



The Benefits of Training and Development Programs for Lending Organization Personnel: Basis for Development of Training Program

Fhrizz S. De Jesus ^{1#}  & Lyka Mae L. Fajardo ²

^{1,2}Faculty, Nueva Ecija University of Science and Technology, Atate Campus, Palayan City, Philippines.

#corresponding author

Type of Work: Peer Reviewed.

DOI: <https://dx.doi.org/10.21013/jmss.v18.n1.p2>

How to cite this paper:

Jesus, F.S.D., Fajardo, L.M.L.. (2022). The Benefits of Training and Development Programs for Lending Organization Personnel: Basis for Development of Training Program. *IRA-International Journal of Management & Social Sciences* (ISSN 2455-2267), 18(1), 13-32. DOI: <https://dx.doi.org/10.21013/jmss.v18.n1.p2>

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This paper is peer-reviewed following IRA Academico Research's [Peer Review Program](#) .

Fhrizz S. De Jesus  /0000-0001-7174-1576

ABSTRACT

Employee development and training programs are critical to the global success of firms. Not only do these programs enable employees to develop new abilities, but they also enable businesses to increase employee productivity and improve company cultures. Assistance for Central Luzon Lending Inc.(ACLLI), is a newly established organization which aims to provide a training and development program for its employees. The researchers of this study focus on the emerging situation and the need for training and development, its implications on individual performance and the achievement of the institutional goal. The study utilized a mixed-method approach to assess the benefits of a Training and Development Program for a lending organization personnel. This research was conducted in Talavera, Nueva Ecija where the 13 employee- respondents of ACLLI were identified. The data collected from the locale were encoded, tallied, and analyzed. Statistical tools such as Percentage, Frequency Distribution, Weighted Mean, and Thematic analysis were used in analyzing the data gathered. The result shows that most of the respondents strongly agreed the training given equipped me with the knowledge necessary to succeed in my career when it comes to career competencies. Also, the majority of the respondents are highly in favour that they performed better after attending training and development programs relative to their work. Lastly, a training and development plan was crafted by the researchers to help the needs of the employees.

Keywords: Training, Employee Development, Human Resource

Introduction

Human resource development is inextricably linked to training and development. It is critical in light of technological advancements, which will result in more competition, increased customer expectations for quality and service, and a resulting need to reduce costs. It has also grown in importance globally as a means of preparing employees for new jobs.

Employee development and training programs are critical to the global success of firms. Not only do these programs enable employees to develop new abilities, but they also enable businesses to increase employee productivity and improve company cultures. Kottke (1999) described that employee development programs must include key competencies and a structure that enables enterprises to grow their businesses at the corporate level.

Employee development occurs at several levels of the business and assists individuals in achieving a variety of goals. Elnaga et.al (2013) assert that this effort benefits individuals in reducing their tension or irritation at work. When a task is not completed successfully and the end result is not regarded as planned, the individual may lose motivation to continue working (Asim, 2013).

Individuals who are unable to perform at the anticipated level may even decide to leave the organization if they feel unproductive and dissatisfied with their position. As a result, employee training and development functions as a tool that not only strengthens the competencies required to perform a job but also enables individuals to feel more content with the outcomes of their work. Improved competencies result in increased performance and retention.

Assistance for Central Luzon Lending Inc.(ACLLI), registered at SEC on April 30, 2020, and they need training and development to improve the performance of their staff. Effective performance management is essential to the organization. Employees are not the only ones who benefit from performance evaluations. Organizations that use performance appraisal results to identify areas of strength and opportunity can also benefit. Performance appraisal can help identify areas for training as well as provide guidance for leadership development, performance improvement, and succession planning. Standardized performance assessments enable businesses to aggregate, calculate, and analyze results to identify areas of high performance. These areas of strength can then be used as benchmarks and opportunities for best practice sharing in other areas. Employees with leadership potential or who require leadership development can be identified through performance appraisal. In both cases, the manager and HR department can then design programs and interventions to provide employees with opportunities to exercise their leadership skills or to develop new ones. By identifying employees, performance appraisal

can help with succession planning. To make the best use of performance appraisals in this way, they must be standardized, and the appraisal results must be reviewed, assessed, and analyzed to identify competencies and development needs across all departments.

This research study entitled “The Benefits of Training and Development Program for Lending Organization Personnel: Basis for Development of Training Program” focuses on the benefits of training and development programs for personnel in a lending organization. Through the course of this research, the researchers focus on the emerging situation and the need for training and development, its implications on individual performance and the achievement of the institutional goal.

Specifically, the following are the research problems of this study:

1. How may the profile of respondents be described in terms of;
 - 1.1 Sex;
 - 1.2 Age;
 - 1.3 Classification of Job;
 - 1.4 Position Level;
 - 1.5 Educational Attainment;
 - 1.6 Years of Services; and
 - 1.7 Employment Status?
2. How may the individual benefits of the training and development program be assessed in terms of;
 - 2.1 Career Competencies;
 - 2.2 Employee Satisfaction; and
 - 2.3 Employee Performance?
3. What are the trainings needed by the respondents in terms of;
 - 3.1 Career Competencies;
 - 3.2 Employee Satisfaction; and
 - 3.3 Employee Performance?
4. What training and development program may be proposed based on the training needs of the respondents?

Training and Development Program

Today, the majority of firms have developed a variety of programs for their employees' training and development. Typically, businesses give tuition reimbursement to their employees in order to help them advance their knowledge and education. According to the Corporate University, over 10% of employees are eligible for this perk (Rosenwald 2000).

Training and development is a component of an organization that is denoted by two distinct but related terms: training and development. Training is frequently interpreted as an activity in which an expert and a learner collaborate to transfer information effectively from the expert to the learner (in order to improve the learner's knowledge, attitudes, or skills) in order for the learner to perform a current task or job more effectively. Training activities are geared toward and evaluated in relation to the job that an individual currently has (Learner R., 1986). On the other hand, development is frequently considered as a broad, continuing, multifaceted set of activities (including training activities) aimed at raising someone or an organization's performance to a higher level. This growth frequently entails a range of strategies, including orientation to a role, training in a variety of areas, on-the-job training, coaching, mentoring, and other forms of self-improvement. Certain individuals consider development as a life-long objective and

experience. Development is extremely tough to measure because it is focused on future actions that the organization in which the individual works or is a member may engage in (Nadler Leonard, 1984).

Training and development minimize unpredictability and guarantee that learning or behavioural change occurs in a systematic manner. Training and development is a subfield of human resource management concerned with organizational activity aimed at enhancing the performance of people and groups in organizational settings. It has been referred to by a variety of names, including human resource development, employee development, and learning and development (Harrison Rosemary, 2005).

Throughout the world, various firms offer training and development programs to their employees in order to help them enhance their skills and abilities. Sears Credit launched a significant restructuring in the early 1990s and responded with a career development program. This program was created for employees to align their abilities with changing positions and to ensure that the program added value to their organization's growth. Additionally, companies believe they are not giving career possibilities to individuals who have acquaintances and the aptitude to take advantage of these opportunities (O'Herron and Simonsen 1995).

Throughout the world, several companies offer a variety of programs for the advancement and skill development of their employees that are all founded on the same reasoning. According to Mel Kleiman (2000), the main components of an effective employee training program are the orientation, management, and operational abilities of employees. These are the fundamental tenets of any staff development program.

Employees Performance

HRM practices are a process of engaging, motivating, and maintaining employees to ensure organizational survival (Schuler and Jackson, 1987). According to (Delery and Doty, 1996), HRM practices are prepared and implemented in a way that human capital plays an important role in achieving the goals and objectives of the organization. The appropriate use of HRM practices strongly influences the standard of the employer and the degree of employee commitment (Purcell, 2003). HRM practices like training and development and performance appraisal allow employees to do better in order to enhance organizational performance (Snell and Dean, 1992; Pfeffer, 1998).

Researchers have shaped compelling evidence for the fundamental relationship between employee performance and how management acts with them (Boheene & Asuinura, 2011). They claim that the effectiveness of human resource practices, particularly employee selection, performance appraisals, benefits and reward management, procedures, and employee training and development, often have a direct effect on the productivity and performance of the employees. And implementing effective human resource management can enhance the organization's ability to attract and maintain qualified and motivated employees, yield greater profitability, and low employee turnover, and invariably lead to higher productivity.

Training affects the behaviour of employees and their working skills result in enhanced employee performance (Kraiger 2002). Arthur et al. (2003) developed an analysis of 1152 samples from 165 resources and revealed that, in distinction from no-training or pre-training conditions, training had a commonly positive result on job-related performance. However, dissimilarities in positions of effect sizes were not big. The efficiency of training varied depending on the training transfer technique and the skill being trained. The benefits of training programs are also related to the technical skills of the employees. For instance, Davis and Yi (2004) developed two research with approximately 300 contributors with the help of behaviour-model training and remained capable of increasing their computer skills. Psychologically, practising tasks permits trainees to grow their learned knowledge, abilities and tasks.

Training has a positive effect on the employee performance of the employees. In a qualitative study concerning mechanics in India, Barber (2004) found that on-the-job training headed towards superior novelty and implicit skills. Technical and professional skills are very important for employees to perform a job in an effective way. Providing training opportunities for employees can enhance their performance of the employees. In reference to the invention, training increased the ability of educated mechanics to figure out how to put together two Jeep bodies using only a homemade hammer, chisel, and oxyacetylene welder. Concerning implicit skills, Barber described in his study that the profession of a mechanic needs "feel" to remain successful. Barber (2004) described the result of effective training as a mechanic having a worthwhile emotion about how to hit the metal in a particular spot so that work must be performed in a systematic and proper way.

Organizational Development

Khan (2012) states that OE is commonly referred to when discussing organizations that have achieved maximum performance. Whereas Reynolds (1997) states that an effective organization is one that is designed so it achieves its business goals. In order to achieve increased and sustainable business results, organizations need to execute a strategy and engage employees. Definitions of organizational effectiveness have tended to emphasize concepts linked to effectiveness. Early researchers focused on bureaucratic, non-bureaucratic, accounting and transactions as a way of improving an organization's performance.

According to Rofferyparks (2014), Organizational Development is a planned, holistic approach to improving organizational effectiveness-one that aligns strategy, people, and processes, and essentially uncovers the talents and spirit of people in organizations. Reynolds (2007) mentioned that OD is the term used to describe the activities that take place to increase the organization's effectiveness. Denison and Gretchen (1991) state that the competing values framework is a Meta theory that was originally developed to explain differences in the values underlying various organizational effectiveness models.

Materials and Method

Research Method

The study utilized a mixed-method approach to assess the benefits of a Training and Development Program for a lending organization personnel. In a mixed-methods study, quantitative and qualitative data are collected and analyzed simultaneously. Many academics believe this is a new practice, however, researchers have been collecting quantitative and qualitative data for many years. It's only recently that the two strategies have been combined.

The researchers used the quantitative approach for the numerical data which is helpful for the analysis and interpretation of data. On the other hand, the qualitative approach was used to know the depth of reason for the responses of the respondents. The researchers used both data to arrive at the development of the Training Program.

Research Locale

This research was conducted in Talavera, Nueva Ecija where the respondents were identified. The main respondents of this study are the employees of Assistance for Central Luzon Lending Incorporated of Talavera Nueva Ecija.

Respondents of the Study

The 13 employees in Assistance for Central Luzon Lending Incorporated of Talavera Nueva Ecija were the target respondents of this study. This comprises the field and office employees who assisted the operations of the said organization.

Sample and Sampling Procedure

Total enumeration was utilized to collect data in this investigation. Total enumeration, as defined by the Australian Bureau of Statistics (2013), is the examination of every unit, every person, and everything in a specific population. Additionally, it is referred to as complete enumeration, which signifies a complete count.

The researchers chose this sampling technique because the total number of respondents was sufficient to obtain accurate data and information.

Research Instrument

The research instruments used were the survey method, focus group discussion, and interview. The distribution of the questionnaire was personally administered by the researcher and consisted of four parts, namely:

Part I includes the socio-demographic profile of the employees. It was constructed in checklist form by the researchers.

Part II contained the assessment of the individual benefits of the training and development program which includes Career Competencies, Employee Satisfaction and Employee Performance. This part of the instrument was formulated in the modified 4-point Likert scale (Strongly Agree (4); Agree (3); Disagree (2), and Strongly Disagree (1). Subjects will be instructed to rate the statements and answer the question. It was patterned and modified from the questionnaire of Dr Nadeem Ahmed Bashir and Jehanseb (2013) in their study entitled “Training and Development Program and its Benefits to Employee and Organization: A Conceptual Study”

Part III contained the assessment of the training needed by the respondents which include Career Competencies, Employee Satisfaction and Employee Performance. This part of the instrument will be formulated in the modified 4-point Likert scale (1) No Training Need; (2) Low Need for Training; (3) Moderate Need for Training; (4) High Need for Training. It was constructed by the researchers.

The research instrument was validated; corrections and suggestions were incorporated in the final draft; interviews were done with the other consumers to check the reliability and validity of the instrument.

Data Gathering Procedure

After the proposal and approval of the research topic and problem entitled “The Benefits of a Training and Development Program for a lending organization personnel: Basis for Development of Training Program” the researchers proceed to the gathering of data and information from related research, articles, and internet. The questionnaire was formulated through the gathered information and checked by the researcher’s mentors. The researchers conduct a dry run to check the reliability and validity of the formulated questionnaire. The reliability coefficient of the instrument was tested and measured to check the internal consistency. The validity of the research instrument was established by presenting the developed research instrument for the comments of the experts who rate the instrument. The reliability coefficient of the instrument was tested and measured with a score of .880 which means that the instrument has a good internal consistency. The validity of the research instrument was established by presenting the developed research instrument for the comments of the experts who rated the instrument with 4.68 as it's weighted mean having a verbal interpretation of “very good”.

After the distribution, the information that was gathered from the answered questionnaire was tallied for further interpretation.

Data Analysis

The data collected from the locale were encoded, tallied, and analyzed. Statistical tools such as Percentage, Frequency Distribution, Weighted Mean, and Thematic analysis were used in analyzing the data gathered. The scale below was employed to interpret the results.

Table 1. Scale for interpretation of Individual benefits of Training and Development Program

Scale	Mean Range	Interpretation	Description
4	3.26 – 4.00	Strongly Agree	Highly in favour
3	2.51 – 3.25	Agree	In favour
2	1.76 – 2.50	Disagree	Not Favour
1	1.00 – 1.75	Strongly Disagree	Highly not in favour

Table 1 shows the scales used by the researchers in interpreting the data collected for the analysis of the individual benefits of training and development program.

Table 2. Scale for interpretation for the training needs

Scale	Mean Range	Interpretation	Description
4	3.26 – 4.00	High Need for Training	Highly in favour
3	2.51 – 3.25	Moderate Need for Training	In favour
2	1.76 – 2.50	Low Need for Training	Not Favour
1	1.00 – 1.75	No Training Need	Highly not in favour

Table 2 shows the scales used by the researchers in interpreting the data collected for the trainings needed by the respondents.

Aside from the said scale, the researcher used the following statistical tools to classify, tabulate, and analyze the data in accordance with the objectives of the research study:

1. In describing the socio-demographic profile of the respondents, the researchers used **frequency and percentage**.
2. To analyze the individual benefits of training and development programs and trainings needed by the respondents, the researchers employed a **weighted mean and ranking**.
3. To analyze the result of the training needs of the respondents, the researchers employed Thematic analysis and treated it with **weighted mean and ranking**.

Results and Discussions

1. Percentage Distribution of the Respondent’s Profile

1.1 Percentage Distribution of the respondent’s profile in terms of Sex

Table 3 shows the percentage distribution of the respondents in terms of Sex.

Table 3. Profile of the respondent in terms of Sex

Sex	Frequency	Percentage
Male	9	69%
Female	4	31%
Total	13	100%

Table 3 shows that the majority of respondents (9 responses, or 69 per cent) were male. This finding indicates that males were more productive in lending-related businesses. Males had an advantage over females due to their strength and determination to complete their tasks in the lending industry, where the majority of work is done in the field. Men have historically been assigned work, as it is ingrained in the Filipino mentality that fathers are referred to as the "haligi ng tahanan," or simply the "pillar of the home."

According to Hameli (2013), males held a disproportionate amount of power in the service and are also recognized for their physical prowess. These were the primary abilities required for fieldwork.

1.2 Percentage Distribution of the respondent’s profile in terms of Age

Table 4 shows the percentage distribution of the respondents in terms of Age.

Table 4. Profile of the respondent in terms of Age

Age	Frequency	Percentage
18 years old below	-	-
19 to 30 years old	7	54%
31 to 40 years old	4	31%
41 to 50 years old	2	15%
51 years old and above	-	0%
Total	13	100%

Table 4 summarizes the respondents' age distribution. The majority of respondents are between the ages of nineteen (19) and thirty (30). It demonstrates that participants were under the age bracket that meets their family's needs. They have the energy necessary to complete the tasks assigned to them. According to respondents, they must work diligently to provide for their family's needs and begin saving as soon as possible. As added, this is one of the ways how they support their family.

According to Pew Research Center (2015), Family members provide support in a variety of ways, and that support can take many forms. In this sense, the respondents were energetically working to support and provide for their families.

1.3 Percentage Distribution of the respondent’s profile in terms of Age

Table 5 shows the percentage distribution of the respondents in terms of Classification of Job.

Table 5. Profile of the respondent in terms of Classification of Job

Classification of Job	Frequency	Percentage
Office Staff	5	38%
Field Staff	8	62%
Total	13	100%

Table 5 shows the profile of the respondent in terms of classification of job. The majority of respondents were field personnel, with eight (8) responses (62 per cent). Due to the fact that the ACCLI is a lending institution, the majority of work is performed in the field. According to respondents, field staff is responsible for providing loan services to customers. They are the hands and feet of the business, providing all services within the scope of their market. Additionally, the office staff is responsible for meeting the needs of field staff in terms of implementing the business's objectives.

According to Support for Women and Children International (2017), Field Officers will be responsible for monitoring the Organization's financial loan program's beneficiaries. It demonstrates that field personnel are a critical component of the lending business.

1.4 Percentage Distribution of the respondent's profile in terms of Position Level

Table 6 shows the percentage distribution of the respondents in terms of Position Level.

Table 6. Profile of the respondent in terms of Position Level

Position Level	Frequency	Percentage
Rank and File	9	69%
Supervisory	3	23%
Managerial	1	8%
Total	13	10%

The respondent's position level is depicted in Table 7. With nine (9) responses or 69 per cent, the majority of respondents were rank and file. In ACCLI, the rank-and-file level is the entry position. This is the position that teaches the fundamentals of job-related activities. The rank-and-file staff level is where the management team first places their trust in people to work for the company. The respondents stated that they are below rank and file status because they must undergo and learn all of the business's fundamentals. While they are aware that this is the lowest rank in the organization, they are also aware that their positions contribute significantly to operations.

According to Bean-Mellinger (2019), the majority of businesses rely on their frontline employees. As the backbone of the business, these rank-and-file employees were treated equally to those in higher positions.

1.5 Percentage Distribution of the respondent's profile in terms of Educational Attainment

Table 7 shows the percentage distribution of the respondents in terms of Educational Attainment.

Table 7. Profile of the respondent in terms of Educational Attainment

Educational Attainment	Frequency	Percentage
Post Graduate (Masters/ PhD)	1	8%
College Graduate	3	23%
College Undergraduate	5	38%
High School Graduate	4	31%
High School Undergraduate	-	-
Elementary Graduate	-	-
Elementary Undergraduate	-	-
Total	13	100%

The majority of respondents were college undergraduates, receiving five responses or 38%. An undergraduate student in college is one who has not yet earned a degree. It demonstrates that the organization's requirement for educational attainment does not necessitate a higher level of achievement. This means that management affords equal opportunity to employees who do not complete their Bachelor's degree. According to respondents, a variety of factors, including financial constraints, contribute to their inability to pursue their education. The respondents did not complete college because they needed to support their families immediately.

The findings above imply that businesses do not seek individuals with high academic credentials; rather, they seek individuals who are self-motivated. According to Murphy (2019), motivated individuals have a desire to excel and are constantly striving for a higher level of personal best, which will give undergraduate employees an advantage.

1.6 Percentage Distribution of the respondent’s profile in terms of Years of Service

Table 8 shows the percentage distribution of the respondents in terms of Years of Service.

Table 8. Profile of the respondent in terms of Years of Service

Years of Service	Frequency	Percentage
1 year and Below	4	31%
2 years- 3 Years	9	69%
3 years and Above	0	-
Total	13	100%

Table 8 summarizes the respondents' years of service. The majority of respondents who have worked in the business for at least two years accumulated the highest percentage of responses (54% or 9 responses). Since ACCLI was piloted in 2019, which means it was operational for more than two years, the employees' years of service were consistent with the business. This indicates that the business has a high rate of employee retention. The business's management team understands how to maintain and care for their employees. According to the respondents, they remain employed in the business as a result of the manner in which they are managed toward the business' and their personal goals.

According to Gartenstein (2019), it makes financial sense to recruit qualified employees, train them, and retain them for as long as possible. In this light, having these employees benefits the company because turnover is costly, both in terms of lost productivity and the hassle associated with interviewing and training new employees. As added by Kirk, Clayton Todd (2003), this job satisfaction may be the result of the employees' length of service in the company.

1.6 Percentage Distribution of the respondent’s profile in terms of Employment Status

Table 9 shows the percentage distribution of the respondents in terms of Employment Status

Table 9. Profile of the respondent in terms of Employment Status

Employment Status	Frequency	Percentage
Permanent	9	70%
Contractual	2	15%
Probationary	2	15%
Others	-	-
Total	13	100%

Table 9 shows the profile of the respondent in terms of Employment status. With nine responses or 70%, the majority of respondents are under permanent employment status. This implies that the business's management provides its employees with a set of fringe benefits mandated by the government for the Labor and Employment industry. Having permanent employees demonstrates that a business is financially viable and capable of supporting both the business and its employees. Permanent employees do not have a set termination date, which enables the business to operate continuously. According to respondents, because they are permanent employees, they frequently receive additional benefits such as

subsidized health care, paid vacations, holidays, and leave, as well as contributions to a retirement plan. Additionally, this serves as a strong motivator for them.

According to Abad (2006), permanent employees are those who have been hired to perform tasks that are typically necessary or desirable in the employer's normal business or trade. This demonstrates that the management team recognizes the value and significance of permanent employees in the business.

2. Individual Benefits of Training and Development Program

2. 1 Individual Benefits of Training and Development Program in terms of Career Competencies

Table 10 presents the individual benefits of training and development program in terms of **Career Competencies**

Table 10. Career Competencies

Career Competencies	WM	VI	VB
1. Through the trainings I've received, I've acquired the soft and technical skills necessary for my job.	3.15	Agree	In Favour
2. My professional skills are enhanced by the trainings I received.	3.61	Strongly Agree	Highly in favour
3. The trainings given equipped me with the knowledge necessary to succeed in my career.	3.76	Strongly Agree	Highly in favour
4. The training I've received enables me to provide solutions that address career objectives.	2.92	Agree	In favour
5. The training I've received will assist me in surviving in the future.	2.08	Agree	In favour
Total Weighted Mean	3.10	Agree	In Favour

As seen in table 10, the statement “the trainings given equipped me with the knowledge necessary to succeed in my career” ranked number one with a weighted mean of **3.76 and was** verbally interpreted as **Strongly Agree**. On the other hand, “The training I've received will assist me in surviving in the future” ranked number five with a weighted mean of **2.08** and verbally interpreted as **Agree**. This suggests that the training provided to employees benefits their professional advancement. It demonstrates that the firm has a vision for the growth and development of its personnel. According to respondents, the more training they had, the more beneficial it was for their job advancement. Organizational training programs, according to respondents, aim to improve employee behaviour, skills, talents, and performance, as well as job satisfaction, motivation, and commitment. It is critical to invest in training if the business is to be productive.

According to Asmat Nawaz Khattak, Sumaira Rehman, and Chaudhry Abdul Rehman (2014), A planned approach to staff development can assist in the formation of a successful team. This implies that employees that are well-equipped will be more effective in their employment. In this light, a training program is highly recommended for a business for them to have competent employees.

2.2 Individual Benefits of Training and Development Program in terms of Employee Satisfaction

Table 11 presents the individual benefits of training and development program in terms of **Employee Satisfaction**.

Table 11. Employee Satisfaction

No.	Employee Satisfaction	WM	VI	VB
1.	With the trainings given to me, I find that I have a purpose and am important to the company.	3.38	Strongly Agree	Highly in favour
2.	My confidence and self-esteem have been nourished by the trainings I have received.	3.31	Strongly Agree	Highly in favour
3.	My participation in relevant training and development programs has been self-satisfying and empowering.	3.53	Strongly Agree	Highly in favour
4.	The training and development programs I have attended relevant to my job are rewarding.	3.31	Strongly Agree	Highly in favour
5.	I am grateful for the training opportunities given to me.	3.00	Agree	In favour
	Total Weighted Mean	3.31	Strongly Agree	Highly in favour

As seen in the table above, the statement “My participation in relevant training and development programs have been self-satisfying and empowering” ranked number one with a weighted mean of **3.53** and was verbally interpreted as **Strongly Agree**. On the other hand, “The training I've received will assist me in surviving in the future” ranked number five with a weighted mean of **3.00** and verbally interpreted as **Agree**. As can be seen from the results, respondents place a high value on the essence of the training sessions they receive. Because of the satisfaction individuals derive from their work, it serves as a motivator for them to continue working. When an employee is given the ability to make decisions, his or her work performance improves, which in turn helps the overall performance of the company.

According to the respondents, employees are more satisfied when they believe they have a clear path to growth. This is due to the fact that participating in relevant training and development programs provides a sense of accomplishment and empowerment. Consequently, individuals typically support the mission and objectives of the organization, feeling that the organization is looking out for their best interests. When this occurs, employees are more likely to tell their friends and family about the organization's good nature, which helps the organization's goodwill go even farther. Business success depends on not only satisfying clients but also satisfying staff, who will act as a partner with you in the achievement of your company's objectives.

According to Mel Kleiman (2000), a worthwhile employee training program must include orientation, managerial skills, and operational abilities. Therefore, Businesses that invest in staff training and development report a high level of employee satisfaction and a low turnover rate (Wagner 2000). Training improves a business's reliability by demonstrating to employees that the organization is investing in their future careers (Rosenwald 2000).

2.3 Individual Benefits of Training and Development Program in terms of Employee Performance

Table 12 presents the individual benefits of training and development program in terms of **Employee Performance**.

Table 12. Employee Performance

Employee Performance	WM	VI	VI
1. I performed better after attending training and development programs relative to my work.	3.77	Strongly Agree	Highly in favour
2. I feel much productive after attending training and development programs relative to my work.	3.46	Strongly Agree	Highly in favour
3. I am more industrious as a result of the training and development programs I have attended.	3.31	Strongly Agree	Highly in favour
4. I am more active and enthusiastic as a result of the training and development programs I have attended that are relevant to my job.	2.85	Agree	In favour
5. My job description is made clear by the training and development programs I've attended.	3.31	Strongly Agree	Highly in favour
Total Weighted Mean	3.43	Strongly Agree	Highly in favour

As seen in the table above, the statement “I performed better after attending training and development programs relative to my work” ranked as number one with a weighted mean of **3.77** and verbally interpreted as **Strongly Agree**. On the other hand, “I am more active and enthusiastic as a result of the training and development programs I have attended that are relevant to my job” ranked number four with a weighted mean of **2.85** and verbally interpreted as **Agree**. This indicates that employees' performance will improve as a result of their training, which will contribute to their total job efficiency. Having said that, training should be tailored to the assigned task in order to ensure that knowledge is used properly.

Employees' job skills and knowledge, as well as their confidence in their abilities, improve as a result of training and development, according to respondents. This helps individuals perform better and work more effectively and efficiently.

Armstrong (2009) describes development as the acquisition of new information and abilities that prepare individuals for future job requirements, whereas training is the acquisition of competencies that enable employees to perform better in their existing positions. According to Kraiger's Additions (2002), training influenced employees' behaviour and work skills, resulting in increased employee performance and further constructive changes that contribute to increased employee performance.

3. Training needed by the respondents

3.1 Training needed by the respondents in terms of Career Competencies

Table 13 presents the training needed by the respondents in terms of **Career Competencies**.

Table 13. Training Needed by The Respondents in Terms of Career Competencies

Career Competencies	WM	VI	VB	Rank
1. Institution’s Vision and Goal (Basic Organization Familiarity)	3.15	Moderate Need for Training	Not favour	2.67
2. Leadership and Visioning Workshop	3.00	Moderate Need for Training	In favour	10

3. Planning and Organizing	3.15	Moderate Need for Training	In favour	2.67
4. Communication Skills	2.85	Moderate Need for Training	In favour	13
5. Effective Business Writings	2.92	Moderate Need for Training	In favour	12
7. Bookkeeping and Cashiering Training Program	3.00	Moderate Need for Training	In favour	10
8. New Accounts Seminar	3.15	Moderate Need for Training	In favour	2.67
9. Fundamentals of Supervisory	3.08	Moderate Need for Training	In favour	7
10. Advance Marketing	3.00	Moderate Need for Training	In favour	10
11. Basic Accounting and Financial Management	3.08	Moderate Need for Training	In favour	7
12. Management Development Programs	3.31	High Need for Training	In favour	1
13. Enhancement of Business Familiarity	3.08	Moderate Need for Training	In favour	7

As seen in table 13, Management Development Programs ranked number one with a **weighted mean of 3.31** and verbally interpreted as **High Need for Training**. On the other hand, Communication Skills got the lowest **weighted mean of 2.85** with a **moderate need for training** verbal interpretation. This suggests that employees wish to engage in order to motivate others and to be able to manage a team. It may result in the development of successful managers who can assist the organization in moving forward.

According to respondents, it can aid in the development of a strong corporate culture, the development of a more aligned staff, and the establishment of critical competitive differentiators. Additionally, they assist in ensuring that staff are held to similar performance standards, which can aid in employee engagement and retention. Management development is the systematic process of teaching individuals to acquire managerial skills. In today's environment, hierarchical organizations frequently rely on management development programs to deal with rapid growth (or a significant shift in) company volume. Establishing a managerial development program can result in the creation of successful managers who can assist the business in moving forward. Consider this article to obtain a better knowledge of what a program is and how to create a successful one.

Career development of the employees should be established on a bright career path that employees can easily recognize and gave it worth (Nunn 2000). To achieve this purpose, the employee must classify their work, work priorities and current skills they have to do their job. Therefore, employees can start identifying the jobs that would require in future and set of skills to manage those jobs (Moses 2000).

It is better to give the opportunity to employees to perform their jobs in a better way and if they need help, organizations must provide them proper tools to perform the job. Development program help the employees to learn and facilitate them to become critical philosophers (Garger 1999).

Other results under Career Competence show that the employees prioritize trainings in leadership, planning and organizing, the company’s vision and mission, and other related competency development trainings.

3.2 Training needed by the respondents in terms of Employee Satisfaction

Table 14 presents the training needed by the respondents in terms of **Employee Satisfaction**.

Table14. Training Needed by The Respondents in Terms of Employee Satisfaction

Employee Satisfaction	WM	VI	VB	Rank
1. Institution’s Reward System	2.54	Moderate Need for Training	In favour	6
2. Stress and Anger Management	2.69	Moderate Need for Training	In favour	4
3. Security of Needs Awareness	2.69	Moderate Need for Training	In favour	4
4. Risk Management	2.69	Moderate Need for Training	In favour	4
5. Financial Literacy	2.77	Moderate Need for Training	In favour	2
6. Orientation in Compensation and Benefits System	3.31	High Need for Training	Highly in favour	1

As seen in table 14, Orientation in Compensation and Benefits System ranked number one with a weighted mean of 3.31 and verbally interpreted as High Need for Training. On the other hand, Institution’s Reward System got the lowest weighted mean of 2.54 with a moderate need for training in verbal interpretation.

The majority of respondents identified Orientation to the Compensation and Benefits System as a skill that is in desperate need of improvement. Because it gives simple and precise information to help the new employee feel more at ease on the job. Additionally, it builds employee confidence and assists new employees in adjusting to their new jobs more quickly. Additionally, it leads to the development of more effective and productive staff. Additionally, orientation to the wage and benefit system facilitates dialogue between the supervisor and new employee. According to respondents, orientation and benefits are critical and require significant training since they create the groundwork for an employee's whole tenure with the department. Compensation, according to respondents, is critical for attracting, motivating, and retaining exceptional individuals.

According to Absar et al. (2017), one of the primary objectives of human resource management is compensation. Compensation is critical for businesses and employees alike when it comes to recruiting, retaining, and motivating personnel.

According to Shoaib et al. (2017), attractive and competitive salary packages remain a critical factor affecting job satisfaction since they satisfy financial and material aspirations.

Other results under Employee Satisfaction show that the employees prioritize training in Financial Education, Stress and Anger Management, Risk Management, Security needs assessment etc.

3.3 Training needed by the respondents in terms of Employee Performance

Table 15 presents the training needed by the respondents in terms of **Employee Performance**.

Table 15. Training Needed by The Respondents in Terms of Employee Performance

Employee Performance	WM	VI	VB	Rank
1. Improving Credit Operations Performance	3.07	Moderate Need for Training	In favour	2
2. Quality of Service Training	2.78	Moderate Need for Training	In favour	4.5
3. Team Collaboration Training/Workshop	2.78	Moderate Need for Training	In favour	4.5
4. Customer Relationships	3.23	Moderate Need for Training	In favour	1
5. Awards and Rewards System	2.46	Low Need for Training	Not Favour	6
6. Capability Building	2.92	Moderate Need for Training	In favour	3

Based on the table, Customer Relationships, ranked number 1 with a weighted mean of **3.23** and verbally interpreted as a **moderate need for training**, while Awards and Rewards System, got the lowest rank with a weighted mean of **2.46** and verbally interpreted as a **low need for training**.

Since the respondents indicated that the most important factor in increasing revenue and profit was developing a solid and long-term relationship between the company and the consumer. According to respondents, client relationships also create and strengthen trust between the customer and the business. In a company, it is critical to have a positive relationship with your customers; this indicates that they trust your service and performance. Particularly, when an employee satisfies the customer's needs and desires, it establishes the foundation for a positive relationship between employee and consumer.

According to Kotler (2013), a customer is a person who delivers his desires. It is our responsibility to manage them profitably for both him and ourselves. The Watiki (2014), Customer satisfaction is defined as the consumer's response to a product or service that satisfies a pleasurable degree of consumption.

Customer service is the practice of giving consumers a nice, helpful experience when entering a business, during their time there, and even after they leave, should they have additional questions or products to return (Thompson & Kolsky, 2014).

Employee performance refers to an employee's ability to do work according to set standards of correctness, completeness, cost, and speed (Sultan, Irum, Ahmed, & Mehmood, 2012).

Other results under Employee Performance shows that the employees prioritize trainings in Credit Operations Performance, Capability Building, Teamwork, etc.

4. Proposed Training and Development Plan

The training and development plan for the respondents was developed based on the training needs of the respondents as a result of a survey. It allows the employees to develop their skills. Below is the proposed list of training based on the result of the research:

Table 16. Training and development program proposed on the training needs of the respondent

Career Competencies	<ul style="list-style-type: none"> -Institution’s Vision and Goal (Basic Organization Familiarity) -Leadership and Visioning Workshop -Planning and Organizing -Communication Skills -Effective Business Writings -Management Training -Bookkeeping and Cashiering Training Program -New Accounts Seminar -Fundamentals of Supervisory -Advance Marketing -Basic Accounting and Financial Management -Management Development Programs -Enhancement of Business Familiarity
Employee Satisfaction	<ul style="list-style-type: none"> -Institution’s Reward System -Stress and Anger Management -Security of Needs Awareness -Risk Management -Financial Literacy -Orientation in Compensation and Benefits System
Employee Performance	<ul style="list-style-type: none"> -Improving Credit Operations Performance -Quality of Service Training -Team Collaboration Training/Workshop -Customer Relationships -Awards and Rewards System -Capability Building

Conclusion and Recommendations

The majority of the respondents were males, nineteen (19) to thirty (30) years of age. The majority of respondents were field staff, and rank and file for the position level and the educational attainment were College Undergraduate, and 2 –4 years for the year of service, and the majority of respondents for employment status are permanent.

In addition, most of the respondents strongly agreed the trainings given equipped me with the knowledge necessary to succeed in my career when it comes to career competencies. Most of the respondents stated that when it comes to employee satisfaction, my participation in relevant training and development programs has been self-satisfying and empowering. The majority of the respondents are highly in favour that they performed better after attending training and development programs relative to their work.

Additionally, most of the respondents have a High Need for Training the Management Development Programs when it comes to career competencies. Most of the respondents stated that when

it comes to employee satisfaction, Orientation in Compensation and Benefits System. The majority of the respondents are a moderate need for training the Customer Relationships when it comes to employee performance. A training and development plan was crafted to help the needs of the employees.

In this light, the following are the recommendations of the researchers:

- Initial steps of the management of ACLLI should include strengthening and maximizing the full capacity of all individuals inside the organization. As a result of doing so, the organization may be able to boost internal productivity while also extending the lifespan of its particular business areas.
- The ACLLI shall implement effective training in every department of the firm to help employees learn more about the subject. It is also suggested that the ACLLI management should provide employee motivation programs and other training programs to help employees progress toward profit-making.
- Additionally, in terms of the training program, the researchers recommended that ACLLI shall expand the knowledge of employees and members regarding the operations of lending so that the employees will know more about the importance and significance of the lending industry.
- Lastly, it is recommended that the development plan crafted by the researchers be used to help the respondents to gain more knowledge even if they change their company, and the ventures stated in the proposed training and development plan may augment their skills and may expand, grow, and help the economy in the long run.

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