

Human Resource as a Source of Competitive Advantage: A Study on Bankers in Pakistan

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Abstract

The global market competition demands organizations to have competent human resource in the relevant specialized field. The study undertaken to investigate the relation between competency-based training and employees' performance with special focus on banking sector for its economic contributions in the development of a society. The population of the study is the bank managers in the public and private banks of Pakistan. The selected random sample comprised of those managers who have attended a training program at least once in the current job, sample size (N= 250), both male and female, age groups (1 = 25 to 35 years, 2=35 to 45 years, 3= 45years above) in various banks of Peshawar city. The data was collected using a structured questionnaire ($\alpha= 0.82$) on a commonly used Likert scale, to investigate the relationship between competency-based training and employee performance. A Pearson's Correlation Coefficient among the variables is significant at $p= 0.001$, hence proving a positive correlation of specialized training imparted and the employees' performance in the banks of Peshawar. Further it is concluded that majority of bankers had a positive favorable responses about competency-based training imparted. Therefore, specific-to-job training is a viable option for the investment in human capital to improve overall performance of employees. A regular training need identification is suggested for the banks to strategically train and develop the bankers in the highly dynamic industry. Nevertheless, further research is suggested on finding bankers' perception of inducing the training to their work.

Keywords: *Competency-based training, employees' performance, human resource development*

1. Introduction

The world of modern organizations is observing an amazing change in the strategies to gain competitive advantage through training and development of their human resource. The knowledge and skills of workforce have become increasingly important to its performance, competitiveness, innovation and overall productivity (Martocchio & Baldwin, 1997; Lawler, Mohrman, & Ledford, 1998). Workplace learning and continuous improvement are now considered essential for organizations to be competitive (Cetron, 1999; Brownstein, 2001; Salas & Cannon-Bowers, 2001; Woodall, 2005). Hence it is no more shocking that workforce training is a multi-billion dollar industry worldwide (Haccoun & Saks, 1998; USA Industry Report, 2006). Competency-based¹ training has become popular and emerged as an important human resource development tool. This term is used to train the people at work exactly according to their job and duties requirements including the required level of knowledge, skills and attitude to perform. Organizations need to train their human resource based on the job need competencies and help them to transfer the learning into their work. In Pakistan organizations lag behind in developing the strategies of training and development based on needed competencies. Pakistani workforce often denied opportunities for growth like trainings and those lucky ones who manage to sail through having routine for the training programs find those irrelevant and useless. The banking industry plays a central and valuable role in fostering economic development through mobilizing the financial resources of the community into the anticipated channels. Training is becoming mandatory agenda of human resource practices especially in the banking sector worldwide to face the global economic and associated challenges.

In Pakistan, the perception of competency-based trainings, both on the job and off the job, is infrequently studied and pointed out in the literature. Published information on “competency-based training of employees” in Pakistani organizations is limited. Therefore, the aim of the study was to explore the relationship of competency-based training with human resource performance in organizations whereas using them as a source of competitive advantage. The population of the study was the banking sector of District Peshawar, KP Province, Pakistan. The study intended to find the effectiveness of competency-based training¹ with special consideration to banking industry. The study can be beneficial for all organizations in various industries dealing with developing human resource department and practices for the employees’ effectiveness. Further, it can help employees to have understanding regarding their level of competencies and its impact on their performance. The study attempts to relate training and employees’ performance with organization’s competitive advantage. Also to seek opinions of employees on the benefits of employee training and development in banking sector of Peshawar, Pakistan. The conclusions are drawn and practical recommendations are given for developing the successful strategies in managing human resource to gain higher productivity and global competitiveness.

2. Review of Literature

According to Kraiger (2003), successful organizations invest more in training

¹Competency-based training is the updating knowledge, skills and attitude required to perform a job.
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and development than other organizations. A considerable expenditure that organizations spend each year on formal training and development programs is made with the expectation that their training investments will lead to improvements in organizational performance (Salas & Cannon-Bowers, 2001; Dolezalek, 2005). Training is only one way for employees' learning and the investment made in training requires an analysis of training pays off in organizational effectiveness. However, training is often criticized for ineffective, too expensive, not transferring to the job, and not improving the bottom line (Cannon-Bowers, Rhodenizer, & Bowers, 1999; Caudron, 2002; Kraiger, McLinden, & Casper, 2004). Training programs are implemented for reasons other than improving performance such as legal compliance, rewarding and retaining employees. Salas et al., (1999) recommends that training should impart new knowledge and skills if it is relevant with employee and organizational needs, and effectively designed and delivered. When training results in improvements in relevant knowledge and the acquisition of relevant skills, employee job performance should improve training transfer (Baldwin & Ford, 1988; Salas et al., 1999). Guzzo et al., 1985; Burke & Day, 1986; Arthur et al., 2003 revealed training as source of improving individuals' knowledge, skills, attitudes, job performance, output and quality of work. Skills development programs are good investments for individuals, organizations, labor market and for the entire economy (Johansen & Adams, 2004). The process called human capital development is aimed at improving an individual's knowledge and skills.

2.1 Competency-based Training

Rothwell & Lindholm (1999) used competency model to distinguish the industry and job specific competencies for the improvement of human performance. A competency model is a validated decision tool, correlated to a specific group of activities that describes key knowledge, skills, and attitudes for performing those activities (Buford & Lindner, 2002). According to Watson (1990), competency-based education is an approach to education that ensures that the competencies taught are those that are required on the job. Thus the goal of any competency-based education is to ensure transfer of learning in the workplace. Buford and Lindner (2002) define competencies as a group of related knowledge, skills and abilities that affect a major part of an activity. **Knowledge** is a body of information applied directly to the performance of a given activity. **Skill** is a present, observable competence to perform a learned psychomotor² act. **Attitude** is a present competence to perform an observable behavior or a behavior that results in an observable product. Competencies establish the behavior requirements needed to be successful in a given profession or task. Thus an occupational competency in an industry is the ability to perform at a stated standard, knowing procedural information, and emphasis on the content and context of the tasks.

Models of training motivation come closer to addressing individuals' motivations to develop more focus on the motivation to learn certain academic or training materials, or the motivation to engage in specified training activities only. Noe & Colquitt (2001) and Colquitt et al. (2000) also integrated personality variables, characteristics of the work

²**Learned Psychomotor** is the development of muscles to work in organized patterns guided by signals from the environment. (source: www.wikipedia.com)

environment, and attitudes towards job and organization in their model of training motivation. Training should impart new knowledge and skills if the training is relevant, based on employee and organizational needs, effectively designed and delivered. When training does result in improvements in relevant knowledge and the acquisition of relevant skills, employee job performance should improve, provided that the skills learned in training transfer to the job (Baldwin & Ford, 1988; Salas et al., 1999). Improvement in job performance should be reflected in organizational outcomes or results criteria such as productivity, quality, and service, if the job is strategically aligned to the organization's needs. There is increasing concern in organizations that training investments be justified in terms of improved organizational performance (Salas & Cannon Bowers, 2001). Transfer of learning and the ability to measure learning outcomes as a result of a training program have been major issues in training and development (Antonacopoulou 1999; Kellie 1999; Smith 1999). Applying the resource-based view to training suggests that training can be viewed as an investment in human capital that provides employees with unique knowledge, skills and abilities that add value to the firm and enable the performance of activities required to achieve organizational goals, thus resulting in positive organizational-level outcomes (Ostroff & Bowen, 2000).

2.2 Training and Competitiveness

From evidence, mainly derived from research sponsored by the National Institute of Economic and Social Research, there is now broad agreement among commentators that skills training does improve organizational productivity and national performance (Arthur et al, 2003). Sun, Aryee and Law (2007) highlight the point that however crucial its role, it is still far from established that training represents the key determinant of an organization's financial performance. Lack of concentration to skills development is found to hinder organizational performance in a number of ways including limiting the take-up and use of new technology, lengthening delivery times, increasing scrap levels and reducing the ability of the organization to meet increases in demand and to exploit market opportunities (Tharenou et al, 2007). According to Thomas, Soutar and Ryan (2001) the workforce becoming trapped at the low skill level while the learning organization signifies the continuous improvement in achieving the individuals' as well as organization's formal goals (Slater, & Narver, 1995). The transfer of newly learned skills and knowledge to the job is contingent upon many variables including training design, trainee characteristics, and work-environment (Baldwin & Ford, 1988; Clark et al. 1993).

Training effectiveness usually is determined by assessing some combination of the criteria presented in Kirkpatrick's (1960) hierarchical model of training outcomes. This hierarchy is composed of four levels of training outcomes: (a) trainees' reactions to the program content and training process (reaction); (b) knowledge or skill acquisition (learning); (c) behavior change (behavior); and (d) improvements in tangible individual or organizational outcomes such as turn-over, accidents, or productivity (results). Each training outcome affects the next level in the hierarchy. Positive reactions of trainees, learning, behavior change, and improvements in job-related outcomes are expected from well-designed and administered training programs. Trainee attitudes and attributes are hypothesized to have an impact on motivation to learn the content of the training program

(Hicks, 1984). Along with basic knowledge of skills, support of the supervisor and coworkers, learners' eager to learn and essential rewards are having significant relationship with training transfer to the workplace (Kirwan & Birchall, 2006; Velada et al. 2007; Scaduto et al, 2008; Kauffeld & Lehmann-Willenbrock, 2010; Patrick et al. 2012; Awais Bhatti et al. 2013). Various studies reveal that training transfer to workplace have not taken place (Ford, 2009; Mackay, 2007; Scaduto et al. (2008) ; Kauffeld & Lehmann-Willenbrock (2010) while some studies argued the role of various factors in training transfer including support of coworkers and individuals interest to learn (Bates et al. 2007; Kirwan & Birchall (2006); (Awais & Sharan, 2010; Patrick et al. 2012).

2.3 Banking Industry and Training

The privatization and globalization of the banking sector increased the challenges to survive and competitive (Aldaibat & Irtaimah, 2012) so as organizations have to embrace a broad strategy including human resource development to achieve a sustainable competitive advantage (Hartel et al 2007). Banks globally are under intense pressure to perform in today's impulsive market place due to higher competition and growing customer demands (Pfeffer, 1998; Aldaibat & Irtaimah, 2012; Adegoroye, Oladejo & Moruf, 2012; Nyamongo & Temesgen, 2013). Literature reveals that human resource management practices including training and development can create more intelligent, flexible workforce to enjoy competitive edge over rivals. (Walker, 1992; Taylor & Francis, 2008; Rawashdeh & Al-Adwan, 2012; Aldaibat & Irtaimah, 2012; Khatoon, Amin & Hossain, 2013). Unique to each industry, banking sector faces its industry specific encounters start from understanding customer needs till customer services and compliance issues (Adegoroye, Oladejo & Moruf, 2012). Such challenges desperately require highly skilled and competent workforce whereas training and learning are only sources to enhance the competence. Hence, training and development of employees is necessary for the banks as an important determinant of organizational performance (Noe, 2006; Hollenbeck, Gerhart & Wright, 2006) to compete in new economy having technological advances and dynamic work design (Nzuve, 1999; Barker, 2000; Noe, 2008; Johnson, Scholes & Whittington, 2006; Hitt et al, 2006; Johnson et al, 2006; Ivancevic et al, 2007).



Figure 1: Theoretical frame work for the study

2.4 Hypotheses

H₁: The components of competency-based (Knowledge, Skills, Attitude) training have a positive correlation with bank managers' performance in Peshawar.

H₂: The components of competency-based (Knowledge, Skills, Attitude) training cause variation (improvement) in bank managers' performance in Peshawar.

3. Research Methodology

The population of the study was the banking sector in District Peshawar, KP Province, Pakistan. The selected sample was the employed bank managers who attended

at least one periodic training course run by their current employer and were expecting to attend further courses of such kind. Using random sampling, a sample was selected (n= 250) comprised of both male and female, age groups (1 = 25 to 35 years, 2=35 to 45 years, 3= 45years above), having designations like operational manager, human resource manager, marketing manager etc in various banks of Peshawar city both in the private and public sectors, including NIB Bank, Habib Bank, Allied Bank, Bank Al-Falah, Standard chartered Bank, United Bank, National Bank. The study used a structured questionnaire distributed among the bank managers to obtain the managers' perception regarding the importance of competency based training in job and its impact on their performance. The questionnaire (on a five points Likert scale) were purposely designed to know the degree of agreement of the respondents regarding the benefits and need of the competency-based training at the workplace linked with their performance (details in table 1).

Table 3.1: Details of Scales used in the Study

Variables	Type of Variable	Description	No of Items	Scale
Performance of Employee	Dependent Variable	Employees' Absenteeism, Turnover, work motivation, target achievements, Change in Attitude (Satisfaction), change in Work quality, Innovation and creativity, change in services attitude and degree of skills enhancement	15	5-points Likert scale
Competency Based Training	Independent Variable	a. Knowledge = Responsibilities & Duties+ Authority + Organizational Profile including history and future prospects + Social and cultural Knowledge b. Skills = Communication Skills + Interpersonal Skills+ Presentation Skills + Conflict Resolution Skills + Job specific skills c. Attitude = Adaptive to changes+ Promotes False Believes + Trustworthy + Benefits others + Feeling of ownership for job and organization	25	5-points Likert scale

The results were measured using a computer software "Statistical Packages for Social Sciences (SPSS)" to find the results from statistical tools including the mean values analysis, percentages, correlation analysis and regression.

4. Results and Analysis

Table 4.1: Reliability analysis of the scales

Cronbach's Alpha	No of Items	Sample size
0.82	40	250

Cronbach Alpha test is applied to check the internal consistency of the scales in the instrument (Cronbach's Alpha; Cronbach, 1946). The Cronbach's Alpha value $\alpha=0.82$ shown in table 2, explains good enough reliability of the scales.

The sample of the study (n= 250) was the employed bankers who attended at least one periodic training course run by their current employer and were expecting to attend further courses of such kind. Among those 56% were male and 44% were female from age groups as (1 = 25 to 35 years, 2=35 to 45 years, 3= 45years above), having designations of operational manager, human resource manager, marketing manager etc in various banks of Peshawar city both in the private (58%) and public (42%) sectors, including NIB Bank, Habib Bank, Allied Bank, Bank Al-Falah, Standard chartered Bank, United Bank, National Bank. The resulted responses to the investigations designed for knowing the awareness of respondents about the competency-based training and its benefits in organization are presented in table 3.

Table 4.2: Responses in favour of Competency-Based Training and its Benefits to Individuals in Organization.

TRAINING	S.A	A	U	D	S.D
Helps in making better decisions & effective problem solving	15%	55%	10%	20%	0%
Encourages in achieving self-development & self-confidence	77%	11%	10%	2%	0%
Helps a person handle stress, tension, frustration and conflict	19%	69%	5%	6%	1%
Provides information for improving knowledge, leadership, communication skills and attitudes	78%	18%	3%	%	0%
Increases job satisfaction and recognition	67%	19%	10%	1%	3%
Develops a sense of growth in learning	48%	35%	10%	7%	0%
Helps eliminate fear in attempting new tasks	15%	38%	13%	31%	3%

* SA=Strongly Agree, A= Agree, U=Undecided, D=disagree, SD= Strongly Disagree

The responses indicated on average that majority (70%) respondents are in favour that required training can help human resource in making better decisions and effective problem solving. The major reason predicted is the lack of awareness about the

organizational policies, procedures or job itself that lead to deviate the decisions at workplace. Respondents believed that a better decision making at workplace helps in achieving self-development and self-confidence (88% responses). Also responses in favour of training (96%) shown the need for training strongly for the sake of knowledge required to improve skills and attitudes. Stress, tension, frustration and conflict at workplace are by products of not knowing the job, if the employee is trained for the job, organizational policies and the environment, the above factors can be handled and even minimized (88%). As a result employees feel more job satisfaction (86%) and a good sense of growing in knowledge (83%) by eliminating a fear of doing new things and accepting the challenges of the changing businesses (53% responses).

4.1 Consequences of Competency-based training in personnel relations, intra & inter-group relations & policy implementation

The results of the investigations intended to know the degree of expected consequences of competency-based training in personnel relations, intra-group and inter group and policy implementation are as in table 4.3.

Table 4.3: The Consequences of Competency Based Training inside the Organizational Structure.

TRAINING	S.A	A	U	D	S.D
Improves communication between groups and individuals	25%	65%	5%	3%	2%
Provides information on equal opportunity and affirmative action	88%	5%	5%	2%	0%
Improves interpersonal skills	78%	10%	10%	2%	0%
Makes organizational policies , rules and regulations possible	20%	58%	12%	5%	5%
Builds cohesiveness in groups	77%	11%	10%	2%	0%

* SA=Strongly Agree, A= Agree, U=Undecided, D=disagree, SD= Strongly Disagree

The responses clearly indicated that the respondents believe (90%) that competency-based training improves communication between groups and individuals. The respondents agree upon (88%) the role of training in improving interpersonal skills and so the building of group cohesiveness (88%). By providing the job related (competency-based) training to the employees, the organization can make it possible to more likely implement the policies, rules and regulations of the company.

4.2 The components of the competency-based training

The study investigated that how much the key factors play expected role in the identification of competency-based training of employees (as in table 5).

Table 4.4: Average Responses regarding identification of Key Factors of Competency-Based Training of Employee

	Knowledge (Responsibilities, Duties, Authority, Organizational Profile)	Skills (Communication, Interpersonal, Presentation, Conflict Resolution , Job specific skills)	Attitude (Adaptive to changes, Trustworthy, Benefits others, Feeling of ownership, Attitude towards relationships at workplace)
Favorable responses (strongly Agree & Agree)	78%	89%	87%

The results of the study proved that 'knowledge' plays vital role in the identification of competency based training of employees. In fact, knowledge is one of the main ingredients of competency related to any specific job and it varies from job to job and organization to organization. The favorable responses (78%) are more, representing the importance of knowledge as a key to competency-based training. Along with knowledge, competency-based training also includes Skills as another important determinant. The 89% responses are in favor of skills of employees to be improved through training. Moreover 87% responses are in favor of attitude as another key player and training can enhance the quality of attitude of employees for their job. The empathetic attitude, feeling of organizational citizenship and trustworthiness all can be learned and improved through training.

4.3 Correlation analysis

From the value of Pearson correlation coefficient of the variables in the instrument, it is indicated that none of the variable has weak or low relationship among each other. The results (given in table 6) indicated that knowledge has highest positive correlation with employees performance ($r= 0.832$, $p= 0.001$). The skills of employees are positively strong correlated with employees performance ($r= 0.819$, $p=0.001$) while attitude is also positively correlated with employees performance ($r= 0.791$, $p=0.001$). The correlation values between the two variables X (competency-based training) and Y (employee performance), significant at 0.001 level proved the hypothesis accepted.

Table 4.5: Correlation Coefficient between Dimensions of Competency based Training and Employees Performance in Banks of Peshawar (Sample Size N=250)

Correlation Matrix				
		Knowledge	Skills	Attitude
Employees Performance	Pearson Correlation	0.832**	0.819**	0.791**
** Correlation is significant at the 0.01 level (2-tailed).				

4.4 Regression Analysis

The regression analysis is conducted to check the degree of variation in bankers' competency to perform as dependent on components of competency-based training including knowledge, skills and attitude.

Table 4.6: ANOVA ^a

	Sum of Squares	Df	F-statistics	Sig; level
Regression	12	1	65	0.000

R= 0.860 R²= 0.793

Table 4.7: Regression Coefficient

	β Coefficient	T	Sig; level
Constant α	2.14	14.42	0.001
Knowledge	0.168	8.075	0.001
Skills	0.123	7.05	0.001
Attitude	0.581	5.26	0.001

b = Employee Competency (at confidence interval= .05)

α = constant

The results of the regression analysis in the study is given in the tables 7 and 8 using the econometric model as follow:

$$E.C = f(A,B ,C)$$

where,

E. C = Employee Competency to perform

A = **Knowledge** of employee related to the Responsibilities, Duties, Authority, Organizational Profile

B = **Skills** of employee for Communication, Interpersonal, Presentation, Conflict Resolution, Job specific skills

C = **Attitude** of employee related to Adaptive to changes, Trustworthy, Benefits others, Feeling of ownership, Attitude towards relationships at workplace

In the analysis of the variance (ANOVA), the coefficient of determination (R^2) is equal to 0.793 (or 79.3%) indicates that the variation or change in the employee competency is 79.3% explained by the predictors given in the function at sig. level 0.001 and degree of freedom=1. The result indicates a good enough correlation among the variables, hence a statistically fit model. The empirical results of the regression equation using econometric model are as:

$$EC = 2.14 + 0.168A + 0.123 B + 0.58 C$$

This can be interpreted as the β Coefficient of 'knowledge' is 0.168 with t-statistic 14.42 at sig. level 0.001 shows the highly significant results. The one unit change in knowledge will result into 16.8 units in employee's competency to perform so as the role of knowledge is vital in the development of employee competence. The β Coefficient of 'skills' is 0.123 with t-statistic 8.075 at sig. level 0.001 shows the significant results. One unit improved skills with training can bring 12.3 units change in employee's competence showing the importance of skills including communication skills, interpersonal skills, presentation skills, conflict resolution and other job specific skills as significant in the competence level of an employee. The β Coefficient of 'attitude' is 0.581 with t-statistic 5.26 at sig. level 0.001 shows the significance of results again. One unit change in attitude can bring 58.1 units change in the competence level of employees to perform a specific job in a work culture.

5.1 Discussion and Conclusion

The results of the study empirically proved the importance of competency based training to be imparted for the improvement of bankers' performance. As the results of the study indicate that the intact knowledge about the job is not only the key to successful achievement but also to be skilled in performing the job is the unavoidable requisite. An individual having required knowledge and skills for a specific job may not be champion unless have the appropriate attitude towards that job and the organization working with. The results suggest that as the pace of technological development, environmental changes and global competition increases, it becomes more and more important for organizations to train their employees. There is a need to focus on a thorough and comprehensive description of the impact of training in terms of employee performance. In classical review and critique of training, researchers identified trainee characteristics e.g. motivation to learn (Baldwin and Ford 1988, Bartlett and Kang, 2004), training design characteristics and work environment factors including supportive training and development infrastructure (Clarke, 2005; Kirwan & Birchall, 2006; Velada et al. 2007; Scaduto et al, 2008; Kauffeld & Lehmann-Willenbrock, 2010; Patrick et al. 2012; Awais Bhatti et al. 2013) as key determinants of effective training. Organizations should provide training so that individuals become more competent for effective performance in their jobs. The firms that train their workforce according to the requirements of the job assigned have more positive human resource productivity leading to greater performance achievements. The competency-based training can made significant contributions to employers in the form of making a learning organization as well as enjoying availability of instantly needed competencies specifically in the banking industry. Though every

organization is providing training sessions in their own capacity but core theme is the ‘relevant training’ means to train employees for the job to a predetermined standard. Considering the sensitivity of the role in economic development, banks must align business strategies with the human resources management practices including training and development. Banks mostly rely the potentials and competence of their workforce to deal with their customers competitively (Ngui, 2015).

5.2 Recommendations

Due to the technological improvements in the field of business, training plays a significant role for the development of any enterprise so as both the newly recruited persons and already working workers should be trained accordingly in order to compete in the modern business field. Need for competency-based training raised due to several factors including less number of trained personnel, compatibility with firm’s human resource needs, new technology developments etc. Human resource development professionals should develop effective strategies in order to maximize the training transfer and effectively manage the training program. Based on the study few recommendations are presented for the organizations generally and banks particularly:

- i. The frequent training sessions should be part of banks’ annual agenda.
- ii. The provided training must focus on individual differences in terms of the capability of the workers that is to realize that people would differ in ability, learning capacity, interests, motivation and other characteristics.
- iii. Employees should be involved friendly in the information gathering stage (training need analysis) to ask them for reporting their needs for learning so that they can improve their effectiveness and individual productivity.
- iv. The nature of training programme should depend on the requirements of the job for what it is intended to. For this, a clear analysis report of the job should be prepared and communicated before giving training.
- v. Suitable incentives should be introduced for the effective motivation of the trainees.
- vi. The authorities must take active part during the training in guiding the trainees about what is expected from them during and after the learning sessions.
- vii. The trainees must be aware of the process of transferring all the learning from training into job.
- viii. The design of training including quality instructors, environment and materials can enhance its effectiveness. Further the firms with promoting learning environment and culture not only for the sake of organizational benefit but also for the individual growth can be more successfully achieve training effectiveness.
- ix. Past training experiences must be included as a reference in the upcoming sessions.

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