

Perception of employees about on the job and off the job training and impacts on employee's performance

By

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List of Tables and Matrices

Table 1: Reliability Statistics Cronbach's Alpha	17
Table 2: Reliability Statistics Cronbach's Alpha for off the job training	17
Table 3: Reliability Statistics Cronbach's Alpha for on the job training	18
Table 4: Inter correlation matrix for off the job training	
Table 5: ANOVA for off the job training	19
Table 6: Inter correlation matrix for on the job training	
Table 7: ANOVA for on the job training	20
Table 8: Hypothesis testing Need for off the job training and designing off the job training	20
Table 9: Hypothesis testing off the job training received and designing off the job training	21
Table 10: Hypothesis testing employee contribution to the success of the bank and off the job training	21
Table 11: Hypothesis testing Turnover rate of the employee and opportunity provided by HR Dept. regarding off the job training	21
Table 12: Hypothesis testing Job interest of the employee of the bank due to the off the job training and its impact on turnover rate of the employee in bank	22
Table 13: Hypothesis testing impact of on the job training on employee and employee perception about on the job training	23
Table 14: Hypothesis testing need for on the job training and design of on the job training as per educational and mental level of employee	23
Table 15: Hypothesis testing need for on the job training and understanding departmental goals and easily accomplish	23
Table 16: Hypothesis testing impact of on the job training on employee turnover rate and opportunity provided by HR dept. of bank	24
Table17: Hypothesis testing impact of on the job training on employee turnover rate and Interest in job	24

List of Abbreviations

ATD	Association of Talent Development
TNA	Training Needs Assessments
HRM	Human Resource Management

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I wish this Research Report will serve to other upcoming studies about the perception of employees about on the job and off the job training and impacts on employee’s performance, and it will help existing brand to improve and avail the existing opportunities of brand anthropomorphism in brand development

MUJTABA HUSSAIN KALHORO

Abstract

Purpose of the Study:

This thesis study was designed to understand the impact of on the job training and off the job training the performance level of the employees and turnover rate of the employee in the banking industry of Pakistan and find out that which is more effective to enhance the performance of employees in banking industry of Pakistan and reduce the turnover rate.

Research Method and Sampling:

Askari bank is selected as a sample bank for this study due the limitations of the time period allocated to the study. A specific questionnaire is designed to collect the responses and extract the finding to provide a clear picture of industry. The branches of Askari bank in Karachi are focused for this research study. A sample size of hundred respondents is selected for the study and convent sampling method is followed to receive the responses. In statistical analysis process, correlation matrix, ANOVA and hypothesis testing is employed to understand the impact of the on the job training and off the job training on employees in Askari bank.

Finding of the Research: It is concluded throughout the study that on the job training is more appreciated among employees of Askari bank in comparison to off the job training and consequence of on the job training are more noteworthy of on the job training in comparison to off the job training. It is also supported by hypothesis testing conducted and result of the ANOVA for off the job training and on the job training. In addition, positive correlation of on the job and off the job training provided to the staff and its outcomes on the fulfillment level of the employee, accountable behavior toward job tasks and growth in the productivity level of the employee all are in support training program designed by the bank to develop its workforce in the achievement of its goals.

Practical Implication of the study:

The objective of the study is to support the banking industry of Pakistan to understand the efficiency of training provided to their employee and the role of on the job and off the job training in improving their performance along with this reducing the turnover rate. It helps to the banking industry to make effective tradeoff between on the job training and off the job training to be cost effective and efficient.

Table of Contents

Acknowledgement	VII
Abstract	VIII
Chapter 1.....	1
Introduction	1
1.1 Problem Background:.....	1
1.2 Introduction to the Banking Sector:.....	2
1.3 Banking Sector and Training:.....	3
1.4 Training:.....	4
1.4.1 On-the-job training:.....	4
1.4.2 Off-the-job training:	4
1.5 Importance of Training:.....	5
1.5.1 Understanding Employees weakness:.....	5
1.5.2 Increasing the productivity of labor:.....	5
1.5.3 Interest of Worker in Workplace environment:.....	5
1.5.4 Worker confidence:.....	5
1.6 Askari Bank:	6
1.6.1 Training and development policy of Askari Bank:.....	6
1.7 Aim of the Research:	6
1.8 Objective of the Research:	7
1.9 Problem Statement:	8
1.10 Research Questions:.....	8
1.10.1 On the job:.....	8
1.10.2 Off the job:	8
1.11 Hypothesis:.....	9
1.11.1 Employee perception:	9
1.11.2 Employee retention:.....	9
1.12 Thesis Time Horizon:	9
1.13 Thesis Time Scale:.....	9
1.14 Limitations of the study:	9
1.15 Scope of the Study:	10
1.16 Prospect for Further Research:	10
1.17 Ethical Considerations:.....	10
Chapter 2.....	11
Literature Review	11
2.1 International Literature Review:	11

2.2	Local Literature Review:	13
Chapter 3	.....	14
3.1	Nature of Research:.....	14
3.2	Sampling Technique:	15
3.3	Sample Size:.....	15
3.4	Nature of Data Collected:.....	15
3.5	Data Integration:	15
Chapter 4	.....	17
Data Integration and Analysis	.....	17
4.1	Overall Cronbach’s Alpha:	17
4.2	Cronbach’s Alpha for off the job portion of Questionnaire:.....	17
4.3	Cronbach’s Alpha for on the job training portion of Questionnaire:.....	18
4.4	Inter correlation matrix for off the job training:.....	18
4.5	ANOVA for off the job training:.....	18
4.6	Inter correlation matrix for off the job training:.....	19
4.5	ANOVA for off the job training:.....	20
4.6	Hypothesis testing for off the job training:	20
4.6.1	Employee Perception and off the job training:.....	20
4.6.2	Employee Retention and off the job training:.....	21
4.7	Hypothesis testing for on the job training:	22
4.6.1	Employee Perception and on the job training:	22
4.6.2	Employee Retention and off the job training:.....	24
4.7	Summary of Hypothesis Testing:.....	25
Chapter 5	.....	26
Critical Debate	.....	26
Chapter 6	.....	28
Conclusion and Recommendation	.....	28
6.1	Conclusion:	28
6.2	Recommendations:	29
Chapter 7	.....	30
References	.....	30
Appendix	.....	31

Chapter 1

Introduction

1.1 Problem Background:

The scope of training and development has been increasing in rapidly changing business environment on side, for organization, in order to compete effectively within market place and ensure the sustainability of the organization while on the other side, for employee, it is best way to upgrade themselves as per market requirements .Therefore, training and development programs in human resource policy of an organization is considered as competitive edge. Training is defined as the process which helps to upgrades the knowledge and skills of the employee to make them able to accomplish their tasks in an effective and efficient manner. It is quite an essential part of an organization's strategic human resource policy because it helps to increase the productivity of employees and make it possible for an organization not only to achieve the present targets but also ensure achievement of future targets. On one side, this is cost associated with training but on the other side fruitful achievement of targets help to surpass it and ultimately result in long term growth.

The aim of training is not only to help employee to perform their tasks easily and in a manageable way but also create a positive work place environment. I.P.Vlachos (2009) revealed in his study that there is significant impact of employee training on the firm's growth and employee performance. There is different perception on ground level about training program among employees, on one side training and development is considered as welcoming part to develop not only skills, knowledge and support the career development of employees but ensure growth in pay scale, promotion and other benefits while on the other side, it is considered as difficult task to continuously do learning for an employee to sustain its position. The scope of training is not stationary in nature, It need to be updated on requirement and upgrade it as per requirement which is the need of growing economy, policies of government, technological advancement and market requirement.

The statistical figures disclosed by Association for Talent Development (ATD) reveals that on average 1208\$ is spent on each employee in case of training and development as per 2013. It was found that there was 1 percent increase as compare to last year. In addition, average number of hours spent by an employee on training and development is 31.5 hours annually. It is found that there is significant impact of size of the organization and sector on training and development expenditures in which organization has been operating. It is reported in ATD that employees working in large organizations receive more hour of training and development that employees working in mid and small size organization or businesses further that, training and development is

subject to structure of industry in which organization exist. It is observed in ATD 2013 that in manufacturing industry cost of training on average was 535\$ per employee or 27 hours of training per employee. In Health care industry the case was different cost of training on average was 1392\$ or 24 hours of training per employee which shows that training cost in Healthcare sector is more than manufacturing industry while in financial sector cost of training on average was 1107\$ per employee or 33 hours of training hour per employee. It is concluded on the basis of above figure that per cost in manufacturing industry was 19.81\$ per hour, in health care sector it was 58\$ per hour and in financial sector it was 33.54\$ per hour. It is elaborated in report that almost two third training budget is a utilized through internal training unit. The World Economic Outlook 2014 publication has revealed that organizations have been increasing their expenditures on training and development. The training requirement of each organization is different of each organization due to the market in which it is operating and challenging has been facing.

1.2 Introduction to the Banking Sector:

The role of banking sector is very crucial in growth and development of an economy. The role of banking sector is defined as injector. Banking sector helps to channelize the saving within business cycle in order to make efficient utilization of resources. Monetary economist defined the role of bank in the following terms that it helps to make the funds available for investor who are with shortage of money from savers who are with excess of money. Bank helps to combine innovation with resources to provide them reality.

At time of independence, the Pakistan had poor financial structure with no central bank but soon the importance of sector is recognized and made merging between different banks and finally appeared as five major banks soon it attracted foreign banks in Pakistan. In Bhutto era banks were nationalized but later on in 1990s on the back of the failure of the policy of nationalization banks were nationalized it resulted in improvement in efficiency of this sector. State Bank of Pakistan had playing vital role in the development of this sector. The sector is quite developed, competitive and innovative and had been passed through complete alteration. Banking sector in Pakistan is well developed and currently has been shifted from old methods of banking to successful progress of internet and mobile banking. Banking sector in Pakistan is not only captivating the attention of the public but also become successful in implementing learning programs for general public to make them banking clients. In Pakistan businessman with no or low level of education even capable to use mobile banking and has been facilitating from different alternative delivery channels. Banks in Pakistan usually perform different functions such as deposit, lending, utility bills collections, Fee collection, Inter-bank fund transfers, ATM facility, locker facility auction facility and many more.

Banking sector in Pakistan initially faced. The banks are classified as:

1. Nationalized Scheduled Banks
2. Specialized banks
3. Commercial Banks
4. Foreign Banks
5. Islamic banks
6. Microfinance Banks

There are seven nationalized scheduled banks, three specialized banks; nineteen commercial banks, five foreign banks, five Islamic banks and nine microfinance banks are operational in Pakistan currently. It means that around 48 banks are functional in Pakistan with innovations

1.3 Banking Sector and Training:

Human resource is considered as the crucial part of banking sector. Along with technological advancement of banking industry, it is very important to have knowledgeable, skilled and dynamic workforce. Banking operational activities are considered as the back bone of banking sector which is always equipped or required with knowledge based and skilled workforce so it is very important to upgrade workforce on requirement with upcoming advancement within sector along with technological changes which is the reason behind the story that there is specific training and development unit in banking sector or there is specific budget of training and development to focus on this issue and cope with it.

It is observed in Pakistan that staff is usually passed through training in banking sector to understand the working environment, policy and procedures of the bank, work environment, banking software and other factors so there is a proper training program structured in this sector. It is not only very necessary to be in line with the objective and targets of the banking sector but makes the work force more productive, minimize errors and result in innovations. In addition, it is the requirement to be aligned with standard practices. Management training program is one core training program of banks in Pakistan in which candidate are passed through complete structure of the banking practices to make them familiar with environment not only this institute of banker in Pakistan has been playing an important role to educate banker to enhance their productivity along with this banks have placed reward on this course to make it attractive for their employee to do it. In addition, valued staff of banks is assigned to different training on gradual basis to polish their skills and educate them on market practices and innovations experienced other part of world or region.

Training program is always appreciated from employee's side and an indication of organized structure in banking sector. It is perceived that it helps an employee to understand the environment,

fill the gap if employee is not clear with any policy and procedure or regulation. An additional perception of employees about training is that it provides them opportunity to understand other dimension of banking environment that is necessary to make effective decision on daily basis. Training program is considered as appreciation among employee to motivate them toward workplace environment to utilize their capabilities for organization.

1.4 Training:

It is defined as the process of development in terms of knowledge and skill in order to be fit workplace environment and work efficiently.

1.4.1 On-the-job training:

It is the type of training that takes place within workplace environment usually conducted by the training department of an organization on demand in order to develop the skills of workforce as per changing environment and market practices.

1.4.1.1 on the job training policy of the organization:

- The on the job training is the part of the policy statement of the organization which include reasonable justification of it.
- The policy statement of the organization highlights the advantages of on the job training.
- It is reviewed periodically and updated as per industry standards and requirements.
- Staff, supervisor and managers are passed through this it.

1.4.1.2 Characteristics of on the job training:

- Lesson plans are in access of the employees.
- Checklist is easily available to employees to assess themselves.
- Training manuals and material are easily available to the employees.
- Progress report is shared and improvements are conducted to fill the gaps.
- Assessment is made at each level to understand the absorption level.
- Participation is ensured during it.

1.4.2 Off-the-job training:

It is the type of training that has been conducted away from the workplace environment under the external trainer usually in the form of seminar and or two to three days training it is considered as the expensive form of training but help to learn important things and market practices. It may also in the form of lectures of experts and case studies of different organizations. It has its own advantage that it helps the workforce to be out of workplace environment and concentrate more thoroughly on the training itself.

1.4.2.2 Characteristics of on the job training:

- It includes case studies, role plays, conference techniques and expert lectures.
- It includes current market practices.

- It helps to learn new skills.
- It helps to share experience with professional and learn from them.

1.5 Importance of Training:

There are multiple aspects of training and development within an organization which are as follow:

1.5.1 Understanding Employees weakness:

It is found during studies that not all the employees are equally efficient within an organization there are certain weakness of employee which are needed to be addressed on immediate basis in order to maintain the quality of work otherwise it will directly impact the competitiveness of the firm. In addition, it helps to understand that what should be done to improve the quality of the work and align them with the objective of the organization. It also makes it possible to break the skill monopoly which can any time impact an organization.

1.5.2 Increasing the productivity of labor:

It is quite clear that training help to understanding changing nature of workplace environment which is very necessary to mental health of the employee because facing new challenges with old method often result in frustration with workplace environment and mentally disturb the employee and ultimately impact the productivity. It helps the employee to perform his task efficiently with minimum risk of error.

1.5.3 Interest of Worker in Workplace environment:

Training is considered as source of knowledge to worker and breaks the isolation that is very necessary to keep the interest of worker within workplace environment. It is observed that following the same methodology usually result in decrease in job satisfaction and ultimately destroy the innovative behavior.

1.5.4 Worker confidence:

Training plays a vital role in earning worker confidence which is very necessary for an organization for the consistency of work and achieves the goals. It is observed that training groom up the skills of worker which make them more confident to work and make creative changes to enhance efficiency.

1.5.5 Innovation:

It is also found that training and development is key factor for innovation because training makes their mind alive within workplace environment that make them present within workplace environment and they easily find out weaknesses and make improvements and new products and services which are market oriented.

1.5.6 Reduce Cost:

It is also found that training is key factor to do the job productively which helps to achieve the goals not only in limited time but also minimize the wastage that ultimately result in cost reduction for an organization which finally help reducing prices to attract the market.

1.5.7 Decrease the dependency level:

It is found during studies that training and development make alive the leadership skills of employees and reduce the need of supervision and assistance that ultimately reduce the cost and increase the effectiveness. It found during different studies the independent workplace environment is encourage among employee and minimize the conflicts.

1.6 Askari Bank:

Askari bank was incorporated in October, 1991. Since inception, the bank has concentrated on growth through improving service quality, investment in technology and people, utilizing its extensive branch network which includes Islamic and Agricultural banking. It is banks with the vision to be first choice of its customers and its mission includes being the leading bank of the banking sector of Pakistan. Along to this improve its international position with quality services provided to its customers. Currently the bank has 274 branches in Pakistan. 95 branches are in North region, 90 branches are in central region and 89 branches are in south region. There are 61 branches of Askari bank in Karachi which are operating in different areas. Total employee strength of Askari bank is 5894 out of which 5581 are permanent and 313 are contractual. The average size of staff per branch is from 15 to 20.

1.6.1 Training and development policy of Askari Bank:

In Askari bank employee is considered as the core asset of the bank progress and key indicator to evaluate the performance of the bank therefore Askari bank seriously focus the attention, growth, training and development and retention of its taskforce at first step. The training and development of employee is given high value to achieve the periodic goals and mission therefore employee performance is periodically reviewed and gaps are evaluated. On the job and off the job training are used as tool to fill these gaps.

The workers' skills improvement is the fundamental objective of the HR policy of the bank. It is also necessary due to technological advancement and international practices. The outcome of training and development are designed using training needs assessment (TNA) procedures as envisaged in the overall strategic plan of the Bank.

1.7 Aim of the Research:

The aim of this research is to find out the impact of on the job and off the job training on employee performance focusing on especially on the banking industry of Pakistan. The training and development is continuously evolving within banking sector in order to compete with not only local but also at international level on one side while on the other side it will help employee to intake new development and technology. This is very necessary for the development of the banking sector. Pakistan is considered as well developed in banking sector and banking environment in Pakistan is very challenging quoted by different banking specialist at different occasions. Training among

employee is considered as a learning experience that helps to bring change within an employee to suite his workplace environment and explore new ways to do their job. It helps an individual to do his task efficiently and effectively. It is simply taken as intake of skills and knowledge and ultimately results in change in positive attitude and social behavior. It may mean changing what employee's knowledge, how they work, their attitudes toward their work, or their interactions with their co-workers or their supervisor.

According to human capital assumption, investments in training lead to boost in employees productivity. In order to test the legitimacy of this statement directly, researchers need data on investments in training and on-the-job productivity. In the absence of such data, on the other hand, early research on this topic used information about the shape of wage sketch to make supposition about the relationship between human capital investments and productivity (Mincer, 1974).

The employees should have the theoretical and realistic information of the work he is requisite to do. The theoretical information can be increase in learning institutions but for the practical knowledge taking is required. In this way, the training acquaints the employees with the real condition of the work and helps him in the perfect achievement of the work. (Puranki, 2010)

According to Jucius, "The term training is used here to indicate only process by which the aptitudes, skill and abilities of employees to perform specific jobs are increased." Training makes known the employees with the purpose of the organization and work he had to perform, employees learn to operate equipment's resourcefully and increase their efficacy in the organization. Employees are familiar with the real situations of job. Its equipment, people, and surroundings, they have to work. They are not necessary to follow 'trial and errors' method for proficient performance of job like untrained employees. Employees are trained to work properly in the actual situations of job. Employees employed in the banks belong to different parts of the state. They are new with each other. Training is necessary to modify their behavior, loom and philosophy. It in addition helps in bring harmonization among employees. The learner learns to work the up-to-date technology and equipment's. He also be trained the methods of work. Trained employees be familiar with their jobs well and they are happy with their work. The satisfaction increases their confidence. (Puranki, 2010).

Training is a process through which individuals are helped to learn a skill or technique. Development places emphasis on the growth of the individual. It relates to acquiring a very broad range of soft skills through planned activities and experience. Management of people, handling work relationships, and leadership are typical of broad ranges of skills that are developed.

1.8 Objective of the Research:

Training programs are becoming more significant in order to accomplish organizational aims, objectives and goals competently and successfully .In banking sector a lots of on the job training

program were carry out, but employee are also learned through off the job training programs so it's important for employees to know which training program is effective and as well as beneficial for them. Employers are continually faced with having to decide whether to make additional investments in training or to purchase skill from outside. (Lynch and black, 1998).Successful organizations recognize that employees are their most valuable resources because of employee commitment to the organization. Accordingly, organization need to retain human capital has become a primary concern for organizations. Therefore, this study will help us to understand that what the existing on the job and off the job training programs offered in banking to the employees for the to improve their productivity level? What is the impact of these on the job and off the job training over employee performance? In comparisons which is most significant either on the job or off the job training in perception of employees? In answering these questions new dimension will be explored not only to add to the literature but also for policy implication for the development of banking sector.

1.9 Problem Statement:

In banking industry of Pakistan training and development has become quite crucial and necessary to increase the productivity level of the employee and help them perform effectively in the accomplished of their jobs. It is the reason that valuable staff is facilitated with trainings on timely manner to keep them on the path and ensure the operational efficiency of the firm. The theme of this research study is to measure the impact of on the job and off the job trainings on the productivity of the employee and to find out that which is more effective in terms of employee performance. In addition, it will also help to understand that which is cost efficient for the firms and long lasting for banking industry in Pakistan? To answer these question employees' perception is analyzed to under that either on the job training or off the job training is more effective in improving employee's performance.

1.10 Research Questions:

Research questions are divided into two parts to understand the different aspects of on the job training and off the job training:

1.10.1 On the job:

1. What is the perception of the employees regarding on the job training?
2. What is the effect of on the job training on employees 'retention'?
3. What is the impact on the job training on employee's performance?

1.10.2 Off the job:

1. What is the perception of the employees regarding on the job training?
2. What is the effect of off the job training on employees 'retention'?

1.11 Hypothesis:

1.11.1 Employee perception:

H₀: Employee values on the job training more than off the job training.

H₁: Employee does not value on the job training than off the job training

1.11.2 Employee retention:

H₀: on the job training more supportive than off the job training to retain the employee.

H₁: on the job training is not more supportive than off the job training to retain the employee.

1.12 Thesis Time Horizon:

The time frame of this research study is designed placing in consideration the availability of time during this thesis course work. During course work maximum time which is available to accomplish the task is three months. Therefore, it is quite necessary to intelligently utilize the time to overcome the limitation of time so circumference of the research topic is aligned with scenario.

1.13 Thesis Time Scale:

It is very crucial for any research study time frame designing is one of the basic and primary steps to make the scope of research study clear within allocated time period. Therefore, time horizon is sub divided into intervals not only to complete each part of the research study within allocated time but also fine tune the efforts needed to complete the task on time. The first two week will be allocated to study existing literature and extract relevant studies. The next two weeks will be assigned to study different research methodologies used in different studies and decide the appropriate one for this research study and understanding its different dimensions. One week is spent to finalize the introduction of the research study. 5 weeks are spent on field research data collection and visiting different branches of the banks. As it is one of the most time consuming part of the research study while the remaining time is spent on the finalization of the research study which includes conclusion, policy implication and recommendation.

1.14 Limitations of the study:

Time is usually found to be a dominant constraint in during each research study therefore due to this constraint each part of the research study is made to be focused on aim of the study without diversifying the canvas. Another limitation is that it is very difficult to get appointment of bank employees and utilize their efficient time to get the response therefore contacts are used to approach different banks and visit employees to receive appropriate responses. Another factor is that sample size need to be designed as per time availability therefore 100 responses is decided as sample size for this research study. During this study it was not possible to cover each aspect of workplace environment therefore key element of workplace environment are checked with employee performance within the organization.

1.15 Scope of the Study:

This study will increase the understanding of on the job training and off the job training in banking industry of Pakistan. The comparison of two types of training will help to understand the tradeoff and help to make effective decision to the human resource department of banking industry to make their employee more effective with cost effective strategy. In addition, it helps to understand perception of employees in the banking industry of Pakistan about on the job and off the job training. It help to HRM department to upgrade their training program as per the requirement of the employees to make the training program easily adoptable to the employees and improve the retention rate of the bank.

1.16 Prospect for Further Research:

The area of study of Human resource management is in continuous development and its interconnection with different other area of study has been developing rapidly. There is significant amount of study has been done on workplace environment with respect to different aspect of organizational culture. The area selected for this research study is itself very vast. There are multiple aspects of employee training which can be analyzed in relation to workplace environment which play an important role in employee performance within an organization. There are different other aspects that can be analyzed in relation to on the job and off the job training such as employee productivity, motivational level, error rate and conflict management etc.

1.17 Ethical Considerations:

It is very important to keep in view the important aspects of research while conducting any research study. It is the basic of research to introduce new dimension by the help of study to further extend the circumference of the existing studies. In addition, develop new dimensions which are considered as the living aspect of the area of research.

Chapter 2

Literature Review

Human resource department plays an important role in any organization and is considered as an important competitive edge. Human resource department uses different strategies to retain the valued work force and groom their performance to match upcoming targets of the business. It includes bonuses, extra benefits, handsome salary and most importantly training programs. Training is considered as an important tool of human resource practices to be superior on competitors. Literature review is divided in to two parts which consist of International literature review and local literature review.

2.1 International Literature Review:

It is usually found that valued employees are trained through different training programs to make them more productive by increasing their knowledge and skills to compete on market level. The aim of training is defined by MacMillan & Schuler (1984) to supplement employee with new skills to accomplish the task easily and efficiently. He further added that training program is known as strategic tool of human resource department to make efficient utilization of workforce. Thang (2009) defined workforce as human resource capital and highlighted it as competitive edge of an organization. Carnoy (2001) revealed in his study that organization and employee feel it time to time that there is need to update knowledge and skills means that as organizations need to update their technology and working methodology similarly an employee feels it for itself. Castelles (2003) during his study find that due to rapidly changing business environment and technology advancement the need of training programs is felt seriously. Coetzer and Perry (2008) further supported it by their study that need of training has been increasing due to rapidly changing business environment and making it necessary for an organization to respond. Fan and Wei (2010) highlighted in their study that for employee to update themselves with new skills and make them competitive it is necessary that their workplace environment must be learning environment. It emphasizes the need of on job training. Organization of Economics and Development (2010) highlighted in its publication, *learning for Jobs*, four core benefits of on the job training realized by employees of an organization. Firstly, the trainer is familiar with workplace environment and workforce and it positively support the learning atmosphere. Secondly, it helps more productively the employee to contribute to achieve organizational goals. Thirdly, it helps an organization to understand the hidden potential of its employees and lastly, interaction is found to be living during on job training environment.

Thang (2009) revealed during his study that it is not possible to copy the human resource capital or purchase at a point of time. Training is slow and steady process to develop the skills, knowledge and abilities of workforce as per organizational needs to achieve goals. Al Emadi &Marquardt (2007)

highlighted during their study commitment of employee is correlated with training benefits offered by an organization and its part of organizational culture. There is number of studies conducted on impact of training over workplace environment in different countries such as Malaysia and china in 2003 and 2011 respectively and it is highlighted that there is quite significant impact of training over workplace environment and commitment of worker. It means that on the job and off the job trainings play an important role in workplace environment development. It could be the same process in banking environment in order to positively impact the workplace environment. It is usually found during different studies that training is considered as an appreciation toward an employee within workplace environment.

It is usually found that Human Resource department is very crucial about employee performance and consider that training has dual impact over an organization. On one side it helps to develop skill development for an organization to achieve productivity advancement while on the other side it will helps to develop the interest of employee toward organization. It ultimately results in reduction in cost such as advertising for new employees, recruiting for the best one and furthermore it needs huge training to make them feasible to workplace environment which is highlighted by Dalton et al (1982). It is usually found during different study that on the job training and off the job training makes it easy for employee to understand the changing workplace environment and work efficiently. Dess et al (2001) highlighted the same thing during their study and supported the statement. It is clearly highlighted in human resource policies of different organization that there is optimistic impact of training over employees and results in the development of human attitude and ultimately supportively acts to increase the performance of the organization.

During this study, the major focus is to understand the impact of on the job and off the job training over an organization, workplace environment and performance. It is usually perceived by an employee availability of training is always welcoming and considered as emotional link between employee and an organization. The availability of training for each employee within an organization is the sign of merit within an organization. It is highlighted during different studies that training helps to explore the hidden capabilities of staff and provide autonomy within workplace environment. It will directly lower the need of strict supervision which is considered as discouraging factor in workplace environment and impact performance rate within an organization.

When employees are dedicated to their works, they will not leave the organization that will decline the turnover rate and further added by studies that training and development plays an important role during this process. In Pakistan, all service sectors like bank and telecommunication are encourage training within their work place environment and facilitate each employee with training and development opportunities. It is observed by human resource experts that competition has been rapidly increasing in global business environment therefore it is quite necessary for organization and employee to be in the market and demanding and training fulfill the requirement of both that is why it

is seen that mostly employee attach themselves with latest updates. Therefore, training is the requirement for the existence of these businesses.

2.2 Local Literature Review:

In Pakistan there is significant number studies has been present that were conducted on impact of training and development over different industries such as telecommunication, health sector, hotels, banking sector and on different service industries. It is found in these studies that training is the crucial part of workplace environment and very necessary for the dynamic behavior of workplace environment therefore it is not only focused but also updated time to time in order to make the effectiveness of the organization which is ultimately important for necessary for the effectiveness and sustainability of an organization.

Samad (1995) observed during his study that there is significant relationship among duties explanation, satisfaction with these defined duties, employee performance and training and development. He highlighted that all are simultaneously impacting each other and ultimately impacting the organizational structure. Ahmed et al (2001) investigated in their study that reward is one of the element of motivation and confidence on workplace environment and training is considered as one of the form of reward. Fariduddin and Aliya (2003) in their study concluded that factor that leads to positive behaviors and that to negative behavior are different. They further added training is found to have positive impact on attitude and lead to optimistic behavior. Baluch (2004) presented in his study the outcomes of employee motivation over job satisfaction and productivity of the firm. He highlighted training as one of the factor that impact motivational level of the employee. In continuation, Tahir et al (2008) classified compensation in two types which are intrinsic and extrinsic compensation. He sketched the impact of both in banking sector of Pakistan. M. Irshad (2012) conducted a study over human resource practices in organizational culture and concluded that the way to manage worker has been changed and in continuously evolving with demand while training is found as basic requirement to adopt the changes to have competitive edge. Another study is conducted by A.Sajjad et al (2013) conducted their study over the impact of motivation on worker performance particularly focusing over telecom sector of Pakistan and concluded in their study that motivation plays an important role to retain the employee and there are different elements that impact motivation out of which one is training opportunities to employees.

Chapter 3

3.1 Nature of Research:

The nature of research selected for this thesis study is descriptive in nature. The aim to select this research method is to identify the impact of on the job training and off the job training on employee retention perception of the employee about on the job training and off the job training. In addition to this, find out the impact of on the job and off the job training over employee performance in banking sector. Descriptive research study helps to reach a precise conclusion based on research question. The primary data is used during descriptive research study. An additional feature of Descriptive research usually provide with additional information along with existing literature. There is different form of descriptive research study During this thesis study survey based descriptive research methodology is selected for study; questionnaire is used as statistical tool to get the responses of prospective participants related to the study. Pre-survey Interviews are also conducted to design the questionnaire properly as per the requirement of the study. It will help to know the frame work and provision in questionnaire scheming, their human resource department and offer they have placed in their policy structure. It is very important to consider the quality of the questionnaire in terms of questions relevancy to the research study and overall construction of the questionnaire.

Another factor which is needed to be consider during this type of research study is the nature of the questions either they are open handed, closed handed or mixture of both included in the questionnaire.

“Open-ended questions allow for a greater variety of responses from participants but are difficult to analyze statistically because the data must be coded or reduced in some manner. Closed-ended questions are easy to analyze statistically, but they seriously limit the responses that participants can give. Many researchers prefer to use a Likert-type scale because it’s very easy to analyze statistically”. (Jackson, 2009, p. 89)

In this research study both Likert-type and closed handed questions are used to develop an effective questionnaire and get better responses with good number of options. The language of the questionnaire is considered closely because it is found that if the questions are simple and easy to understand it will be easy to respond. Furthermore, length of the questionnaire is greatly focused because so many questions to respondent will frustrate the respondent and result in inappropriate answer therefore only relevant questions will be made to the part of questionnaire and sequence of question will be kept in focus to maintain the flow and make sure the concentration of the respondent.

3.2 Sampling Technique:

The sampling technique which is used for this research study is convenience sampling technique in which responses are collected based on the availability and access to the respondent. The population is based on the employees of Askari bank's branches in Karachi. First of all, the number of functional branches of Askari banks identified then permission is taken from the Head Office of Askari bank. After those different branches of Askari banks are visited to collect responses from staff. The addresses of the branches of Askari bank's branches are received from the website in order to visit the branches. It is ensured during the collection of the responses that biasness does not occur. It is also placed in consideration that each staff member of the bank is provided equal opportunity to record the responses to ensure the aim of the study and consistency.

3.3 Sample Size:

The sample size decided for this research study is 100 respondents which is the 10 percent of the staff of the Askari bank functioning in Karachi. It is necessary and as per standard requirements to ensure the aim of the study. It is greatly in focus that each branch is focused to collect responses in order to sketch out over all impact of on the job and off the job training over employee performance and their retention rate. It is also focused that gender biasedness should not impact the aim of the study therefore male and female both are put in consideration. The target people in branches are managers, assistant managers, operation manager, credit supervisors and teller officers. It is decided that five responses are collected per branches in this manner 15 to 20 branches of the bank are visited in different towns of Karachi to ensure the accuracy of the study

3.4 Nature of Data Collected:

The nature of data which is collected during this study is primary in nature which is based on respondents of different branches of the selected bank in Karachi. The core benefit of primary data is that it will help in understanding grass root realities of the on the job and off the job training over employee performance and understand the perception of the employees about on the job and off the job training and what its impact is over employee retention level and so on.

3.5 Data Integration:

The research tool which is based on correlation between dependent variable and independent variables as the purpose of this study is to identify the relationship between different aspects of on the job and off the job training and employee performance. The elements on the job and off the job training are treated as independent variables while employee performance is treated as dependent variable. The focus of the analysis will be to trace out either there is any relationship of on the job and off the job training to employee performance in banking industry of Pakistan while focusing only on the case of Karachi city. If there is then what are the most crucial elements of on the job and

off the job to employee performance that can be targeted to further enhance the workplace environment.

Chapter 4

Data Integration and Analysis

In this chapter a comprehensive analysis is conducted on the primary data collected through questionnaires' from successful respondents. This chapter includes the reliability test of the overall questionnaire and each section of the questionnaire. Then correlation analysis is conducted on the collected responses for on the job and off the job section of the questionnaire. In addition, ANOVA is performed for each section of the questionnaire and finally hypothesis testing is performed to test the mentioned hypothesis within this research study.

4.1 Overall Cronbach's Alpha:

The Cronbach's alpha test is performed for the responses on the complete questionnaire i.e. include both on the job and off the job section. The results show that the value of overall Cronbach's alpha test is 0.948 which is very good and shows that responses collected through questionnaire are very reliable to the analysis and can be used for further analysis.

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.948	.951	42

Table 1: Reliability Statistics Cronbach's Alpha

4.2 Cronbach's Alpha for off the job portion of Questionnaire:

The Cronbach's alpha test is performed for the responses for off the job section of the questionnaire. The results show that the value of Cronbach's alpha test for the off the job section of the questionnaire is 0.900 which is very good and shows that responses collected through questionnaire for off the job training assessment of the employees are very reliable to the analysis and can be used for further analysis.

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.900	.904	21

Table 2: Reliability Statistics Cronbach's Alpha for off the job training

4.3 Cronbach's Alpha for on the job training portion of Questionnaire:

The Cronbach's alpha test is performed for the responses for on the job section of the questionnaire. The results show that the value of Cronbach's alpha test for the on the job section of the questionnaire is 0.890 which is very good and shows that responses collected through questionnaire for on the job training assessment of the employees are very reliable to the analysis and can be used for further analysis.

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.890	.896	21

Table 3: Reliability Statistics Cronbach's Alpha for on the job training

4.4 Inter correlation matrix for off the job training:

The inter-item correlation matrix shows, which is mentioned in table 1 in appendix, correlation among different questions asked to the employees of Askari Bank of Pakistan. It is found from the matrix that there is moderate correlation 54.4 percent between off the job training required by the employees and satisfaction to the off the job training. Similarly, there is also a moderate correlation 50.1 percent between off the job training required by the employees and understanding level of the departmental goals. It is further evident from the the table that job performance or experty of the employee is moderartly correlate 61.3 to the need for training. Similarly, need for the training is moderatly related to the desigining of the off the job training program. It is also moderatly related to responsible behavior toward job or assignment. It is also evident from the table 1 in appendix that off the job training provided by the company is significantly related to understand the goals of the department. In addition, departmental goals are well understood by the off the job training and assist in contributing to the sucess of the company moderatly 59.5 percent. Furthermore, the designe of off the job training and company goals are moderately realtes that shows that there is consideration to provide off the job training to the staff as per company goals. The HR policy to provide equal opprotunity to the staff to off the job training significantly support to improve the retention rate of the bank that evident by correlation between the two, 70.2 percent. The overall results shows that off the job training is significantly contributing to improve the performance of the staff and increasing their productivity to the job enviornment. In addition, off the job training posses positive perception toward staff and imporving the retention rate of the bank.

4.5 ANOVA for off the job training:

The ANOVA is applied on the responses of the employees of Askari bank of Pakistan regarding off the job training and results are extracted that shows that off the job training contributing positively

toward enhancement of the productivity of the bank staff and improving the retention rate. The result shows that ANOVA test is significant which is supported by F-value and p-value.

ANOVA

	Sum of Squares	df	Mean Square	F	Sig
Between People	276.904	100	2.769		
Within People					
Between Items	20.356	20	1.018	3.668	.000
Residual	554.977	2000	.277		
Total	575.333	2020	.285		
Total	852.238	2120	.402		

Grand Mean = 3.7624

Table 5: ANOVA for off the job training

4.6 Inter correlation matrix for off the job training:

The inter-item correlation matrix shows, which is mentioned in table 2 in appendix, correlation among different questions asked to the employees of Askari Bank of Pakistan. It is found from the matrix that there is significant correlation 61.3 percent between off the job training required by the employees and performance or experties of the employee to the tasks assigned to them. Similarly, there is also a significant relationship between need to on the job training and design of the on the job training that shows that it is formualted according to the requirement to the employees and they are satisfied to it. there is also a moderate correlation 53.4 percent between need for off the job training and motivational level of the staff that shows that on the job training plays an important role to increase the motivation of the staff to the job.

In addition, on the job training plays an important role to develop the effectiveness of the employees that is evident by significant relationship between need for the training and change in effective working of the employee. there is quite significant relationship between need for on the job training and understanding the departmental goals of the bank that is evident from significant correlation bewteen the need for training and understanding the goals of the department. There is moderate relationship between interest development of the employee to the job through on the job training and reducing the turnover rate that means the on the job training plays an improtant role to understand the workpalce enviornment and increase the rentetion rate along with it increase the satisfaction to the job. There is signifcant raltionshop 50.2 percent between job satisfaction and productivity growth of the employee to the job through on the job training which shows that job staisfaction is moderatly effected by on the job training as compare to off the job training. There is significant relationship 51.2 percent between development in responsibility level of the employee and support to compnay values that shows that there is significant relationship between responsible behavior between on the job training and increase in responsible behavior of the staff. Overall, it shows that there is significant impact of on the job training on the satisfication level of the employee and there is positive perception

of on the job training on employees. In addition, there is role of on the job training on the retention level of the employees in Askari Bank.

4.5 ANOVA for off the job training:

The ANOVA is applied on the responses of the employees of Askari bank of Pakistan regarding on the job training and results are extracted that shows that on the job training contributing positively toward enhancement of the productivity of the bank staff and improving the retention rate. The result shows that ANOVA test is significant which is supported by F-value and p-value.

ANOVA					
	Sum of Squares	df	Mean Square	F	Sig
Between People	271.583	100	2.716	6.157	.000
Between Items	36.878	20	1.844		
Within People	598.932	2000	.299		
Residual	598.932	2000	.299		
Total	635.810	2020	.315		
Total	907.393	2120	.428		

Grand Mean = 3.7855

Table 7: ANOVA for on the job training

4.6 Hypothesis testing for off the job training:

In this part of the study hypothesis testing is applied on the relevant questions related to hypothesis mentioned in this thesis study to understand the impact of off the job training on employee perception, employee retention and improvement in employee's productivity level.

4.6.1 Employee Perception and off the job training:

The hypothesis testing is performed in between the variables that are off the job training in Askari bank on collected responses on need for off the job training to employees and design of off the job training as per educational and mental level of the employees. It is found that there is significant relationship between the two which is an indication of positive perception of employee regarding off the job training.

Correlations			
		Need for off the job training to Employees	Design of off the job training as per Educational & mental level employees
Need for off the job training to employees	Pearson Correlation	1	.601**
	Sig. (2-tailed)		0
	N	101	101
Design of off the job training as per educational & mental level employees	Pearson Correlation	.601**	1
	Sig. (2-tailed)	0	
	N	101	101
**.Correlation is significant at the 0.01 level (2-tailed)			

Table 8: Hypothesis testing Need for off the job training and designing off the job training

The hypothesis test is applied on satisfaction of the employees to off the job training received at bank and design of off the job training as per educational and mental level of the employees. It is found

that there is significant relationship between the two which is an indication of positive perception of employee regarding off the job training.

Correlations			
		Off the job training received	Design of off the job training as per Educational & mental level employees
Off the job training received	Pearson Correlation	1	.753**
	Sig. (2-tailed)		0
	N	101	101
Design of off the job training as per Educational & mental level employees	Pearson Correlation	.753**	1
	Sig. (2-tailed)	0	
	N	101	101
**.Correlation is significant at the 0.01 level (2-tailed)			

Table 9: Hypothesis testing off the job training received and designing off the job training

The hypothesis test is applied on contribution level of the employees to the success of the bank by off the job training received at bank and linkage to company’s objective to off the job training goals. It is found that there is significant relationship between the two which is an indication of positive perception of employee regarding off the job training.

Correlations			
		Contribution level of employee To the success of the Bank by off the job training	Linkage of off the job training to Company objective to off the job training
Contribution level of employee to the success of the Bank by off the job training	Pearson Correlation	1	0.675**
	Sig. (2-tailed)		0
	N	101	101
Linkage of off the job training to Company objective to of the job training	Pearson Correlation	0.675**	1
	Sig. (2-tailed)	0	
	N	101	101
**.Correlation is significant at the 0.01 level (2-tailed)			

Table 10: Hypothesis testing employee contribution to the success of the bank and off the job training

The entire three tests are significant shows that there is positive and significant relationship between off the job training in Askari Bank and employees’ perception.

4.6.2 Employee Retention and off the job training:

The hypothesis testing is performed for off the job training in Askari bank on collected responses on turnover rate of the employee and opportunities provided by human resource department of Askari Bank to employees. It is found that there is significant relationship between the two which shows there is direct impact of HR policy of training over the turnover rate of the employee along with other factors.

Correlations			
		Turnover rate Of the employee	Opportunity provided By HR Dept of bank
Turnover rate of the employee	Pearson Correlation	1	0.702**
	Sig. (2-tailed)		0
	N	101	101
Opportunity provided by HR Dept of Ban k	Pearson Correlation	0.702**	1
	Sig. (2-tailed)	0	
	N	101	101
**.Correlation is significant at the 0.01 level (2-tailed)			

Table 11: Hypothesis testing Turnover rate of the employee and opportunity provided by HR Dept. regarding off the job training

The hypothesis test is applied on interest in job of the employees of Askari bank and its impact on turnover rate of the employees in the bank. It is found that there is significant relationship between the two which shows that employees have an interest in off the job training which is very important for their career development otherwise they switch the job.

Correlations			
		Job_interest_of_the_emplo yee_of_the_bank_due_to_ off_the_job_training	Impact_on turnover_rate_of_the_ employee_in_bank
Job_interest_of_the_employee_of_the_b ank_due_to_off_the_job_training	Pearson Correlation	1	0.642**
	Sig. (2-tailed)		0
	N	101	101
Impact_on turnover_rate_of_the_employee_in_ban k	Pearson Correlation	0.642**	1
	Sig. (2-tailed)	0	
	N	101	101
**.Correlation is significant at the 0.01 level (2-tailed)			

Table 12: Hypothesis testing Job interest of the employee of the bank due to the off the job training and its impact on turnover rate of the employee in bank

The tests to understand the impact of off the job training on the employee retention rate are significant. It shows that employees are interest in off the job training that is very important to their career development and avail growth opportunities otherwise frustration is developed in workplace environment and turnover rate increases.

4.7 Hypothesis testing for on the job training:

In this part of the study hypothesis testing is applied on the relevant questions regarding to hypothesis mentioned in this thesis study understand the impact of on the job training on employee perception, employee retention and improvement in employee's productivity level.

4.6.1 Employee Perception and on the job training:

In this step we test three different questions to analyze the impact of on the job training and employees' perception about on the job training in case of Askari Bank to understand that either there

is significant relationship between two or not. The result of hypothesis testing between need for on the job training in Askari bank and employees' perception that it is linked with their performance level and expertise are positively and significantly linked which is evident from test results.

Correlations			
		Impact_of_on_the_job_training_on_employee	empeloyee_perception_about_on_the_job_training
Impact_of_on_the_job_training_on_employee	Pearson Correlation Sig. (2-tailed) N	1 101	0.613** 101
empeloyee_perception_about_on_the_job_training	Pearson Correlation Sig. (2-tailed) N	0.613** 101	1 101
**.Correlation is significant at the 0.01 level (2-tailed)			

Table 13: Hypothesis testing impact of on the job training on employee and employee perception about on the job training

The result of hypothesis testing between need for on the job training in Askari bank and employees' perception that it is designed keeping in consideration the educational, skills and mental level to the bank are positively and significantly linked which is evident from test results.

Correlations			
		Need for on the job training in bank	Design, of on the job training as per educational & Mental level of employee
Need for on the job training in bank	Pearson Correlation Sig. (2-tailed) N	1 101	0.601** 101
Design of on the job training as per Educational & mental level of employee	Pearson Correlation Sig. (2-tailed) N	0.601** 101	1 101
**.Correlation is significant at the 0.01 level (2-tailed)			

Table 14: Hypothesis testing need for on the job training and design of on the job training as per educational and mental level of employee

The result of hypothesis testing between need for on the job training in Askari bank and employees' perception that it helps to understand the departmental goals and easily accomplish. The results show that there is positive and significant association between the two variables. It means that on the job training is more favorable to the staff

Correlations			
		Need for on the job training in bank	Understanding departmental goals & easily accomplish
Need for on the job training in bank	Pearson Correlation	1	0.345**
	Sig. (2-tailed)		0
	N	101	101
Understanding departmental goals & Easily accomplish	Pearson Correlation	0.345**	1
	Sig. (2-tailed)	0	
	N	101	101
**.Correlation is significant at the 0.01 level (2-tailed)			

Table 15: Hypothesis testing need for on the job training and understanding departmental goals and easily accomplish

The three tests are positive and significant to the collected information that shows that there is positive association of employee perception to on the job training in case of Askari bank.

4.6.2 Employee Retention and off the job training:

The hypothesis testing is performed for on the job training in Askari bank on collected responses on turnover rate of the employee and opportunities provided by human resource department of Askari Bank to employees. It is found that there is significant relationship between the two which shows there is direct impact of HR policy of training over the turnover rate of the employee along with other factors.

Correlations			
		Impact of on the job on Employee turnover rate of The employee	Opportunity provided by HR dept. of bank
Impact of on the job on employee turnover rate of the employee	Pearson Correlation	1	0.742**
	Sig. (2-tailed)		0
	N	101	101
Opportunity provided by HR dept. of bank	Pearson Correlation	0.742**	1
	Sig. (2-tailed)	0	
	N	101	101
**.Correlation is significant at the 0.01 level (2-tailed)			

Table 16: Hypothesis testing impact of on the job training on employee turnover rate and opportunity provided by HR dept. of bank

The hypothesis test is applied on interest in job of the employees of Askari bank and its impact on turnover rate of the employees in the bank. It is found that there is significant relationship between the two which shows that employees have an interest in off the job training which is very important for their career development otherwise they switch the job.

Correlations			
		Interest in job of the employee Of the bank by on the job training	Impact on the turnover rate of the employee of bank
Interest in job of the employee Of the bank by on the job training	Pearson Correlation	1	0.642**
	Sig. (2-tailed)		0
	N	101	101
Impact on the turnover rate of the Employee of bank	Pearson Correlation	0.642**	1
	Sig. (2-tailed)	0	
	N	101	101
**.Correlation is significant at the 0.01 level (2-tailed)			

Table17: Hypothesis testing impact of on the job training on employee turnover rate and Interest in job

The tests to understand the impact of on the job training on the employee retention rate are significant. It shows that employees are interested in on the job training to secure their job and learn new technique to do their daily job easily and effectively. The lack of this opportunity makes them to search for new way that ultimately increases the turnover rate.

4.7 Summary of Hypothesis Testing:

The overall testing shows that employee’s perception toward off the job training is more significant as compare to on the job training which is evident in referrence of table 8, table 9 and table 10 as compare to table 13, table 14 and table 15 for off the job training and on the job training hypothesis test respectivley therefore on the basis we accept alternative hypothesis that employee does not value on the job training than off the job training. Similarly, The overall testing shows that employee’s retention and types of off the job training provided to them is more significant as compare to on the job training which is evident in referrence of table 11 and table 12 as compare to table 16 and table 17 for off the job training and on the job training hypothesis test respectivleytherefore on the basis we accept alternative hypothesis that employee does not value on the job training than off the job training.

Chapter 5

Critical Debate

This research study was designed to understand the impact of on the job training and off the job training in banking industry of Pakistan on employee performance and turnover rate. In addition, to understand the employee perception about on the job training and off the job training. It is found during study that on the job training is more valued among employees of Askari bank as compare to off the job training and result of on the job training are more significant of on the job training as compare to off the job training that is evident from ANOVA test conducted for the responses collected with the help of questionnaire while off the job training is also valued among the employees of the bank. Along to this, positive association of on the job and off the job training provided to the staff and its impact on the satisfaction level of the employee, responsible behavior toward work environment and increase in the productivity level of the employee all are in support training program designed by the bank to develop its workforce in the achievement of its goals.

It is further supported by the results of hypothesis testing conducted in previous chapter. Training which is considered as learning experience among employee is supported by the results of the study. It means that on the job and off the job training successfully bringing change within employees of the Askari bank to help them to understand their departmental goals and to make them more familiar to their workplace environment. It is found during result exploration that on the job training is more beneficial to the staff to more effectively and efficiently perform daily routine task while off the job training is better to explore new way to do challenging task assigned to the staff.

The human resource philosophy that is investment on the training and development program of the staff play an important role to develop the productivity level of the employees. It is clearly focused by the HR department of the Askari Bank therefore has been productively investing on its staff to make them market competitive and support the progress of the bank.

The aim of training to make employees' familiar to the organization goals and company's value are clearly evident in the results that it is a fact and employees of Askari bank consider it and perceive that it is achievable through on the job and off the job training in together. It is highlighted as trained employees be familiar with their jobs well and they are happy with their work. The satisfaction increases their confidence. (Puranki, 2010). Training is a method through which individuals are helped to learn a skill or technique. Development places emphasis on the growth of the individual. It relates to acquiring a very broad range of soft skills through planned activities and experience. Management of people, handling work relationships, and leadership are typical of broad ranges of skills that are developed.

There are some weak points found in the system that there is no significant association of training programs to the compensation level of the employee in the sector especially in case of Askari bank and to their promotion which demotivate the employee from learning habit and effect adversely the outcome of training and development programs either it is on the job training or off the job training program.

Another factor which is usually exist in the industry is that off the job training is less effective than on the job training due to the diversion of the attention to additional factors. The importance of training and development has been increased in the banking industry of Pakistan and it is directly linked to the retention rate of the bank. The banks with lack of training and development program demotivate the staff and act a factor along with other to make the employee realized to switch the job. The training programs are necessary, as realized during study from the responses collected on field from the employee of Askari bank that helps to develop the productivity level of them that ultimately support them to perform their assignments successfully and efficiently.

Overall the role of on the job training and off the job training is evident and important for banking industry of Pakistan each has its own advantages with short and long term impacts on the bank's progress and sustainability therefore simultaneous attention is needed to be made on each type of training to fill all the gap and fulfill the required needs of the staff to accomplish their individual goals and targets to ultimately support the firms goals

Chapter 6

Conclusion and Recommendation

In this chapter the findings of the thesis are summarized to justify the aim of the study. The relevancies of the result are in lined with previous studies and future dimension are clarified. In addition, in this part of the study uniqueness of the study is highlighted to add some new to the existing literature. Initially in this chapter conclusion is made of the study and then after recommendation are placed to make further improvement in the area of study.

6.1 Conclusion:

The aim of the study is to understand the employees' perception about on the job and off the job training in banking industry of Pakistan for this purpose and keeping in consideration the limitations of the study Askari bank is selected as the targeted bank to understand the phenomenon. A specific questionnaire is designed to collect the responses and extract the finding to provide a clear picture of industry. In addition, the impact of on the job and off the job training on employees' performance level and their retention rate is also covered to broaden the scope of the study It is concluded on the basis of this study that off the job training is more appreciated among employees of Askari bank in comparison to on the job training and consequence of off the job training are more noteworthy of on the job training in comparison to on the job training. It is also supported by hypothesis testing conducted and result of the ANOVA for off the job training and on the job training. In addition, positive correlation of on the job and off the job training provided to the staff and its outcomes on the fulfillment level of the employee, accountable behavior toward job tasks and growth in the productivity level of the employee all are in support training program designed by the bank to develop its workforce in the achievement of its goals. It shows greater scope of off the job training in banking industry on basis that it provided external learning to the respective bank then it is adopted in the syllabus of on the job training to internalized the impact of it therefore the placement of off the job training is primary as compare to the off the job training provided to the employee therefore off the job training play key role in the employee retention as compare to on the job training.

The design of the off the job training is more appropriate as per requirement of market standards and changes as compare to on the job training therefore employee find it more effective then on the job training in their skill development and understanding the workplace environment. In addition, off the job training explore the chances of promotion and growth within banking industry as compare to on the job training.

6.2 Recommendations:

Although training and development programs are rapidly developing in banking industry of Pakistan but as it is evident that it is continuously evolving area of practice therefore there are some factors that must be placed in consideration to develop the framework of off the job training and on the job training program.

- Make more practical the aim of the training and to shift it from presentation delivery to case study discussion to increase the understanding of the staff under training.
- Increase the participation of the staff to check the deliverance of the training program.
- Ensure the participation of each member to make the training environment alive.
- Group activities should be focused during training to develop communication and sharing of understanding.
- Facilitate the deserving and most appropriate staff member with off the job facility.
- There should be a proper mechanism to benefit junior staff with off the job training with increase their motivational level.
- Ensure the application of off the job training in workplace environment and conform the multilayer learning environment with in the bank.

These are some of the factors that are need to be placed under consideration to further develop the training and development programs and to achieve the aim of the training in case Askari bank

Chapter 7

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Appendix

Inter-Item Correlation Matrix

VAR0001	1.000	.544	.501	.401	.216	.613	.601	.534	.156	.086	.086	.526	.388	.473	.370	.439	.595	.382	.297	.264	.131	.122
VAR0002	.544	1.000	.753	.458	.272	.384	.419	.344	.076	.102	.197	.191	.207	.128	.205	.288	.316	.443	.199	.214	.056	.015
VAR0003	.501	.753	1.000	.595	.336	.354	.296	.442	.191	.207	.207	.362	.355	.191	.214	.244	.301	.245	.293	.263	.046	-.093
VAR0004	.401	.458	.595	1.000	.675	.494	.373	.405	.413	.283	.206	.094	.097	.413	.390	.173	.289	.150	.323	.228	-.086	-.118
VAR0005	.216	.272	.336	.675	1.000	.516	.359	.355	.248	.351	.199	.112	.376	.248	.376	.361	.217	.184	.294	.136	.028	.006
VAR0006	.613	.384	.354	.494	.516	1.000	.682	.607	.326	.643	.601	.701	.424	.422	.422	.409	.464	.336	.331	.145	.067	.049
VAR0007	.601	.419	.296	.373	.359	.682	1.000	.701	.312	.643	.601	.701	.424	.422	.422	.409	.464	.336	.280	.198	.048	.079
VAR0008	.534	.344	.442	.405	.355	.607	.701	1.000	.512	.643	.601	.701	.424	.422	.422	.409	.464	.336	.280	.198	.048	.079
VAR0009	.156	.076	.191	.413	.248	.326	.312	.512	1.000	.643	.601	.701	.424	.422	.422	.409	.464	.336	.280	.198	.048	.079
VAR0010	.086	.102	.207	.283	.351	.282	.296	.643	.643	1.000	.601	.701	.424	.422	.422	.409	.464	.336	.280	.198	.048	.079
VAR0011	.526	.197	.207	.206	.199	.609	.601	.601	.601	.601	1.000	.701	.424	.422	.422	.409	.464	.336	.280	.198	.048	.079
VAR0012	.388	.414	.447	.094	.359	.682	.701	.601	.701	.601	.701	1.000	.701	.424	.422	.409	.464	.336	.280	.198	.048	.079
VAR0013	.473	.370	.370	.370	.370	.370	.370	.370	.370	.370	.370	.370	1.000	.701	.424	.422	.409	.464	.336	.280	.198	.048
VAR0014	.370	.205	.214	.390	.376	.380	.420	.449	.526	.442	.477	.477	.477	1.000	.583	.654	.502	.512	.398	.304	.250	.067
VAR0015	.439	.288	.244	.173	.361	.458	.409	.382	.098	.142	.210	.232	.232	.583	1.000	.654	.512	.398	.304	.250	.067	.067
VAR0016	.595	.316	.301	.289	.579	.464	.464	.497	.232	.139	.266	.392	.392	.502	.654	1.000	.620	.515	.375	.305	.223	.226
VAR0017	.382	.443	.245	.150	.184	.336	.336	.422	.083	.620	.620	.620	.620	.620	.620	.620	1.000	.601	.506	.442	.304	.304
VAR0018	.297	.199	.293	.323	.294	.331	.280	.410	.300	.183	.165	.135	.226	.398	.398	.398	.398	1.000	.606	.506	.442	.256
VAR0019	.264	.214	.263	.228	.136	.145	.198	.271	.274	.183	.165	.135	.226	.398	.398	.398	.398	.398	1.000	.606	.506	.442
VAR0020	.131	.056	.046	-.086	.028	.067	.048	-.027	-.107	-.032	-.043	-.021	-.057	.099	.319	.223	.274	.250	.606	1.000	.642	.702
VAR0021	.122	.015	-.093	-.118	.006	.049	.079	-.056	-.209	-.114	-.048	-.017	-.107	.067	.216	.226	.304	.256	.463	.642	1.000	1.000

Table 4 Inter-Item Correlation Matrix-off the job training

Inter-Item Correlation Matrix

	VAR00022	VAR00023	VAR00024	VAR00025	VAR00026	VAR00027	VAR00028	VAR00029	VAR00030	VAR00031	VAR00032	VAR00033	VAR00034	VAR00035	VAR00036	VAR00037	VAR00038	VAR00039	VAR00040	VAR00041	VAR00042
VAR00022	1.000	.340	.365	.401	.216	.413	.601	.534	.156	.006	.528	.200	.473	.370	.430	.430	.430	.430	.430	.430	.430
VAR00023	.340	1.000	.630	.354	.168	.272	.301	.224	.028	.002	.148	.374	.208	.100	.110	.104	.104	.104	.104	.104	.104
VAR00024	.365	.630	1.000	.461	.216	.294	.220	.208	.041	.007	.154	.401	.272	.168	.162	.152	.152	.152	.152	.152	.152
VAR00025	.401	.354	.461	1.000	.675	.404	.373	.208	.002	.002	.208	.200	.208	.208	.208	.208	.208	.208	.208	.208	.208
VAR00026	.216	.168	.216	.675	1.000	.516	.309	.208	.002	.002	.198	.301	.272	.168	.162	.152	.152	.152	.152	.152	.152
VAR00027	.413	.272	.294	.404	.516	1.000	.682	.607	.308	.282	.609	.200	.420	.300	.292	.282	.282	.282	.282	.282	.282
VAR00028	.601	.301	.220	.373	.309	.682	1.000	.701	.312	.286	.609	.686	.593	.420	.420	.420	.420	.420	.420	.420	.420
VAR00029	.534	.224	.208	.405	.205	.407	.701	1.000	.512	.244	.500	.686	.593	.440	.440	.440	.440	.440	.440	.440	.440
VAR00030	.156	.028	.041	.413	.248	.326	.312	.512	1.000	.643	.442	.244	.428	.526	.526	.526	.526	.526	.526	.526	.526
VAR00031	.006	.009	.002	.208	.199	.282	.286	.244	.643	1.000	.601	.622	.729	.442	.442	.442	.442	.442	.442	.442	.442
VAR00032	.528	.148	.154	.208	.199	.282	.286	.244	.601	.600	1.000	.622	.729	.442	.442	.442	.442	.442	.442	.442	.442
VAR00033	.200	.374	.401	.208	.301	.282	.609	.500	.643	.286	.601	1.000	.724	.477	.477	.477	.477	.477	.477	.477	.477
VAR00034	.473	.208	.192	.119	.087	.420	.590	.686	.422	.422	.729	.724	1.000	.477	.477	.477	.477	.477	.477	.477	.477
VAR00035	.370	.100	.046	.360	.376	.360	.420	.449	.442	.442	.422	.477	.477	1.000	.583	.582	.582	.582	.582	.582	.582
VAR00036	.430	.104	.070	.173	.201	.409	.590	.686	.442	.442	.422	.477	.477	.583	1.000	.604	.604	.604	.604	.604	.604
VAR00037	.516	.153	.125	.260	.217	.519	.464	.497	.442	.442	.422	.477	.477	.477	.604	1.000	.630	.630	.630	.630	.630
VAR00038	.282	.319	.154	.150	.184	.238	.526	.422	.442	.442	.422	.477	.477	.477	.604	.630	1.000	.601	.601	.601	.601
VAR00039	.287	.182	.132	.223	.234	.231	.280	.410	.403	.403	.403	.403	.403	.403	.403	.403	.601	1.000	.606	.606	.606
VAR00040	.284	.120	.157	.228	.126	.145	.198	.271	.183	.183	.156	.188	.202	.202	.202	.202	.403	.606	1.000	.642	.642
VAR00041	.131	-.008	-.045	-.006	.028	.067	.040	-.027	-.107	-.022	-.040	-.021	-.057	-.057	-.057	-.057	.202	.202	.642	1.000	.702
VAR00042	.122	-.042	-.125	-.118	.006	.049	.079	-.056	-.209	-.114	-.048	.017	-.107	.067	.067	.067	.202	.202	.642	.702	1.000

Table 6 Inter-Item Correlation Matrix-on the job training

Questionnaire

Q1	Do you need off the job training necessary to do your job? <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/> 6 <input type="checkbox"/> 7 <input type="checkbox"/> 8 <input type="checkbox"/> 9 <input type="checkbox"/> 10
Q2	Are you satisfied by off the job training program that you received at the company? <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/> 6 <input type="checkbox"/> 7 <input type="checkbox"/> 8 <input type="checkbox"/> 9 <input type="checkbox"/> 10
Q3	Do you feel that off the job training helps you to understand the goals of your department? <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/> 6 <input type="checkbox"/> 7 <input type="checkbox"/> 8 <input type="checkbox"/> 9 <input type="checkbox"/> 10
Q4	Do you feel that off the job training helps you how your contributes to the success of company? <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/> 6 <input type="checkbox"/> 7 <input type="checkbox"/> 8 <input type="checkbox"/> 9 <input type="checkbox"/> 10
Q5	Do you think that off the job training goals and company's objectives are linked fairly? <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/> 6 <input type="checkbox"/> 7 <input type="checkbox"/> 8 <input type="checkbox"/> 9 <input type="checkbox"/> 10
Q6	Do you consider that off the job training is linked to your job performance/expertise? <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/> 6 <input type="checkbox"/> 7 <input type="checkbox"/> 8 <input type="checkbox"/> 9 <input type="checkbox"/> 10
Q7	Do you consider that off the job training programs are designed at level of abilities and education of employees? <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/> 6 <input type="checkbox"/> 7 <input type="checkbox"/> 8 <input type="checkbox"/> 9 <input type="checkbox"/> 10
Q8	Do you consider that off the job is appropriate to keep you motivated for learning? <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/> 6 <input type="checkbox"/> 7 <input type="checkbox"/> 8 <input type="checkbox"/> 9 <input type="checkbox"/> 10
Q9	Do you think that after the off the job training you receive fair compensation for the work you do? <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/> 6 <input type="checkbox"/> 7 <input type="checkbox"/> 8 <input type="checkbox"/> 9 <input type="checkbox"/> 10
Q10	Do you feel job security result of the off the job provided by the company as a training? <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/> 6 <input type="checkbox"/> 7 <input type="checkbox"/> 8 <input type="checkbox"/> 9 <input type="checkbox"/> 10
Q11	Do you think that off the job training makes employees more effective? <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/> 6 <input type="checkbox"/> 7 <input type="checkbox"/> 8 <input type="checkbox"/> 9 <input type="checkbox"/> 10
Q12	Do you consider that employees become more responsible after off the job training? <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/> 6 <input type="checkbox"/> 7 <input type="checkbox"/> 8 <input type="checkbox"/> 9 <input type="checkbox"/> 10
Q13	Do you off the job think that work knowledge is increased through training programs? <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/> 6 <input type="checkbox"/> 7 <input type="checkbox"/> 8 <input type="checkbox"/> 9 <input type="checkbox"/> 10
Q14	Do you consider that job satisfaction increased through off the job training? <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/> 6 <input type="checkbox"/> 7 <input type="checkbox"/> 8 <input type="checkbox"/> 9 <input type="checkbox"/> 10
Q15	Do you consider that chances of promotion within your company increases after getting off the job training? <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/> 6 <input type="checkbox"/> 7 <input type="checkbox"/> 8 <input type="checkbox"/> 9 <input type="checkbox"/> 10
Q16	Do you think that employees become more productive after receiving off the job training? <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/> 6 <input type="checkbox"/> 7 <input type="checkbox"/> 8 <input type="checkbox"/> 9 <input type="checkbox"/> 10
Q17	Do you consider that after the off the job training you may become able to support the company values? <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/> 6 <input type="checkbox"/> 7 <input type="checkbox"/> 8 <input type="checkbox"/> 9 <input type="checkbox"/> 10
Q18	Do you think after receiving off the job training, your attitude/behavior becomes willing to accept more challenging assignments? <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/> 6 <input type="checkbox"/> 7 <input type="checkbox"/> 8 <input type="checkbox"/> 9 <input type="checkbox"/> 10
Q19	Do you off-the-job think that interest in job performing increases by off the job training? <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/> 6 <input type="checkbox"/> 7 <input type="checkbox"/> 8 <input type="checkbox"/> 9 <input type="checkbox"/> 10
Q20	Do you consider that off the job training reduces the turnover rate of the company? <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/> 6 <input type="checkbox"/> 7 <input type="checkbox"/> 8 <input type="checkbox"/> 9 <input type="checkbox"/> 10
Q21	Do you think that HR dept. provide equal opportunity of off the job training to each employee? <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/> 6 <input type="checkbox"/> 7 <input type="checkbox"/> 8 <input type="checkbox"/> 9 <input type="checkbox"/> 10
Q22	Do you need on the job training necessary to do your job? <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/> 6 <input type="checkbox"/> 7 <input type="checkbox"/> 8 <input type="checkbox"/> 9 <input type="checkbox"/> 10
Q23	Are you satisfied by on the job training program that you received at the company? <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/> 6 <input type="checkbox"/> 7 <input type="checkbox"/> 8 <input type="checkbox"/> 9 <input type="checkbox"/> 10
Q24	Do you feel that on the job training helps you to understand the goals of your department? <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/> 6 <input type="checkbox"/> 7 <input type="checkbox"/> 8 <input type="checkbox"/> 9 <input type="checkbox"/> 10
Q25	Do you feel that on the job training helps you how your contributes to the success of company? <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/> 6 <input type="checkbox"/> 7 <input type="checkbox"/> 8 <input type="checkbox"/> 9 <input type="checkbox"/> 10
Q26	Do you think that on the job training goals and company's objectives are linked fairly? <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/> 6 <input type="checkbox"/> 7 <input type="checkbox"/> 8 <input type="checkbox"/> 9 <input type="checkbox"/> 10
Q27	Do you consider that on the job training is linked to your job performance/expertise? <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/> 6 <input type="checkbox"/> 7 <input type="checkbox"/> 8 <input type="checkbox"/> 9 <input type="checkbox"/> 10
Q28	Do you consider that on the job training programs are designed at level of abilities and education of employees? <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/> 6 <input type="checkbox"/> 7 <input type="checkbox"/> 8 <input type="checkbox"/> 9 <input type="checkbox"/> 10
Q29	Do you consider that on the job is appropriate to keep you motivated for learning? <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/> 6 <input type="checkbox"/> 7 <input type="checkbox"/> 8 <input type="checkbox"/> 9 <input type="checkbox"/> 10
Q30	Do you think that after the on the job training you receive fair compensation for the work you do? <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/> 6 <input type="checkbox"/> 7 <input type="checkbox"/> 8 <input type="checkbox"/> 9 <input type="checkbox"/> 10

Q31	Do you feel job security result of the on the job provided by the company as a training?
	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/> 6 <input type="checkbox"/> 7 <input type="checkbox"/> 8 <input type="checkbox"/> 9 <input type="checkbox"/> 10
Q32	Do you think that on the job training makes employees more effective?
	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/> 6 <input type="checkbox"/> 7 <input type="checkbox"/> 8 <input type="checkbox"/> 9 <input type="checkbox"/> 10
Q33	Do you consider that employees become more responsible after on-the-job training?
	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/> 6 <input type="checkbox"/> 7 <input type="checkbox"/> 8 <input type="checkbox"/> 9 <input type="checkbox"/> 10
Q34	Do you on the job think that work knowledge is increased through training programs?
	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/> 6 <input type="checkbox"/> 7 <input type="checkbox"/> 8 <input type="checkbox"/> 9 <input type="checkbox"/> 10
Q35	Do you consider that job satisfaction increased through on the job training?
	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/> 6 <input type="checkbox"/> 7 <input type="checkbox"/> 8 <input type="checkbox"/> 9 <input type="checkbox"/> 10
Q36	Do you consider that chances of promotion within your company increases after getting on the job training?
	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/> 6 <input type="checkbox"/> 7 <input type="checkbox"/> 8 <input type="checkbox"/> 9 <input type="checkbox"/> 10
Q37	Do you think that employees become more productive after receiving on the job training?
	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/> 6 <input type="checkbox"/> 7 <input type="checkbox"/> 8 <input type="checkbox"/> 9 <input type="checkbox"/> 10
Q38	Do you consider that after the on the job training you may become able to support the company values?
	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/> 6 <input type="checkbox"/> 7 <input type="checkbox"/> 8 <input type="checkbox"/> 9 <input type="checkbox"/> 10
Q39	Do you think after receiving on the job training, your attitude/behavior becomes willing to accept more challenging assignments?
	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/> 6 <input type="checkbox"/> 7 <input type="checkbox"/> 8 <input type="checkbox"/> 9 <input type="checkbox"/> 10
Q40	Do you on the job think that interest in job performing increases by on the job training?
	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/> 6 <input type="checkbox"/> 7 <input type="checkbox"/> 8 <input type="checkbox"/> 9 <input type="checkbox"/> 10
Q41	Do you consider that on the job training reduces the turnover rate of the company?
	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/> 6 <input type="checkbox"/> 7 <input type="checkbox"/> 8 <input type="checkbox"/> 9 <input type="checkbox"/> 10
Q42	Do you think that HR dept. provide equal opportunity of on the job training to each employee?
	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/> 6 <input type="checkbox"/> 7 <input type="checkbox"/> 8 <input type="checkbox"/> 9 <input type="checkbox"/> 10