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Abstract

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Keywords: Training, Employee performance, Commitment, Takaful, Peshawar

Authors:

Arshad Ullah: (Corresponding Author)

General Manager, Smart Solution and Developers
(SSD Group of Companies), Pakistan.

Email: arshadawood121@gmail.com

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Effect of Training on Employee's Performance and Organizational Commitment: Evidence from Takaful Industry

Abstract

The research study aims to analyze the effect of Training on the employee performance and organizational commitment of the employees of the takaful industry of district Peshawar. The sample of the research study is comprised of 161 takaful employees randomly selected from different takaful organizations namely, Dawood Takaful, Jubilee Family Takaful, Adamjee Family Takaful, and Pak Qatar Takaful. Linear Regression Analysis has been applied to analyze the effect of training on employee performance and organizational commitment. It has been found that training has a significant effect on employee performance and organizational commitment. The research recommends that the HR department should provide relevant and need-based training to the employees. Moreover, it suggests that training should be provided on a regular basis to not only improve the performance of the employees but to enhance the organization's commitment.

Keywords: [Training](#), [Employee performance](#), [Commitment](#), [Takaful](#), [Peshawar](#)

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Authors:

Arshad Ullah: (Corresponding Author)

General Manager, Smart Solution and Developers (SSD Group of Companies), Pakistan.

Email: arshadawood121@gmail.com

Introduction

Indirect or direct effects on employee commitment are caused by training strategies utilized by firms (Rehan, et al., 2024; Allen and Meyer, 1991). Several researchers, including Kulkarni (2013), believe that training is essential in every company. Several academics, including Humphrey (2013), have stated that the current development of the global economy, as well as the rapid changes in technology and innovation, require firms to constantly train their staff.

Training has a positive and significant impact on employee commitment, according to the findings of a study conducted by Nkosi (2015) on the benefits of training on employee commitment, retention, and performance in a South African local municipality. Employee commitment and turnover intention in Pakistan were investigated similarly by Ashar et al. (2013), who discovered that training creates the perception of caring and demonstrates how valuable employees are to the firm. Furthermore, the



organization will get the benefits of the implementation. Employee training is one of the most important tasks of human resources since it has a direct impact on the productivity of the business as well as the employee relations of the organization. The importance of good staff training in helping a company enhance the standard and quality of service it provides to consumers has been recognized for quite some time. The success or failure of an organization is largely determined by the quality of its human resources, and human resources have played a vital part in the economic development of most industrialized countries, including Japan, the United Kingdom, and the United States of America, among others. Improved capabilities, knowledge, and skills of a talented staff are a significant source of competitive advantage in a global market environment (McKinsey, 2006). Effective training programs are required to develop the desired knowledge, skills, and abilities of employees for them to perform well on the job. These programs may also have an impact on employee motivation and dedication (Meyer & Allen, 1991).

The current literature review indicated that appropriate training is linked to employee outcomes, e.g. corporate commitment (OC) (Ocen, Francis & Angundaru, 2017) & employee performance. Researchers (Guo et al., 2018) stated that training has not had a positive reputation as an action that may help organizations build value and address barriers to competition. It is seen as an orientation or introduction method for new employees to familiarise them with the health and safety regulations of the company as needed by law, security, fire protocols, etc (Phulpoto, Oad, & Imran, 2024). The function of training activities that enhance employee engagement and motivation and can lead to deeper insights. The role of training in such a scenario therefore needs to be tested (Imran & Akhtar, 2023).

Training facilitates are beneficial in polishing employees' abilities, and it also leads to improved employee dedication and connection to the organization, which directly contributes to the organization's competitiveness by increasing its competitiveness (Acton & Golden, 2002). Training is critical in boosting organizational efficiency and commitment, as well as in increasing organizational commitment. The majority of studies, including Zwick (2005) and Konings & Vanormelingen (2009), found that training is a significant and effective tool in the achievement of the firm's goals and objectives. Training is critical in boosting organizational efficiency and commitment, as well as in increasing organizational commitment. The majority of studies,

including Zwick (2005) and Konings & Vanormelingen (2009), found that training is a significant and effective tool in the achievement of the firm's goals and objectives, resulting in increased dedication and productivity of the organization (Imran, Zaidi, & Rehan, 2024).

Affective commitment, according to Allen and Meyer (1990), is defined as the extent of an employee's emotional attachment to and involvement with the organization. Organizational commitment is defined as the extent of an employee's participation in and involvement with the organization. Normative commitment suggests that you are doing a good job with your present company and are very content with/believe that you will continue to work with your current organization in the near future. Continuance commitment can be defined as the extent to which an employee believes he or she will remain with the current organization (Imran, Zaidi, & Rehan, 2024).

Salleh & Kamaruddin (2011) report that training primarily impacts the behavior of people and then affects their behavior, e.g. performance. Considerable evidence supports the premise that training affects behaviors, thus training improves the performance of workers and other corporate outcomes (Khan, Hussain & Ahmad, 2023). Nonetheless, only a few publications have explored whether the relationship between education and ability is influenced by many other characteristics, such as organizational dedication. One of them is Mihardjo et al (2020) research which found that work-related training and cross-training have a direct effect on organizational performance through their impact on corporate commitment (Mohammad, et al., 2024).

Training is particularly essential in the Takaful business, as employees must interact with consumers to give services to them. During their research on Takaful agents in the Malaysian market, Djafri and Noordin (2017) revealed the need to market the insurance sector by building an effective system and survival tactics, as well as enhancing their overall performance (Mohammad, et al., 2024). As a result of the research, insurance agents were identified as a significant source of competitive advantage for companies offering traditional insurance products (Imran, Sultana, & Ahmed, 2023). Furthermore, the Takaful industry is wholly dependent on and pushed by agents, as only a small proportion of clients approach and establish contact with Takaful on their own. Indonesia, which has the world's largest Muslim population, is regarded as a prospective market for Takaful. The company has been in existence since 1994 and has created subsidiaries known as Asurransi Takaful Keluarga and Asurransi Takaful Umum, which

specialize in Shariah insurance. Although studies have been undertaken on the Takaful sector, these studies have tended to focus on either the sector's leadership or its sales performance (Hamid et al., 2012; Salleh & Kamaruddin, 2011). Even though research has been conducted in the areas of training, employee performance, and commitment (Mihardjo et al., 2020), all of these studies have been conducted from the perspective of Malaysia, Indonesia, or other Islamic nations. As a result, the current study fills a gap in the existing literature by studying the impact of training on employee performance and organizational commitment in the Takaful sector of Peshawar's district.

Problem Statement

The international market has recently seen a decrease in life premium growth, although the economy rebounded greatly in 2017. As a result of recessions and worldwide financial crises, insurance remains stressed and weak, affecting sustainability and industry profitability ((Claessens, Dell'Araccia, Igan & Laeven, 2010). Researchers have found many hidden causes that have caused the insurance industry to perform low compared to industrialized countries (Remli & Rosman, 2018). Pakistan is the second largest Muslim majority country in the world (Oad, Zaidi, & Phulpoto, 2023; SBP, 2015) after Indonesia, although though is the second largest Muslim majority country, the total proportion is only 2-3% of the insurance market. It is also highlighted that the Takaful family sector will promote traditional and Takaful growth in insurance due to consumer emotions. As a result, Takaful operators must acquire experienced and proactive insurers to provide customers with comfort, explanations, and persuasion for the adoption of Takaful products (Djafri and Noordin, 2017). In insurance companies, human resources play a crucial part in giving accurate information and attracting customers with their best recommendations for their services in the worldwide competitive market. It can only be possible if employees receive training that improves their performance and so employees work with their organizations (Imran, Zaidi, & Khanzada, 2023; Sendawula, Kimuli, Bananuka, & Muganga, 2018).

Training and management development investments in human resources enhance individual employee capabilities and organizational capacities. The lack of training not only diminished the skills of the personnel in their work but also undermined their affiliation with the organization. The current study examines the impact of training on the performance

of employees and the organizational commitment of the Takaful industry in Peshawar district.

Research Questions

- Does training affect the employee performance of the takaful industry of district Peshawar?
- Does training affect the organizational commitment of employees working in the takaful industry in the district of Peshawar?

Objectives of the Study

- To analyze the effect of training on employee performance in the Takful industry of district Peshawar.
- To examine the effect of training on the organizational commitment of employees working in the Takful industry of district Peshawar.

Literature Review:

Training

Training has been described in various ways by various authors. Tharenou, Saks, and Moore (2007:252) define it as "the systematic acquisition and development of knowledge, skills, and attitudes required by employees to adequately perform a task or job or to improve performance in the job environment." While some believe that it focuses on educating members of organizations on how to perform their tasks by gathering knowledge and acquiring skills, some feel that it emphasizes educating organization employees on how to carry out their responsibilities via obtaining expertise and talents (Jones, George, and Hill, 2000).

Organizational Support for Training.

Training requires the support of the organization. It is the organization's responsibility to assist its employees in receiving training. Organizations should create a welcoming environment for continuous training and encourage their employees to participate in it. Cortini (2016) backs up this claim by asserting that institutions that provide some type of compensation or reward to their workers in exchange for training ultimately develop organizational training support.

Theoretical and practical research has shown that training has been the most important organizational asset, as it can supply the fundamental element of sustainable competitive advantage (Cortini, 2016).

The Role of Training in Organizations.

Staff members are trained by providing them with the knowledge and skills they need to perform their duties and responsibilities (Costen & Salazar, [2011](#)). Organizational training has changed dramatically over the last 25 years. According to Hausknecht et al. (2008), organizations should be motivated to promote training and advancement of all staff members in order to facilitate the achievement of organizational objectives, with the primary goal being employee commitment. Employees appeared committed and fulfilled with their jobs after receiving adequate training to fully understand the work environment (Hermanson et al., [1995](#)). Training provided by companies can be viewed as an investment that can boost employee productivity. According to the American Society for Training and Development (2010), organizations in the United States spent more than \$125 billion on employee training and development during a fiscal year. Employees must, however, be committed to the organization in order for staff members to advance their knowledge and meet the organization's objectives and goals more efficiently. Employees typically want to be more valuable to their organizations and want to participate in training programs to learn new skills and expand their knowledge. Employees want to become more versatile and valuable to the organization. In exchange, the employer usually expects employees to stay with the company, and the employee usually focuses on his/her career development when considering the benefits of training (Ahmad, et al., [2024](#); Riaz, Idrees, & Imran, [2013](#)).

Training in Takaful

Hidayat and Rafeea (2014) assessed Bahraini citizens' awareness of takaful. They, too, used a questionnaire with a 5-point Likert scale. They found that Takaful awareness in Bahrain is generally high and that education is a major factor in determining the amount of awareness. Education was classed as high schools, graduates, bachelors, and postgraduates during their studies. They advise that takaful enterprises must enhance their promotion, organize frequent workshops and free lessons, and send their employees to training to improve people's awareness of takaful and its values in Bahrain. They also advise that colleges and institutions of higher education provide takaful courses.

The lack of skilled personnel demands strong collaboration among stakeholders (regulators and insurers) in the establishment of specialized training courses in Takaful (Yusuf & Babalola, [2015](#)).

Employee Performance

Employees who are highly satisfied with their jobs have higher levels of job performance, and as a result, they are more likely to be retained by their employers, according to research (Landy, 1985). Furthermore, employees who were dissatisfied did not perform well as a result of a lack of motivation. It has become much easier for the management of organizations to motivate their employees to achieve peak performance in order to achieve the organization's objectives in recent years (Kinicki and Kreitner, [2007](#)).

Training and Employee Performance

When it comes to the real world, a variety of factors influence the growth and development of an organization. According to the findings of the current research, employee training is critical in the development of organizations because it helps to improve performance while also increasing overall productivity. As a result, organizations are better positioned to compete and maintain their position at the top of their respective industries. The existence of a significant difference between organizations that train their employees and organizations that do not imply the existence of a significant difference between the two. Training and development have been shown to have a positive impact on employee performance, according to the literature that has been published. Some studies have proceeded by examining performance in terms of employee performance in particular (Purcell, Kinnie, and Hutchinson 2003; Harrison 2000), while others have taken a broader view of organizational performance in general (Purcell, Kinnie, and Hutchinson 2003; Purcell, Kinnie, and Hutchinson 2000). They are linked in some way or another in the sense that employee performance is a function of organizational performance and that employee performance has an impact on overall organizational performance. The foregoing, Wright and Geroy ([2001](#)) point out that effective training programs can result in changes in employee competencies. Consequently, it not only improves the overall performance of employees to enable them to effectively perform their current jobs, but it also increases the knowledge, skills, and attitude of employees that are required for future jobs, resulting in superior organizational performance (Ahmed, Ahmed & Buriro, [2023](#)).

Organizational Commitment

Organizational employee commitment is a reliable predictor of employee behavior (Mowday, Porter, and Steers, [1982](#)). Sheldon (1971) defined organizational commitment as "an attitude or an orientation toward

the organization which links or attaches the identity of the person to the organization (p. 143)".

Meyer and Allen (1991) originally developed the three-component model of organizational commitment in 1991 and later revised the model to more effectively measure the three previously identified domains. In the original version of the instrument, all three scales 28 were comprised of eight items each. The instrument was later revised by Meyer, Allen, and Smith (1993) to include only six items for each scale. The authors posited that the three components of employee commitment to the organization are linked differentially to antecedents and consequences. The different dimensions of employee commitment to the organization will have distinct effects on other variables (Meyer et al., 1993). Though each dimension of employee commitment to the organization may have different effects on other components, for developing management strategies, dividing and visualizing the three employee-commitment constructs to the organization makes the process less complicated. All three forms of commitment were anticipated to link employees to the organization and decrease employee turnover, although the main reason for the three distinctive dimensions was to determine the different meanings of on-the-job behavior (Khosro, et al., 2024; Meyer et al., 2002). Meyer and Allen's three-component model has been the most widely used model in the research literature examining organizational commitment (Eisenberger et al., 2010).

Relationship between Training and Organisational Commitment

Training is one of the most essential expenditures a company can make, according to Ekpo et al. (2021), because it enhances an employee's abilities, knowledge, attitude, and behavior, hence increasing the company's human capital. As a result, workplace productivity and performance suffer. However, earlier research has identified difficulty in demonstrating the link between training and organizational effectiveness, according to Newman et al (2011:6). Because defining an effective measure of organizational success is difficult, Bartlett (2001:336) believes that examining the relationship between

training and ideal workplace attitude and behavior is a better way to proceed.

In describing work-related behavior and its impact on performance, the role of organizational commitment is increasing. Employees who are devoted to work better and are less likely to leave. Higher levels of commitment have also been linked to greater participation and effort in the job (Ahmad and Bakar, 2003). The relationship between training and organizational commitment should therefore be thoroughly assessed in order to assess training effectiveness (Newman et al., 2011).

Underpinning Theories

The following two theories give a theoretical justification for the research;

i. Equity Theory is applied to the present study and model of the research in the service arena, the theory is derived from law, economics, and sociology. To assess the effect of satisfaction and grievances among the workers, Equity theory is used (Akhgari et al., 2018). The theory states that there should be a fair exchange of rewards against the services and contributions of employees (Imran, et al., 2023). In other words, an employee should be given rewards, incentives, or benefits against his/her performance. This fair transaction would help an organization to succeed (Blau, 1964).

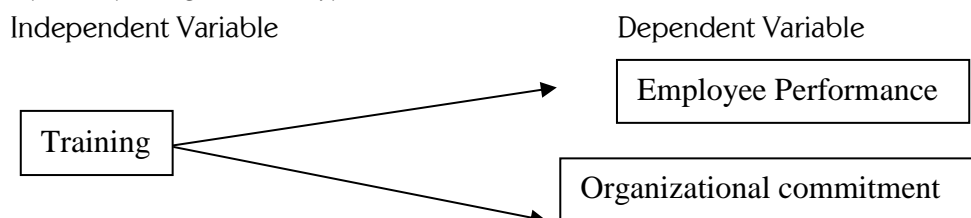
ii. Resource View theory or RBV states that a firm can exploit its resources to gain a competitive edge over its competitors. It further states that human resource practices have an effect on employee's skills and attitudes which are reflected as outcomes. Hence HR should give due importance to the outcomes while implementing their training programs or capacity-building initiatives. These steps can enhance the commitment of employees towards their organizations resulting in their performance. (Guest, 1997).

Conceptual Frame Work

It is visible from the theoretical framework that this study has one independent variable (Training) and two dependent variables (Employee Performance & Organization Commitment).

Figure. 1

Source: (Bulut & Culha, 2010), (Wright & Geroy, 2001)



The above Fig.1 shows the relationship between training, employee performance, and organizational commitment. Based on the above discussions the following hypothesis has been developed.

- H1: Training has a significant impact on employee performance
- H2: Training has a significant impact on organizational commitment

Research Methodology

Population of the Study

Population indicates the whole set of society, happenings, or objects of significance that the investigator wants to explore (Sekaran & Bougie, 2003). The population of the study is comprised of 400 full-time employees working in Takaful corporations of district Peshawar. These employees comprised branch managers, Takaful Consultants (TC), and all employees working in takaful corporations.

Sample Size, Sample Frame, and Sampling Technique

In light of the foregoing, it was found that a self-administered questionnaire was by far the most accurate tool because it is a realistic way of collecting data from a large number of persons in a short span of time, as previously stated (Saunders et al., 2016). According to Sekaran & Bougie (2016), in social sciences sample sizes larger than 30 and less than 500 are appropriate.

The sample size will be determined through Yumane (1967) i.e,

$$n = N/1+N(e)^2$$

while

n=sample size

N= population

e= error term

Hence the sample size will be calculated as;

$$n=200$$

A simple random sampling technique will be used due to its cheapness, fast response, and easy-to-get sample (Rod et al., 2008).

Data Collection Tools/Methods

The data has been gathered through questionnaires. Training was measured on 5 5-point Likert scale with 3 items. The training scale was adapted from Zumrah

(2015), while for Employee Performance the scale of Antoncic & Antoncic (2011) was used. Similarly, for Organisational Commitment Mowday (1979) scale was used.

Data Collection Procedure

The data was collected from the sample drawn from the population. Through applying

Yumane's (1967) formula of sample size determination, a sample of 200 respondents was drawn. The questionnaires were distributed among the participants of the study before their consent for participating in the study. They were briefed about the survey and its objectives with the assurance of confidentiality of their information. Out of 200 questionnaires, a total of 181 questionnaires were returned and out of those 166 were completed in all aspects. The remaining questionnaires were discarded owing to being incompletely filled. The completed questionnaires were then forwarded to statistical treatment through statistical tests.

Data Analysis Technique

Bryman (2012) says that the analysis of data includes several approaches that are used to transform raw data into useful information and that these techniques may be employed further for the testing, examination, and inference of the hypotheses. They also noted that perhaps the utilization of data analytics relies on the research approach used.

Data gathered was analyzed through Statistical Package for Social Sciences (SPSS, 24.0 version). Regression analysis, ANOVA, and correlation analysis were used. Regression is the determination of a statistical relationship between two or more variables (Kothri, 2004).

Results and Discussion:

Reliability Statistics

Reliability is described as the inter-related consistency among the items of a scale (Huck, 2007). The reliability of the scales has been calculated using the Cronbach Alpha value. The value of Cronbach alpha value should be greater than 0.70 (Voss, Stem & Fotopoulos, 2000). The Cronbach's Alpha value of all the variables is mentioned below.

Table.1

Variable	Items	Cronbach's Alpha
Training	3	0.786
Organizational Commitment	3	0.750
Employee Performance	9	0.806

As discussed above the value of Cronbach's Alpha should be equal to or greater than 0.70 then it is considered to be reliable or in the range (Voss, Stem & Fotopoulos, 2000). Hence, the table.1 confirms that all the measurements of scales are reliable.

Demographics

The demographics used in this study are gender, age, education, and years of experience.

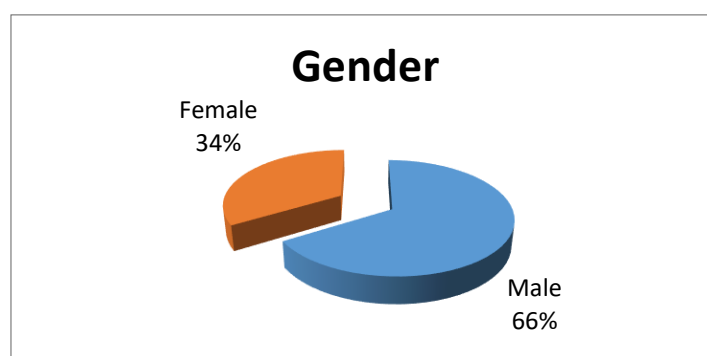
Table 2

Gender

	Frequency	Percent	Valid %	Cumulative %
Male	120	66	66	66
Female	61	34	34	100

Figure 2

Gender distribution



Respondents were asked to mention their gender. The gender distribution is given in table (4.1). The majority of the respondents were male (n = 120) representing

66 % of the sample, while females were (n = 61), 34 %.

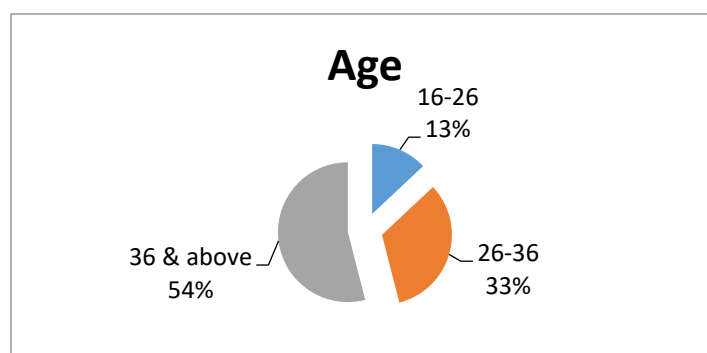
Table 3

Age

	Frequency	Percent	Valid %	Cumulative %
16-26	24	13	13	13
26-36	59	33	33	46
36 & above	98	54	54	100

Figure 3

Age



Respondents were requested to give their age in years. The participants' ages ranged between 16 and 40 years or more. The majority of the respondents

were between 36 and above years. While 13 % belong to 16 to 26 years of age.

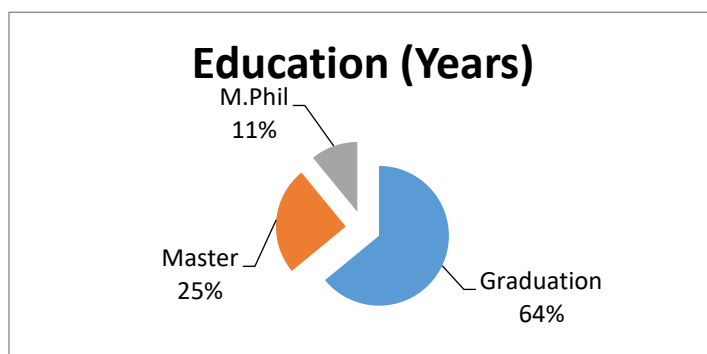
Table 4

Education (Years)

	Frequency	Percent	Valid %	Cumulative %
Graduation	86	48	48	48
Master	62	34	34	82
M.Phil	33	18	18	100

Figure 4

Education (Years)



Education was measured in years and the respondents were required to state years of schooling. The majority of the respondents had graduation or Master's degree holders and a few

senior employees had an M.Phil degree in education, but, based on their experience they held senior HRM positions.

Table 5

Experiences (Years)

	Frequency	Percent	Valid %	Cumulative %
1-10	109	60	60	60
10-20	52	29	29	89
20 & more	20	11	11	100

Figure 5

Experiences (Years)

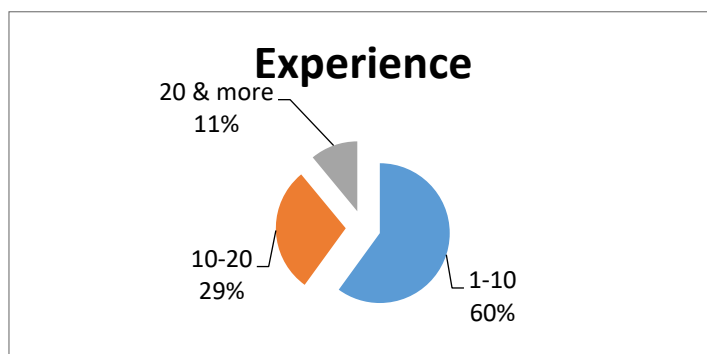


Table 4.4 shows the statistics of respondent's experience in years. Therefore, 60% of respondents have job experience of 1 to 10 years, 29% of respondents have job experience between 10 to 20 years, and 11% of respondents have job experience of more or equal to 20 years.

Descriptive and Inferential Analyses:

Descriptive statistics of all variables such as training, employee performance & organizational commitment are shown in the table below. According to Sekaran &

Bougie (2016), descriptive statistics for nominal or ordinal data are required; thus, a range of frequency tables including percentages are displayed, allowing for the provision of detailed information about the respondents. The mean values represent respondents' responses to the questions in terms of their agreement or disagreement. Higher mean values indicate a tendency for agreement among respondents, whereas lower values indicate a tendency for disagreement among respondents. Descriptive statistics of the variables are shown in Table 4.1

Table 6

Descriptive Analysis

Variables	Mean	S.D	1	2	3
Training	3.77	0.86	1		
E.P	3.79	0.87	0.712**	1	
O.C	3.66	0.95	0.593**	0.681**	1

Table 4.1 depicts information as the mean value in the table was 3.77 and the standard deviation was 0.86 showing that employees agree that training has a role in their performance. The mean value of employee performance was 3.79 and the standard deviation was 0.87 revealing that employees agree that they get emotionally exhausted in the workplace. Similarly, the mean value of the organization was 3.66, and the standard deviation was 0.95 revealing that employees are attached to their organization.

Correlation analysis is undertaken to determine the relationships among variables. The primary goal of the study is to conduct a correlation analysis to determine the link between training, employee

performance, and organizational commitment. As seen in Table 4.1, there is a substantial correlation between the independent and dependent variables, with all correlation coefficients falling below 0.80. According to Bryman and Cramer (1997), "the Pearson's r between any pair of independent variables should not exceed 0.80; otherwise, independent variables that exhibit a link at or in excess of 0.80 may be suggesting of exhibiting multicollinearity". However, the association between training and employee performance is 0.616 and significant at 0.05. Moreover, the relationship between training and organizational commitment is 0.608 and significant at 0.05. Obviously, no multicollinearity has been seen.

Table 7

Correlation Matrix

	TRG	OC	EP
TRG	1		
OC	.0608	1	
EP	.616	.594	1

Correlation is significant at the 0.01 level (2-tailed).

Table 4 Correlation matrix shows the correlation between the independent and dependent variables. It further states that training, Organisational Commitment, and Employee Performance have a significant relationship with each other. The results further state that OC and TRG are positively associated with each other at 60.1 % and both are significantly associated with each other. Similarly, the OC and EP are significantly positively associated at 56.2%. Moreover, EP and TRG are also significantly and positively associated with each other at 56.9 %.

Hence, the overall correlation among the variables is significant and positive.

Regression Analysis

Regression Analysis is a statistical technique through which a dependent variable is predicted by utilizing values of two or more variables. It describes the linear relationship between variables by fitting a line from the data. It also estimates how an independent variable brings a unit change in the dependent variable (Allen, 2004)

Simple linear regression describes a relationship between dependent and independent variables. It tells the degree of strength of the relationship between independent and dependent variables. Furthermore, it tells the degree of change the independent variable causes in a dependent variable (Bangdiwala, 2018)

To find the relationship between dependent and independent variables the following simple linear regression models were applied.

$$E.P = \beta_0 + \beta_1 T + \epsilon \text{----- (1)}$$

$$O.C = \beta_0 + \beta_1 T + \epsilon \text{----- (2)}$$

Where, T= Training

E.P = Employee Performance

O.C = Organization Commitment

β_0 = y-intercept and β_1 = slop of the line or regression coefficient

ϵ = is the residual

Hypothesis Testing

Table 8

Model Summary

Model	R	R ²	Adjusted R Square
1	0.616	0.379	0.376

Predictors: (Constant), TRGG

Dependent Variable: EPP

The model fitness is considered to be good if the value of R² is near to (c). In Table 4 it is mentioned that the R² value is .379 which means that training

brings a 37.9 % change in employee performance. It further states that 1 unit change in Training will bring a 37.9, unit change in employee performance.

Table 9

ANOVA

Model	Sum of squares	Df	Mean Square	F Sig
Regression	14.569	1	14.569	100.256 0.000
Residual	23.832	164	.145	
Total	38.401	165		

Dependent variable: EPP

Predictor: (Constant), TRGG

Table 4.2 shows that the F-statistics value is 100.256 and the p-value is 0.000 which is less than 0.05 hence

it shows a significant effect of the independent variable on the dependent variable.

Table 10

Coefficients

Model	Unstandardised Coefficients		Standardized Coefficients		t	Sig
	B	Std.Error	Beta			
Constant	1.698	0.209			8.137	0.000
TRGG	.539	.054	0.616		10.013	0.000

Dependent Variable: EPP

The table 4.3. is a table of coefficients. It shows the value of Coefficients, t-statistics, and significance value or p-value. The significance value of TRGG is less than 0.05 i.e., 0.000 which shows that the relationship between training and employee performance is significant. The unstandardized

coefficient value is 0.539 which shows that a 1 unit change in TRGG (Training) brings 53.9 units change in EPP (Employee Performance). It further shows that both variables are positively correlated with each other.

Table 11*Model Summary*

Model	R	R ²	Adjusted R Square
1	0.308	0.370	0.366

*Predictors: (Constant), TRGG**Dependent Variable: OCC*

In Table 4 it is mentioned that the R² value is .370 which means that training brings a 37.5% change in employee performance. It further states that 1 unit

change in Training will bring a 37.5, unit change in employee performance.

Table 12*ANOVA*

Model	Sum of squares	Df	Mean Square	F	Sig
Regression	25.169	1	25.169	.96.231	0.000
Residual	42.894	164	.262		
Total	68.063	165			

*Dependent variable: OCC**Predictor: (Constant), TRGG*

Table 4.2 shows that the F-statistics value is 96.231 and the p-value is 0.000 which is less than 0.05 hence

it shows a significant effect of the independent variable on the dependent variable.

Table 13*Coefficients*

Model	Unstandardised Coefficients	Standardized Coefficients	t	Sig
	B	Std. Error	Beta	
Constant	1.132	0.280		4.044 0.000
TRGG	.709	.072	0.608	9.810 0.000

Dependent Variable: OCC

The table 4.3. is a table of coefficients. It shows the value of Coefficients, t-statistics, and significance value or p-value. The significance value of TRGG is less than 0.05 i.e., 0.000 which shows that the relationship between training and Organisational Commitment is significant. The unstandardized coefficient value is 0.709 which shows that a 1 unit change in TRGG (Training) brings 70.9 units change in OCC (Organisational Commitment). It further shows that both variables are positively correlated with each other.

of (R² =0.379) illustrates that training brings a 37.9 % change in employee performance.

Hypothesis Testing:

Hypothesis 1: Training has a Significant Effect on Employee Performance

Results suggested that training has a significant effect on employee performance. Moreover, results show that training has a positive and significant link with employee performance as exhibited by the regression coefficient ($\beta = 0.616$, $p < 0.000$). In addition, the value

Hypothesis 2: Training has a Significant Effect on Organizational Commitment

Results suggested that training has a significant effect on organizational commitment. Moreover, results show that training has a positive and significant link with organizational commitment as exhibited by the regression coefficient ($\beta = 0.608$, $p < 0.000$). In addition, the value of (R² =0.370) illustrates that training brings 37 % variation in Organizational Commitment.

Training is considered to be significant for enhancing employee performance and organizational commitment. The current research study aims to analyze the effect of Training on Organizational Commitment and Employee Performance in the Takaful Industry of District Peshawar. A conceptual framework has been derived from the existing literature to analyze the impact of training on

organizational commitment and employee performance. The conceptual framework has been empirically tested by applying different statistical tests such as reliability analysis, correlation analysis, descriptive statistics, and Linear regression Analysis. The results have revealed that Training has a significant effect on the employee performance and organizational commitment of the Takaful Industry of District Peshawar. It further shows that that training increases the employee performance ($R^2 = .445$ at $p = 0.000$). Similarly, the results also find that training brings changes in organizational commitment to employee performance ($R^2 = .635$ at $p = 0.000$). The findings of the results are aligned with previous research studies (Imran & Tanveer, 2015; Hanaysha, 2016; Raza, Afridi & Khan, 2021, Bashir & Long, 2015; Dhar, 2014).

Recommendations and Conclusion

Based on the above results, the following recommendations are mentioned. These recommendations would serve the purpose of policy-making for the Takaful Industry of Khyber Pakhtunkhwa as well as Pakistan.

1. As training increases employee performance hence a systematic training program should be introduced by the management of Takaful Corporations working in District Peshawar. These training programs should consist of "On the Job and Off the Job" Training. Such training programs should be aligned with the strategic plans of the Takaful Corporations. Although the training has been provided already, however, a systematic training program will help to assess the need for training in specified areas.
2. Job Rotation being a part of the Training should be added into the policy in the organization and consistent Job rotations shall be made and the employees be rotated from one job to another job in the same area of interest.
3. Training should be provided to the employees of the Takaful Industry at regular intervals with consistency. This training should be linked with the skills needed for the employees to perform their jobs.
4. Training Need Assessment Surveys should be conducted. This would help the management of the firms to provide need-based training to the managers where it is deemed required. Here, responsibility also lies on the supervisor in case of training to workers and higher management when training is provided to middle and lower management that what sort of training is necessary for the employees.

5. Employee performance should be measured properly. For this, a Performance Appraisal Measurement System (PAMS) should be developed by every Takaful firm which measures the employee's performance in a very systematic way. PAMS should be developed by taking into account all the key stakeholders of the organization, by including Key Performance Indicators (KPIs) in the PAMS.
6. Pre- and post-training evaluation evaluations should be carried out to evaluate the degree of knowledge of trainees. In this context, the existing SOPs should be modified by instilling the pre- and post-training survey requirements.
7. Takaful firms should develop a capacity-building mechanism for their employees by hiring corporate trainers to build the hard and soft skills, required for day-to-day organizational tasks.
8. Training employees should be given special privileges such as promotions incentives and other perks so that they may retain and contribute to the organization as trained and skilled employees being Human Capital are the assets of the organization.

Conclusion

The research aims to assess the effect of training on employee performance and organizational commitment of the Takaful Industry of District Peshawar. The data has been collected from the employees of Takaful companies. It has been found that training has a significant effect on employee performance and organizational commitment.

Limitations and Future Direction

Like other research studies, the present research has also some limitations that should be fulfilled by future researchers. Firstly, due to the relatively small sample size, there is an issue of generalizability hence future research should be based on a comparatively large sample size. Secondly, the effect of training has been checked on employee performance and organizational commitment however, there are other variables which along with training affect the other variables such as job satisfaction, turnover, etc. through moderating and mediating effects. Hence, future researchers should also take this aspect into account. The current study is based on cross-sectional data hence, future studies should be based on longitudinal data for more better understanding of the phenomenon.

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