement was well thought out, with a minimum mean score of 4.45. Employees have positive opinions of the core banking training environment because of the learning aids, seating arrangements, technological equipment, and refreshment programs that help them feel more at ease, as shown by the average mean score of 4.49 and the strong mean values.

4.4.6 Employee Performance Measurements

This section measures respondents' perceptions of employee performance, interprets the relationship between employee performance and core banking training methods, and examines how employee performance affects core banking training practices. Table 4.10 demonstrates how AYA Bank's core banking training procedures, including the training objectives, the training material, the training methods, the trainer performance and behaviors, and the training environment, have improved employee performance.

Table (4.10) Employees' Perception of Employee Performance

No.	Statement	Mean	Std. Dev
1	Training and development practices support skills improvement in the current workplace.	4.37	0.26
2	After attending the core banking training, employees can reduce their time consumption to conduct their main tasks.	4.28	0.661
3	Training has improved their skills to work with others at work.	4.32	0.661
4	Employees meet the target quotas and goals more easily than before.	4.26	0.692
5	Training can develop their interpersonal relationship.	4.38	0.649
6	Training gives professional growth and career development opportunities in the organization.	4.38	0.651
Total Mean Scores		4.33	

Source: SPSS Results (2022)

According to Table 4.10, the highest mean score of 4.38 indicates that employees are able to distinguish between major and minor workplace issues and work effectively with others to satisfy their needs, while the lowest mean score of 4.26 indicates that employees are able to establish pertinent priorities for their work. The employee's performance has an overall mean value of 4.33. As a result, it may be roughly inferred that employees have more sophisticated evaluations of their own performance. Therefore, thanks to the basic banking training techniques offered by AYA Bank, employees may complete their duties effectively.

Table (4.11) Overall Mean Score of Core Banking Training Practices

No.	Training practices	Mean
1	Training objective	4.21
2	Training content	4.25
3	Training methods	4.31
4	Trainer's performance and behavior	4.23
5	Training Environment	4.49
6	Employee Performance	4.33

Source: SPSS Results (2022)

The respondents generally concur on the five essential elements of core banking training procedures and one element of employee performance, according to the mean values of the items. Each element is measured on a five-point Likert scale with a varying number of items. The training aim, training material, training techniques, trainer performance and behavior, training environment, and employee performance are all broken down into five and six components, respectively, in the following Table (4.11). Since each of these uses the Likert Scale, the respondent can complete their response by choosing one of the five possibilities. The high average ratings indicate that employees perceive these dimensions highly. Three levels are assigned to the means value. Accordingly, numbers below 2 indicate a low level of perception, those between 2 and less than 3.5 indicate a moderate level, and values above 3.5 indicate a high level of perception towards a certain variable (Sekaran, 2003).

All of the training items have a positive mean score and a high level of perception toward a certain variable, as shown in Table (4.11). As a result, AYA Bank should be maintained more positively by developing a core banking training environment using training techniques of a learning setting intended to help people learn new skills or get familiar with themselves.

4.5 The Effect of Core Banking Training Practices on Employee Performance

This section analysis the correlation coefficient analysis and multiple regression on the core banking training practices on employees' performance at AYA Bank.

4.5.1 Correlation Coefficient of Core Banking Training Practices and Employees' Performance

The following Table displays the reliability test's summary results (4.12). Each factor has a unique set of items, which are all scored on a Likert scale of 1 to 5. There is no threshold value for how near to one is regarded as good dependability when a scale has more than one item, thus it is crucial to assess how internally consistent they are. It is generally acknowledged that a Cronbach's alpha value of greater than 0.7 is acceptable, particularly for academic purposes. According to Table (4.12).

Table (4.12) Relationship between Core Banking Training Practices and Employee Performance

No.	Training Practices	Correlation Coefficient	P-Value
1	Training Objective	0.565**	0.000
2	Training Content	0.432**	0.000
3	Training Methods	0.565**	0.000
4	Trainer's Performance and Behaviors	0.531**	0.000
5	Training Environment	0.399**	0.000
6	Employee Performance	1.000**	0.000

Source: SPSS Results (2022)

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

Between 0.10 and 0.29 is regarded as a weak correlation coefficient, between 0.30 and 0.49 as a medium correlation coefficient, and between 0.50 and 1.00 as a strong correlation coefficient. The Pearson Correlation test has a significance threshold of 0.05, which translates to a 95% level of confidence. As shown above, the mean scores for the core banking training program components are all favorable and do not significantly differ from one another. Relationships between these items are shown in this section. Training practices, such as the training objective, the training material, the training methods, the trainer's performances and behaviors, and the training environment, are independent variables used to evaluate the relationships, and the dependent variable is the performance of the employees.

A 95% confidence interval and a 2-tailed significance level of 0.000 are used to measure the relationships between the dependent and independent variables. The connections are listed in Table (4.12).

Table (4.12) shows that the correlation's statistical significance level is 0.000, which is less than the correlation's alpha value of 0.05. Additionally, the data analysis reveals that there is a strong to moderately strong positive link between all of the independent variables and employee performance. One of them is the least positive association between the training environment and the training material (0.399**) (0.432**).

4.5.2 Regression Analysis of Core Banking Training Practices on Employee Performance

The link between the independent and dependent variables was investigated using multiple regression analysis. Tables display the outcomes of the multiple regression analysis (4.13).

To determine the connection between employee performance regression and the key banking training practices (the training objective, the training material, the training methods, the teacher performance and behavior, and the training environment). The following Table shows the findings of the correlation between employee performance and basic banking training techniques (4.13).

Table (4.13) The Effect of Core Banking Training Practices on Employee Performance

Variable	Unstandardized Coefficient		Standardized Coefficient	t	Sig	VIF
	B	Std. Error	Beta			
(Constant)	0.629	0.405		1.551	0.124	
Training Objective	0.220*	0.116	0.225	1.898	0.060	2.914
Training Content	0.10	0.105	0.009	0.092	0.927	1.959
Training Method	0.352***	0.92	0.341	3.830	0.000	1.642
Trainer's performance and behaviors	0.198**	0.083	0.218	2.399	0.018	1.702
Training Environment	0.027	0.090	0.026	0.301	0.764	1.585
R ²			0.449			
Adjusted R ²			0.425			
F value			18.588**(0.000)			

Source: SPSS Results (2022)

Notes *** Significant at 1% Level, ** Significant at 5 % Level, * Significant at 10 % Level

Given that there is no collinearity and the variance inflation factor (VIF) value is less than 10, Table 4.13's results showed that no independent variables were influenced by one another. The core banking training approach is significant among the five variables at a 1% level with a p-value of 0.000. The findings showed that the core banking training technique has a favorable impact on and dominance over the organization's performance. The trainer's performance and behaviors had a p-value of

0.018, which is significant at a 5% level. The outcome showed that the trainer's actions and performance have a favorable impact on the organization's performance. The training objective's p-value was 0.060, which is regarded as significant at a 10% level. The outcome showed that the training goal had a favorable impact on the organization's performance.

The training material's p-value was 0.092, and it was thought to be unaffected. This demonstrated that employee performance is unaffected. The training environment's p-value was 0.301, and it was thought to be unaffected. This demonstrated that employee performance is unaffected.

According to the analysis of the linear regression model, the core banking training approach has a favorable influence and a dominant effect on the employee performance of the firm, with standardized coefficients of 0.341. This is explained by the fact that, while maintaining the other variables constant, employee performance can be increased by adding one unit to the basic banking training approach. As a result, the trainers' actions and performance had a B value of 0.198, which suggested that they had a second positive effect on the organization's performance. Additionally, it says that if the performance and behaviors of the trainers increase by one unit, the employee's performance will likewise increase while maintaining the other constants. The adjusted R-squared value of 0.425 can explain why the findings' accuracy percentage is 43% in accordance with the performance regression model.

In conclusion, the findings demonstrate that all basic banking training techniques have substantial value and that training methods, trainer effectiveness, and trainee behaviors and objectives are the primary determinants of employee performance. They might greatly improve worker performance. Due to its highest R-Value of 35.2 and other variables, the training method used by AYA Bank will have the most effect on employee performance among these key banking training practices aspects. The AYA Bank of Myanmar's T&D procedures have a significant impact on employee performance, according to survey data in general.

CHAPTER V

CONCLUSION

This study looked at the impact of AYA Bank's standard banking training procedures on staff performance. The findings from chapter four are summarized in this chapter. It includes conclusions and discussions, advice and recommendations, and calls for additional research.

5.1 Findings and Discussions

The results of the poll show that fundamental banking training procedures improve how well workers perform in their actual jobs. This section of the study indicated that the basic banking training methods are a significant contributor to employee performance since they aid in helping employees better adapt to the rapid technological changes that are taking place and increase employee happiness and productivity. Core banking training procedures are used to make sure that workers' skill levels are sustainable.

AYA's key banking training objectives include improving performance and skills, learning job-related information, boosting output, lowering labor turnover, fostering self-assurance, and raising employee happiness in a business. AYA's main banking training objectives are being successfully met, as can be shown by looking at the average mean score and the increased mean value. As a result, it is clear that the basic banking training program met its stated goals.

It was discovered that the employees had a positive perception of the core banking training material's facilitation of the application of the learned information and abilities. It is clear that core banking training materials support employees' acquisition of new technologies as well as the updating of their current abilities. Additionally, it was discovered that the training program's practical tasks and exercises for participants' daily work serve as a platform for showcasing technical skills while attaining personal objectives, goals, and self-development.

Off-the-job training is a kind of education in which trainees or students exercise their job responsibilities away from the actual AYA work floor. According to this study, respondents like off-the-job training the most out of all types of training (OJT). The second-highest mean value belongs to the on-the-job training (OJT) technique, which

is a time- and money-efficient teaching strategy. As a consequence, AYA made the best training decisions, and the management team should use on-the-job training (OJT) and off-the-job training techniques to enhance the performance of their employees because these methods are more affordable and pertinent to their needs.

According to the survey results, the training environment has higher employee satisfaction than other areas because its current mean value is rather high. Since the training atmosphere can lead to physical contentment, the organization must maintain and enhance its conditions. Employee performance will increase when the training environment is comfortable because it will drive employees to do their jobs successfully, which will result from offering a good and hygienic training environment, a safe workplace, tools, and equipment for work enactment. Additionally, it guarantees that the organization's personnel will be able to work easily in a carefree environment free from any burdens or pressures that can impair their performance.

In order to ascertain the impact of basic banking training techniques on staff performance, this study was carried out at AYA Bank in Myanmar. The study's findings indicate that employee performance and core banking training methods correlate in a way that has the greatest influence on each other. As a result, one of the crucial components for inspiring staff to contribute to coming up with original ideas for the AYA Bank's digital transformation is the core banking training technique.

The multi-regression model is then used to examine which aspects of core banking training are most associated with the training course. In conclusion, the results indicate that all core banking training practices, with the exception of core banking training content and environment, have significant value, and that the training methods, training objectives, and the performance and behaviors of the trainer are the main factors influencing employee performance.

Employees believe that their jobs will be more satisfying as a result of the core banking training program. Additionally, after taking the fundamental banking training, employees say they sense a greater emotional connection to the bank and begin to feel like a member of the team. As a result, people develop a commitment to their existing position and will continue to work at their current bank in the future, even if another, better job offer comes up. The results show that training and development programs at AYA Bank provide a wide range of advantages, which can improve employee performance.

It was discovered that compared to an untrained person, a well-trained employee typically exhibits more productivity and a higher quality of job output. Finally, this study discovered that basic banking training improves employee performance as customer complaints decline and performance reviews produce better outcomes. As a result, by highlighting the impact of core banking training practices on employees' performance, the study's findings demonstrate the significance of training for human resource development.

5.2 Suggestions and Recommendations

Following are some suggestions and recommendations given to enhance employee performance based on the analysis' findings. This study investigated how AYA Bank employees performed in relation to the core banking training objective, training material, training techniques, trainer performance and behavior, and training environment. The results indicate that employee performance is significantly impacted by all core banking training approaches, with the exception of the core banking training setting and content used by AYA Bank in Myanmar. The training schedule for front-line trainers who constantly support the customer team and shift-assigned trainers should be more accommodating, according to another recommendation for this research. The company ought to think about offering specialized training to workers who need to develop their abilities in accordance with their yearly performance reports. Then, their particular need would be improved, and the organization's objective would be met. The mean values for all the statements under the off-the-job training approach in the core banking training methods are much higher. Because of its high effectiveness, it is also strongly advised to keep up the existing style of training. The mean values for all the statements are significantly higher, as are on-the-job training techniques. As a result, AYA Bank's on-the-job training program is quite successful. It would be highly advised to keep up present methods for enhancing employees' job-related knowledge and abilities. As a result, if the training strategies are successful, the staff members will be more interested in the training that AYA Bank offers, which will increase their performance. It was discovered that the mean values for all the statements are significantly higher when it comes to the fundamental banking training objectives of AYA Bank. It would also be advisable to create training objectives that are beneficial, and AYA Bank should let staff know what these are well in advance. As a result, by

minimizing confusion regarding the purpose of the training program, learners can better prepare themselves. The trainer has a significant impact on the core banking training program's effectiveness. The trainers' responses to the questions were fair and instructive, and they were skilled at communicating information and attitude. The trainer had excellent presentation abilities and was available for advice outside of the training sessions. Furthermore, two crucial aspects are the breadth of expertise and duration of experience of the educators. The training board should therefore emphasize the trainers' pertinent credentials. Employee performance at work should be regularly assessed to determine the efficacy of training for appropriate core banking training practices. The increased mean value has the effect of demonstrating that employee performance as assessed by core banking training procedures has a very beneficial impact. The core banking training approach is the most important component for enhancing employee performance, according to the regression analysis's findings. In the future, it might be proposed to concentrate more on the present core banking training techniques.

AYA Bank should take into account the demand for professional growth for every employee. AYA Bank should therefore permit all staff members to take part in training exercises that would enhance their performance. The employees' core banking training makes sure that they are more professional and that they expand their skill set. Higher staff performance, morale attachment to the bank, and high employee performance can all be achieved by consistently enhancing the training program. This is the rationale behind why AYA Bank should implement successful training techniques to raise staff performance.

5.3 Needs for Further Study

Only the impact of basic banking training procedures on worker performance at AYA Bank is the subject of this study. However, other training components like training duration, location, materials, etc., which can affect employee performance for the organization, are not covered in this study. Only AYA Bank personnel are included in the study's scope due to time restrictions. To substantiate the study's conclusions, additional investigation in this area is required. Therefore, more research should be done to evaluate several additional strategies for affecting employee performance in the sector. Additionally, additional analysis should be done for additional banks under the core banking training.

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APPENDIX A
SURVEY QUESTIONNAIRE
THE EFFECT OF CORE BANKING TRAINING PRACTICES ON
EMPLOYEE PERFORMANCE AT AYA BANK

Introduction

This questionnaire seeks to collect data on the effect of training practices on employee performance at AYA Bank. The data obtained will be used purely for academic purposes. Confidentiality is guaranteed. Kindly answer appropriately the questions provided below, by placing a tick in the given space. Do not indicate your name anywhere in the questionnaire. Your contribution must be appreciated and thank you in advance.

Part I: Respondent Profile

1. Age bracket (အသက်အရွယ်အပိုင်းအခြား)
 1. 25 Years (နှစ်ဆယ့်ငါးနှစ်)
 2. 26-30 Years (နှစ်ဆယ့်ငါးနှင့်နှစ်ဆယ်ခြောက်နှစ်ကြား။)
 3. 31-35 Years (သုံးဆယ့်တစ်နှင့်သုံးဆယ့် ငါးနှစ်ကြား။)
 4. 36-40 Years (သုံးဆယ့် ငါးနှစ်လေးဆယ်ကြား။)
 5. above 40Year လေး ((ဆယ်အထက်။)

2. Gender (ကျား /မ)
 1. Male ကျား
 2. Female မ
 3. Others အခြား

3. You're working experience in years at AYA Bank.
(AYA Bankတွင် တာဝန်ထမ်းဆောင်ခဲ့သော လုပ်ငန်းအတွေ့အကြုံ)

4. Please indicate your branch name (လက်ရှိတာဝန်ထမ်းဆောင်နေသော
ဌာနခွဲကိုဖော်ပြပါ)

5. Please indicate your job position (လက်ရှိတာဝန်ထမ်းဆောင်နေသောရာထူးကို ဖော်ပြပါ)

6. Educational Level (ပညာအရည်အချင်း)

- | | | |
|--------------------|--------------------------|--------------|
| 1. Graduate | <input type="checkbox"/> | ဘွဲ့ရ |
| 2. Master Degree | <input type="checkbox"/> | မာစတာဘွဲ့ရ |
| 3. Doctoral Degree | <input type="checkbox"/> | ဒေါက်တာဘွဲ့ရ |
| 4. Others | <input type="checkbox"/> | အခြား |

APPENDIX B

THE EFFECT OF CORE BANKING TRAINING PRACTICES ON EMPLOYEE PERFORMANCE AT AYA BANK

The scale that was used in this item was an interval scale. In particular, the respondents were asked to rate on a 5-point Likert scale their perceptions and opinions with respect to the statements, with 1= strongly disagree and 5= strongly agree

(အောက်ဖော်ပြပါ မေးခွန်းများမှ သင်၏သဘောထားနှင့်ကိုက်ညီသည့် သဘောတူညီမှု အဆင့်သတ်မှတ် ချက်အား ကျေးဇူးပြု၍ရွေးချယ်သတ်မှတ်ပေးပါ။)

- (1) Strongly disagree - လုံးဝသဘောမတူပါ။
- (2) Disagree - သဘောမတူပါ။
- (3) Neutral - ကြားနေ/သဘောတူညီချက် မပေးနိုင်ပါ။
- (4) Agree - သဘောတူပါသည်။
- (5) Strongly agree - လေးနက်စွာသဘောတူပါသည်။

Part I: Core Banking Training Objective

No.	Statements	1	2	3	4	5
1	The scope and objective of the beginning core banking training program are made clear. အခြေခံဘဏ်လုပ်ငန်းလေ့ကျင့်ရေးအစီအစဉ်၏ နယ်ပယ်နှင့် ရည်ရွယ်ချက်ကို ရှင်းလင်းစွာ ဖော်ပြထားသည်။					
2	The objective of core banking training is relevant to their job. အဓိက ဘဏ်လုပ်ငန်းသင်တန်း၏ ရည်ရွယ်ချက်မှာ ၎င်းတို့၏ အလုပ်နှင့် သက်ဆိုင်ပါသည်။					
3	Knowledge and skill improvement depend on the training objectives. အသိပညာနှင့် ကျွမ်းကျင်မှု မြှင့်တင်ခြင်းသည် သင်တန်း ရည်ရွယ်ချက်များပေါ်တွင် မူတည်ပါသည်။					
4.	Standard operating procedures (SOP) and work instructions are expressed clearly. စံချိန်စံညွှန်း လည်ပတ်မှုဆိုင်ရာ လုပ်ထုံးလုပ်နည်းများနှင့် လုပ်ငန်း လမ်းညွှန်ချက်များကို ရှင်းလင်းစွာ ဖော်ပြ ထားပါသည်။					
5	The training program accomplished its stated objectives. လေ့ကျင့်ရေးအစီအစဉ်သည် ဖော်ပြထားသော ရည်မှန်းချက် များကို ပြီးမြောက်အောင်မြင်ခဲ့ပါသည်။					

Part II: Core Banking Training Content

No.	Statements	1	2	3	4	5
1	<p>Training programs provide updating existing skills and acquiring new technologies for employees Core Banking Training (ပရိုဂရမ်များသည် ဝန်ထမ်းများအတွက် ရှိပြီးသား ကျွမ်းကျင်မှုများကို အဆင့်မြှင့်တင်ခြင်းနှင့် နည်းပညာအသစ်များ ရယူခြင်းတို့ကို ပံ့ပိုးပေးပါသည်။)</p>					
2	<p>Training content is Providing a platform to showcase technical skills ဘဏ်လုပ်ငန်းဆိုင်ရာ လေ့ကျင့်ရေး အစီအစဉ်များသည် နည်းပညာကျွမ်းကျင်မှုများကို ပြသရန် ပလက်ဖောင်းတစ်ခု ပံ့ပိုးပေးပါသည်။</p>					
3	<p>Achieving personal needs, goals, and self-development ပင်မဘဏ်လုပ်ငန်းလေ့ကျင့်ရေးအကြောင်းအရာသည် ပုဂ္ဂိုလ်ရေးလိုအပ်ချက်များ၊ ပန်းတိုင်များနှင့် မိမိကိုယ်ကို ဖွံ့ဖြိုးတိုးတက်မှုရရှိစေရန် ပံ့ပိုးပေးပါသည်။</p>					
4	<p>Well-supporting by the training program's practical activities and exercises for their daily work လေ့ကျင့်ရေးအစီအစဉ်၏ လက်တွေ့ လုပ်ဆောင်မှုများနှင့် လေ့ကျင့်ခန်းများသည် ၎င်းတို့၏ နေ့စဉ်လုပ်ငန်းဆောင်တာများအတွက် ကောင်းမွန်စွာပံ့ပိုးပေးခြင်း</p>					
5	<p>The information and skills that were taught in the Core banking training content were easy to use. ပင်မဘဏ်လုပ်ငန်းလေ့ကျင့်ရေးအကြောင်းအရာသည် သင်တန်းတွင် သင်ကြားခဲ့သည့် အချက်အလက်နှင့် ကျွမ်းကျင်မှုများသည် အသုံးပြုရလွယ်ကူပါသည်။</p>					

Part III: Core Banking Training Methods

No.	Statements	1	2	3	4	5
1	<p>On-the-job training methods are important for acquiring technical knowledge and skills (core banking လေ့ကျင့်ရေးနည်းလမ်းများသည် နည်းပညာဆိုင်ရာအသိပညာနှင့် ကျွမ်းကျင်မှုများရရှိရန်အတွက် အရေးကြီးသောအလုပ်ခွင်သင်တန်းနည်းလမ်းများကို ပေးဆောင်ပါသည်။</p>					
2	<p>Off-the-job training methods necessitate the use of instructional materials, videos, and PowerPoint slide files. core banking လေ့ကျင့်ရေးနည်းလမ်းများသည် သင်ကြားရေးပစ္စည်းများ၊ ဗီဒီယိုများနှင့် PowerPoint slide ဖိုင်များကို အသုံးပြုရန် လိုအပ်သော အလုပ်လက်မဲ့ လေ့ကျင့်ရေးနည်းလမ်းများကို ပံ့ပိုးပေးပါသည်။</p>					
3	<p>Well-core banking training methods are useful and effective for employees in the current workplace. အခြေခံဘဏ်လုပ်ငန်းလေ့ကျင့်ရေးနည်းလမ်းများသည် လက်ရှိလုပ်ငန်းခွင်ရှိဝန်ထမ်းများအတွက်အသုံးဝင်ပြီး ထိရောက်မှု ရှိပါသည်။</p>					
4	<p>Well-core banking training methods are time management is required to meet the timeline. ဘဏ်လုပ်ငန်းဆိုင်ရာ လေ့ကျင့်သင်ကြားမှုနည်းလမ်းများသည် အချိန်ဇယားနှင့်ကိုက်ညီရန် အချိန်စီမံခန့်ခွဲမှုလိုအပ်ပါသည်။</p>					
5.	<p>All training methods are Recorded, and upgrading is provided by the responsible persons လေ့ကျင့်ရေးနည်းလမ်းအားလုံးကို မှတ်တမ်းတင်ထားပြီး အဆင့်မြှင့်တင်ခြင်းကို တာဝန်ရှိပုဂ္ဂိုလ်များက ဆောင်ရွက်ပေးပါသည်။</p>					

Part IV: Trainer Performance and Behavior

No.	Statements	1	2	3	4	5
1	The trainer was skillful and able to convey knowledge and attitude. သင်တန်းဆရာသည် လိမ္မာပါးနပ်ပြီး အသိပညာနှင့် သဘောထားများကို ဟောပြောနိုင်ခဲ့သည်။)					
2	Trainers were a high-performance response to the question that was fair and informative. သင်တန်းဆရာများသည် တရားမျှတပြီး သတင်းအချက်အလက်ပေးသည့် မေးခွန်းအတွက် စွမ်းဆောင်ရည်မြင့်မားသော တုံ့ပြန်မှု ဖြစ်သည်။					
3	The trainers for the core banking training course were organized and well-prepared. ဘဏ်လုပ်ငန်းဆိုင်ရာ လေ့ကျင့်ရေးသင်တန်းအတွက် သင်တန်းဆရာများအား စနစ်တကျ စီစဉ်ဆောင်ရွက်ပေးခဲ့ပါသည်။					
4	The trainers kept the interest of the learners during the core banking training sessions. (သင်တန်းဆရာများသည် ပင်မဘဏ် လုပ်ငန်းသင်တန်းများတွင် သင်ယူသူများ၏ စိတ်ဝင်စားမှုကို ထိန်းထားကြသည်။)					
5	During core banking training, AYA bank hires vendors, Consultants, and experts who are qualified. အဓိက ဘဏ်လုပ်ငန်းသင်တန်းတွင် AYA ဘဏ်သည် ဈေးသည်များ၊ အတိုင်ပင်ခံများနှင့် အရည်အချင်းပြည့်မီသော ကျွမ်းကျင်သူများကို ငှားရမ်းပေးပါသည်။					

Part V: Core Banking Training Environment

No.	Statements	1	2	3	4	5
1	<p>Training rooms, and school, were enough, and the seating plan was well arranged.</p> <p>လေ့ကျင့်ရေးခန်းတွေ၊ ကျောင်းတွေ လုံလုံလောက်လောက်ရှိပြီး နေရာထိုင်ခင်းကိုလည်း ကောင်းကောင်းစီစဉ်ထားပါတယ်။</p>					
2	<p>Training facilities such as drinks, refreshments, and meals were well supported.</p> <p>အဖျော်ယမကာများ၊ အကျွေးအမွှေးများနှင့် အစားအသောက်များ ကဲ့သို့သော လေ့ကျင့်ရေးပစ္စည်းများကို ကောင်းမွန်စွာ ပံ့ပိုးပေးခဲ့ပါသည်။</p>					
3	<p>Training IT facilities for laptops, computers, projectors, and printers were well-equipped.</p> <p>လက်ပ်တော့များ၊ ကွန်ပျူတာများ၊ ပရိုဂျက်တာများနှင့် ပရင်တာများအတွက် လေ့ကျင့်ရေး IT ပစ္စည်းများ ကောင်းစွာ တပ်ဆင်ထားပါသည်။</p>					
4	<p>Training technological equipment was well prepared.</p> <p>လေ့ကျင့်ရေးနည်းပညာသုံး စက်ကိရိယာများ ကောင်းမွန်စွာ ပြင်ဆင်ခဲ့သည်။</p>					
5	<p>Training learning aids for projector, flipchart, video, and PowerPoint Slides are provided for the core banking training program.</p> <p>ပရိုဂျက်တာ၊ စာရွက်ပုံတစ်ပုံ၊ ဗီဒီယိုနှင့် PowerPoint Slides အတွက် လေ့ကျင့်သင်ကြားရေးအကူအညီများကို ဘဏ်လုပ်ငန်းဆိုင်ရာ လေ့ကျင့်ရေးအစီအစဉ်အတွက် ပံ့ပိုးပေးထားသည်။</p>					

Part VI: Employee Performance Measurements

No.	Statements	1	2	3	4	5
1	Training and development practices support skills improvement in the current workplace လေ့ကျင့်သင်ကြားမှုနှင့် ဖွံ့ဖြိုးတိုးတက်ရေးအလေ့အကျင့်များသည် လက်ရှိလုပ်ငန်းခွင်တွင် ကျွမ်းကျင်မှုမြှင့်တင်ရန် အထောက်အကူဖြစ်စေပါသည်။					
2	I can reduce my time consumption to conduct my main tasks. ကျွန်ုပ်၏ အဓိကတာဝန်များကို လုပ်ဆောင်ရန် ကျွန်ုပ်၏အချိန် သုံးစွဲမှုကို လျှော့ချနိုင်ပါသည်။					
3	Training has improved my skills to work with others at work. လေ့ကျင့်ရေးက အလုပ်မှာ တခြားသူတွေနဲ့ တွဲလုပ်နိုင်ဖို့ ကျွန်တော့်ရဲ့အရည်အချင်းကို တိုးတက်စေတယ်။					
4	I meet the target quotas and goals more easily than before. ရည်မှန်းထားသော ခွဲတမ်းနှင့် ပန်းတိုင်များကို ယခင်ကထက် ပိုမိုလွယ်ကူစွာ ပြည့်မီစေပါသည်။					
5	The training can develop my interpersonal relationship. လေ့ကျင့်မှုက ကျွန်ုပ်မရဲ့ လူအချင်းချင်း ဆက်ဆံရေးကို တိုးတက်စေနိုင်ပါတယ်။					
6	Training gives professional growth and career development opportunities in the organization. လေ့ကျင့်သင်ကြားမှုသည် အဖွဲ့အစည်းအတွင်း ပရော်ဖက်ရှင်နယ် တိုးတက်မှုနှင့် အသက်မွေးဝမ်းကြောင်းဆိုင်ရာ အခွင့်အလမ်းများကို ပေးသည်။					

I sincerely appreciate the time you spared to complete this questionnaire.

Thank you.

APPENDIX C

The Effect of Core Banking Training Practices on Employee Performance

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.670 ^a	.449	.425	.40457	2.037

a. Predictors: (Constant), Performance and Behavior, Environment, Content, Method, Objectives

b. Dependent Variable: Evaluation

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	15.212	5	3.042	18.588	.000 ^b
	Residual	18.659	114	.164		
	Total	33.872	119			

a. Dependent Variable: Evaluation

b. Predictors: (Constant), Performance and Behavior, Environment, Content, Method, Objectives

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.629	.405		1.551	.124
	Environment	.027	.090	.026	.301	.764
	Content	.010	.105	.009	.092	.927
	Objectives	.220	.116	.225	1.898	.060
	Method	.352	.092	.341	3.830	.000
	Performance and Behavior	.198	.083	.218	2.399	.018

a. Dependent Variable: Evaluation