

**Impact of Training and Development Programs on the Performance,  
Career Development and Long Term Retention of TBOs of MCB Bank**

A thesis submitted to the Department of Management Sciences, Bahria University Karachi Campus, in partial fulfillment of the requirement for award of MBA degree



**Maliha Sami**  
**Registration No. 16637**

**FALL 2015**

**Bahria University Karachi Campus**

<p><b>MBA Thesis</b></p> <p><b>2<sup>nd</sup> Half-semester Progress Report &amp; Thesis Approval Statement</b></p>
---

Name of Student	
Registration No.	
Thesis Title	

**Supervisor-Student Meeting Record**

No.	Date	Place of Meeting	Topic Discussed	Signature of Student
1				
2				
3				

**APPROVAL FOR EXAMINATION**

Candidate's Name: ----- Registration No. -----  
-----

Thesis Title: -----  
-----  
-----

I hereby certify that the above candidate's thesis has been completed to my satisfaction and, to my belief, its standard is appropriate for submission for examination. I have also conducted plagiarism test of this thesis using HEC prescribed software and found similarity index at ----- that is within the permissible limit set by the HEC for the MBA thesis. I have also found the thesis in a format recognized by the Department of Management Sciences.

Supervisor's Signature: \_\_\_\_\_ Date: \_\_\_\_\_  
\_\_\_\_\_

Name: \_\_\_\_\_  
\_\_\_\_\_

HoD's Signature: \_\_\_\_\_ Date: \_\_\_\_\_  
\_\_\_\_\_

**Declaration of Authentication**

I, hereby, declare that no portion of the work referred to in this thesis has been submitted in support of any application for another degree or qualification of this university or any other institution of learning.

**Signatures:** \_\_\_\_\_

**Name:** \_\_\_\_\_

**Date:** \_\_\_\_\_

## **Copyright**

1. Copyright in this text rests with the author of the Thesis. Copies (by any process) of this thesis either in full or of extracts may be made only in accordance with the instructions given by the author and lodged in the Bahria University, Karachi Campus library. This page must form part of any copies made. Further copies (by any process) of copies made in accordance of such instructions may not be made without instructions (in writing) of this author.

2. The ownership of any intellectual property rights that may be described in this independent study is vested with the Bahria University, Karachi Campus subject to any prior agreement to the contrary, and may not be made available for any use by the third party without written permission of the University, which will describe terms and conditions of any such agreement.

### **Acknowledgement**

I am grateful to Allah Almighty, Who made me capable to complete my thesis on time.

I am profoundly obliged to numerous individuals without whose help; I would not have succeeded in finishing my exploration.

I am very thankful to my thesis supervisor Sir Mazher Rizvi, who guided me in my entire research work. My gratitude to my friends for giving me their assistance and equipped me with the knowledge and information, which was essential to produce this research work. I am also thankful to the management and staff of the Bank for being a rich source of information for my study.

## Plagiarism Report

### Impact of Human Resource Development on the Performance of TBOs of MCB Bank

ORIGINALITY REPORT

<b>10%</b>	<b>5%</b>	<b>1%</b>	<b>7%</b>
SIMILARITY INDEX	INTERNET SOURCES	PUBLICATIONS	STUDENT PAPERS

PRIMARY SOURCES

<b>1</b>	<b>Submitted to University of Southern Queensland</b> Student Paper	<b>6%</b>
<b>2</b>	<b>news.mak.ac.ug</b> Internet Source	<b>1%</b>
<b>3</b>	<b>myezineworld.com</b> Internet Source	<b>1%</b>
<b>4</b>	<b>Submitted to University of Stirling</b> Student Paper	<b>1%</b>
<b>5</b>	<b>Submitted to Higher Education Commission Pakistan</b> Student Paper	<b>1%</b>
<b>6</b>	<b>www.ijtemt.org</b> Internet Source	<b>1%</b>
<b>7</b>	<b>ijibm.elitehall.com</b> Internet Source	<b>1%</b>

EXCLUDE QUOTES OFF

EXCLUDE MATCHES < 1%

## Table of Contents

Declaration.....	iii
Copyright.....	iv
Acknowledgement .....	v
Plagiarism Report .....	vi
Table of Contents .....	vii
List of Tables .....	ix
Abstract .....	x
<b>Chapter 1 Introduction .....</b>	<b>1</b>
1.1 Problem Background .....	1
1.2 Aim of the Study .....	3
1.3 Introduction of MCB Bank Limited .....	4
1.4 Background of the Bank .....	4
1.5 The Structure of MCB's HRM .....	4
1.6 Training and Development .....	5
1.7 The Validation of Instructional Training .....	5
1.8 Training Techniques Utilized By MCB .....	6
1.9 Training and Development Programs .....	6
1.10 Employee Development .....	6
1.11 Organization of the Thesis.....	7
1.12 Time scale.....	7
1.13 Limitations of the study.....	8
1.14 Hypothesis.....	8
1.15 Problem Statement .....	9
1.16 Research Question .....	9
1.17 Scope of the Study .....	9
<b>Chapter 2 LITERATURE REVIEW .....</b>	<b>10</b>

2.1 Introduction .....	10
2.2 Employee Performance.....	12
2.3 Career Development .....	13
2.4 Employee Retention .....	15
2.5 Conceptual framework .....	17
<b>Chapter 3 RESEARCH METHODOLOGY .....</b>	<b>19</b>
3.1 Natures of Research.....	19
3.2 Sampling Technique and Sample Size .....	19
3.3 Data collection method .....	19
3.4 Data integration method .....	19
<b>Chapter 4 DATA INTEGRATION AND ANALYSIS .....</b>	<b>20</b>
4.1 Data Analysis .....	20
4.2 Result of Hypothesis 1.....	20
4.3 Result of Hypothesis 2.....	22
4.4 Results of Hypothesis 3 .....	24
<b>Chapter 5 CRITICAL DEBATES AND ANALYSIS .....</b>	<b>27</b>
5.1 T&D and Trainees Performance .....	27
5.2 T&D and Career Development .....	28
5.3 T&D and Retention .....	28
<b>Chapter 6 CONCLUSION AND RECOMMENDATIONS .....</b>	<b>30</b>
6.1 Conclusion .....	30
6.2 Recommendations .....	31
<b>References .....</b>	<b>32</b>
<b>Appendices .....</b>	<b>34</b>
Appendix 1.1 .....	34
Appendix 1.2 .....	36
Appendix 1.3 .....	37
Appendix 1.4 .....	38

**List of Tables**

Table 1.....	20
Table 2 .....	21
Table 2.1 .....	21
Table 2.2 .....	21
Table 3 .....	22
Table 4 .....	22
Table 4.1 .....	23
Table 4.2 .....	23
Table 5 .....	24
Table 6 .....	24
Table 6.1 .....	25
Table 6.2 .....	25
Table 7.1 .....	25
Table 7.2 .....	26
Table 7.3 .....	26

### **Abstract**

**Purpose of the study-**The aim of this study is to examine the impact of training and development on the TBOs (trainees) performance, career development and long term retention at MCB bank.

**Research method/sampling-** Quantitative data were collected via a structured questionnaire that consisted of five point Likert Scale. The type of sampling used is probability sampling, where 80 questionnaires were distributed to the TBOs (trainees) out of which 75 responses were received.

**Findings of the research-** The findings of the research suggested that there is a significant relation between T&D and the employee performance, career development and retention (considering others factors too). However, its impact is not that strong in the case of the performance, career development and retention of the TBOs of MCB bank. Furthermore the study also revealed that there are other hosts of factors that work altogether in the career development and employee retention. The HRM practices of MCB bank are not considered as efficient as it should be to put greater positive impact on the performance of its employees.

**Practical implications of the research-** The results and recommendations of this study can help the bank to revise its HRM practices and training programs.

**Keywords:** Training and development, TBOs, Trainees performance, Career Development, Long Term Retention, Trainees.

## Chapter 1

### INTRODUCTION

#### 1.1. Problem Background

The organization's performance is the mirror image of its employees' performance. There are a number of factors which contribute to the success of any organization, but according to Mello (2005), human resource has a critical role in it. According to Caliskan (2010), the practices of HR are one of the key sources to get a competitive edge. It has been proven by many researchers that there is a significant and positive relationship between HR practices and employees performance (Guest 2002; Harley 2002; Qureshi *et al.* 2006; Tessema and Soeters 2006). According to Delery and Doty (1996), the practices of human resource management (HRM) are important for the banks' profit. Aycan *et al.* (2000) stated that Pakistan is under researched country as not very much research is being done to discover the link between the practices of HR and employees' performance in the banking sector. However, Zaidi (2005) stated that Pakistan's banking sector is playing an elementary role in developing the economy of the country. There is a need for the modern banking system in such a developing country. On the other hand, Akhtar (2007) stated that the development and improvement in the banking sector of Pakistan had been great for last five years, and the sector is classified as the best performing sector of Pakistan.

Wilson (2000) discovered that many non-Muslims in the west are attracting towards Islamic banking. Therefore, many non-Muslims are also joining this growing sector since the sector is increasingly employing the fresh graduates. The banking sector is providing better compensation to its employees than the other business sectors. There are many Pakistani commercial banks who are giving Islamic banking services which are the motivating factor for many fresh graduates who join such banks. Thus, due to this fact, many researchers investigated the influence of the HR practices in the banking sector of Pakistan.

This research paper will identify the relations between the practices of human resource development and employees' performance in one of the banks of Pakistan with respect to the defined HRD process and its components. HRD is defined by Swanson (1995) as the development process of the human skills and expertise through the development of the organization along with the training and development of the employees for improving the performance level. He defined training and development and organizational development as two major components of HRD. Historically, the fundamental work of HRD is the learning and training element (Swanson and Toracco 1995). Where as, performance is the fundamental key for HRD if HRD is to become the core business process. Organization and individual can view the worthiness of the performance from the angle of industries and businesses (Rummler and Brache 1990; Swanson, 1994).

However, the researchers of Business Administration regarded HRD as a sub discipline of Human Resource Management (HRM). They think that HRD is the way to impart training to develop productive skills. Scholars of HRM, Werner and DeSimone (2006 p.5) defined Human Resource Development (HRD) as:

*“A set of systematic and planned activities designed by an organization to provide its members with the opportunities to learn necessary skills to meet current and future job demands”.*

Through the function of HRD, an organization makes the opportunities available to the employees in order to enhance their current performance of job as well as of the future, while simultaneously, using the best human capital to increase the organization's efficiency. HRD system which is well developed and well implemented is vital to the strategic plan of the company that is favorable for both the company and the employee's career (Byrne 1999). It is important to HRD to know the factors which contribute to the transfer of knowledge and organization's learning (Livingstone and Raykov 2005). According to the professor David Weir, HRD practices of training and development is done to recognize, assure, and develop the core competencies which make the employees capable of performing the current as well as the future jobs effectively. These planned learning of the employees is achieved through the training, coaching, on-the-job training, and other various means (Fisher 2005). While, Gulcin (2006) gave his view about HRD that it comprises a wide range of practices that enhance the employees' performance on individual and team basis. According to Haslinda

(2009), the purpose of HRD is surrounded by the perspective of learning and performance that are influenced by the implementation of the HRD activities.

Besides, McEvoy and Cacio (1985) work showed that practices of HRM such as interventions of job enrichment and realistic job previews were quite effective in reducing the turnover. However, Acton (2003) viewed Human Resource Department plays an active role in retaining its employees. HRD role is to make policies for employees' betterment in a way that satisfy the employees of the organization and make them stay for a longer period with the firm. This portrays that retention of valuable skills is also important along with employee retention.

Balmaceda (2006) stated that work practices like job rotation and task reallocations should be made. The research of Balmaceda (2006) was close to the reason that HBL initiated MTO programs.

## **1.2. Aim of the Study**

The aim of this study is to examine the impact of training and development practices on the trainees' performance in MCB bank. MCB bank has the facilities of training at its training and development center and it offers training programs for its existing and new employees.

The focus is on the performance of the trainees, specifically on Management Training Officers (MTOs). MCB used to hire MTO which now is termed as TBO. The Bank provides Trainee Business Officer (TBO) program that aims to give the opportunity of development to the fresh graduates. The TBO program of MCB bank is a struggle to encourage, to train and develop a pool of Trainee Business Officers according to the vision of the bank. This program is done by keeping the bank's culture in mind and to face the challenges. The program is conducted to strengthen and energize the front line employees in order to improve the image of the Bank. Therefore, the study is conducted to see the whether there is an impact of T&D programs on the performance and career development and long term retention of the trainees (employees).

## **1.3. Introduction of MCB Bank Limited**

MCB Bank Limited is one of the leading banks in Pakistan, renowned for providing quality banking services, technological development and professional management. Today, the Bank

is reputed as a sound financial institution with the highest market capitalization 21.4% (as at 31st December, 2014). It is pertinent to mention that MCB Bank Limited is one of the few institutions in Pakistan that is recognized and traded in the international market as its GDRs (Global Depository Receipts) are listed on the London Stock Exchange - Professional Securities Market.

#### **1.4. Background of the Bank**

On July 9, 1947 Adamjee Group incorporated MCB Bank Limited (Muslim Commercial Bank) formally known as Manjoo Co-operative Bank as a limited company under the Indian Companies Act, VII of 1913. It was set with an aim of providing banking facilities to the South Asian business community. Zulfikar Ali Bhutto nationalized it in 1974 and in 1991 it was first to privatize. Nishat Group is leading a Pakistani association of corporate groups purchased this bank and by 2008 became its major stakeholder.

Currently, Imran Maqbool is the president of MCB bank limited and its Chairman is Mian Mohammad Mansha, who is also Chairman of Nishat Group, which is having business in multiple sectors in Pakistan like in banking, insurance, cement and textile.

With a deposit of around Rs. 280 billion, MCB is Pakistan's leading bank.

- Approx. Rs.300 billion is its total assets with around 4 million customer base.
- Nationally, it has more than 1,000 branches and more than 450 ATMs.

#### **1.5. The Structure of MCB's HRM**

MCB's HRM includes the following:

- Forecasting and planning of Human Resource
- Selection and recruitment of employee
- Training & Development
- Performance Management
- Benefits and compensation of employee
- Career Management of organization's career

#### **1.6. Training and Development**

There are integrated training practices at MCB. These broad practices are divided into five sets:

- The first one is the needs analysis in which the skills required for performing the job are identified. Here, an evaluation of the skills of trainees is being done to see the potential, and objectives are being developed accordingly.
- The second group is the designing of instructions in which the content for training procedure is formed produce, which includes different activities, exercises and workbooks.
- Then the process of validation is being done in which the training is being presented to the small number of audience.
- The next phase is about implementing the training program by giving training to the group of employees who need those trainings.
- The fifth phase is of evaluating the training program by doing the assessment of the strengths and weaknesses of the program and how successful or unsuccessful it is.

### **1.7. The Validation of Instructional Training**

Successful training programs include the utilization of an instructional framework plan process. The instructional framework plan process starts by doing the evaluation of needs. Needs Assessment allude to the procedure used to figure out whether training is essential or not. Needs evaluation is the initial phase in designing the instructional procedure. On the off chance that it is inadequately directed, training won't attain the desired results or monetary advantages the organization anticipates.

The phase of Needs Assessment includes Organizational Analysis which includes deciding:

- The suitability of the training according to the strategy of business.
- Accessible resources for the training program.
- The support of your directors and colleagues for the training program.

In the phase of Task Analysis, identification of vital actions and learning, knowledge, skills and attitudes are done. These elements are given stressed in training programs for the workers to finish their assignments.

The phase of Person Analysis includes determining if the inadequacies in performance are the consequence of the absence of knowledge, skills and ability (a training problem) or is it the matter of motivation or the issue in the work plan.

### **1.8. Training Techniques Utilized By MCB**

- On-the-job Training
- Off-the-job Training
- Internship Training
- Informal learning
- Lectures

### **1.9. Training and Development Programs**

The Bank got the most recent cutting edge training facilities at its Training and Development Center (TDC) and a training team that is committed to take care of the greater part of the training needs of its workers. MCB utilizes the following programs for its T&D procedure.

- Management Trainee Program
- Management Associate Program
- Cash Officers Program
- Internships Program

### **1.10. Employee Development**

Employee development is a combined and continuous struggle with respect to the workers and the company for which they work to improve the process of learning, aptitudes, and capacities of the employees. An effective development of the employees needs a balance between the career needs and goals of an individual and the needs of the company to accomplish the work. This program makes positive commitments to the performance of an organization. As the employees gain more experience and knowledge, they accomplish more.

### **1.11. Organization of the Thesis**

This thesis comprises of six chapters, along with references and appendices.

Chapter 1 constituted the problem background and aim of the research, research hypothesis and objectives, and introduction about the organization over which the research is being lead.

Chapter 2 provides a comprehensive existing literature review that contained the critical views and arguments of different researchers about the topic.

Chapter 3 is about the research methodology – the nature and kind of research is being mentioned, sample size, sampling method, methods of data collection adopted for conducting the study, the type of data collected, and data integration method.

Chapter 4 comprised the type of research data that is primary and as well as secondary data which are being collected and integrated. This chapter also shows the findings of the data and their interpretation and analysis.

Chapter 5 comprised a critical discussion on the study drawing on the literature review and contrasting it with the findings of this study.

Chapter 6 constituted recommendations and conclusion of the study.

**1.12. Time scale**

	November	December	January	February
Literature review	█			
Identifying population size and preparing questionnaire			█	
Data collection			█	
Analyzing data and identifying the results				█
Writing up and finalizing				█
Proof reading				█

**1.13. Limitations of the study**

- It is quite difficult for a researcher to get access to HR Department because of the organization’s confidentiality in their core HR policies and functions like recruitment

and selection, compensation and training and development, etc. that is why it has been quite difficult to find and explore the HR policies and procedures of MCB.

- In order to get good results and clear knowledge of the practices of an organization, it is important for a researcher to involve the employees of the firm, but when you ask the employees about their organization they hardly provide you with the negative information about their organization.
- The research was conducted to see the impact of HRD on one particular bank that is MCB; the results may have varied if more than one organization had been taken to see T&D impact on the performance, career and long term retention.
- Time constraint has also been a limitation for conducting this research

#### **1.14. Hypothesis:**

##### **Hypothesis 1**

H<sub>0</sub>1: The programs of training and development have no direct impact on the performance of the TBOs (trainees).

H<sub>a</sub>1: The programs of training and development have a direct impact on the performance of the TBOs (trainees).

##### **Hypothesis 2**

H<sub>0</sub>2: The programs of training and development have no direct impact on the career development of the TBOs (trainees).

H<sub>a</sub>2: The programs of training and development have a direct impact on career development of the TBOs (trainees).

##### **Hypothesis 3**

H<sub>0</sub>3: The programs of training and development have no direct impact on the long term retention of the TBOs (trainees).

H<sub>a</sub>3: The programs of training and development have a direct impact on the long term retention of the TBOs (trainees).

**1.15. Problem Statement**

Pakistan is under research country, and there is not much research is done in the banking sector of Pakistan to find out the impact of T&D programs and on the performance of the trainees, on the career development of trainees and on the long term retention of the trainees.

**1.16. Research Questions**

- Are trainees aware of the T&D programs that are the part of HR practices?
- Do trainees find positive impact of T&D on their performance?
- Do trainees find any impact of T&D on their career development?
- Do trainees find T&D programs encourage them to retain with the bank for longer period?

**1.17. Scope of the Study**

This study will help the bank to focus on the missing areas of its HR practices. Training and development programs is the part of HR practices and how such programs can help the trainees to improve their performance and develop their career. If T&D programs benefits the trainees then they may like to stay with the organization considering other important factors too.

## Chapter 2

### LITERATURE REVIEW

#### 2.1. Introduction

According to Talukder (2014), human resource is the most essential element of any organization; therefore, its importance is increasing with every coming day. As the world is continuously developing, the requirement of efficient human resource is increasing since it is the human resource without which the other elements such as land, capital, enterprise, have no worth in business. In this fast growing, competitive world, HR practices in the organizations are very crucial to match the pace of the competition as competition has become very energized in every domain of business and life. To grow at this furious competition and meet the challenges, the companies are now trying their best to retain their efficient employees through the various practices of HRD. To meet the corporate goal with the new challenges, it has become crucial to attract, retain and maintain the efficient employees. Berry (1981); Gronroos (1990); Gummesson (1990) expressed that while managing clients the representatives need to give outstanding execution, for this the administration must manage its workers extraordinarily. Whereas, Wolf and Zwick (2008) investigated that to increase the organization productivity in an effective way, usually the management, motivated the employees by giving them appreciation and financial rewards as this would increase the employee's involvement. However, they discovered that employees' job involvement was the main factor for increasing the organization productivity rather than financial incentives. Schneider and Bowen (1993) claimed that by improving the quality of employee welfare that includes, job design, working environment, training and development and employees interests, one can get efficient service deliveries. The analysis stated that the employees' development derived employees' outcomes like job satisfaction, productivity and efficiency. Thus, affecting the performance of business and customers' satisfaction. According to Delaney and Huselid (1996), HRM practices enhanced the skills of the employees and encouraged them.

Ahmed and Schroeder (2002) stated that one of the most important assets of any organization is its human resource, but its importance and potential is considered by a few organizations. The activities of human resource system are interconnected to each other. According to Lado

& Wilson (1994), these activities include the procedures that draw in, create, keep up and arrange the firm's HR. Jaffry & Ghulam (2008) stated that, like any other organization, banks are also required to maximize their profitability to survive in this competitive environment by transforming their inputs into outputs efficiently. With the rapid change in the technology, there has been a great transformation in the traditional way of banking. Roknuzzaman (2006) stated that the advancement in the technology has changed the perception of banks' requirement for the employees to perform the activities of the bank. The banking industry is based on the knowledge, therefore it requires well equipped and knowledgeable employees operate the banking activities and the businesses as well. When people acquire an adequate amount of knowledge, competencies and skills, they are transformed into human resource. Roknuzzaman referred human resource as the resource of people or manpower who are involved in the system or setting of an organization to meet its goals and objectives by not only their intellectual capacity but also physical capacity. Sarkul (2003) referred manpower as the power supplied by the intellectual and physical efforts of the men. Becker and Gerhart (1996) described that HR practices are effective when it leads to the positive outcomes of the organization like productivity and turnover. Generally, HR practices are categorized as the practices of hiring and selection, rewards and incentives, training and development, communication and feedback, employee participation, commitments of management and evaluation of performance.

According to Islam (2011), there is an active role of HR professionals in the implementation of the policies of human resource management of an organization. Schuler (1988; 2002), stated that the policies and practices of the human resource management involve the management and development of the HRD activities and as well as the development of the individuals. The activities referred as HRM policies and practices includes, planning, staffing, appraising, compensating, training and development, and labor relations. The work of the HR planning is to confirm that there are right, employees for the right position in the right number at the right time. An organization's major practice is the staffing through which an organization controls and coordinate their operations globally.

Molander (1996) defined recruitment and selection as the activity done to find appropriate candidates to fill the job vacancies in the organization. Morley (2004) stated that in order to

attain maximum performance, the organizations use performance appraisal tool to evaluate and control every individual performance.

Hazing and Van Ruysseveld (1995) described compensation as an immaterial in nature in terms of the prospect of the person's career, for instance, to get an opportunity to have a growth in the company and participate in the international information exchange which enable an employee to be involved in the planning of strategic policy.

Molander (1996) described training and development as the systematic procedure that facilitates the acquiring of knowledge, skills and attitudes to improve the organization performance. Graduates view the organization negatively that lacks in their training and development strategies. A well-organized management's trademark is to have training programs. Afroj (2012) stated that to have employees with high potential cannot provide the assurance that they would succeed, rather, they expect that they should know what the management wants them to do and how to do it.

## **2.2. Employee Performance**

Huselid (1995) stated that there are many human resource development practices such as selection, training and development, performance appraisals, reward system and compensation and benefits to achieve competitive advantage among the businesses. According to Ali and Jadoon (2012) human resource development practices are gaining recognition among different firms in Pakistan. Khilji (2002) stated that HR professionals are trying to meet the new challenges of attracting and retaining the value and knowledgeable workers.

Researchers have explored a significant relation between HRD practices and employee performance. Apart from HRD practices such as recruitment & selection, training & development; organizational commitment and compensation are the important factors that affect the employee performance. According to the study of Wright, Gardner and Moynihan (2003), employee performance has gained significance in the organizational behavior. In the last few years, HRD practices have played a significant role in the management and organization's performance, especially in the banking sector. Farndale (2011) stated that there is the contribution of HRD practices in the competitive benefit and performance of the organizations.

Ali and Jadoon (2012) described employee performance as the various methods such as behavior, attitudes and motivation to achieve the goal of the organization. However, According to Khilji (2002), many researchers examined the negative effect of HRD practices and their influence on the employee performance. Whereas, Ali and Jadoon (2012); Qureshi (2010) discovered that HRD practices such as staffing, training, employee involvement and rewards and incentives have important and positive relation with the employee performance and that these activities increase the productivity and performance of the organizations. According to Khan (2012), there is a positive and significant impact on employee performance of the transparent recruitment and selection process. Khilji (2004) stated that training and development improves the individual employee performance. Naris and Ukpere (2009) also stated that training and development sharpens the employees' skills and improves that attitudes and behaviors of the employees to enhance the employee's performance level. Taing (2011) gave his view about the organizational commitment. According to his view OC increases the employee motivation and encourages them to work efficiently to attain organizational goals. However, Khilji (2002) identified that practices of compensation and benefits also have a positive impact on the performance of the employees. According to the study of Wright *et al.* (2003), monetary and non-monetary rewards and incentives enhance the employees' performance positively.

### **2.3. Career Development**

According to Beardwell *et al.* (2004), the development of the individual interrelates with the organizations and the development of an organization is done through the career of an individual. Career development is defined as the route in which an employee moves forward and gain experience through the organization of riding to the highest levels. Thus career development meets the needs of the individual and as well as the organization.

Armstrong (2001) stated that career development is greatly important to both the employees and the organizations. The reason behind this is that there is a link between the employees and the organizations in which the employees work and that the organization develops as its employees' career get developed and progressed. An individual develops his career through acquiring various skills and experience to attain managerial and professional level via rewards and promotions. However, Graham and Bennett (1995) stated that the development

of career involves getting a higher position and more responsibilities which can be taken in an organization or through moving forward from one organization to another. It is not necessary that employees move from one organization to another in the same career, but they may move from one level to another and from one field to another one.

Armstrong (2001) pointed out that there is a continuous need for managerial and professional development in today's competitive environment. There is a need that stakeholders should support such procedures and structures that help to develop the workforce. Pareek and Rao (1992) argued that training and development is the investment of the organization not the cost as low commitment to duty and bad performance can turn out to be costly for businesses if not taken care at the time. They pointed out that if the organizations want a high level of performance from their employees then they must motivate them, lead and manage them for re-skilling, in order to make them willing to work in a positive manner. Career development covers the working life of the employees which starts from, for instance, the orientation of staff, on-job training, short and professional courses, experiences, postgraduate degrees and diplomas.

Graham and Bennet (1995) gave their view about career progression could be a motivation for the individuals to do a hard work. Career advancement is defined as the progress of getting higher ranks in the organization. When employees are aware of getting the equal opportunity of making their way to the top, they get motivated to put their best performance. Career advancement also involves alternate paths of career depending upon the need of an individual and organization both. Baguma and Rwabwera (n.d.) also approve that employees seek to develop progressively in organizations in which they are working for. Capelli and Hamori (2005) pointed out that any reason that stops the advancement can damage the employees' chances to progress towards the top.

Mullins (2005) stated the link between training and career progression. According to him, training provides opportunities to enhance the level of competencies of the employees and the organization. Training and development facilitates the individuals to get managerial and professional skills to get ranked and progress to the top.

While doing her study on the Bank of Uganda, Nakauka Kalanzi (1998) found out that training positively affects the performance of the managers in banks, it not only improved the

performance of the managers but also of the banks. Thus, training can develop managerial and professional skills of an individual, making them eligible to develop and progress their careers. The training policy of the Bank of Uganda focuses on the performance of staff, professional development of the staff in the bank, preparing the staff for greater responsibilities and imparting the necessary competencies, knowledge, skills and attitudes that are required to improve the performance. Hence the training policy of the BOU identifies that training programs lead to self-development, professional development and career development and advancement. However, according to Irshad (2008) there are factors that hinder the career development of the trainees (MTOs) especially when they are hired as fillers and are not recognized for their good performance which is also being evaluated. Sluis and Poell (2003) also added that the working environment and individuals' attitude are the factors that affect career development of the trainee officers.

#### **2.4. Employee Retention**

Employee retention is the procedure in which workers are being encouraged to stay in the organization for a long period or till a certain project gets complete. The long-term success of the organization depends upon to maintain its efficient and key employees. To get greater customer satisfaction, increasing the performance and productivity of the organization, making an effective succession planning, all are dependent on the retention of the best employees of the organization. Maertz and Campion (1998) defined employee retention as fewer turnovers occur when employees decide to stay in the organization. Whereas, Zineldin (2000) defined retention as an exchange with a company, on an ongoing basis or as an obligation for the continuation to do the business. Denton (2000) stated that employees are more dedicated towards their job who are satisfied and contented with it and so they are always putting their efforts in improving their organizational customers' satisfaction. Panoch (2001) forwarded his view that today the organizations are focusing on the retention of their key employees since it is becoming increasingly hard to search valued employees. Walker (2001) gave his view about the management and retention of the promising and talented employees. According to him retaining the key employees has become the most fundamental task for the organizations to achieve competitive advantage among them.

Cutler (2001) put forward his view that today; the most crucial requirement of the management is to keep their vital employees motivated. Now it has become important to see

who are kept in the organization rather than who is hired. Amadasu (2003) and Gberevbie (2008) had discovered that if the organizations want to achieve its goals successfully, then it should make proper strategies for employee retention and implement them in order to retain the employees.

Acton *et al.* (2003) gave the view, that the human resource development has an important role in the retention of employees since it is responsible to make such policies for the employees that satisfy and encourage them to remain in the organization for long periods. This reflects that it's not only about retaining the employees and also retaining the valuable skills.

Researchers like Cascio (2003) and Gberevbie (2008) gave their views that the main challenge for the organizations in the domain of performance is to formulate and implement such strategies that are capable of recruiting the best employees and to retain them in order to attain the goals of the organization.

The Wisconsin State Government (2005) defined employee retention as an effort done systematically, to make such policies and practices that create and nurture such environment which motivates the employees by addressing their diverse needs. Olowu and Adamolekun (2005) stated that either it is public sector or private, human resource is the most valued resource of the firms and to deliver goods and services effectively and efficiently, it is very important to retain their competent human resource.

According to Kaliprasad (2006), factors such as bad management can force the employees to leave the company regardless of its good employee retention policies. He pointed out that if an organization wants to retain its employees, then it must have an ability to manage them properly. He discovered four interconnected methods that can be used to make the human resource system effective are: the process of motivation, the process of interaction, the process of visioning and the process of learning. Besides, Baker (2006) argued that it is more costly to hire new employees than to keep and maintain the existing employees in the company. This is the reason that the main issue of the organizations today is to provide an ongoing effort continuously to classify and keep the best and competent employees regardless of their age. Whereas, Gberevbie (2008) referred the strategies of employee retention as the policies to retain their best performers and the strategy of decision-making

behavior is formulated by the organizations to retain their best workforce for better performance.

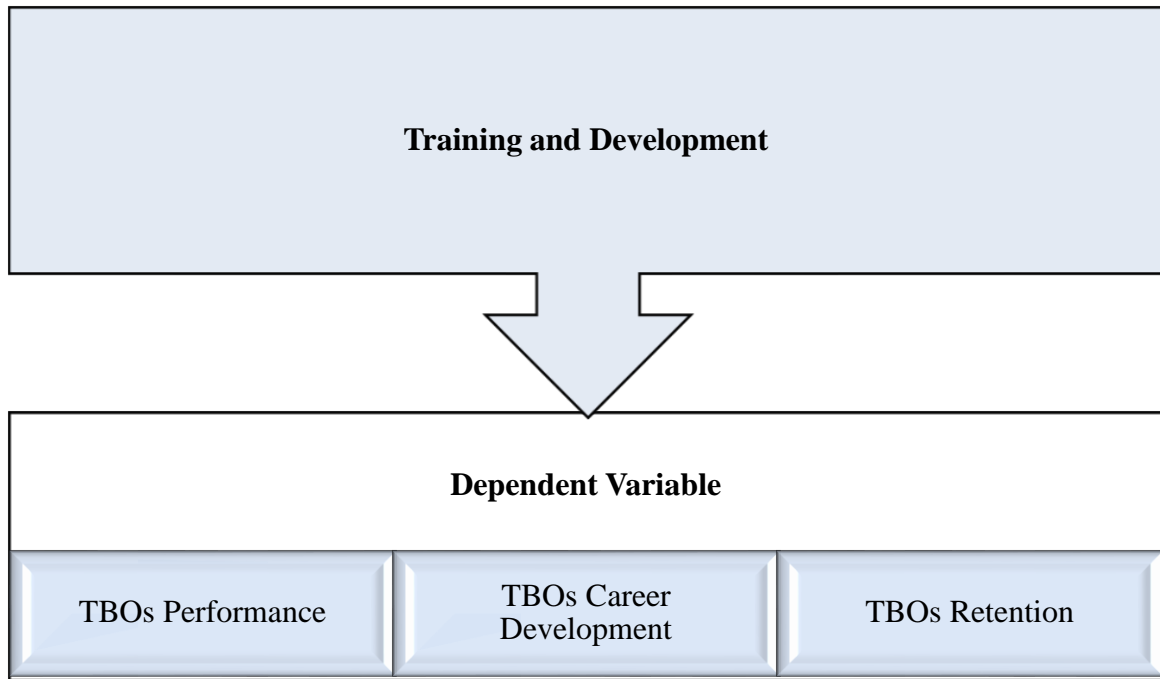
According to Messmer (2000), training and development is one of the significant factors in the retention of employees as it is seen as an investment. Organizations make an investment on the training and development of those employees who are expected to give better and efficient output and performance. Tomlinson (2002) put forward his view that organizations should give training on the latest technologies to their employees if they want to be at the leading edge in the competitive environment of the businesses. Garg and Rastogi (2006) explained further that to meet the pace of the competition today, it is important the organizations should take feedback from their trained employees. Organizations should provide more knowledge to their employees by training since the more the employees are knowledgeable, the more they will perform effectively and hence they would be able to encounter the global challenges of the market. Furthermore, Handy (2008) mentioned that knowledge is the most valuable and expensive asset of any organization so it is important there should be proper assimilation of new knowledge and innovations among the employees in order to survive in the competitive work environment.

However, according to Fitz-enz (1990), there are a number of factors that altogether contribute to employee retention, including compensation, rewards, working environment, job satisfaction and others. Osteraker (1999) further stated that job satisfaction is the key factor that impact on employee retention.

## **2.5. Conceptual Framework**

The following framework shows that the performance of the TBOs, career development and long term retention are dependent upon the independent variable that is T&D of the bank.

**Schematic Diagram**



## **Chapter 3**

### **RESEARCH METHODOLOGY**

#### **3.1. Natures of Research**

It is a correlational, explanatory research as this research is done to see the impact of independent variable that is training and development over the dependent variables (performance, career and retention of the TBOs) was identified. Beside this, quantitative and qualitative approach was used in analyzing the data. The qualitative part of the data is based on informal interview taken from the employees at the MCB bank while the quantitative part of the data is based on questionnaire. There is one independent variable that is T&D and three dependent variable that are performance, career development and long term retention of TBOs.

#### **3.2. Sampling Technique and Sample Size**

The probability sampling was used to survey 80 TBOs as sample size in different branches of MCB Bank of Pakistan, from which 75 responses were received. The study population comprised of the employees who are being trained and hired as TBOs.

#### **3.3. Data Collection Method**

Structured questionnaire and unstructured methods of interview from the employees are being used. Structured questionnaire is used for the TBOs or first line and middle level managers. The questionnaire was based on a five point Likert Scale in which 1 represents strongly agree and 5 represents strongly disagree. The interview was taken informally from the employees of the bank.

#### **3.4. Data Integration Method**

Statistical testing is done by utilizing IBM SPSS; version 22 is used to analyze the data.

## Chapter 4

### DATA INTEGRATION AND ANALYSIS

#### 4.1. Data Analysis

This chapter examines the methods of research that are used for the purpose of analyzing the data. To carry out the analysis, data was collected through a questionnaire which was distributed to the TBOs (trainees) of the bank, 75 responses were collected out of 80 questionnaires. The Pearson Correlation test was applied to see the relationship of the variables. Regression test was also applied to determine the validity of the selected independent and dependent variables.

#### 4.2. Result of Hypothesis 1:

H<sub>0</sub>1: The programs of training and development have no direct impact on the performance of the TBOs (trainees).

H<sub>a</sub>1: The programs of training and development have a direct impact on the performance of the TBOs (trainees).

**Table 1: Correlation (T&D and Performance of TBOs)**

		Correlations	
		T&D	Performance
T&D	Pearson Correlation	1	.446**
	Sig. (2-tailed)		.000
	N	75	75
Performance	Pearson Correlation	.446**	1
	Sig. (2-tailed)	.000	
	N	75	75

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

**Interpretation:** Table 1 shows the Pearson correlation value, which shows a weak positive correlation between T&D and performance having a value of 0.446, whereas the significance value is 0.000 which is less than 0.05. The data show that there is an impact of T&D on the performance of TBOs of MCB bank. Hence, H<sub>a</sub>1 is accepted and H<sub>0</sub> is rejected.

**Table 2: Regression (T&D and Performance of TBOs)**

**Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.446 <sup>a</sup>	.199	.188	.450

a. Predictors: (Constant), T&D

**Interpretation:** The value of  $R^2$  shows that there is 19.9% variance in the data. It indicates that there is 19.9% impact of independent variable (T&D) on the dependent variable (performance).

**Table 2.1**

**ANOVA<sup>a</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	3.671	1	3.671	18.097	.000 <sup>b</sup>
	Residual	14.809	73	.203		
	Total	18.480	74			

a. Dependent Variable: Performance

b. Predictors: (Constant), T&D

**Interpretation:** The table 2.1 shows the significant value 0.000 which indicates the statistical significance of the regression model. Hence, the model is a useful predictor of the dependent variable (performance).

**Table 2.2**

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.495	.228		6.554	.000
	T&D	.387	.091	.446	4.254	.000

a. Dependent Variable: Performance

Values from the table

a=1.495

b=0.387

p=0.000

The value of p is less than 0.05 so the relationship is reliable.

$$\text{Performance} = 1.495 + 0.387\text{T\&D}$$

$$Y=1.495+0.387x$$

**Interpretation:** The data show that 1 unit change in T&D will bring 0.387 unit change in performance. Therefore, the value of performance (y) can be predictable given any value of T&D (x).

**4.3. Result of Hypothesis 2:**

H<sub>0</sub>2: The programs of training and development have no direct impact on the career development of the TBOs (trainees).

H<sub>a</sub>2: The programs of training and development have no direct impact on the career development of the TBOs (trainees).

**Table 3: Correlations (T&D and Career Development)**

		Correlations	
		T&D	Career
T&D	Pearson Correlation	1	.114
	Sig. (2-tailed)		.330
	N	75	75
Career	Pearson Correlation	.114	1
	Sig. (2-tailed)	.330	
	N	75	75

**Interpretation:** Table 3 shows the Pearson correlation value, which shows very weak positive correlation between T&D and career development having a value of 0.114, whereas the significance value is 0.330 which is more than 0.05. The data show that there is no direct impact of T&D on the career development of the TBOs of MCB bank. Hence, the data support the null hypothesis, H<sub>0</sub>2 is not rejected.

**Table 4: Regression (T&D and Career Development)**

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.114 <sup>a</sup>	.013	-.001	.693

a. Predictors: (Constant), T&D

**Interpretation:** The value of  $R^2$  shows that there is 1.3% variance in the data. It indicates that there is 1.3% impact of independent variable (T&D) on the dependent variable (career development).

**Table 4.1**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.461	1	.461	.960	.330 <sup>b</sup>
	Residual	35.059	73	.480		
	Total	35.520	74			

a. Dependent Variable: Career

b. Predictors: (Constant), T&D

**Interpretation:** The table 4.1 shows the significant value 0.330 which indicates the statistical insignificance of the regression model. Hence, the model is not a useful predictor of the dependent variable (career development).

**Table 4.2**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.745	.351		7.821	.000
	T&D	.137	.140	.114	.980	.330

a. Dependent Variable: Career

Values from the table

$$a=2.745$$

$$b=0.137$$

$$p=0.000$$

The value of p is less than 0.05 so the relationship is reliable.

$$\text{Career} = 2.745 + 0.137\text{T\&D}$$

$$Y=2.745+0.137x$$

**Interpretation:** The data shows that 1 unit change in T&D will bring 0.137 unit change in career development. Therefore the value of career development (y) can be predictable given any value of T&D (x).

#### 4.4. Result of Hypothesis 3:

H<sub>03</sub>: The programs of training and development have no direct impact on the long term retention of the TBOs (trainees).

H<sub>a3</sub>: The programs of training and development have direct impact on the long term retention of management employees of the TBOs (trainees).

**Table 5: Correlations (T&D and Retention of TBOs)**

		T&D	Retention
T&D	Pearson Correlation	1	.029
	Sig. (2-tailed)		.803
	N	75	75
Retention	Pearson Correlation	.029	1
	Sig. (2-tailed)	.803	
	N	75	75

**Interpretation:** Table 5 shows the Pearson correlation value, which shows very weak positive correlation between T&D and retention having a value of 0.029, whereas the significance value is 0.803 which is more than 0.05. The data show that there is no direct impact of T&D on the retention of TBOs of MCB bank. Hence, the data support the null hypothesis, H<sub>03</sub> is not rejected.

**Table 6: Regression (T&D and Retention of TBOs)**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.029 <sup>a</sup>	.001	-.013	.873

a. Predictors: (Constant), T&D

**Interpretation:** The value of R<sup>2</sup> shows that there is 0.1% variance in the data. It indicates that there is 0.1% impact of independent variable (T&D) on the dependent variable (retention of TBOs).

**Table 6.1**

**ANOVA<sup>a</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.048	1	.048	.063	.803 <sup>b</sup>
	Residual	55.632	73	.762		
	Total	55.680	74			

a. Dependent Variable: Retention

b. Predictors: (Constant), T&D

**Interpretation:** The table 6.1 shows the significant value 0.803 which indicates the statistical insignificance of the regression model. Hence, the model is not a useful predictor of the dependent variable (retention of TBOs).

**Table 6.2**

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.132	.442		7.084	.000
	T&D	.044	.176	.029	.250	.803

a. Dependent Variable: Retention

Values from the table

a=3.132

b=0.044

p=0.000

The value of p is less than 0.05 so the relationship is reliable.

Retention = 3.132 + 0.044T&D

Y=3.132 + 0.044x

**Interpretation:** The data show that 1 unit change in T&D will bring 0.044 unit change in employee retention. Therefore the value of retention of TBOs(y) can be predictable given any value of T&D (x).

**Table 7.1: Cronbach’s Alpha (Trainees Performance)**

**Reliability Statistics**

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.669	.678	5

**Interpretation:** The alpha coefficient for the five items is .669, suggesting that the items have moderate internal consistency.

**Table 7.2: Cronbach's Alpha (Career Development)****Reliability Statistics**

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.739	.748	5

**Interpretation:** The alpha coefficient for the five items is .739, suggesting that the items have moderate internal consistency.

**Table 7.3: Cronbach's Alpha (Retention)****Reliability Statistics**

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.857	.860	5

**Interpretation:** The alpha coefficient for the five items is .857, suggesting that the items have high internal consistency.

## Chapter 5

### CRITICAL DEBATES AND ANALYSIS

#### 5.1. T&D and TBOs Performance

The results of this research show which are mentioned above; there is a weak positive relation between T&D (which come under HR practices) and performance. However, the result shows the significance value is 0.000 which is less than 0.05, which means that there is an impact of T&D on the performance of the TBOs of MCB bank, as discussed in the literature review of this chapter that training and development is a tool to enhance individual employee performance and it is one of the T&D component that help in improving employee performance (Khilji, 2004).

According to Ali and Jadoon (2012) employee performance is defined in the organization in various ways that include behavior, motivation and attitude to attain the goals. Whereas according to Wright and Kehoc (2008) there are many past studies concluded that practices of HR are found to be weakly related with performance, yet there are different examples about HR practices and employee performance that shows a positive relation between them. Khilji (2002) also stated that his research observes the negative impact of HR practices on the employee performance. Even though employee performance is taken as an essential factor in the firms, but few researches did not find a direct impact of HR practices and employee performance (Qureshi *et al.* 2010).

According to Ali and Jadoon (2012); Qureshi *et al.* (2010), there are many researches that found HR practices include other factors too, along with training such as staffing, involvement of employees and incentives have a positive relation with employee performance and increases the productivity of the firm.

Thus we can deduce from the literature review and the results of this study that there is an impact of T&D on the performance of TBOs of MCB bank, however the relation is weak

positive which means T&D is not the only factor that positively affects the performance. According to discussed literature, there are other factors too.

## **5.2. T&D and Career Development**

The results of this research show that there is a very weak positive relation between T&D and career development in this case of research. The significance value shows that T&D has no direct impact on the career development of the employees of MCB bank. As discussed in the literature review above, Mullin (2005) stated that the practices of HRD such as training and development facilitates the individuals to get managerial and professional skills to get ranked and progress to the top.

However, the result of this research supports the null hypothesis which is supported by the research of Irshad (2008), whose findings tell that there are other factors that hinder the career development of the trainees (MTOs). When trainees are used as the fillers, work for long hours and their evaluation reflects procedural justice, even though they are not rewarded fairly, hence, they see no value added in their career development. Irshad (2008) stated that these trainees (MTOs) should be provided with job security, financial satisfaction, respect, recognition and attention by the organization from which they can focus on their potential. According to Campion *et al.* (1994) career development is dependent upon other exercises from which one of them is job rotation. Boudreaux (2001); Brown (1997) explained that career development is a shared responsibility of employer and employees. Some scholars found that career development depends on things such as the working environment which provide learning opportunities to employees and individual characteristics in the form of learning attitude (Sluis and Poell 2003).

Thus we can deduce that the acceptance of the null hypothesis of this research matches the results of the above discussed literature which makes clear that T&D has no direct impact on the career development of the employees of the MCB bank.

## **5.3. T&D and TBOs Retention**

The results of this research show that there is a very weak positive relation between T&D and employee retention, which means there is no direct impact of T&D on the employee retention. The results of this research support the null hypothesis.

According to Fitz-enz (1990), employee retention in any organization is influenced by hordes of factors not just the single factor. These factors include compensation, rewards, support of the supervisors, culture, working environment, along with training and development. Osteraker (1999) stated that employee satisfaction is the key factor in the employee retention for achieving the success of the organization.

Thus we can deduce that the acceptance of the null hypothesis matches with the past researches mentioned above and there is a no direct impact of T&D on the long term retention of TBOs of MCB bank.

## Chapter 6

### CONCLUSION AND RECOMMENDATIONS

#### 6.1. Conclusion

The purpose of this research paper was to discover the impact of training and development on the performance, career development and long term retention of the TBOs (trainees or first line managers) of MCB bank. As it was already mentioned that HRD is the sub-discipline of HR and it has three main components that are training and development, career development and organizational development, which helped to ensure the development of employees in terms of their performance and development along with the productive outcome of the organization. Since the bank does not have a separate HRD department, but its human resource management group (HRMG) has a separate T&D department which deals with the training, performance, and career growth of not only TBOs but all employees of the organization.

However, according to the findings of this research paper there is an impact of T&D on the performance of TBOs which is also significant but the relation among the variables is positively weak. Whereas, the impact of T&D on the career development and long term retention is very low or almost negligible in this case.

The reason behind this can be assumed that the bank does not have proper or separate HRD department, they have only T&D department, which is only one of the three components of HRD. Other factors like job satisfaction and compensation (in terms of salary) are also the reason that plays important role in the retention of employees. According to the data collected through informal interviews, employees (first line and middle managers) do not see as such any career opportunity within the bank and so don't want to stay with the bank. They also said that their compensation is low as compared to other banks.

Since HRD is seen as an integral part of emerging HR practices, therefore we can deduce that that besides T&D department, which has an impact on employee performance, equal emphasis should be laid on career development and employee retention.

## **6.2. Recommendations**

We strongly suggest that MCB bank should make its separate HRD department, as mentioned earlier that HRD is the sub-discipline of HRM (Werner and DeSimone 2006 p.5 and it mainly deals in the three areas that are training and development, career development and organizational development. HRD was mainly evolved to play as an integrated role of its three components and focus on these three areas mainly to help improve the employees' performance, their career development within the organization and on individual basis, hence improving the overall organizational development.

The purpose of HRD is surrounded by the perception of learning and performance, which are influenced by the implementation of the HRD activities (Haslinda 2009). Besides, the interventions of career growth and job enrichment help in reducing turnover (McEvoy and Cacio 1985). Therefore, we also recommend the bank to focus on the effective implementation of the HRD practices by focusing on other areas of HRD along with its T&D programs.

According to Acton (2003) HRD role is to make policies for employees' betterment in a way that satisfy the employees of the organization and make them stay for a longer period with the firm. Hence, with reference to the unstructured interview with the employees, we also recommend that the bank should focus in providing job satisfaction to the employees by giving them opportunities of career growth, which will also help in employee retention.

## References

1. Bowra, Z, Sharif, B, Saeed, A and Niazi, M (2012) 'Impact of human resource practices on employee perceived performance in banking sector of Pakistan', *African Journal of Business Management*, 6:1, 323-332
2. Das, B, and Baruah, M (2013) 'Employee Retention: A Review of Literature', *IOSR Journal of Business and Management*, 14:2, 08-16
3. Khan, M, Khan, N and Mahmood, K (2012) 'An Organizational Concept of Human Resource Development – How Human Resource Management Scholars View HRD', *Universal Journal of Management and Social Sciences*, 2:5, 36-47
4. Saleem, I, and Khurshid, A (2014) 'Do Human Resource Practices affect Employee Performance?', *Pakistan business review*, 15:4, 669-688
5. Swanson, R (1995) 'Human Resource Development: Performance is the Key', *Human Resource Development Quarterly*, 6:2, 207-213
6. Talukder, FA, Hossain, Y and Hossain, N (2014) 'HRM practice in commercial banks: A case study of Bangladesh', *IOSR Journal of Business and Management*, 16:2, 29-36
7. Irshad, A and Toor, S (2008) 'Problems and Challenges in Human Resource Management: A Case of Large Organization in Pakistan', *Pakistan Journal of Commerce and Social Sciences*, Vol.1, 37-47
8. Mwanje, S (2010) 'Career Development and Staff Motivation in The Banking Industry: A Case Study of Bank of Uganda', [online] (cited 2010-11) Available from <<http://hdl.handle.net/10570/3626>>
9. Huselid, M (1995) 'The Impact of Human Resource Management Practices on Turnover, Productivity, and Corporate Financial Performance', *Academy of Management Journal*, 38:3, 635-872
10. Shahid, (2010) 'Job Rotation as Career Development Mechanism for Management Trainee Officers (MTO's)', [online] (cited 2010) Available from <<http://www.articlesbase.com/training-articles/job-rotation-as-career-development-mechanism-for-management-trainee-officers-mtos-3948197.html>>

11. <URL:<http://www.slideshare.net/awaismian29/mcb-hr-policy>>
12. <URL:<http://www.ukessays.com/essays/commerce/human-resource-practices-at-hbl-commerce-essay.php>>

## Appendices

**Appendix 1.1.** Questionnaire on:

Impact of Human Resource Development (HRD) on the Performance of the TBOs of MCB Bank.

Demographic:

Sample #

1. Gender:
  - Male
  - Female
  
2. Employment position:
  - Junior Management
  - Middle Management
  - Senior Management
  - Top Management
  
3. What is the length of service in this bank?
  - Less than a year
  - More than a year
  - Two years or more
  
4. Are you aware of your HR policies on T&D and Career Development?
  - Yes
  - No
  - Somewhat

**1=Strongly Agree, 2=Agree, 3=Neutral, 4=Disagree, 5=Strongly Disagree**

<b>HRD (T&amp;D) Vs. Performance</b>						
S.No	Statement	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
5.	I am satisfied with the T&D program given to me.					

6.	T&D programs at this bank helped me to improve my performance.					
7.	I find on the job training more effective in improving my performance.					
8.	I find off the job training more effective in improving my performance.					
9.	I am satisfied with the frequency of trainings at MCB					
10.	I'm convinced that HRD practices have a positive impact on my performance.					
	<b>Career Development</b>					
11.	T&D programs are designed to support my career development.					
12.	Career development programs have helped me in my promotions.					
13.	I can clearly see my career path and opportunities in the future.					
14.	I trust MCB to manage my career.					
15.	I'm convinced that HRD/HRM career development programs have a positive impact on my career progression.					
	<b>Retention</b>					
16.	HRD/HRM efforts at MCB help in retaining employees.					
17.	I would like to continue my job with this bank due to positive HRD/HRM practices.					
18.	My decision to stay long term at MCB is affected by HRD/HRM					

	practices.					
19.	HRD/HRM focus on TBOs makes me feel secure at MCB.					
20.	I'm convinced that HRD/HRM policies have a positive impact on employee retention.					

### Appendix1.2. Table for sample size

<i>N</i>	<i>S</i>	<i>N</i>	<i>S</i>	<i>N</i>	<i>S</i>
10	10	220	140	1200	291
15	14	230	144	1300	297
20	19	240	148	1400	302
25	24	250	152	1500	306
30	28	260	155	1600	310
35	32	270	159	1700	313
40	36	280	162	1800	317
45	40	290	165	1900	320
50	44	300	169	2000	322
55	48	320	175	2200	327
60	52	340	181	2400	331
65	56	360	186	2600	335
70	59	380	191	2800	338
75	63	400	196	3000	341
80	66	420	201	3500	346
85	70	440	205	4000	351
90	73	460	210	4500	354
95	76	480	214	5000	357
100	80	500	217	6000	361
110	86	550	226	7000	364
120	92	600	234	8000	367
130	97	650	242	9000	368
140	103	700	248	10000	370
150	108	750	254	15000	375
160	113	800	260	20000	377
170	118	850	265	30000	379
180	123	900	269	40000	380
190	127	950	274	50000	381
200	132	1000	278	75000	382
210	136	1100	285	1000000	384

Note.—*N* is population size. *S* is sample size.

Source: Krejcie & Morgan, 1970

**Appendix 1.3.****Inhouse Training Calendar - January 2016**

Sr. No.	Training Course Titles	Start Date	End Date	Venue	Names of Faculty
1	<a href="#">The Right Think</a>	5-Jan-15	5-Jan-15	L&DC KHI	Tehmina Shafi Khan
2	<a href="#">Building High Performance Teams</a>	5-Jan-15	5-Jan-15	L&DC KHI	Nabeela
3	<a href="#">English Grammar - Common Mistakes</a>	6-Jan-15	6-Jan-15	L&DC KHI	Tehmina Shafi Khan
4	<a href="#">Personal &amp; Professional Development</a>	7-Jan-15	7-Jan-15	L&DC KHI	Tehmina Shafi Khan
5	<a href="#">Loan Pricing / DR Cut</a>	6-Jan-16	6-Jan-16	L&DC KHI	Waseem Abdul Aziz
6	<a href="#">Provision of Foreign Exchange Services to Individuals</a>	7-Jan-16	7-Jan-16	L&DC KHI	M Ali Sheikh
7	<a href="#">Provision of Foreign Exchange Services to Individuals</a>	12-Jan-16	12-Jan-16	L&DC KHI	M Ali Sheikh
8	<a href="#">Account Opening - Updated Procedure</a>	12-Jan-16	12-Jan-16	L&DC KHI	COD Team
9	<a href="#">Provision of Foreign Exchange Services to Individuals</a>	14-Jan-16	14-Jan-16	L&DC KHI	M Ali Sheikh
10	<a href="#">Provision of Foreign Exchange Services to Individuals</a>	21-Jan-16	21-Jan-16	L&DC KHI	M Ali Sheikh


**Mobile Trainings**

Sr. No.	Training Course Titles	Start Date	End Date	Venue	Names of Faculty
1	Provision of Foreign Exchange Services to Individuals	8-Jan-16	8-Jan-16	Hyderabad	M Ali Sheikh
2	Professional Grooving / Interpersonal Communication Skills	15-Jan-16	15-Jan-16	Mirpurkhas	Nabeela Kanwal
3	Frauds & Forgeries - Common Trends, Control Breaches, & Recommendations / Overview of SBP Regulations - R1-R6	22-Jan-16	22-Jan-16	Nawabshah	Munibullah Khan

**Certification Program(s)**

Sr. No.	Training Course Titles	Start Date	End Date	Venue	Names of Faculty
1	Certified Branch Manager Program	11-Jan-16	15-Jan-16	L&DC KHI	
2	Certified Branch Operations Manager Program	18-Jan-16	22-Jan-16	L&DC KHI	

**Appendix 1.4.**



## TRAINING CALENDER JANUARY 2016

**Advanced Excel 2007,2010 & 2013**  
 09 January 2016 Movenpick Hotel Karachi  
 16 January 2016 Royal Palm Lahore  
 Course Fees: 16,500/= (exclusive of GST)  
 Course Facilitator: Taha Ghayas

**Comprehensive Course on Branch Management**  
 26-27 January 2016 Movenpick Hotel Karachi  
 28-29 January 2016 Royal Palm Lahore  
 Course Fees: 30,000/= (exclusive of GST)  
 Course Facilitator: Sabeena Sanaullah

**Developing Effective Training Needs Analysis**  
 20 January-2016 Movenpick Hotel Karachi  
 30 January-2016 Royal Palm Lahore  
 Workshop Investment PKR 22,000/- exclusive of GST  
 Course Facilitator for Lahore Naila Siddat & Gul-e-Zehra Atif  
 Course Facilitator for Karachi Naila Siddat & Ambreen Fahad

**Effective Communication in the Business World**  
 7-8 January 2016 Movenpick Hotel Karachi  
 14-15 January 2016 Royal Palm Lahore  
 21-22 January 2016 Islamabad  
 Course Fees: 29,000/= (exclusive of GST)  
 Course Facilitator: for Karachi Sumreen Ansari / Ambreen Fahad  
 Course Facilitator: for Lahore Gul-e-Zehra  
 Course Facilitator: for Islamabad Gul-e-Zehra

**Strategic Planning, Management Control & Effective Budgeting**  
 22 January 2016 Movenpick Hotel Karachi  
 26 January 2016 Royal Palm Lahore  
 Course Fees: 34,000/= (exclusive of GST)  
 Course Facilitator: Juan Carlos Venegas

**CEO High Performance Presentation Skills**  
 26 January-2016 at Movenpick Hotel Karachi  
 28 January-2016 at Pearl Continental Lahore  
 Workshop Investment PKR 45,000/= (exclusive of GST)  
 Timing: 9:00 am to 5:00 pm  
 Course Facilitator: Arthur Carmazzi

**Coaching, Mentoring & Directing Skills**  
 15 January 2016 Movenpick Hotel Karachi  
 28 January 2016 Royal Palm Lahore  
 Course Fees: 15,500 /=(exclusive of GST)  
 Course Facilitator: Naila Siddat

**Optimizing Time, Workflow & Productivity**  
 21 January 2016 Movenpick Hotel Karachi  
 29 January 2016 Royal Palm Lahore  
 Course Fees: 15,500 /=(exclusive of GST)  
 Course Facilitator: Naila Siddat

**Designing your Own Ideal Leadership Model & Change Management Masterclass**  
 27 January-2016 Movenpick Hotel Karachi  
 29 January-2016 Royal Palm Golf Club Lahore  
 Workshop Investment PKR 45,000/= (exclusive of GST)  
 Timing: 9:00 am to 5:00 pm  
 Course Facilitator: Arthur Carmazzi


**Withholding Tax under Federal and Provincial Laws with Important Provisions of Income Tax Affecting Enterprises**  
 20 January-2016 Royal Palm Golf Club Lahore  
 28 January-2016 Movenpick Hotel Karachi  
 Workshop Investment PKR: 18,500/  
 Well-known Speaker Syed Amir Inam

**Interactive Microsoft Excel Dash Board Reporting**  
 23 January 2016 Movenpick Hotel Karachi  
 30 January 2016 Royal Palm Lahore  
 Course Fees: 16,500/= (exclusive of GST)  
 Course Facilitator: Taha Ghayas

**Communication, Interpersonal Effectiveness and Collaborative Employee Relationships**  
 22 January 2016 Movenpick Hotel Karachi  
 27 January 2016 Royal Palm Lahore  
 Course Fees: 15,500/= (exclusive of GST)  
 Course Facilitator: Naila Imran Siddat

**Cash flow and Treasury Management**  
 21 January 2016 Movenpick Hotel Karachi  
 25 January 2016 Royal Palm Lahore  
 Course Fees: 34,000/= (exclusive of GST)  
 Course Facilitator: Juan Carlos Venegas

For registration(s) send us your Name, Designation, Organization, Mobile, E-Mail and Postal Address to [register@quickbizgroup.com](mailto:register@quickbizgroup.com)



Quickbiz Group Office No. 403 Tahir Plaza, Sultan Ahmed Road, Block # 7 & 8 KHI, Karachi. Contact: 021-34209142  
 Mobile: +92-343-2508186, +92-300-2386411  
[www.quickbizgroup.com](http://www.quickbizgroup.com)