

# Role of Training and Development on Organizational Commitment and Employee Retention in the Banking Sector of Afghanistan

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Received: 26<sup>th</sup> May 2024; Accepted: 30<sup>th</sup> June 2024.

### *Abstract*

*Training and development may readily boost the value of human capital since investing in people is crucial for businesses to succeed in the present competitive period by increasing worker retention and commitment. This study's primary goal is to investigate how training and development affect employee retention and organizational commitment in Afghanistan's banking industry. The study's population comprises the eight largest banks in Afghanistan including international, Islamic, communal, and sequestered institutions. The consecutive investigative design subsequently followed. These data were collected using a combination of qualitative and quantitative methods. Interviews were selected using purposive sampling, whereas questionnaires were selected using multistage sampling. Training and development have a substantial impact on employee commitment and retention, as demonstrated by the study's findings. Training and development are critical components in facilitating employee career advancement, ensuring appropriate compensation, improving skills, and bolstering the capacity to deliver high-quality services to clients to accomplish organizational goals.*

**Keywords:** *Training, Development, Organizational Commitment, Employee Retention, Banking, Purposive Sampling.*

## Introduction

Employee retention encompasses a variety of strategies, protocols, and legislation that aim to maintain personnel for an extended duration (Nasir et al., 2019). It is advantageous to enhance compensations over rivals besides augmenting the logical capacities of the association through the reduction of superfluous personnel and training expenditures. Effectively addressing employee retention emerges as the preeminent challenge of the twenty-first century (Iqbal et al., 2017). Low levels of employee retention are prevalent in developing nations as a result of various draw and push factors (Najib et al., 2019). Consequently, emphasis must be placed on retention practices in these nations. Afghanistan, being classified as a developing nation, similarly encounters the challenge of staff retention (Ghulam et al., 2019). Due to the severe scarcity of proficient personnel across all sectors, this nation is powerless to attain financial richness or fulfill its maintainable expansion objectives. Staff maintenance benefits the organization in numerous ways, including preventing the loss of finances, talent, relationships, and reputation (Nasir et al., 2020). In the present day, each association is determined to develop a suitable strategy that will aid in decreasing employee turnover and increasing customer retention. It has been declared by organizations that employee skills are the most critical factor in establishing competitive advantages.

There are numerous retention strategies at one's disposal, such as training, compensation, and promotion. Organizations have come to recognize that a proficient workforce can assist in attaining a competitive advantage. While some organizations prioritize specialized training over general training, rendering their employees unsuitable to compete with rivals, others consider employee skills and training to be complementary. An investment in employee retention and commitment is anticipated to yield a return (Sani 2012). Effective training planning that takes into account the needs and requirements of employees is crucial for fostering employee commitment and retention (Chen, 2021). As stated by Bass et al. (2019) training is a crucial element that aids in altering the way in which one considers turnover.

The influence of development and training on employee maintenance and the expansion of human investment has been recognized as a crucial Methodology for organizations (Chen, 2014). Human capital comprises staff members' intangible endeavors, time, and capabilities that are devoted to the organization's success. According to Gratton and Ghoshal (2003), human capital comprises intellectual, community, and affective principal. Material resources, working capital, personnel, and equipment are the four M's that are vital to the operation of the organization. The optimization and execution of tasks are inextricably linked to the employment of human resources. Training is an investment made by organizations in an effort to boost individual and organizational performance. Training, encompassing mental, intellectual, social, and physical aspects, is of utmost significance in fostering staff development and productivity enhancement within an organization.

HRM includes training and development as one of its primary functions. Organizations engage in training and development activities as a methodical approach to uphold and enhance the caliber of their personnel. Training & development is an ongoing procedure that occurs both on and off the job within an organization, and it increases client satisfaction and productivity. Training is a critical component in enhancing and sustaining current job performance, while development efforts aim to augment employees' skill sets in preparation for future or advanced employment (Duah & Danso, 2017).

Staff training entails the systematic acquisition of knowledge, abilities, and dispositions necessary to execute a particular duty efficiently and effectively (Oluoch, 2013). It is widely acknowledged across Every variety of organizations that staff training is crucial in order to equip them with the necessary skills, experience, and knowledge to confront the challenges of the current era and assist the organization in accomplishing its goals. Training and development are critical and vital components in ensuring the long-term retention of employees within an organization. Aguinis & Kraiger (2009); Gupta, Bostrom, & Huber (2010); Oluoch (2013). Training not only diminishes the expenses associated with supervision but also enhances the caliber and proactivity of personnel, motivating them to accomplish tasks in order to attain

organizational objectives and maintain a competitive edge. Re-training and development of all personnel should be mandatory for the organization's success; this should take the arrangement of workshops, discussions, and seminars (Duah & Danso, 2017).

Effective maintenance strategies consist of one that contributes to the organization's data domain. A void in knowledge is introduced into an organization when an employee departs. Furthermore, the organization is confronted with the challenge of diminished productivity (Chen, 2014). Therefore, it is imperative for the organization to conduct an analysis of the factors contributing to employee attrition. The literature extensively documents the advantages of the training, which encompass improved productivity and skill development, as well as reduced rates of absenteeism, incidents, and wastage (Chen, 2014). Training should take precedence over empowerment as the means to enhance employee performance. One of the primary advantages of training and development is long-term employee retention, especially for those who are ambitious and driven to advance their careers within a particular industry (Chen, 2014).

In the existing energetic work environment, the majority of workers are eager to acquire new skills in order to assume greater financial and professional responsibilities, despite the challenges such as the work-family conflicts (Ali and Ashraf, 2021) and their potential work-overload that leads to exhaustion (Ali et al., 2020). The significance of training in fostering employee loyalty and dedication to the organization is paramount, as it facilitates professional development. The present study is predicated on the notion that the expansion and progress of human resources are critical determinants of the financial industry's growth. In order to confirm the long-term viability of the organization, it is critical to fulfill the necessities and demands of both customers and employees. Staff development and training propels organizations toward their objective of remaining competitive in the modern era. The organization is in critical need of providing training to its employees in order to increase productivity and efficiency. Thus, the current study investigates the complexities of staff training and development in the banking industry, where fierce competition exists, in order to retain personnel in order to remain competitive in the twenty-first century. The primary aim of this research is to investigate the impact of training practices on organizational commitment and employee retention in the Afghan financial industry.

## Literature Review

In the past, numerous organizations were hesitant to make training investment programs payable to the perceived high charge. However, as a result of recent competitive developments and the availability of alternative employment opportunities, organizations are now recognizing the critical nature of exercise in the present day (Kraimer et al. 2011). In the event that the association wishes to maintain its income level, it becomes necessary to mitigate staff attrition. Consider Omoikhudu (2017). Staff recruitment and onboarding are inferior to employee retention and retention (Ratna and Chawla, 2012). The optimal approach to foster a lasting commitment among all employees is to employ staff retention measures.

In the current era, employee retention is a significant obstacle, and many organizations lose their most valuable personnel as a result of ineffective management (Kavittha et al., 2011). When trained personnel depart from an organization, it not only results in a significant financial loss but also undermines the commitment and loyalty of the remaining staff. Employees who depart from an organization also transfer confidential information and knowledge that the current organization possesses to alternative association (Jaseel 2019).

## Training & Development

Training and development are a critical employee retention strategy highly advantageous for contemporary businesses (Govaerts et al., 2011). Training enables new hires to feel at ease in their new surroundings. It prevents them from experiencing initial frustration, which is advantageous for their ability to carry out their responsibilities efficiently and effectively. Organizations can enhance employee retention and productivity

in the current era of global competition through the implementation of comprehensive training programs (Ngethe, 2013). This can solely be accomplished through substantial financial investment in employee experiences, knowledge, abilities, and competencies that align with the dynamic and complex environment.

Ongoing training initiatives implemented by companies communicate to employees that the organization values their input in order to improve their skill sets. This, in turn, fosters greater employee commitment and retention (Dockel, 2003). Investing in the growth and improvement of employees' abilities is a strategic move that greatly influences the Retention of employees (Sinha R. 2012; El Sagheir NM 2014; Mishra S 2013; Nirmala N 2015; Thite & Russel, 2010; Ali et al., 2024). Appropriate training practices enhance staff retention rates by fortifying them. Bass et al. (2021) support this argument. The operative experiences, an increased sense of motivation and value as a result of acquiring new skills, and according to the researcher, training, and development are strongly correlated with employee retention (Neog and Barua 2015; Gul, Akbar, et al. (2012). The subsequent suggestion is formulated in order to ascertain the function of training and development.

H1: Training & development has a significant role on employee retention in the banking sector of Afghanistan.

A significant determinant of organizational commitment is training and development, and these two variables are strongly correlated (Ab, Rahman, et al., 2012). The organization's physical activity contributes to the establishment of a positive reputation and image for the company, which in turn attracts highly qualified candidates (McElroy, 2001). When an organization invests in its employees through training, it communicates to the staff that it is dedicated to improving employee competencies in order to remain competitive. In return for this investment, the personnel exhibit a long-term commitment to the organization. Arlond (2005) and Bernsen et al. (2009) are two such sources.

A study conducted by Ghazanfar, Chuanmin et al. (2012) examined the financial industry and reached the conclusion that training and commitment are strongly correlated. Employees will be more emotionally invested in an organization that invests in them, leading to a greater degree of commitment (Jeet and Sayeed 2014). A substantial and noteworthy correlation between training and organizational commitment has been the subject of debate among numerous researchers (Eunice, 2014; Piyasena, 2016; Hassan and Mahmood, (2016). The subsequent supposition is formulated in order near ascertain the function of exercise and growth.

H2: Training & development has a significant role on organizational commitment in the banking sector of Afghanistan.

### Theoretical Framework

Drawing upon existing literature, the subsequent theoretical framework is constructed.

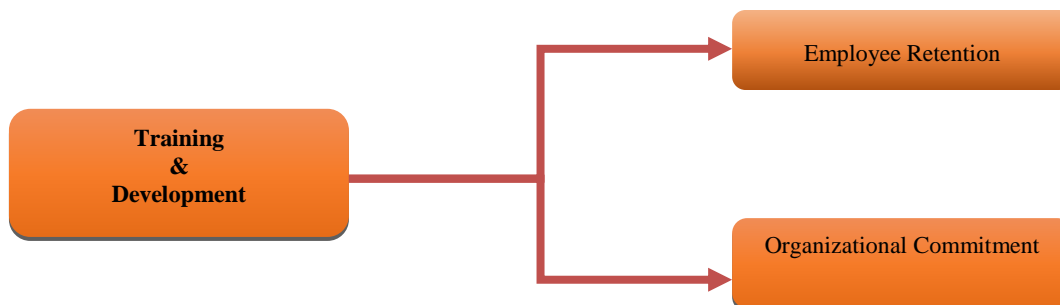


Figure No 1: Theoretical Framework

## Methodology

Data collection utilized a mixed-methods approach in order to substantiate the research findings by incorporating both quantitative and qualitative methodologies. Human resource personnel comprise the current study's population. Personnel at the managerial level and above are employed in the financial industry of Afghanistan. The information was obtained from the eight largest banks in Afghanistan, encompassing both private and public sectors, Islam, and foreign banks. A total of twenty-four interviews were conducted with HR managers. Purposive sampling was utilized to select all of the bank's categories that have three administrators. The collection of data provided was quantitative conducted through the utilization of multistage sampling techniques and adapted questionnaires.

The sample size of 480 was determined using the model developed by Krejcie and Morgan in 1970. A stratified random sampling technique was employed to ensure that the sample accurately represented the population by selecting 60 participants from each bank according to gender, level of management, and employment status. The questionnaire exhibited a Cronbach alpha value exceeding 0.70, signifying that the instrument could be relied upon to capture data. The 79% response rate was deemed to be exceptionally high for analysis purposes. In order to conduct the qualitative analysis, themes, and nodes were generated using the Nvivo software. The quantitative analysis was conducted utilizing SPSS, which employed regression equations, correlations, and depend on abilities.

## Findings of The Study

A condensed summary of the qualitative and quantitative results of the research is provided below.

### Qualitative Analysis

The respondents were queried regarding the bank's investment in training and development, as well as the function of such investments in relation to staff retention and commitment within the banking industry. The managers responded that training is crucial for long-term employee retention in the banking industry, as personnel must be trained to meet market and industry standards in order to obtain a competitive edge. An employee's response concerning the significance of training is provided below.

"Training is being conducted on a regular basis, with periodic sessions being offered in accordance with the Central Bank of Afghanistan's directives." Training for any newly implemented systems, including the most recent versions of IT software, is being organized in Kabul. The employee feels motivated following the acquisition of new skills and training because he perceives that management has placed confidence in him to improve his abilities to boost his performance. As a result of receiving training, his dedication and allegiance are also enhanced, as the clientele perceives the bank to be prioritizing their needs.

The training procedures are routine occurrences at every bank. The subsequent is another participant's response.

*"This bank has an appropriate training system in place." Training initiatives are being coordinated at the headquarters, regional, and local levels in accordance with employee needs. Additionally, training has a significant impact on employee commitment and retention.*

The following is the reply provided by one of the interviewees.

*"The bank invests a substantial amount of capital in employee training." The institutions also ensured that the employee would be responsible for training expenses in the event of his departure. Training is of utmost significance in fostering employee loyalty, satisfaction, motivation, and commitment due to its direct correlation with financial gains in the form of career advancement and promotion opportunities.*



Based on the HR manager's interview, it was determined that inexperienced personnel are less motivated and less committed to training programs than new hires. The manager of the foreign bank stated that to increase employee commitment and retention, their institution places adequate emphasis on training.

"The training and development facilities serve as valuable resources in imparting knowledge of products, policies, training, and regulations." The scheduling of the training session is consistently determined by a needs assessment. The training programs are determined by the employees' performance evaluations. A post-training assessment is also being organized to determine whether or not the participant has retained the information covered. The results of this assessment are disseminated to the entire staff via an online platform, allowing them to monitor the individual's progress throughout the training. Thus, employees attend the training with the utmost diligence.

The publication of the training schedule occurs in the public sector at the commencement of each year. Capacity development and specialized training on various topics, including general sales tax, income tax, revenue tax, and any newly introduced government scheme, are the objectives of the training. The subsequent factors that have a direct and indirect impact on enhancing employee retention in the financial industry of Afghanistan are depicted in Figure 1.

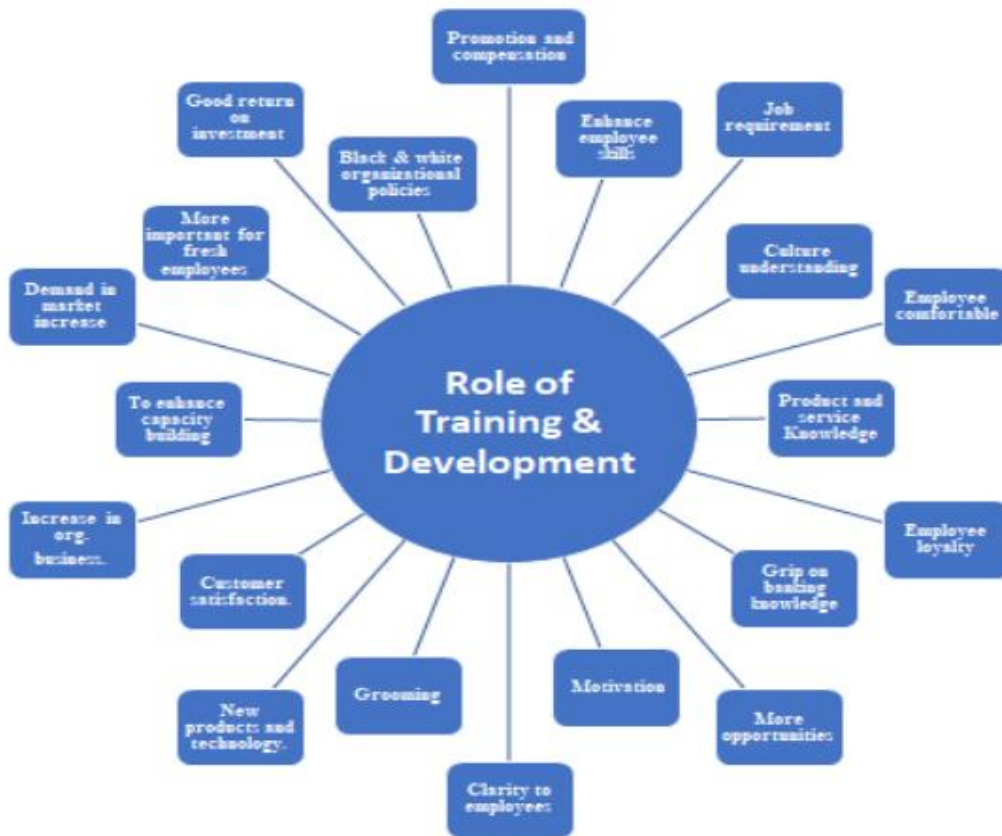


Figure 2: The Function of Training and Development Is as Follows:

Training is imperative non solitary near augment competencies besides understanding nevertheless also to ensure that the newly hired personnel are well-informed and compliant with regulations pertaining to banking products and services. Deficient product and service knowledge among employees poses a significant obstacle to their ability to effectively satisfy and ensure the customer's continued patronage of

the bank. Given the preceding discourse, it is evident that training is of the utmost importance in retaining bank employees for an extended time.

### Descriptive Statistics

Descriptive statistics for variables are illustrated in the subsequent table.

Table 1: The Descriptive Data

	Minimum	Maximum	Mean	St. Deviation	Midian
Training	1.00	5.00	3.9895	.79901	4.00
Retention	1.00	5.00	3.5711	.85812	4.00
Organization_ Commitment	1.00	5.00	3.5737	.86707	4.00

The mean score of four for training, commitment, and retention indicates that the participants hold these factors in high regard. The median value also represents the four scores, which correspond to the agreed-upon points on the Likert scale as specified in the questionnaire.

### Correlation

In order to determine the connection among training and development and employee retention, a correlation analysis was conducted. The correlation ranges from -1 to 1, corresponding to a positive correlation and a negative correlation that is picture-perfect.

Table 2: T&D and retention are correlated

	Retention	T&D
Retention	1	.173**
T&D	.173**	1

The correlation coefficient of 0.163, as shown in Table 2, indicates that these two finance industry variables of Afghanistan are significantly correlated. Since these variables are directly related, alterations in training will have an immediate impact on employee retention. The obtained outcomes are consistent with the prior discovery made by Neog and Barua (2015).

### Regression Analysis

To determine whether there is evidence of a linear relationship correlation between training and development and employee retention, a regression analysis is conducted. The outcomes obtained from the regression equation are presented in the subsequent table.

Table 3: Regression-Based Retention Analysis

R	.455 <sup>a</sup>		
R Square	.255		
Standard Error	.835265		
F	89.808		
Sig.	.000 <sup>a</sup>		
<b>IV</b>	<b>Beta</b>	<b>T-value</b>	<b>Sig.</b>
(Constant)		14.877	.000
T&D	.633	8.763	.001

Table 3 of the regression analysis demonstrates that a 0.633% change in the retention rate within the banking sector of Afghanistan corresponds to a one-unit change in training. The R-squared value serves as an indicator of the model's explanatory capability, revealing that training and development account for 23% of the variation in the dependent variable. The remaining variation may be attributed to alternative practices and policies. The statistical significance of the regression equation is indicated by the F ratio of 89.808. Our acceptance of the alternative hypothesis is supported by the fact that the P-value is below 0.01, suggesting that the training was successful and development plays a substantial role in decreasing employee turnover. The results of this study are consistent with those of Hussain and Rehman (2013), who also discovered that the t-value is statistically significant at the 5% level.

Table 4: The connections between organizational commitment and T&D

	Org. Commitment	T&D
Org. Commitment	1	.245*
T&D	.123*	1

The analysis of the correlations between organizational commitment and training and development. The table below displays the correlation matrix between training and development and organizational commitment. The statistical significance of the relationship between these two variables is demonstrated in the data above by the value of r (-0.0123\*, P<0.5). In addition, the findings of this investigation align with those of a prior study carried out by T. Mangaleswaran (2020).

**Regression Analysis:**

The outcomes of the regression analysis conducted to determine the impact of training and development on organizational commitment are presented in the subsequent table.

Table 5: Organizational Commitment Regression Analysis

R	.522		
R Square	.333		
Standard Error	.86255		
F	88.809		
Sig.	.000a		
<b>I V</b>	<b>Beta</b>	<b>T-value</b>	<b>Sig.</b>
(Constant)		18.357	.000
T&D	.633	20.798	.015

The correlation matrix's conclusion is further supported by the regression table's results, which indicate that training development plays a significant part in shaping organizational commitment. at the 5% level, the beta value of 0.633 is considered significant. Moreover, the findings of this research are corroborated by a prior study concluded by Meyer et al. (2004). Additionally, the model appears to match the data well, as indicated by the F value, which is significant at 1%.

**Discussion**

Within the finance industry of Afghanistan, routine training and development activities are implemented to augment the expertise, competencies, and knowledge of personnel. The findings, both qualitative and quantitative, unequivocally demonstrate that employee retention and commitment are notably impacted by training and development. Additionally, these variables exhibit a robust correlation. However, a thorough evaluation is required before organizing training programs; otherwise, the same programs should be



repeatedly. The results of this research are consistent with those of prior investigations conducted by Liang (2015), and Cloutier and Felusiak (2015).

Supervise members experience increased motivation, commitment, and security when they receive training regarding the financial obligations of the bank. This provides them with a transparent understanding of their significance to the institution and ultimately influences their commitment and retention. To accomplish organizational objectives with a competitive edge, rivals are eager to recruit and retain trained personnel; consequently, organizations prioritize staff training to reduce turnover.

## Implication

Training and development perform have a significant impact and correlation with employee commitment and retention; therefore, the banking sector of Afghanistan has an urgent essential to capitalize on training to increase employee commitment and retention. Continual and consistent training programs should be implemented to align with the limited demands and necessities of employees, enabling them to deliver effectual and high-quality services to customers in accordance with their expertise and skills. Performance evaluation is the criterion by which foreign banks determine which training practices ought to be implemented by domestic banks.

It should also be tied to the advancement and professional development of the personnel. In addition, a post-training survey should be administered to determine whether the training has enhanced the skills and capabilities of the employees; if no changes occur, the training schedule should be revised by the appropriate need assessment. Providing quality services that meet the expectations of management and consumers is facilitated by training.

## Conclusions

Drawing from the aforementioned discourse, it can be inferred that human capital stands as a paramount component for an organization's triumph in the contemporary knowledge economy, owing to the fact that it constitutes an irreplaceable asset endowed with the expertise, practice, and data necessary to cultivate appreciated virtues. Due to the vitality attached to the human resources, there is a dire need to implement a just reward systems for all the employees (TURK, KHATTAK, and ALI 2023).

Training instills in employees a sense of duty; in turn, this inspires employees to become more dedicated to the organization. When personnel feel obligated and dedicated, they are more likely to exhibit long-term commitment to the organization. The staff perceives that the organization supports and trusts them as a result of training, which reduces the intention of employees to leave. Ultimately, the return on the investment of training is realized by the organization. Additionally, expertise, motivation, compensation, promotion, loyalty, hygiene, skills, job requirements, motivation, and comprehension of the bank's policies and regulations are all significantly impacted by training and development.

## Future Direction

In the present investigation, a single human resources practice was examined. Moving forward, it is recommended that additional practices, such as occupation safety, leadership, occupied location, compensation, and so forth, be incorporated to ascertain their impact on employee commitment and retention. Additionally, demographic variables that are crucial for commitment and retention were disregarded in the present study. A comparative analysis of various sectors concerning training and development is also warranted; further research on this factor can be conducted in any other sector to extrapolate the results.

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