

LEARNING THROUGH TRAINING AND ITS IMPACT ON EMPLOYEE PERFORMANCE; MODERATING ROLE OF JOB SATISFACTION AMONG BANKING SECTOR EMPLOYEES OF PAKISTAN

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ABSTRACT

Performance has been largely studied by scholars in the past. Due to ever changing market standards, training sessions have become more important, and now, are more emphasized by the bank's management. This study identifies the training sessions, conducted by different banks in Pakistan, their impact on job satisfaction, and employee performance. Sample size consists of 119 employees, working at different levels in 6 banks, and data was collected through structured questionnaire. Findings suggest that effectiveness of training is largely dependent on trainer's quality, course design and learning experience. The results of the study will be helpful for the managers to increase the job satisfaction & performance of employees through training programs. This study, has added its humble contribution, in the body of knowledge, along with other studies conducted by other researchers in the banking sector of Pakistan. There is further need, to explore this area of study, to address job satisfaction and performance in this industry.

INTRODUCTION

Performance has been an area of interest for many scholars and researchers. Emerging competitive and dynamic market challenges require, special consideration, towards performance management. The Banking industry of Pakistan is becoming more profit driven and customer focused due to special emphasis on employees. Holzer, Stoll, and Wissoker (2004) suggested that poor performance causes financial loss and absenteeism, resulting in less employee turnover, and lack of motivation. Therefore, work related training helps in keeping pace, with the latest technology in the changing world dynamics. In Pakistan, the population is estimated to be about 18M as per 1998, with a growth rate of 2.2% (Sathar, 2001), and literacy rate of 50% in females & 65% in males, which is the lowest in this region (Education System of Pakistan, 2007, p. 38).

Dilemma, faced by the labor market of Pakistan, are two folds: (i) the major share of the population consist of the youth and, (ii) the labor force is facing a deficit not only in education, but also in skills, experience and employment opportunities. However, lack of education leads to create an imbalance in the demand and supply of skilled workers (Quraishi, 1997). In this regard, formal and informal training sessions are quite helpful. As mentioned, the study of Hong and Kean (2012) indicates that informal trainings yields better outcome than formal

trainings. The Ultimate purpose of training is to align the goals of individuals and organizations in similar direction. Extensive training and intra organizational career supportive structure lead to improved performance, and work effectiveness (Zhang & Li, 2009). Training is a motivational factor as highlighted by Herzberg (1959), recognition as motivating & satisfying factor.

In the recent times, increase of complex jobs advocate the need for well trained & experienced individuals in task performance (Karthikeyan et al, 2010). Organizations now heavily invest in training their employees; Training yield a positive relationship, with a greater degree of job satisfaction, which consequently lead to increased performance (Liao, Rice & Martin, 2011; Nguyen, Trvong & Buyens, 2011; Jones, Jones, Latreille, & Sloane, 2009; Mohsan, Nawaz, Khan, & Shaukat, 2012). To keep pace with competitors and latest technology, survival of organization is hidden underneath effective training sessions (Collier, Green, Kim, & Peirson, 2011). Organizations and employees, both take benefit from training programs. However, management support to training sessions enables its employees to be self-sufficient and more skilled, ensuring better wages, improved performance, increased commitment and motivation for lower wage employees (Krugger & Rouse, 1998; Neumark & Wascher, 2001; Malik & Malik, 2008). Feedback of training contents helps in redesigning the training programs. (Huque &

Vyas, 2008).

There are numerous reasons due to which organizations experience low job satisfaction, such as procedural injustice and pay levels (Williams, McDaniel, & Nguyen, 2006), which have great influence on performance and employee turnover intentions. In view of Williamson, Pemberton, and Lounsbury (2005), personality-job match yields satisfied employees, who have more optimistic approach about career and growth.

TQM techniques (Easton & Jarrell, 1998) help in creating value, innovation and to attain improved levels of performance. Effectiveness of training can be determined by measuring change in performance, before and after training programs (Poulet, 1997). Moreover, past performance and future potential (Manasa & Reddy, 2009) of employees will provide guidance for redesigning future training needs of the business. Different organizations use different performance measurement techniques, e.g. multidimensional performance measurement pay systems (Griffith & Nelly, 2009). The basic objective of this study is primarily to analyze the training activities conducted in the banking sector organizations of Pakistan and to measure their effectiveness on performance. Secondly, to examine the change in performance due to training programs managed by the management team of the organization.

REVIEW OF LITERATURE

Banking sector plays a pivotal role in any economy to attain sustainable growth, economic efficiency and overall improvement in the financial system. Banking industry serves as the back bone and provides different financial assistance (Raza, Farhan, Usman & Akram, 2011) in the country. Privatization of banks has a positive impact on this industry to be one of the lucrative, profit earners and competitive industry of the country. The recent flood (in 2010 and 2011), with adverse law and order situation of the country, has affected its growth rate in the latest years. The banking sector of Pakistan comprise of 36 commercial banks, that includes 25 local private banks, 4 public sector commercial banks, 7 foreign banks and 4 specialized banks with a total number of 9,087 branches throughout the country. The total number of operational Islamic banks was 6 by the end of June-2010 (Pakistan Banking sector, 2011, p 3).

Increasing job demands in banking sector has increased stress on employees (Rahim, 2010), while increased working hours (Afzal, Butt, Rehman, & Safan, (n.d)) has worsened the situation. In a country like Pakistan, where the youth comprises the major share of its population, are faced by multiple problems e.g. lack of education, skills, experience, limited job

opportunities and start of early career (Ahmed & Azim, 2010) which is mainly due to negligible guidance and counseling (Inamullah, Naseeruddin, Hussain & Shah, 2009).

Today, the largest investment in organizations (both local & international) is on employee training due to the ever growing skill demand. Organizations usually spend billions on training, but they fail to attain performance improvements because of inability to transfer training to the individuals & workplace (Burke & Baldwin, 1996; Burke & Hutchins, 2008). For this purpose, supervisor - support may prove to be helpful (Klink, Gielen, & Nauta, 2001; Velada, Caetano, Michel, Lyons, & Kavanagh, 2007), as a high level of relationship between supervisor & subordinates is a source of motivation for the employees. Keeping the above data in view, training can be described as a process of acquiring knowledge, skills & expertise, by a person, to perform an assigned task/job effectively.

As Choo and Bowley (2007) studied that training is linked with the employee's productivity, which ultimately result in customer satisfaction; they suggested effective training outcome as increased productivity. A positive relationship between Training, work place performance and employee job satisfaction (Jones et al., 2009) is witnessed; however, this relationship depends on multiple factors. Some of the factors are trainer's quality, which plays a vital role as it directly affects training success. Trainer's quality ensures about program's success or failure. Apart from trainer's quality: course design, learning / experience of trainers & transfer of training, affect the quality and quantum of training.

In fact training is a positive way of bringing consistency & change in attitude. Rowden, (2007) suggested that training improves employee's morale and also help in maintaining high level of productivity. Every organization has its own purpose of training as indicated by Baldwin and Johnson (1995). The purpose of training in any organization is, i) to follow the company's strategy, ii) to bring innovation and iii) to bring technological advancement. Likewise every industry/ job has different demands for skills and capabilities (Baldwin, 1999; Huselid, Beatty & Becker, 2005), which require different training strategies for diverse skills according to their objectives. Usually, skills-based trainings involve one or more of the five basic methods, i.e. lecture case study, role play, behavioral modeling and simulations while on the other hand, in non- skills-based training method, behavioral modeling method is considered to be the most important. Level of training sessions is also important (Thomas, 2000), as low level of training result in increased turn over, while on the contrary, extensive training increases employee satisfaction & keeps them retained.

Human beings, being the most important asset, take training as a positive notion. Employers, who do not charge for conducting training programs (Pischke, 2000) for their employees, work out to be more productive and practicing. Training can be classified into two categories, i) General Training and ii) Specific training. Both have separate returns to organizations (Barrett & O'Connell, 1999). They further elaborated that general trainings have positive effects on organizations productivity, while no such relationship exist in case of specific trainings. Additionally, it was concluded that training is beneficial for the current employers as well as the future employers. There are also training programs which can be on-the-job trainings and off- the-job trainings.

Pfeffer (2006) observed that a company (a kidney dialysis center in USA) Davita, with more than 35000 employees, believes in empowering employees. Davita invests heavily in training and spends more than \$10 million/year on trainings and resultantly face fewer turnovers, save on attrition cost and give improved patient care. Similarly, empowered employees result in better service quality and customer satisfaction (Abbasi, Khan, & Rashid, 2011).

For any organization, employees are a source of substantial competitive advantage (Becker & Huselid, 2006; Huselid, Jackson, & Schular, 1997) as indicated by SHRM (Strategic Human Resource Management), and employee's contribution towards firm's objective is mainly contributed by their uniqueness and value. Therefore, humans require more consideration than what was in the past. A recent study indicates a change in CEOs role in terms of time distribution i.e. 20% and sometimes 50% time is spent on talent issues now (Economist Intelligence Unit, 2006).

Quality of Trainer

Training serves as a source of motivation (Smits, 2006), so trainer specifications should be given special deliberations. The aim of this study is to identify the quality of trainer and its impact on level of motivation & employee productivity. This study highlights the importance of training to the companies to seek guidance, and design their future strategies for provision of better training programs in order to generate qualified & skilled workers with a higher degree of productivity. A non-experimental program by Chong and Galdo (2006), analyzed the effect of training on labor market and concluded that the higher the quality of trainer, the greater the average and marginal output will be.

Choo and Bowley, (2007) suggested that the level of training is essential, as higher level of trainings increases the employee satisfaction and their loyalty with the firm, and decreases the chances of employee turnover. Their

study focused on the relationship between training & employee's productivity which lead to employee & customer satisfaction. They also emphasized, that the quality of a trainer is a key element, which can affect the training productivity & employee motivation. Training has different impacts on males and females. Hence, gender discrimination can possibly be a reason to avoid training programs designed to earn better wages. Therefore, carefully designed training programs lead to increase individual capabilities and skills.

Role of coach/ trainer can change group's operations and efficiency. Therefore, there is a need for inclusion of an environment, which is mutually beneficial for the trainer and trainee. Formal and informal trainings help both part time and full time employees (Nelen & Grip, 2009). However, the relationship between coaching & performance, employee - satisfaction and work place learning needs to be explored further (Tansy & Cohen, 2001). In Pakistani context, trainer quality has been studied on a limited scale.

Hypothesis 1. Job satisfaction significantly moderates the relationship between quality of trainer & employee performance.

Course Design

Trainings are a source of motivation, however low and carelessly designed training programs increase the likelihood of employee de-motivation perk up turnover (Baldwin & Johnson, 1995). There are different training techniques which are used for labor force i.e. learning principles & teaching skills, goal setting (Houghton & Diliello, 2005) and self-management. (Tziner, Fisher, Senior & Weisberg, 2007.). Ibarra, Rosas and Soares (2006) research reported that training programs enable employers to determine whether the training program has increased the employee's participation in employment utility or not.

An experimental study conducted by Erbas, Iftar and Yucesoy (2006) involves systematic teaching designs for students, who participated in training and development program for mentally retarded persons. An alternative treatment design was adopted to cope with the effectiveness of these two techniques. The most appropriate use of reinforcement and proper use of prompts were identified as teaching skills. The basic consideration while designing a training course should be given to identify the gap between firm's existing and future position (Brown & Campbelli, n.d.). He also focused on the need of effective trainer, to fulfill the training needs. However, with the emergence of rapid change in technology, it is important to be more thoughtful and practical while designing a training

program (Vosniadou & Kollias, 2000). In this regard, frequent reassessments and re-teachings are vital, as exactly correct technique usually deteriorates over time. To gain maximum output from training sessions, training methodology should be consulted by trainees (Schmidt, 2007), as this has proved to be more productive and satisfying for trainees.

Hypothesis 2. Job satisfaction significantly moderates the relationship between course design & employee performance.

Learning Experience

Employees' training and development is influenced by different aspects of work life e.g. experience, training and job tenure (Dougherty, 2000). New techniques emerged with the passage of time, but role of training is distinct. The main objective of HRD (Human Resource Development) is to improve the capabilities of individuals and enable them to learn & overcome the barriers they face in such a way, as to promote a culture of continuous learning and rewarding that learning. Continuous learning provides employees the reason to stay in the organizations. Organizations endeavor for training in order to improve performance, as performance is a way to measure the success of a training program. Trainees' reaction helps to make the training programs interesting as well as serve as a source of motivation, enabling an effective transfer of training. Usually, learners have a positive attitude towards learning as evidenced by the study conducted by Awan (2009). However, if employee's expectations from training course are not fulfilled, it will result in a low level of transfer of training (Hicks & Klimoski, 1987). Measurement of learning performance can be measured by recalling training material after completion of training programs.

Organizations invest heavily on training and sometimes are unable to reap the expected results. At times, lack of opportunity to implement newly learned skill is the biggest barrier towards successful implementation of training (Clarke, 2002). Trainee's reactions are important, to have additional insight for the relationship between training & employee performance. Training serve two purposes: first, investing in employees with new knowledge skills, thus offering them to further develop themselves & perform more effectively, secondly, reactions of trainees are influenced by their mood, emotions and level of motivation, which leads to the success or failure of the training programs.

Feedback regarding newly acquired knowledge & its applicability increases the probability of its transfer to a workplace (Velada et al., 2007). Moreover, accountability of training activities may also bring positive results

(Saks & Belcourt, 2006). It is observed that experienced employees belonging to a low income bracket are more responsive to training, found training useful to perform office work and expect a raise in salary after training; while officers & managers on the contrary, do not expect this. Therefore, special attention is required before engaging any worker in training. Frequent and fluent communication among leader & subordinate increased trust, empowerment and performance, while the level of job involvement & career planning proved to be helpful in transfer of training. It becomes useless if performance remain unaffected.

Hypothesis 3. Job satisfaction positively moderates the relationship between transfer of training & employee performance

Training Outcome

Acemoglu and Pischke (1999) discussed on the job training, general training and external and internal certification of training to conclude that such a certification may bring discrimination between good employees and normal employees. Mentoring programs are used to increase job satisfaction by many organizations. There exist a positive relationship between training and job satisfaction for a variety of occupational categories (Hamlin, Ellinger & Beattie, 2008). The ultimate objective of any training program is to improve performance & motivation, which is affected by many factors e.g. equipment, raw material, and economic environment (Leung, 2006). Management should design training programs which have strong links with the strategic objectives of the business, as it tend to promote successful transfer of training to the work performance (Holton, Bates & Rouna, 2000), and if they are not integrated with business objectives, resultant performance of employee will not be of any value (Swanson, 1995). Blumberg and Pringle (1992) indicate that performance is a function of employee capacity (ability, health, education etc.), their willingness (motivation, job satisfaction etc.) and opportunity to perform (tools, equipment, working conditions etc.).

Usually, organizations are only concerned about their profits, and this approach has harmful effects on individuals, families and societies (Pfeffer, 2009), leading to work family conflict. Lee and Jeong (2011) observed impacts of downsizing on profitability and concluded that it has negative effect such as low morale and motivation. Job Competition in the global market has increased, leaving individuals with the emergence of boundary-less careers (Kanter, 1989) mainly due to organizational inability to offer internal career opportunities to its employees.

Employee Job Satisfaction

Many researchers worked on job satisfaction and they were always interested to know the causes and factors responsible for job satisfaction. Training is basically an opportunity given to the talented employees to utilize their skills and stay fixed to their jobs. Through training, employees try to improve their behavior, skills and performance. Employee satisfaction from jobs is a great matter of concern for managers (Batool & Batool, 2012), while training bestow on employees a feeling of great self-confidence, satisfaction, dignity, self-worth and feeling of being valuable for the organization & society.

Job satisfaction is deeply influenced by organizational environment. A good match between organizational environment & personal characteristics of the employee results in satisfaction with the job. Ramlall (2004) discussed, that a pleasant work environment helps to satisfy employees, which ultimately induce them for a better performance. Satisfied employees will exert all their efforts to achieve organization's objectives, to earn good will of the management and stay retained. A satisfied employee is good in productivity (Murray, 1999) and helps in implementing Human Resource Management systems and devising strategies (Halepota, 2008). He further identified few factors i.e. procedural justice, individual & psychological factors which gives birth to absenteeism, low performance as well as cut in productivity. Moreover, there are factors other than training, which strongly impact job satisfaction, e.g. compensation package, supervision and career growth (Ashraf, Joarder and Masum, 2008).

Dissatisfaction at jobs may result in severe outcomes e.g. absenteeism, poor mental & physical health of employees, decrease in employee turnover and continuous employee complaints. Therefore, element of job satisfaction is still important enough to be considered (Judge, Thoreson, Bono, & Patton, 2001).

Employee Performance

Role of HR department is vital to meet organizational interests by attending employee's interests e.g. their skill requirements, motivations and quality of job (Boselie, Dietz & Boon, 2005). All this is considered a critical component of business strategy. Effective training not only saves attrition cost but also benefits in many other aspects. Organization fit approach and job fit approach help in increasing satisfaction level (Brown, Zimmerman, & Johnson, 2005; Meglino, Ravlin & Adkin, 1992). Non-availability of skilled workers is a barrier towards technological advancement & innovation (Baldwin & Sabourin, 1995), which substantially increase cost of

training. They also advocate that enhanced performance can be achieved in two ways, either by recruiting new & highly skilled employees or improving skills of existing employees.

There are several positive outcomes of training; few of them are commitment, increased information and training reputation (Brown et al, 2005). Higher training levels achieve higher level of performance (Guest, 1997). Training sessions are conducted to enable employees to meet specific situations, and to perform various tasks in current & future scenario. In this view, the fastest growing firms require an extensive training activity that is complementary to an innovative strategy.

It is expected, that the result of training tends to reduce stress, tension & negative emotion; while on the other hand, it promotes positive emotions, communication, job satisfaction, increased performance and high commitment. Employee satisfaction helps in increasing employee performance and increase in turnover (Choo & Bowley, 2007). Organizations now emphasize more on training (Batool & Batool, 2012), because organizations cannot produce better results without the inclusion of proper training & development. However, results of trainings mainly rely on the worker feedback and their working style.

Caldieraro and Coughlan, (2002) studied training needs of the sales persons of manufacturing & marketing firms. It is necessary for these firms to prepare their teams according to future business needs, otherwise it will be difficult to conform to the market requirements and transfer their complex products to the end users. It is emphasized that training is vital for such industries. Training needs depends upon the nature of the business. The companies which are based on innovative technologies are found more concerned about training their staff (Baldwin, 1999). Researchers are focused on more specific research to be conducted for training needs (Cohen, 2005).

Hypothesis 4. The higher the job satisfaction with the organization's provision of training, the higher an employee's job performance.

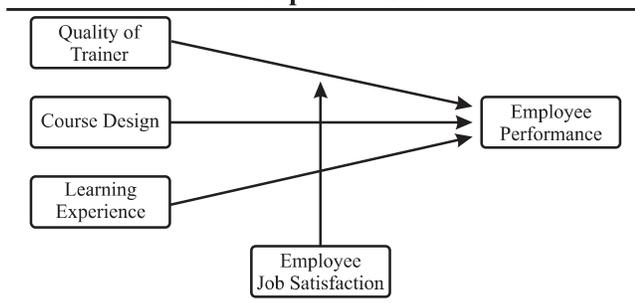
THEORETICAL FRAMEWORK

The theoretical framework is designed to carry out this research study. As in the banking sector of Pakistan, there is plenty of need to improve the communication skills of the peers, to increase corporate profit, emphasize on excellent services, positive working relationship and many more. As a result, there is a need to manage the knowledgeable workers by an efficiently managed human resource techniques (Sharif, Ahmad & Kausar, 2011).

By training, the existing skills of the employees are refined and also help employees to learn new skills and techniques. Training is one of the sources to bring satisfaction among the employees. Organizations today invest quite a huge capital on its employees to improve them. However, it is important to properly utilize this investment and to get maximum benefits from these training programs. In this regard, initial training and work design plays an important role (Kupritz, 2002), and more research should be conducted on the need analysis to identify obstacles in training transfer & how this can be increased (Holton et al., 2000)

Empowered employees stipulate improved performance. In this regard the role of trainer is very important in managing a training program. Quality of trainer is among one of the factors that can strongly affect trainings. Trainer's quality varies from trainer to trainer. In this view, presentation skills, training environment, knowledge, & command over the topic under discussion determine the trainer's quality. Course design is also very much important, therefore, tools & techniques need to be utilized in a successful manner. Course design may be developed in view of on-the-job training or off- the job training. Another determinant of training is learning experience. This reflects how training program was and how much trainee's learnt from it. All these determinants affect employee satisfaction and performance from training programs. Combination of these factors, if rightly mixed, will satisfy employee otherwise it may have a negative impact on employees. If an employee feels, that the organization is focusing on the development of the employee, this will end up in higher commitment to the organization.

FIGURE 1
Conceptual Model



METHODOLOGY

Intention of researchers is to study the training and development activities carried out in banking sector organizations of Pakistan. The sample size for this study was determined as 150 questionnaires and 119 were received after getting filled by the seven (7) different banks including Soneri bank, Faysal Bank, Bank Al-

Falaha, Askari Bank, Allied Bank, Bank of Punjab and NIB, which were selected for this study. Primary data was collected through a structured questionnaire distribution. Questionnaire of the study has been composed from the questionnaire of Choo and Bowley (2007), Lindgren and Paulsson (2008), and Tessema and Soeters (2006). Wherein certain necessary changes were made as required by the study. The questionnaire consists of two main sections. The first section carries demographic information i.e. age, gender, qualification and working experience and the second section contains questions regarding variables. The questionnaire contains 19 items devoted to training facets, 7 for job satisfaction and 4 for employee performance. The analysis is based on multiple regression analysis and simple & moderated correlation analysis.

RESULTS & DISCUSSION

The table mentioned below represents the demographic aspects of the study. This study helps in understanding the impact of training & development on job satisfaction and employee performance in banking industry of Pakistan. One of the objectives of commercial banks is to retain their skilled workers & attain high performance. The study includes 119 questionnaires filled by 7 different banks & their different branches. The results indicate a positive & significant relationship between training facets, job satisfaction and employee performance.

TABLE 1
Demographics

Age	Frequency	Percent
20-30	52	43.7
30-40	47	39.5
40-50	11	9.2
50 and above	9	7.6
Total	119	100
Gender	Frequency	Percent
Male	74	62.2
Female	45	37.8
Total	119	100
Education	Frequency	Percent
Intermediate	4	3.4
Graduation	35	29.4
Post Graduate	80	67.2
Total	119	100
Experience	Frequency	Percent
1-3	24	20.2
4-6	38	31.9
7-9	24	20.2
10-12	15	12.6
13-15	9	7.6
16 & above	9	7.6
Total	119	100

The significant relationship between Trainer quality and job satisfaction (correlated at 60.5%) & performance (correlated at 69%) indicates the need & importance of trainer in success of training sessions. The knowledgeable, supportive and experienced trainers help to increase job satisfaction. Resultantly, satisfied employees from training & performance of trainer are likely to experience high level of job satisfaction & enhanced performance (correlated at 69%). This study also highlights two other factors, i.e. course design & learning experience and their influence on job satisfaction (correlated at 64.8% & 73% respectively) and performance (correlated at 69%). Employees develop positive feelings when they get trained. These results reflect the significance of training. When banks train their employees according to what they lack in skill requirement, banks must try that the employees get a positive learning experience from the trainings conducted. It is important that banks should pay special considerations towards design of the course, as this factor affects the trainings heavily. From correlation analysis, it is found that quality of trainer course design and learning experience largely affects job satisfaction & performance of employees. Results also indicate that satisfied employees perform better than unsatisfied employees. Therefore, banks should pay utmost attention & effort to satisfy their employees to achieve maximum performance. "t" value i.e. above 2 shows significant relationship and all the hypotheses are accepted. Moreover, Beta value reports the changes in dependent variable due to independent variables.

TABLE 2
Correlation Analysis

	Quality of Trainer	Course Design	Learning Experience	Job Satisfaction	Employee Performance
Quality of Trainer	1				
Course Design	.828**	1			
Learning Experience	.747**	.710**	1		
Job Satisfaction	.605**	.648**	.730**	1	
Employee Performance	.458**	.448**	.541**	.690**	1

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

Moderating effects of job satisfaction on the predictor and dependent variables are evidenced in the appended table. Job satisfaction has changed the values of R and R square positively which is a representative of positive impact of moderator. Moreover, job satisfaction moderates the training facets positively and strengthens the relationship between predictor, moderator and

dependent variable. Therefore, the overall impact of job satisfaction on employee performance is significant.

TABLE 3
Regression Analysis

Predictor	Performance		
	β	R ²	ΔR^2
Moderation			
Step 1			
QT	.458	.210	.203
JS x QT	1.144	.484	.475**
CD	.448	.201	.194
JS x CD	1.148	.450	.441**
LE	.541	.292	.286
JS x LE	1.072	.464	.454**

Here QT= Quality of Trainer, CD= Course design, LE= Learning Experience and JS= Job satisfaction

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

CONCLUSION

This study is an effort to highlight the implications of trainings and job satisfaction and its role in employee performance of banking industry of Pakistan. Banking sector is one of the fastest growing industries of Pakistan; usually overlooks its employee trainings due to more time devotion requirements towards customer services, work overload and increasing role demands. Little time & effort is devoted towards employees training & job satisfaction by the management. However, to achieve the objective of high performance, it is not only essential but vital to keep the employees at a satisfied level, which requires special strategies to be adopted on the part of the management of these banks. Thus, it is concluded that quality of trainer has positive & significant impact on employee's job satisfaction & performance. Other two variables under study (course design & transfer of training) both specify positive relationship with job satisfaction & performance.

However, this study will be helpful for the management of the banks to design and develop their employee's skill as per future need and role demand & also helps them in maintaining performance level. The limitation of the study were limited time available, sample was not representative of population and hurdles in data collection due to Employees business in their routine tasks and it was hard to get questionnaire filled from them.

FUTURE RESEARCH DIRECTIONS

Findings of this research study will create opportunities for higher management of the banks to

enhance job satisfaction by conducting efficient training programs that fulfill employees' needs. It is also to be cared for that the employees and their interests are aligned with the strategies of the banks, to remain on the same track. Another important element to be viewed while conducting trainings is that trainings can only be regarded as successful if they meet employee's expectations from such sessions. Moreover, in future the researchers may analyze trainings and their impact on other industry segments with other facets of training. There are numerous other factors which influence job satisfaction; the future researchers may also consider them while discussing job satisfaction of banking sector of Pakistan.

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