

The Impact of Training on Employee Performance: A Case Study of the Banking Sector in Iraq

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Abstract: *Training is the backbone of any organization because the success of any business enterprise to achieve its goals and desires depends closely on its workforce according to human resources management literature. The purpose of the study was to study the impact of training on employee's performance in the Iraqi banking sector: The case study of Al-Rafidain Bank. In recent years, the world witnessed fundamental developments affecting various aspects of life. It influenced various types of public or private economic institutions and administrative organizations. It was or service, which gave birth to a new world is the world of globalization, in which the scientific revolution prevailed and the tremendous technical developments, which have contributed to the reshaping of human resources in organizations. It created new organizational patterns and at the same time strongly proposed values and ideas new, organizations are more resilient, and more responsive to consumer and environmental conditions and the problem of time and space in the context of communication and human interaction using technology. Cutting-edge information and its automated adoption is fundamentally performance-based. The strategy adopts thought and approach in order to achieve its goals with high degrees of excellence distinction, this new reality has created a growing need for a new quality of human resources aims for innovation and aspiration to be a strategic player in managing the organization and formulating its strategies. Different things, think globally and act locally.*

Keywords: Employee, Motivation, Training, developing, Performance, Satisfaction, engagement, Work Efficiency

1. Introduction

Training can be defined as a “systematic process of acquiring knowledge, skills, abilities, and the right attitudes and behaviors to meet job requirements” [1]. Training has been calculated by focusing on specific skills necessary for the current need to help employees do their current jobs or help meet current performance requirements [2]. Its advantages, however, may extend throughout the career of a person and help develop that person for future responsibilities [3]. Current education systems do not necessarily convey specific knowledge to banks for particular jobs. As a result, few individuals with the right skills, knowledge and competencies needed for positions in the banking sector are in the workforce. Extensive human resources training are required to improve the performance of banks and to respond to the rapidly changing global business environment through the development of training programs. The objective of the training is for employees to master and apply the knowledge, skills, and behaviors highlighted in training programs to their daily activities [4]. It has recently been recognized that training must involve more than just essential skill development to provide a competitive advantage. In other words, for those in charge of development in the banking sector to take advantage of training to gain a competitive advantage, training should be viewed broadly as a way of generating intellectual capital. Intellectual capital includes fundamental skills (skills needed to perform one's job); advanced skills (such as how to share information with other employees using technology) will require extensive use of knowledge. This requires staff to share knowledge and use it creatively to deal with modern banking systems to provide customers with the best services.

Training plays a distinct role in achieving an organizational objective through the incorporation of corporate and workforce interests [5]. In any organization, an employee is one of the essential resources and an important asset. According to industry report by the American Society for Training and Development (ASTD), US organizations spend more than \$126 billion dollars alone yearly on training and development programs. Diversity in human resource functions gives any organization a competitive advantage. All scholars and insiders in the field of public and local administration see that human resources assets cannot become ready to work with high efficiency until training them all through training programs that increase the efficiency of human resources and thus this is reflected in the performance of the institution as a whole positively and based on what was said previously Training It is an essential function for the growth, competition, and survival of any organization. The performance of the employee depends on many factors, such as job satisfaction, motivation and attraction to the job and it can be said that there is a direct and important relationship between training and performance [6]. All high-performance organizations realize the importance of training and use the best training and development methods to raise their competitive advantage. Training and development is an essential element in any business to raise the value and potential of its employees. The implementation of training and development programs is one of the basic and critical factors that any organization needs these days to raise the performance of its employees. The level of an employee's training and skills is therefore essential for any organization to effectively use human resources. Banks can reap the benefits of training their staff

because by attracting new customers, well-trained employees help increase profits.

It is always important to invest in employee training because investing aimed at improving employee retention rates, customer satisfaction and efficient employee training lead to a reduction in the time spent on problem-solving and saving money by producing a better one in the long run—the workforce. In order to help organizations realize their vision, training is required to ensure an adequate supply of technically and socially competent personnel capable of career development. Employees are increasingly needed to keep up with the coming changes in today's dynamic corporate world. Training is essential for the growth of employees as it enables them to acquire self-fulfillment skills and skills, reduce operational costs and reduce organizational liabilities. Properly trained employees are highly motivated and have a greater sense of responsibility, requiring less oversight, which in turn increases the ability of the organization to fulfill its mission. The study will focus mainly on the performance of employees in the banking sector in Iraq.

1.2 Objectives of the Study

- 1) To review the current training methods on employees' performance in the banking sector.
- 2) To assess the effect of current training on the employees' performance on the banking sector.
- 3) To determine the impact of training on the employees' motivation and job satisfaction in the banking sector.

1.3 The Statement of problems

The training received by the employees has not been fully utilized due to the lack of structure The infrastructure, including the means, devices and equipment for appointing employees to improve and upgrade their performance, weakened that Their performance and that the performance of employees is not adequately evaluated and in line with modern evaluation methods, which negatively affects on performance and morale, so the research problem lies in the following main:

Does training have a significant role in improving employee performance?

This question is divided into the following sub-questions:

- 1) Is there a relationship between the training methods used and the performance of the employees of the Al-Rafidain Bank in Iraq?
- 2) Is there a relationship between the training programs and the performance of the employees of the Al-Rafidain Bank in Iraq?
- 3) Is there a relationship between the training needs and the performance of the employees of Al-Rafidain Bank in Iraq?

1.4 Research questions

- 1) What is the role of training on employee performance?

- 2) What is the role of training on employee motivation?
- 3) What is the role of training on employee job satisfaction?

1.5 Research hypothesis

- H1. Training is affecting positively on employee job satisfaction in the banking sector.
- H2. There is a significant impact of Training Effectiveness on Employees Performance.
- H3. Training is effecting positively on employee motivation in the banking sector.

2. Literature Review

2.1 Background

The objective of this chapter is to explore the available literature concerning the topic of This study, moreover, the correlation of some variables such as, the influence of training Design over the effectiveness of training and the impact of effective training over the Organizational performance in the previous studies will be discussed, this literature review Looks at the available literature from a variety of sources and studies concerning the research topic conducted in various countries.

Firstly this literature review will look into the studies that have already been done concerning the significance of training and its impacts on employee performance.

Secondly, this review will look into the efficiency of training which a main concern is of organizations today, organizations practice a number of strategies and tactics for empowering their employees, especially by training, developing, and providing them with interpersonal and administrative skills. Though it has repeatedly been proven that, Administrations conduct training program and the ultimate effects are very much based on training effectiveness and proper need identification, training design and conducting the training program. The next part of this review will evaluate the role of effective training on effectiveness in the organization. The extent of correlation between effective training and organizational performance will be discussed in the light of the available studies. In addition the necessity for effective training programs and the different techniques and tools that are needed for enhancing the quality of training programs, particularly in the perspective of government public sector.

[7] Found out in his research that 10% of training expenses have affected employee behaviors positively. Additionally, proposed a “paradigm shift” from existing research and said that training effectiveness should be based on “why, when and for whom a particular kind of training is effective” this suggestion is due to the fact that both practitioners and researchers are trying to find out why only some training programs are effective in an organization and what is the best way to ensure that training are for the context they are utilized, [8.] [9] Argued that Training and development effectiveness is highly reliant on existence of specific contextual and individual features for creating the required environment for implementing effective training. Contextual

factors are the ones linked to organization itself, management methods and implementation of the training.

[10] In the research paper, “*Evaluating Effectiveness of Executive Training*” Using a sample of trainees who attended a management development program in 2010, targeting future managers, they empirically examined four levels of measuring training effectiveness. This research reveals that it is possible to further equip the training program with technology that is practiced during job functions. By adopting new techniques in teaching the course content, the interest among the employees can be sustained and increased. The positive attitude of the employees towards the training program could be increased by focusing on the four major factors identified through factor analysis.

[11] In their article titled “*Effectiveness of Employee Cross-Training as a Motivational Technique*”; It demonstrates that organizations can give their staff this opportunity through cross-training. Cross-training of employees is an effective motivational technique because it prevents stagnation, provides training and career development opportunities, improves understanding of various departments and the organization as a whole, leads to better coordination and teamwork, and ultimately eliminates differences, hostility and unhealthy competition. The organization therefore needs to provide cross-training for the staff along with other motivational techniques.

[12] “*Measuring Training Effectiveness*”, in their article the focus was on the reaction of the trainees to the training program and the skills and knowledge acquired from the program. The trainer encouraged trainees through training sessions to work hard to acquire the desired skills and knowledge.

[13] Argues that a lot of employees think they are not provided with adequate job training or opportunities for their career development. stated that the economic situations have pushed the companies to reduce their training budgets debates that efficient training strategy will not only increase the productivity, customer satisfaction but it will also increase the company profits by at least 20% which proves that the payoff for training is quite considerable. The investing 10% in training can pay off an 8.6% in productivity while investing the same amount in new equipment will pay off 3.4% in organizations. further explains that amount of money and time invested in training per employee and profitability of a company are positively correlated with each other.

[14] Stated that training will improve employee skills on the job. In addition, training will improve the employee intellectually, socially and mentally, this all will result in employee productivity and will also develop personnel in organizations.

Employees are now generally referred to as ‘Human Resources’ which means that they should be managed very carefully like other resources, or even with more accuracy and priority than other resources. Since the budget for

training and development is not unlimited, taking the right decision concerning what training activities should be conducted to have maximum results for the organization, can only be made when Human Resource Department decision makers are on the same page as strategy department. Nowadays alignment between training policy and organizational strategy is a proven good business send and a source of competitive advantage.

2.2 The Concept of Training

It is about developing employees on a personal level to make them able and satisfied in their jobs [15] it is a structured method to improve employees' awareness and skills. Consequently, it is a tool aimed at modifying actions in such a way that the result can be beneficial for the organization's upliftment According to [16] Training consists of planned programmers designed to enhance efficiency at the individual, community, and organizational levels .In turn, improved performance indicates that there have been observable improvements in comprehension, an attitude of abilities, and social behavior. Training is known as an HRD instrument.

2.3 Employee performance

Employee performance management deals with the strategy, policies and procedures of a company with regard to setting performance standards for its employees, as well as assessing and tracking the outcomes. In recruiting and retaining key workers, a robust performance management system will play a strategic part. It can also help significantly boost the overall market performance of a business [17].

2.4 The relationship between training and employee performance

Scholars have studied the links between training and employee performance and found that there is a significant relationship between training and employee performance, so training has a positive impact on employee performance by creating benefits for both employees and the organization through the acquisition of expertise, knowledge, skills, skills and attitudes [18] [19]; [20]; [21]. Training plays an important role in organizational growth, improving efficiency, increasing competitiveness and ultimately putting businesses in the best position to compete and stay at the top [22].

2.5 Training and the employee's motivation

According to [23] many people perceive motivation as a personal characteristic. But the studies have shown that motivation is a product of engagement of an individual with situation. Motivation is it is a group of methods that contribute to supporting individuals in the work environment to increase productivity and achieve the required goals efficiently [23]. It is also known as the methods used to thank the employees of an organization, in return for the excellent work that they have achieved within a specified time, or If they succeed in reaching the required goals,

which leads to an increase in work excellence. It also contributes to supporting job performance in the facility.

2.6 Training and job satisfaction

The scientific progress that the world is witnessing today due to rapid changes imposes on organizations to pay attention to the human resource, and that is by providing them with valuable knowledge, skills and capabilities to achieve the goals effectively and efficiently, as training is the most important motivational step in the level of job satisfaction to create efficient human resources because it works To provide individuals with the administrative and technical skills and information to perform the business in the required manner and move from one situation to a better one and thus this performance is reflected in the organizations in success and progress [24]. Therefore, organizations must focus their efforts on the optimal use of their working personnel through their job satisfaction, continuous improvement in their practical performance and the creation of the appropriate environment to motivate them and to achieve goals.

2.8 Conceptual Framework



Figure 1: Conceptual framework

3. Research Methodologies

3.1 Introductions

- 1) Methods which are primarily informative or transmitted. They mainly use one way of communication in which data is transmitted to the learners. Some of the main techniques are lecture, visual audio, independent study, instructions that are programmed.
- 2) Methods which are experiential, that is, to practice the abilities, the learner interacts with the instructor, a computer/simulator, or other trainees. Some of the main techniques include job training, computer-based training, simulation, games, case analysis, modeling of role-playing behavior and sensitivity training.

3.2 Research approach

I have used the librarian method in this research, and I have gathered some terminology from the most valid and reliable books, topics and articles, e-Books, and websites of magazines. This examination aimed to test the impact of training on the performance of employees. To examine current hypotheses about the connection between two variables, explicit perceptions were collected by Al-Rafidain Bank staff in Iraq through questionnaires. To obtain the

actual results, I will conduct this research and gather information through a questionnaire.

3.3 Research strategy

An investigation methodology is chosen to accumulate data and break down to determine noteworthy results to achieve facts and examination objectives to increase adequate information through the research process. The research system is known as the establishment of an examination, and decisions must agree with the method of Exploration in this manner. There are different kinds of techniques that consolidate audits, examinations, action inquiries, logical investigation, recorded study, ground theory, ethnography, etc. As previously reported, this study is a contextual analysis focusing on Al-Rafidain Bank to test and explain the impact of the training on employee performance in Al-Rafidain in Iraq.

3.4 Research purpose

Research design is grouped into three kinds:

- Descriptive, this type of study is led to depict existing phenomenon or problem in a quantitative manner, by collecting data related to that phenomenon, classifying it, analyzing it and extracting the results associated with it and various attributes of it.
- Explanatory, illustrative research is led, while the expressive examination is led

To depict existing wonders and various qualities of it [25].

- An exploratory is a form of research conducted on problems that are not clearly identified. Exploratory research helps determine the best research design, data collection method, and identification of topics. This study is an explanatory examination because the point of this Exploration was to clarify the impact of training on employee performance in the banking sector on employees in the bright of current hypotheses.

3.5 Research methods

In research projects, there are two kinds of information:

- Primary data: essential data is the direct data gathered by the examination by selecting members while optional data rests on optional data. Outcomes and results of studies directed by other individuals [26].
- Secondary data: is typically gathered by summarizing current studies.

Academic books, articles on academic research, papers, business reports, eBooks, websites, etc

3.6 Data analysis

While the primary data is collected, the researcher will start working on the manipulation and analyzing the information by using SPSS and descriptive statistics will be used for all demographic questions by showing mean points and deviation points. Fir checking the validity among questionnaires using reliability statistics, regression analysis, ANOVA, R Square will be used to measure the significance

level of variables and hypothesis testing, and finally, coefficient Co-relation will be used to check relationship between, variables.

3.7 Sampling techniques

This research relied on collecting data from managers, heads of departments and employee as a basic sample to reach the required objectives related to the effect of training on the performance of employees in Al-Rafidain Bank. As it was difficult to target all employees in Al-Rafidain Bank due to the large sample size, a certain number of employees were targeted. Investigation gathered information from employees of Al-Rafidain Bank since it was impractical for an analyst to accumulate data from all employees; along these lines, an Example was gathered as illustrative of all Al-Rafidain Bank representatives. Inspecting procedures are comprehensively ordered into two gatherings.

4. Results and Analysis

4.1 Demographics

The respondents who were contacted for this study numbered 283. Below will discuss the most important aspect of demographic questions:

4.1.1 Demographical statistics for Level of Education

Table 1: Educational Level

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	School	1	.4	.4	.4
	High school or diploma	24	8.5	8.5	8.9
	Undergraduate/ Bachelors	245	86.6	86.9	95.7
	Masters	11	3.9	3.9	99.6
	PhD	1	.4	.4	100.0
	Total	282	99.6	100.0	
Missing	System	1	.4		
Total		283	100.0		

As shown in the above table, the respondents belonged to different educational levels.

4.1.2 Job Description

Table 2: Job Description

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Employee	255	90.1	90.4	90.4
	Supervisor	14	4.9	5.0	95.4
	Head of the Department	4	1.4	1.4	96.8
	Other	9	3.2	3.2	100.0
	Total	282	99.6	100.0	
Missing	System	1	.4		
Total		283	100.0		

As shown in the above table, the respondents belong to different job degree.

Table 4.2 Reliability Test (Cronbach’s Alpha)

Table 3: Reliability Test

Items	Cronbach's Alpha	N of Items
Job satisfaction	0.792	4
Training plan	0.859	19
Employee performance	0.742	4
Employee motivation	0.759	4
All	0.936	31

Reliability test of items has checked through Cronbach’s alpha of overall items and it is 90.36% which is excellent it means we can say that items which we have used in this research that are valid and acceptable.

4.2.1 Correlation Analysis

Table 4: Correlations

		JSMMain	TPMain	EPMain	EMMain
JSMMain	Pearson Correlation	1			
	Sig. (2-tailed)				
	N	282			
TPMain	Pearson Correlation	.870**	1		
	Sig. (2-tailed)	.000			
	N	282	282		
EPMain	Pearson Correlation	.822**	.842**	1	
	Sig. (2-tailed)	.000	.000		
	N	282	282	282	
EMMain	Pearson Correlation	.825**	.850**	.773**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	282	282	282	282

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

This thesis contains three main hypotheses. These hypotheses are linked with each other to form a new hypothesis which is ‘‘Does training affect employees’ in terms of performance, satisfaction and motivation?’’ Now, the researcher has undergone a test of these variables in order to determine their validity. According to [27], researchers conduct correlation tests to determine how these variables are connected with each other and whether their amalgamation is valid or not.

The main variables of this thesis are the impact of training on employees, and dependent variables were performance, satisfaction and motivation. The test is that how these variables are linked with one another.

4.2.2 Regression analysis

A. R-Square for Job satisfaction

Table 5: R-Square for Job satisfaction Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.870 ^a	.757	.757	.46787

a. Predictors: (Constant), TPMain

Table 6: ANOVA for Job satisfaction

ANOVA						
Model	Sum of Squares	df	Mean Square	F	Sig.	
1	Regression	191.461	1	191.461	874.626	.000 ^b
	Residual	61.294	280	.219		
	Total	252.754	281			

a. Dependent Variable: JSMaIn
b. Predictors: (Constant), TPMaIn

Table 7: Coefficients for Job satisfaction

Coefficients ^a						
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	
	B	Std. Error	Beta			
1	(Constant)	-.274	.135		-2.025	.044
	TPMaIn	1.186	.040	.870	29.574	.000

a. Dependent Variable: JSMaIn

Based on the above tables, the R Square more than 0.7 and the significant value less than 0.05 in ANOVA table and the significant value less than 0.05 in a coefficient table. That is mean it's had good relationship between Job satisfaction and training program. That is meaning the first hypothesis support.

B. R-Square for employee performance

Table 8: R-Square for employee performance

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.842 ^a	.709	.708	.51849

a. Predictors: (Constant), TPMaIn

Table 9: ANOVA for employee performance

ANOVA ^a						
Model	Sum of Squares	df	Mean Square	F	Sig.	
1	Regression	183.035	1	183.035	680.857	.000 ^b
	Residual	75.272	280	.269		
	Total	258.307	281			

a. Dependent Variable: EPMaIn
b. Predictors: (Constant), TPMaIn

Table 10: Coefficients for employee performance

Coefficients ^a						
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	
	B	Std. Error	Beta			
1	(Constant)	-.242	.150		-1.620	.106
	TPMaIn	1.160	.044	.842	26.093	.000

a. Dependent Variable: EPMaIn

Based on the above tables, the R Square is 0.709 and more than 0.7, the significant value less than 0.05 in ANOVA table, and in a coefficient table the significant value less than 0.05. That is mean it's had good relationship between Employee Performance and training program. That is meaning the second hypothesis support.

C. R-Square for Employee motivation

Table 11: R-Square for Employee motivation

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.850 ^a	.723	.722	.49472

a. Predictors: (Constant), TPMaIn

Table 12: ANOVA for Employee motivation

ANOVA ^a						
Model	Sum of Squares	df	Mean Square	F	Sig.	
1	Regression	178.748	1	178.748	730.331	.000 ^b
	Residual	68.530	280	.245		
	Total	247.278	281			

a. Dependent Variable: EMMaIn
b. Predictors: (Constant), TPMaIn

Table 13: Coefficients for Employee motivation

Coefficients ^a						
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	
	B	Std. Error	Beta			
1	(Constant)	-.155	.143		-1.084	.279
	TPMaIn	1.146	.042	.850	27.025	.000

a. Dependent Variable: EMMaIn

Based on the above tables, the R Square more than 0.7 and the significant value is 0.000 and less than 0.05 in ANOVA table, and the significant value less than 0.05 in a coefficient table. That is mean it's had good relationship between Employee Motivation and training program. That is meaning the third hypothesis support.

4.3 Hypothesis Testing

H1. Training is affecting positively on employee job satisfaction in the banking sector.

Depending on the above table (5), the R Square is more than (0.7) and the significant value less than (0.05) in ANOVA table (6) and the significant value less than (0.05) in a coefficient table (7). This means that there is a good relationship between the two variables Job satisfaction and training program. Based on the above results, the hypothesis is acceptable.

H2. There is a significant impact of Training Effectiveness on Employees Performance.

Depending on the e table (8), the R Square is 0.709 which it's more than (0.7), and the significant value is less than (0.05) in ANOVA analysis table (9), and in the coefficient table (10) the significant value was less than (0.05). This means that there is a good relationship between the two variables the Employee Performance and training program. Based on the above results, the hypothesis is acceptable.

H3. Training is effecting positively on employee motivation in the banking sector.

Depending on the table (11), the R Square is more than (0.7) and the significant value is (0.000) and it is less than (0.05) in ANOVA table (12), and the significant value is less than (0.05) in the coefficient table (13). This means that there is a good relationship between the two variables Employee Motivation and training program. Based on the above results, the hypothesis is acceptable.

5. Conclusion

The main purpose of training is to raise the functional efficiency of employees in institutions, so all types of institutions focus on designing and developing training programs for their employees for the purpose of raising job performance and thus achieving tasks and goals more efficiently because the employees will acquire new skills that help to complete the goals more efficiency and therefore the institutions should to design training programs with clear goals that focus on the role of training in improving job performance while taking into account the special needs of the individual and the company. The institutions see that training is a type of investment that not only provides a high return on investment, but also helps to gain a competitive advantage in light of the great competition in the local and global markets. Human resources are the most valuable assets for any organizations because the success or failure of the institution depends directly on the performance of its employees. For this reason organizations aware of this fact are ready to invest in training programs to improve the overall performance of employees and thus enter more strongly in the competition circle. Effective and appropriate training for employees also helps to bridging the gap between actual performance and required performance, as well as reducing any performance deficiencies treat it through effective training. Training programs are considered to be the catalyst that employees need to improve their performance and skills and thus increase organizational productivity. Therefore, the institution's training program should be designed based on the actual needs of the institution. Effective training is an intentional intervention designed to provide the necessary learning and skills to improve employee performance. The study confirmed that the training had a positive effect on employee's performance.

6. Recommendations

- 1) Spreading the training culture by introducing employees to all training methods to be completed their training idea.
- 2) Involve employees in the process of identifying training needs to benefit from their opinions and notice the importance of training.
- 3) Activating the employee's role in the course of the training process enhances his confidence.
- 4) Paying attention to external training so that experiences are exchanged at the country level.
- 5) Adopting modern and up-to-date methods of performance evaluation and conducting a questionnaire to view employees' opinion on a process evaluation.
- 6) Held workshops and seminars to learn about the recent training experience and to know what I think staff out.

- 7) Taking into account the internal work environment and planning the work space.
- 8) Developing the knowledge of information technology in the employees because most of the bank's services have been modernized electronically to keep pace with the era of globalization.
- 9) Conducting a questionnaire for clients about the performance of employees and the method of providing services at the bank.
- 10) Assigning a distinguished award to the ideal employee.

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