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A Study On Employee Perception On Effectiveness Of Training Programs In Myanmar Citizens Bank

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Abstract

In banking industries, employees are entrusted with different roles and responsibilities, and training enables them to carry out these roles and responsibilities efficiently by let them to learn new things. Moreover, it will prepare them to take up higher responsibilities in the future. Therefore, this study focuses to analyze the employee perceptions on effectiveness of Training Programs in Myanmar Citizens Bank (MCB). By using the descriptive research method, primary data are collected from the responsible persons and employees of MCB in head office, branches. Secondary data are gathered and scrutinized from relevant text books, records and annual reports from MCB. The research revealed that there are four kinds of training programs in MCB. Moreover, this paper revealed that MCB successfully delivered its training programs in year 2015 to 2018 and the trainees have positive perceptions on effectiveness of training programs in MCB. Based on these results, this paper pointed out the important facts that can give improvement actions for effective and efficient training programs in Myanmar Citizen Banks.

1. Introduction

In a highly competitive economic context, management on the human resources strategically played in critical role. If the organization can manage its employees carefully by using effective human resource management practices, it can get the competitive advantage in a highly competitive labor market. That is because every business is a man power based business and the heart of every successful business are the people who make things happen. Therefore, human resource, in other word, employees are the most valuable resource which provides the solid foundation needed to build long-term profitability and ongoing success of an organization. In order to continuous development and nourishment of the workforce, most of the managers in every organization are providing extensive training with the aim of achieving defined goals of the organization. Training is often used casually to refer to any effort initiated by an organization to facilitate and foster learning among its members.

Nowadays, employees are entrusted with different roles and responsibilities in banks. Training enables them to carry out these roles and responsibilities efficiently and also learn new things, which will prepare them to take up higher responsibilities in the future. Moreover, banking is no more conventional sector because many private and public banks are mushrooming with providing the best of banking under one roof. To pull consumers, banks are offering traditional with advance services like SMS banking, ATM, internet banking, personalized banking and so on. Banking sector caters to the need of the bottom to the highest class of society providing something to everyone. To provide banking services effectively, well trained staff are playing at the vital role. Thus, banks need to arrange training programs for employees who will show high performance as the effect of training they got.However, employee in the banking industry might or might not feel motivated by the training offered and there might or might not have impact on their performance because there might have a gap between employee job needs and training activities providing to them. Therefore, their perceptions on the training nature play an important row in order to know the effectiveness of training. Without having any improving in employees' side by training programs, the training programs are said to be indirectly wasting the organizations budgets. This concept becomes the major weakness and problem of the training nature in every organization because Robbins and Coulter (2012)[1] said that training is the nonrefundable financial investment in people in order to get the high performance in employee which in turn to enhance the organizational performance. However, Robbins and Coulter (2012)[1] said that managing carefully by considering both from employer and employee sides can solve the financial waste problem caused by training.

1.1 Rationale of the Study

In modern banking organizations, human resources managers' major responsibility is to enhance the job performance of the employees. By taking this responsibility, they must implement training programs which fill the skill gaps between skill needed by banks and skills owned by employees. Since the employees are a crucial resource, it is important to optimize the contribution of employees to the company's aims and goals as a means of sustaining effective performance. Training is the only way of developing organizational performance through building employees competencies. It is also important for organizations to assist their workforce in obtaining the necessary skills needed and, increase commitment. Furthermore, training is only the drug that can cure the workforce diseases as "the skill gaps, lower performance or satisfaction or motivation or lower employee retention" in an organization. Therefore, organizations including Myanmar Citizen Bank must have the effective and efficient way to use the training, in other word, "the way the drug that can cure the workforce diseases effectively and efficiently". In order to do so, organization must be aware of the employee perception level on the training nature of the organization because employee perception level can reflect the status of the training programs which has to be designed for the future training. If the satisfaction of the employees on the training is high, it means that the effectiveness of the training is also very high.

In Myanmar Citizen Bank, training plays a key role in equipping the employees with necessary skills, knowledge and attitude thereby facilitates talent development. Moreover, Myanmar Citizen Bank believes that training ultimately upgrade not only the performance graph of employees but also of the organization. Moreover, the organizations also consider the resource spent on training and development as investment because it can

generate good returns for the organization in turns of productivity. However, there are many literature and evidence that pointed out the cause of financial risks concerning with the training budget. Therefore, MCB[2] needs to ensure that training programs currently using in MCB are effective or not in order to produce development. In order to do so, the employer should consider from the employees side of view as whether the training programs are contributing positively helping or negatively disturbing them to improve their performance or future potential expectations in job.This means that, the training provided by the company must have the ability to help the employees to meet their future plan, increment and also promotion in their job. For the company, the training programs must meet their organizational goal and make the employees to get the useful skills in order to contribute the high organizational performance. Therefore, the organizations should aware not only on itself but also on the people who place high premium ambition on the intrinsic benefits of their careers in order to stay for long term in competitive market.

Based on these fact, employee perception and attitudes toward training activity are especially focused to consider in this paper in order to provide the corrective actions if the expectation and perception gaps are found; or to provide the preventive actions not to occur the identical expectation and perception gaps. By studying this research topic, Myanmar Citizen Bank might aware of its weakness or strengths concerning with the current training programs for future improvement. If the gaps are found, the organization might get the ideas to manage these gaps based on this paper results. Therefore, this research topic is rationale to study in Myanmar Citizen Bank.

1.3 Objectives of the Study

1. To identify the training programs of Myanmar Citizen Banks
2. To analyze the employee perceptions on effectiveness of Training Programs in Myanmar Citizen Banks

2. Literature Review

2.1 Definitions of training program

According to Robbins and Coulter (2012)[1], training program is not only the development program but also one of the vital human resource management practices that has positive affect on the value of workforce' knowledge, capability and skill. Their point of view is agreed by Guest (1997)[3]; Buller andMcEvoy[4] and he also point out the additional fact that training affects are higher on employees' job performance and it creates super companies that are depending on the man power skills and competencies. Mullins (2007)[5] accepts employees as the resources and he defined training program as the investment programs in order to possess the qualified human resources. The reason is that the training might help to reconcile the gap between what should happen and what is happening between desired targets and actual levels of work performance of employees.

Moreover, Tzafrir (2005)[6] presented that employee want to perform the job with minimum difficulties, in which training programs are necessary for the employee to perform particular job that require specific skill and knowledge. By arranging training program, the job might be much easier to perform and employee might feel satisfy on job. Therefore, Tzafrir (2005)[6] defined training as the important element that can make employee feel appreciate to the company by which the job is much easier to perform.

According to Armstrong (2008)[7] training program is one of the human resource development programs in order to establish the qualified human capital who are flexible to utilize their skill, competency and knowledge in ever sea change of the competitive market world. This means that effective training programs on employees might get the sustainable competitive advantage among the competitor.

Indeed, training is the process, in which people are taught skills and given the necessary knowledge or attitude that can enable them to carry out their responsibilities to the required standard. It is focused on the specific requirements of a job and its aims are to improve the performance, to carry out the tasks with minimum difficulties and to adapt with the change situations of the competitive world.

2.2 Training Process

Training is described as the extensiveness of formalized programs to develop knowledge, skills and abilities. Gold et al (2010)[8] said that training programs are vary from one organization to another, one person to another and the human resource department should arrange the right program for the right person in right time in suitable organization. A well-known training process developed Armstrong and Taylor (2014)[9] is presented in figure (2.1).

Figure (2.1) Process of planned training
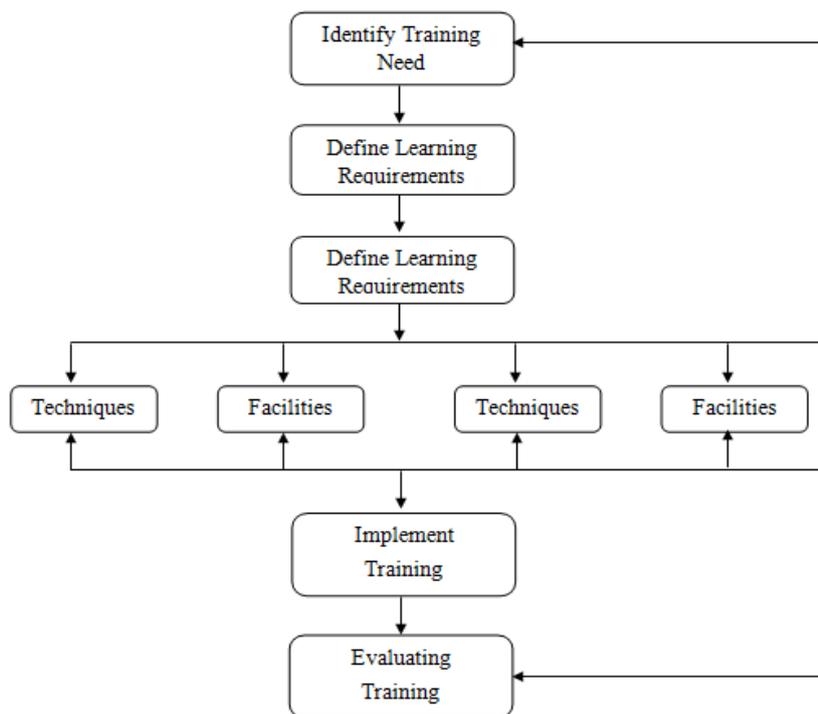
Source: Combined theoretical ideas from Armstrong and Taylor (2014)[9] and Mullins (2007)[5]

The human resource development department should establish the training programs with appropriate training objectives that can steer the training process and methods. By setting the training objectives, the trainer might have a clear target to step forward the training process. As the result, a systematic approach to training not only lead to enhance the competencies of employees but also lead to enhance the job performance

and finally lead to contribute the organizational objectives within the minimum working hours of employees.

According to above figure (2.1), training is a circular interrelationship process that begins with needs identification followed by defining requirements that are also the objectives of trainings to accomplish. The next steps is allocating a blend of requirements for training such as training techniques, trainers, facilities and locations and terminates with evaluation step. Therefore, a change or deficiency in any step of the planned training process might affects the whole system and a trainer need to have a clear understanding about all phase and steps of the training process.

More importantly, once training is completed, training fulfillment becomes crucial. Training fulfillment is defined as "the extent to which training met trainees' expectations and desires". Therefore, evaluation on training effectiveness plays an important role for the effective training programs. There are three reasons for evaluating training programs. The most common reason is that evaluation can tell the human resource development department how to improve future programs. The second reason is to determine whether a program should be continued or dropped. The third reason is to justify the existence of the training department and its budget. Therefore, the training evaluation leads to controls in order to do corrective and improvement decisions based on the objectives with the outcomes.

2.3 Training methods

According to Armstrong and Taylor (2014)[9] basically, there are two types of training methods. The former is so called on-job training or behavioral approach that allow trainee to proactive behavior in real or simulated fashion. They stimulate learning through behavior which is best for skill development and attitude change. The next method is off-job training or cognitive methods that provide verbal and written information, demonstrate relationships among concepts, or provide the rules for how to do something. Both types of training are arranged by the organizations from time to time for the development of skills and knowledge of the workforce. On-the-job training methods include coaching, demonstration, foundation training, job rotation and planned experience and, technology based training, mentoring and other personnel development activities. Off-the-job training methods includes computation training, lectures, development Centre, case studies, role playing, management games, discussion groups and other professional and personal skill development trainings.

2.4 Measuring the Training Program

Firstly, training effectiveness can be defined as the extent to which training yields desired or relevant outcomes. Training effectiveness is usually assessed via a training evaluation study, which involves comparing post – training performance to a specified standard[6][4]. Therefore, if the desired outcomes are superior or match with the specified standard, the training is said to be effective. If not, it might leads to unsuccessful training programs.

Measuring the training effectiveness might not exist in single way because the particular form of training and their success will also depend on the people to be trained, their perceptions on the training programs, and the objectives of the training programs and so on. Therefore, the effectiveness also depends upon the attitude, interest, values and expectations of the trainees and the training environment[9]. For instance: if the training

is for the induction purpose, it would be expected that it would consist almost entirely of an in-house program. For a management development purpose, it would more likely to comprise periods of planned experience supplemented by attending at external courses of training or education, and the use of a development center.

As different training programs have different goals and processes, and thus require different measures for training effectiveness. However, while the specific measures may vary, it is possible to categorize effectiveness measures on the basis of similar features. Therefore, when training effectiveness is evaluated, the outcomes of training are usually assessed hierarchically (Alliger and Janak, 1989)[10]; Rouse 2011[11] and the widely used model is Kirkpatrick (1959)[12] model which proposes four levels of training outcomes such as: trainees' reactions to the program content and training process, Knowledge or skill acquisition at the end of the program, behavior change in the job and improvements in tangible individual or organizational outcomes such as turnover, accidents or productivity in order to point out the effective training program. They are briefly illustrated in table 2.1.

Table 2.1 Training Evaluation

Level	Measure	Evaluation description and characteristics
1	Participant Reaction	How well did the trainees like the program? What were their feelings about the training?
2.	Participant Learning	What skills, knowledge, or attitudes changed before and after training? By how much?
3.	Behavioral or Knowledge Transfer	Did the participants change their behavior on-the-job based on what they learned? Were trainees using learned principles and techniques on the job?
4	Results	Did the change in behavior of employees positively affect the organization? Did the training worth the cost, improved quality, improved quantity and so forth?

Source: Adopted from Kirkpatrick (1959)[12]

Researchers Rehmat et al (2015)[13] studied about the topic concerning with the nature of "effective training programs" and they described the four models that can use to measure the effectiveness of a training programs. Although they described the four models, they recommended that only the Kirkpatrick (1959)[12] model is most popular and recognized model for training evaluation.

According to their findings, the results scores for initial level of Kirkpatrick (1959)[12] model get the excellent results. However, when they go deep with levels (learning and behavior) of models, the results demonstrated that the effectiveness of training programs declined. Therefore, they suggested that reaction of trainee is an inadequate measure to evaluate training programs and training programs should evaluated at a deeper level to get a realistic picture of training effectiveness. Furthermore, Arthur et al. (2003)[14] and Tuzun (2005)[15] also agree these facts and also pointed out the usefulness of Kirkpatrick'[11] model in order to measure the employees' perceptions, employees' behaviors and organizational behavior after training. Based on these research ideas, this paper considersapplying the ideas of Kirkpatrick (1959)[12] model in order to

measure the employees perception on effectiveness of training programs in MCB. Moreover, this model is conceptually the most appropriate for the purposes of this paper.

According to first level of Kirkpatrick'(1959)[12] model, measurement on the effectiveness of training programs is based on the trainees' reaction, in which effectiveness is determined by the extent the trainees felt about the training or the learning experiences. In this level effectiveness is measured by using self-report measures. In practice, this level is the most widely used evaluation criteria in applied settings [15].

In second level, evaluation is based on how much participants have really learned as a result of having attended the training programs. The assessment at this stage is closely related to the objectives of the training program. In this stage, it will aim to find how much knowledge was acquired, what skills were developed or improved and the extent to which attitudes have changed. Therefore, the pretesting and post-testing must be conducted to the employees before and after the program is accomplished. According to Tannenbaum and Yukl (1992)[17]; Aguinis and Kraiger 2008[18] trainee' learning appears to be necessary but it only is not sufficient prerequisite for behavior change and might not point out whether the training is effectiveness or not.

In third level, evaluation is made on the extent to which behavior has changed or acquired when they returned to their jobs after attending the training programs. The question to be answer is the extent to which knowledge, skills and attitudes have been transferred from the training classrooms to the workplace. As similar to the second level, pretesting and post-testing must be conducted to the employees concerning with their behaviors before and after the program is accomplished. Therefore, the organization requires the performance appraisals scores in order to determine the training. Moreover, according to Mullins (2007)[5], in this stage, it is influenced by post-training organizational or situational characteristics such as supervisor and peer support and resource availability. In this study, only these situational characteristics such as supervisor supports and resource availability are focus to study for this level because the performance appraisal scores are difficult to obtain from the host organization.

In fourth level, evaluation is based on the extent to which the fundamental objectives of the training have been achieved in areas such as increasing sale levels, raising productivity, reducing accidents or increasing customer satisfaction and minimizing turn-over rate of employee and customers via the trainees' performances. This is the ultimate level of evaluation and provides the basis for assessing the benefit of the training against it costs. In order to measure it, it required the internal data of the host organizational performance indicators such as sales volume, profits, customer complaints etc. Therefore, in this study, this level is neglected to study due to difficulties in collecting the raw data from the firm.

Briefly, among the four levels, the first two levels are measured based on employee perceptions. The third level is measured based on the performance of employee. The final level is measured based on the organizational performance.Alliger and Janak (1989)[10]; Rouse 2011[11]had been made to correlate the various levels advocated by Kirkpatrick and they found out that no relationship was found between reaction measures and the other three levels of criteria. This means that either the good or poor reactions did not predict learning, behavior or results. However, they found out those relatively small correlations between learning and behavior and between behavior and organizational results. They also pointed that the reasons of these relationship nature is due to the context of transfer and trainee attitudes that are exist as the mediums while measuring the

effectiveness of training programs at the other levels. As the result, the lack of causal connections between different levels of training outcomes implies that measurement might be done at all levels separately. Therefore, the choice of evaluation criteria for each level is a primary decision that must be made when evaluating the effectiveness of training. On the other hand, based on Kirkpatrick'(1959)[12] model, it can conclude as the effectiveness of training programs can be evaluated based on employees' perceptions, employee performances and organizational performance. Typically, the evaluation process is organized in a sequential, linear manner. Thus, higher level outcomes such as employee performance and organization outcomes can only be understood if evaluation has taken place at all lower level such as employee perception on training programs. Santos and Stuart (2003)[19] also pointed out that the employees' perceptions are the first stage to determine while evaluating the training programs.

Since, this paper is also intended to find out the employees' perceptions on effectiveness of training programs and chose to study the first level of model. For the second and third level, the combined ideas are used. This means that, the factors that can point out whether the training programs are effective or not based on employees' perception will be studied. These factors are "employee perception on improved skills and abilities, post-training organizational or situational characteristics such as supervisor and resource availability in order to apply the trained skills".

2.5 Employee perceptions on Effectiveness of training Programs

For any kinds of training programs, not only the organization but also the employees evaluate the training programs that they received. Therefore, among the four levels, evaluation by participants' reactions is probably best thought of as a multidimensional construct[15]. Specifically, the measurement includes an assessment of hygiene-type factors such as training methods, length of training and conditions as well as trainee perceptions of the usefulness or relevance and perceived value of the training. Rahman and Rahman (2013)[16] studied the employee perception towards effective training programs in selective commercial banks and they found out that the employees perceive that their skills and abilities are not obviously improved by training. They also found out a reason as the employees have the feelings and attitudes that the training for management development systems are faculty to contribute the organizational goals and employees do not satisfy on it.

Therefore, researchers believe that acknowledging employees' perceptions on training process is of great importance and many criteria to determine the effectives of training programs from the trainee's perspectives are emerged. Noe and Schmitt (2006)[20] said that most of the trainees evaluate based on their skill need and the researchers pointed out a fact that if employee do not understand why and how their strength and weakness are diagnose, they will be disappointed with the training programs. As the result, self-evaluation has a significant impact on evaluation the effectiveness of programs. On the other hand, Noe and Schmitt (2006)[20] also pointed out that trainees' satisfaction with the administration and content of the training programs is also one of the important indicators of training effectiveness. Armstrong (2008)[7] also agreed this point of views as the effective training programs is affected by trainer abilities, training design, delivery of the training nature or learning environment and facilities for training and he argued that the training manger should consider the trainees' perceptions on these attributes in order to maintain the successful training programs in timely manner.

Another important point discussed by Sahinidis and Bouris (2007)[21] is that the trainees might leave after training with different perspectives than when they entered. This means that, the training experience may have an effect on trainees' self-efficacy, attitude toward goals and indentations to remain within the organization, motivation level and satisfaction levels of the employees[22]. These natures of trainees after the training are also the signals for the effective training programs and they are termed as attitude change.

Therefore, Barrett and O'Connell (2001)[23] emphasized that training should give the impression of care and importance of employees. As the result the employees will be loyal to the organization and will be less interested in quitting. On the other hand, Tsai et al. (2007)[24] said that job satisfaction is also the indicator of the effectiveness of training programs and also pointed that employees who recognize the benefits of training tends to be more motivated and more willing to participate in any organizational training activates. Therefore, Mullins (2007)[5] said that training can create a strong psychological bond between employees and employer. Such kinds of employee's perceptions and altitudinal signals are the characteristics of effectiveness of training programs. In this paper, intention to quit and satisfaction level are focus to study.

Another important attitude that can be affected by training is self-efficacy which means that "the belief in one's capability to perform a specific task". Mullins (2007)[5] and Hughes et al (2013)[25] also pointed out these facts also suggested that every individual in an organization not only should have opportunities to develop competencies but also should give the opportunities to apply these developed competencies. They said that employees who participated in training might apply the new learned skills, knowledge and attitude in their everyday work and demonstrates better abilities and competencies in performing their job. In such stage, the management styles and supports by the supervisors plays an important role in order to steer employees' abilities of recognizing what to do, when to do, why and how to do in order to accomplish the specific job strategically.

Wright and Geroy (2001)[26] also pointed out these facts as the effective training programs are not isolated with the perceived supervisor support. They found out that communication channels between supervisor and trainees leads to increase satisfaction. This means that the leader who can steer the trained skills within an employee can shade the effective training programs. Therefore, effective training programs are not isolated from the organizational supports and can steer the employees' abilities to utilize their right skills, right procedures for the tasks in right time. As the result, training effectiveness might also be determined by how the trainees applied their learned competencies and skills in their daily work. Therefore, Chaitra (2015)[27] and Chaitra (2016)[28] said that all of the training programs should not be isolated from organizational objectives or its desired result and suggested that the effective training programs should have the clear objectives and the outcome must contribute to organizational objectives. Wright and Geroy (2001)[26] also pointed out that the employees evaluate the training effectiveness by comparing with the learning objectives, results and organizational goals. These researches point out that training program in isolation with the organization can be misleading and might not be effective. Therefore the organizational training programs cannot exist and effective without a culture that supports employees.

2.6 Conceptual Framework

After reviewed the literatures, there is a useful theoretical model as Kirkpatrick (1959)[12] model in order to determine the employee perceptions on effectiveness of training programs. As this paper also intends to get the practical data in order to find out the employees perceptions on effectiveness of training programs in Myanmar Citizen Bank and it utilized the Kirkpatrick'(1959)[12] theoretical model in order to step forward the processes of this paper.

Figure (2.2) Conceptual Framework
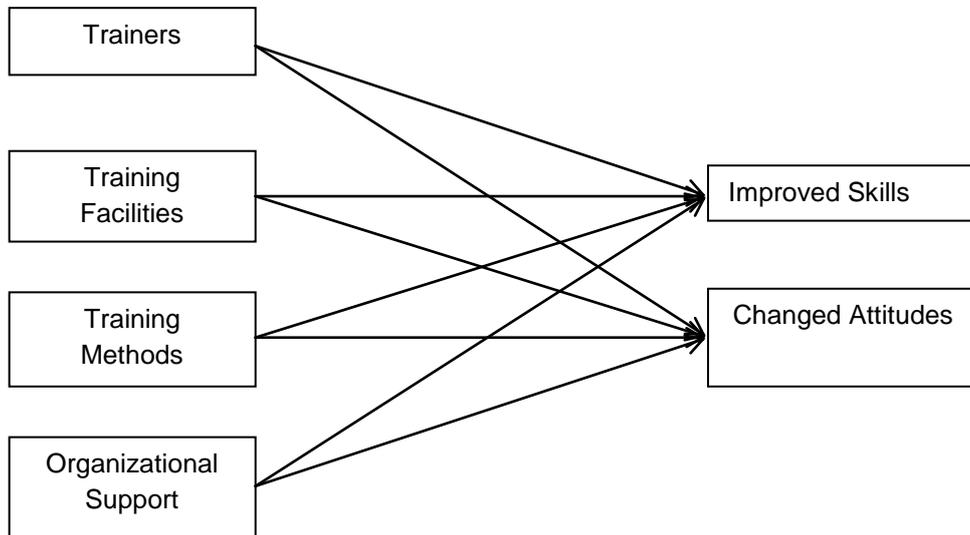
Source: Adopted from Kirkpatrick (1959)' model[12]

There are four levels in Kirkpatrick'(1959)[12] model. In this paper, the first level is determined by using self-reaction nature on training inputs such as the trainers' abilities, training content and methods. The second level is determined by employee perception on improved skills and abilities and changed attitudes. In this study, only the situational characteristics such as supervisor supports and resource availability are focus to study for third level because the performance appraisal scores are difficult to obtain from the host organization. Furthermore, the fourth level is neglected to determine in this paper because the measurement of this level required the internal data of the host organizational performance indicators such as sales volume, profits, customer complaints etc. Furthermore, the measurement of the fourth level is also the out of the scope of the current research paper. On the other hand, the definitions of training also pointed out the correlations between these three levels as training might improve not only the skills but also change the attitudes of the trainees. Therefore, the conceptual framework based on Kirkpatrick'(1959)[12] model is developed and illustrated in figure (2.2).

3. Methodology

This section presents about the methods used in this paper. This paper is intended to investigate the employee perception on effectiveness of training programs in MCB. Employees' perceptions are intended to measure on training' input and output attributes obtained from the conceptual model which is adopted from Kirkpatrick'(1959)[12] model. Input training attributes are trainers, training facilities, training methods and organizational supports and resources are used. Output training' attributes are improved skills and changed attitude. In order to contribute the research objectives of this paper, primary data necessary need to be collected.

Therefore, qualitative survey method, in which survey questionnaire is choose to use as a medium between the researcher and the respondents in order to conduct survey. In MCB's main office, there are 133 employees in top, middle and operational levels who have experienced with the training programs of MCB. This paper is intended to inspect the employees' perceptions distributed in these levels of MCB. Therefore, probability sampling method, in which stratified random sampling method is used. Moreover, the probability sampling formula developed Yamane (1967) cited in Ajay and Micah (2014) is used in order to get the representative sample size. The formula is as follow.

$$n = \frac{N}{1 + N(e)^2}$$ Where,   n= sample size

N=   population size

e= margin of errors

$$n = \frac{133}{1 + 133(0.05)^2}$$ = 100

Based on the results calculated by using Yamane formula by using margin of error (0.05), total of 100 respondents need to be collected. In order to develop the stratified random sampling, the researcher proportionally calculated the sample based on the total numbers of respondents as follows:

For top management level,

$$n = \frac{100 x 21}{133}$$ = 16 respondents

For middle management Level,

$$n = \frac{100 x 36}{133}$$ = 27 respondents

For operational Level,

$$n = \frac{100 x 76}{133}$$ = 57 respondents

Based on the results, 16 employees from top level, 27 employees from middle level and 57 employees from operational level are intended to survey by using the questionnaire. The questionnaire consists of three parts. In order to get the quantitative data, the close ended structured questions are used. To get the qualitative data, open ended question is used in part three of the questionnaire. To investigate the demographic profiles of the respondents, closed ended questions are used in part one. Indeed, the current paper is intended to contribute the research objectives based on employees' feelings, attitude, and perception on the actions of training programs in MCB. In part two, there are 38 questionnaire items in order to measure the employee perception on effectiveness of training programs in Myanmar Citizens Bank. The questionnaire is prepared by using five-point Likert scale. 1 means "strongly disagree", 2 means "disagree", 3 means "neither disagree nor agree", 4 means "agree" and 5 mean "strongly agree" to the stated items of research questionnaire. Questionnaires are distributed to respondents by face to

face and by mailing and they are recollected after three days. For data entry, the Microsoft Office (2010) is used and for calculating the mean score and standard deviation of the respondents' answer, SPSS (20) software is used. For data analysis, the mean score less than 3 is interpreted as the training attributes have negatively influencing effect on employee perception level and the mean score that is greater than 3 is interpreted as the training attributes have positively influencing effect on employee perception.

4. Discussion and Conclusion

In present competitive, high-tech and dynamic environment, it is imperative that MCB keeps improving its product and service, build and sustain competencies that would provide them with the sustained competitive advantage. According to finding data, in MCB, training is viewed as an organizational investment and its Research and Training department identified required training programs based on the results obtained from three kinds of analysis. The first analysis is individual analysis in which analysis is done by performance appraisal scores. The second analysis is group analysis in which analysis is done by comparing with the achieved departmental objectives frequencies by the respective employees. The final analysis is organizational analysis that is determined based on expansion of business, introduction new service, sale volume or profit etc. By analyzing the analyzed data in these levels, resources for training programs and the training courses submitted by the human resource department, the Board of the Training and Development has authority to reject or approve the training courses to conduct. Therefore, the study found that the training board chooses the training program and trainees for selected training courses systematically.

This study also found out that the Myanmar Citizen Bank provides the four training programs such as initial training program, personal and professional skills development training program, management training program and reinforcement training program for their staffs. For the implementation of training and development program, the study found that the board of training and development provides learning aids and materials, training site, training allocation and scheduling session time.

It can be seen that training room, lecture room and computer room are mostly used for training. The Bank used these places for all in-house training courses. Most of the trainers use this kind of place because it is easy to use and no special facilities are required. With respect to the learning aids and materials, the training school of MCB used the projector, text books, training handout, flip chart and computer. For the purpose of training evaluation the trainers in MCB evaluate the trainees' awareness, concentration, participation and interesting rates on training by 5 point scales evaluation forms. MCB also let the employee to evaluate the skills of trainers and training topic after the training.

Concerning with the training location, it can be seen that in-house trainings are delivered at training school of MCB bank which is located at No. 383, Mahar Bandoola Road, Kyauktada Township, Yangon. The external training programs are delivered at MBA, Ministry of Commerce, Central Bank of Myanmar and the Sun Institute.

With related to the allocation of the trainers, the study found that most of the new employee are trained by internal trainers those who have long term experiences in banking field and the expertise in their respective subjects. In MCB, ten internal trainers are available. With regard to the trainers for selected training course, the study observes that the trainers are selected by the board of training and development. The trainers who

conduct in-house professional training courses by outsourcing are senior executives from the banks, professional from universities and other related sectors. Internal trainers especially give information about the function of the organization. The outsiders conduct lecture on knowledge, skill and abilities required for the trainees.

With related to the allocation of the trainees, training board allow its departmental managers and management level employees to attend in house management training course and personal and professional skills development training course. For new operational employees, training department let to attend in house basic banking course. For operational employees who have high service years, training board give the chance to attend professional and personal skills development trainings such as trade banking, foreign banking and English class and self-awareness course. Junior operational employees also have the chance to get the knowledge. According to MCB profile and its growth rate, it started to grow immediately from 2011. Therefore, the training related to their service products are increased year by year. On the other hand, MCB give its operational employees to attend in house reinforcement training programs in years 2015, 2016, 2017 and 2018. Therefore, the training numbers are high for this training program. It can be seen that the MCB also sent two to four trainees to attend diploma in banking course conducted by (MBA) every year. The duration of this course is two year. The training board selects middle level employees as trainees to attend for diploma in banking course. Moreover, training board also selects operational level employees to attend certificate courses delivered by Ministry of Commerce, Central Bank of Myanmar, Sun Institute and MBA.

In conclusion, MCB is complying with the training process as described by[8][4]. However, the research finding by Kirkpatrick (1959)[12] said that only the training itself without having evaluation cannot be say effective and suggest doing research on training programs after delivered in order to know the actual performance of training. Based on the model and the current nature of MCB, this paper conduct to study about the employee perceptions on effectiveness of training programs and found out that the training programs of MCB have just positive effects on employee emotions to feel satisfied on training programs of MCB. Moreover the results are not strong enough to point out that employee feel very satisfied on the training programs of MCB because all of the data mean score are nearly 4 and does not overcome "4".

More predominantly, concerning with the changed attitudes, training is not the reason that can maintain the employees within the organization. However training can lead to improved banking and other skills and lead to job satisfaction. On the other hand, most the service year of these respondents are over 5 years and they might have another driving force not to quit from job. However, the surveyed data observed that the positive relationships between the training and employees' skills and their attitudes. This means that if the quality of training inputs such as trainers, training facilities, methodologies and organizational supports are increased, the qualities of training outputs such as skills and attitudes might be also increased. Therefore, employers should consider the ways to get the perfect training programs in MCB in timely manners. If the training want to alter itself as one of the driving forces in employees perception not to quit from job, research and development department of MCB should correct the weakness of training attributes. Therefore, this paper recommends the following facts in order to get the high positive perception by employees on the training programs in MCB.

4.1. Recommendation

In case of training need assessment, MCB perform the assessments systematically and employees also have positive responses to these assessment natures. Therefore, MCB should use the current training need assessment strategy in order to allocate the trainees in MCB.

Concerning with the training planning, this study found out the positive perceptions of employees. However, the training organizers should always make training materials and manuals available to participants so that they can keep more attentive within the programs and can follow the instructions of the trainers. Moreover, the management has to give more importance in updating new technology in their training programs for practical demonstration. Concerning with the training room, MCB should monitor not only the quantities of them but also need to monitor the qualities of these facilities because the research data point out that MCB only consider the quantity of facilities and neglect the qualities. Although employee perceptions are not too weak, MCB should consider the facts such as quality of projector, dusk and ventilation systems of the room etc.

Concerning with the training objective of the MCB, it was found out that the objectives are generalized and there should have specific objectives and should communicate these objective to designated participants well ahead so that trainees can prepare themselves by avoiding ambiguity about the goal of the training programs.
In case of training methods, this study found out that current training methods are still useful and tailored to the trainees need. Therefore, MCB should use its current training methods for future training programs.

With regard to training courses, basic banking course and management training course are internal training programs. The remaining professional and personal skills development is delivered at outside of the firm. Although these programs are systematically arranged, this study found out that employees perceived that their IT skills and risk management skills are still inferior. Therefore, MCB should arrange the training course that can improve these skills because these two major skills are necessary need for employees in banking sectors.

In training program, trainer plays an important role for the success of the training program. In case of trainers, MCB not only emphasize on the quantities but also emphasize on the quality and employee give positive perceptions to the effectiveness of trainer. Therefore, MCB should use the current strategy in order to hire and allocate the trainers in MCB. However, MCB should make a quality specification file for selecting the trainer easily. Moreover, Trainers' depth of knowledge and length of experience are two important factors that the management should emphasize in trainers' quality specification file.
In case of training evaluation, most of employees respond just satisfied on it and trainers should take action on the evaluation results. This means that the management should give feedback or rewards for the trainees' performance after training. This culture might lead to improve the trainees' willingness to learn and transfer knowledge abilities.

MCB should ensure that all the trainees are provided adequate opportunities and resources to apply the knowledge they have acquired and new techniques they have learned because this study found out that the trainees respond just satisfied on the organizational supports and therefore, leaders or mangers should give care, coach,

monitor and teach to trainees when they return to their workplace after training. After that, they should give the chance to apply their skills and should provide performance feedback which will allow staff to be informed of changes and to what extent.

Finally, the company has to survey the employee perceptions on training programs in timely manner. Moreover, management of MCB should use the feedback of previous training as a scale for their next training programs and should make changes according to the requirements of the trainees

By doing these corrective actions, MCB might have the preventative actions for the future threats such as employee dissatisfaction, fear to attend training and high turnover rate.

4.2. Limitations and Further Research

It does not study the employee in all of the branches in Myanmar due to the time frame. This research paper only focus to study the employee perception on training programs and do not consider the consequences such as employee commitment, engagement, service quality and so on. Therefore, the further researcher need to do advance comparative and innovative researches based on the ides of this research topic.

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