TECHNOLOGY BASED EMPLOYEES TRAINING AND ORGANIZATIONAL PERFORMANCE WITH MEDIATING EFFECT OF CUSTOMER ORIENTED EMPLOYEES

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TECHNOLOGY BASED EMPLOYEES TRAINING AND ORGANIZATIONAL PERFORMANCE WITH MEDIATING EFFECT OF CUSTOMER ORIENTED EMPLOYEES

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DECLARATION

I, Asad Afzal Humayon, PhD scholar in the subject of Management Sciences, hereby declare that the materials included in this dissertation are my own work and are not been printed, published and submitted as research work, dissertation or publication in any form by any university in Pakistan or abroad.

(Asad Afzal Humayon)
PhD Scholar
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<td>AGFI</td>
<td>Adjusted Good of Fit Index</td>
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<tr>
<td>AMOS</td>
<td>Analysis of Moment Structures</td>
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<td>ANOVA</td>
<td>Analysis of Variance</td>
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<td>ASID</td>
<td>American Society of Training and Development</td>
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<td>CFA</td>
<td>Confirmatory Factor Analysis</td>
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<td>CRM</td>
<td>Customer Relationship Management</td>
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<td>GFI</td>
<td>Goodness of Fit Index</td>
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<td>HR</td>
<td>Human Resource</td>
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<td>HRD</td>
<td>Human Resource Development</td>
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<td>HRM</td>
<td>Human Resource Management</td>
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<td>HRMR</td>
<td>Human Relation Model Result</td>
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<td>IT</td>
<td>Information Technology</td>
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<td>MNCs</td>
<td>Multinational Corporations</td>
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<td>NFI</td>
<td>Norm of the Fit Index</td>
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<td>OP</td>
<td>Organizational Performance</td>
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<td>OIMR</td>
<td>Open Internal model Result</td>
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<td>PBL</td>
<td>Project Based Learning</td>
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<td>PGFI</td>
<td>Parsimony Goodness of Fit Index</td>
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<td>RMR</td>
<td>Rational Model the Result</td>
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<td>Abbreviation</td>
<td>Full Form</td>
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<td>ROI</td>
<td>Return on Investment</td>
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<td>SD</td>
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<td>SPSS</td>
<td>Statistical Package for Social Sciences</td>
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<td>TBT</td>
<td>Technology Based Training</td>
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ABSTRACT

Training and technology come together to devise new methods. These are referred to as the technology-based training in the human resources. The technology-based training is conveyed in all the teaching institutions and the organizations all over the world. Also, many people, groups, and the institutions have adopted as expended resources. The organizations are making use of the customized methods of the technology-based know-how for the training of their employees and enhancing their own growth. The aim of this research is to explore the impact of technology-based human resource practices with a confined focus on their employees training through the organizational performance, especially of the customer-focused employees in mediating environment by intriguing some guidance from earlier endeavors.

The present study explores the nature of the technology-based HR trainings practices with a focus on the banking sector in Pakistan. The study was carried out in the twin-cites of Rawalpindi and Islamabad. Random sampling technique was adopted and population mainly was categorized into six Islamic banks and 6 conventional Banks. Total seven hundred and fifty copies of the questionnaires were distributed among the employees of the Banks. The turnover was five hundred and seven scoring 67.6% response rates. The study found that technology-based training was highly positive and it significantly affected the customer-focused employees. The study further investigated that the technology-based training had a significant and positive impact on the customer-orientation and, at the same time, the customer-focused employees were highly positive and significantly added to the organizational performance. The study also
detected that the impact of the technology-based trainings on the customer-focused employees in the Islamic banks was greater than in the conventional banks.

The study strongly recommended that defining the right human resource service delivery by aligning the human resource investment in the relevant technology is essential to achieve the cherished organizational performance. The organizations should relate the administrative operation by simplifying and automating the human resource technology-based training to get the desired organizational performance and productivity. For the banks which have not yet investigated the self-service technology or the technology-based training, it is significant to emphasize the technology-based trainings to its employees, especially to those ones who are serving the customers at the front line to streamline the human resource administrative operations. The study also recommends that by implementing the technology-based training and acquiring the inputs from the top level management and the internal customers using this input and information for the organizational strategies and goal, can further the market shares and the profitability.

**Keywords:** The Technology-based HR Trainings; The Customer-focused employees; The Organizational performance and the Islamic and conventional banks.
CHAPTER 1
INTRODUCTION

1.1 Background

Today, is a common conventionally belief that each employee endeavors to prove itself to be an important source for the competitive improvement of the organizations. Hence, it is essential that the organization must advocate such human resource management (HRM) practices as could generate the useful of employees on its own. Schein (1977) stated that the career development strategy helps human resources to better their competence, creativity and the organizational efficiency. It must facilitate them to discover the new openings according to their own capacity; must be the foremost to the individuals, contentment, and the business performance. It directs to propensity with the view to assessing the impact of the HRM on the business performance. A number of studies have detected a positive association between the HRM work practices and the organization performance (Gelade and Ivery, 2003, Sels, 2003). Again, there is also some pragmatic support that the organizations that align their HRM practices with their business strategy have a greater possibility for achieving the better results (Dyer, Lee and Todd, 1995). Leavitt (1996) documented that the business performance can be assessed by bring in suitable career growth agenda, yet without presenting high monetary benefits to the human resources.

The Human Asset is one of the most significant assets of the organization. It undertakes the major functions of the business. The organizations face substantial difficulty when trying to get victorious training programs by using the information technology. Thus there is an enormous need to get the task-force management seriously. The successful organizations set an example as to the fact that they have endeavored long to discover an adequate Human resource (HR) system. These adequate HR systems comprise the selection process, the manpower planning’s, the real performance planning, and the result oriented
performance appraisal system as well as the effective training system. These merged HR systems facilitate important opportunities with the help of trainings and other methods of effective mentoring. The association equipped with abundant human resource kits and business results rely on a plain basis which advances the employment, thus using by such practice as may connect with the higher organizational performance (Ulrich 1997).

Pfeffer (1994) presented that the worker input and it’s strengthening the re-designing of the job purpose comprising the team-based creation systems the workers training and remuneration at par with the performance are used regularly to better the performance of the enterprise.

The researchers are trying to disclose a link between job the satisfaction and the organizational aspects as well as the various human resources. The innovative human resources are most likely to contribute to the improving economic performance only when there are three situations to look when the employees acquire knowledge and skills which the managers passes, when the employees are motivated and treat this knowledge and skills their being optional and when the business or the production strategy can be achieved through the employees discretionary effort.

Gupta et al (2006) stated that the research on the human resource concentrate mainly around these four dimensions human resource planning; appraisal; the reward systems, and the career management. These dimensions contribute much to innovative and create opportunities in the Human resource management.

The features of the HRM are continually changing and the key tasks of personnel management in the MNCs (Multinational corporations) have revolutionized the entire personnel management system to support the organizational knowledge, knowledge, and improve the transmission. Although the issue is, modest but it is still of a merger, it is still not
an empirical support and is limited to study the experience of many local organizations. They spoke to a large tactical international human resource management literature, the idea to transfer the HRM practices themselves to the overseas affiliates of the MNCs. in fact, several studies were conducted by both the academic scholars and the practitioners to assess the transfer of the HRM practices from one country to another (Ewards, Belanger, and Wright, 1999; Ferner and Quintanilla, 1998, Rozenzweig and Nohria, 1993). At the initial level, the transfer of the HRM practices to different countries can be somewhat difficult. The parent companies often are unable to regulate this local practice send abroad as there exist certain systematic differences in the ways of the MNCs of different nationalities for the management of their human resources, especially the popular local theory based on the unforeseen circumstances and the culturally sensitive control theory (Hofstede, 1980), such one way best ideas began to suffer at the hands lack of intellectual and fashionable appeal (Martin and Beaumont, 1998).

It is considered generally that the idea which the organizations effectively adapted to the new social and economic conditions is characterized usually by a similar set of the human resource practices. In the adoption of similar set of practices survival one beholds a threat there in of simple solutions based on the deceiving samples of the case studies yet one talks of happiness and peace there from (Marshington, 1995).

The HRM practices are described as regular but most likely the constituency and the human resource management practices are to be the strategic processes, formation and behavior made use of to determine the management. It also magnetizes the attention of the people within the association. Some structures have been developed in the framework of the strategic human resource management literature for the classification of the human resources management methods where from five main areas can be identified (Schuler and MacMillan, 1984, Gomez, 1998), namely:-
- The Organizational Planning
- The Staffing
- The Rewards
- The Development
- The Appraisal

Parsad (2009) worked on the successful implementation of the information technology for organizational development activities in the developing countries and concluded that the technology had contributed a great deal to the efficiency of the organization. He stressed the need for raising the awareness of the peoples about the organization so that the technology could add to their performance. Like other studies, the lack of knowledge and understanding of the role of IT in the organizational and personnel management exists there (Roztocki et al., 2004 and Checchi et al., 2003). Some studies spread uncertainties about the relevance of the technological training studies carried out in the developed countries (Jones & Karsten, 2008 and Pimchangthong et al., 2003,). This lack of knowledge needs eliminate the obstacles in the successful use of the technology for the organizational performance especially in the developing countries.

The relevance of the earlier research conclusions for the HRM practices and performance for the service sector, however, remains to be observed. Most of the studies about the relationship between the human resource management and the business performance have been carried out on the US organizations along with a small number of studies carried out in Europe (Guest and Kim, 1994). The scholars of the international business have focused so far on the extent to which the HRM practices within multinational corporations are consistent globally and/or locally tailored (Taylor et al., 1996 Rosenzweig and Nohria, 1994 ;). They largely ignored the association that existed between the HRM and the organization performance (Loi et al. 2006). Some literature points out a serious lack of empirical studies designed to examine as to whether widespread use of the HRM practices
and a good coalition between the HRM and the organization strategy have any positive effects on the performance or otherwise.

The training and technology come together to devise new methods. They are referred to as the technology-based training in the human resources. The technology-based learning is reported in all the teaching institutions and the organizations the world over. Also, many people, groups, and the institutions have switched over to provide the new and the expanded sources of returns. The organizations making use of the customized methods of the technology-based know-how for the training of their employees who can enhance the organizational growth (Robinson, 2002). Redistributing the technology-based training in the industries by new and varied ways can create the job opportunities from the surface, creating posts and positions that require special knowledge and skills. To found the technology-based training positions and skills and professional qualities required for these positions should evaluate the organization by.

Education and technology are integrated and their combination devises the new methods. The methods of delivery, such as the CD-ROM, audio, computer projection, video, are used today and new technologies such as interactive network are must for the Internet training (Rugelj, 2005) and the e-learning exclusively it’s dominated by different organizations. These technologies are made use of for training in all works to get better results in learning (Confessore, 1996). As the organizations switch over to technology them infect promote knowledge sharing (Duhaney, 2005). There are many reasons on the part of the organizations to transform the educational programs keeping in mind the technical methods. Mostly all the functions are often the driving force behind the evolution of the basic technologies (Foshay, 2001). Other causes include: the reduction of time, the flexibility and productivity of the employees (Banyasko, Kiriko, Parody, and Scapolla, 2003)
The vocational education and training in the computer skills are important task for most of the organizations as the technology is being used for the teaching skills today (Piskurich, 2000). According to Ellis (2004) the use of learning technologies in different forms is ever increasing, but for the end user or desktop training took the first place. Other training includes an order of five general business skills including the management of various studies, specific tasks, skills, customer service training, and the external training of the clients (Ellis, 2004).

The easy access and the low production costs have increased the number of organizations to implement the technology-based learning. The organizations are injecting technology investment in the human resources to help create an effective online training (Hofmann, 2003). While converting to the traditional indication of the technology-based training and the technical constraints, the students and the least common denominator, as the design will work, what methods will be resorted to provide the information and affect changes so that the probability of detention should be reviewed to determine as to which technologies will be made use of the training (Cruz, 2000). In order to have an easy access to the success technological, the training plan should align with the goals of the organization and must rely on the support from the leadership and the stakeholders (Garrett and Vogt, 2003; Heysman, 2001). To receive the adequate support dire reasons for moving over to the technology-based training could include heavy financial implications and results of measurements which are expressed in the financial terms, such as the increased accuracy, quality, sales, productivity, customer satisfaction and the immediate and the direct access to the information (Heysman, 2001).
1.2 Problem Statement

Today the organizations in Pakistan are endeavoring to professionalize the management practices. Yet some of the common realities can be observed in most of the organizations, such as the low individual productivity; the employee’s indiscipline; politicized labor unions, and the unsatisfactory enterprise-performance. Due to such prevalent socio-economic conditions, some countries are placed at a competitive disadvantage despite their huge reservoirs of the technically, competent human resources. Recently, several attempts have been made to explain the ineffective utilization of the human resources in Pakistan (Qureshi, 1986). These attempts provide different perspectives for our understanding, but they argue for the development of a systemic rather than a piecemeal approach to study the human resource management (HRM) practices.

Here we have some common problems faced by Pakistani organizations namely:-

- The current training and development practices do not expose the staff to best practices.
- The adequate training system fails to attract and retain the highly qualified professionals.

The purpose of this study is to explore the impact of the technology-based HR practices with a focus on the employee training and organizational performance.

1.3 Research Questions

The present study touches upon the nature of the HRM practices with a focus on the banking sector in Pakistan. This study takes upon to answer the following research questions:

1. To what extent does the technology used in the employees training programs boost the organizational performance?
2. To what extent does the technology-based training contribute significantly to the customer-oriented employees?

3. To what extent do the customer oriented employees contribute to the organizational performance?

4. How differently do the employees of both the Islamic and the conventional banks perceive the technology-based training and the customer-orientation?

5. To what extent does the technology-based training vary with respect to the demographic profile of the employees in the banking sector in Pakistan?

1.4 Research Objective

The endeavor of this research is to evince an insight into an organization to dig up the elementary constituents of the customer-oriented employee and the organizational performance. The Human Resources mechanisms embodying the modification, through the caveat of the technology-based trainings from an ontological level to a higher one by addressing the espoused scheme. The proposed research model will elaborate the maneuver through the human resource management application for apprehending the world class customer-oriented approach and the global competitiveness within the developing society, like in Pakistan. It demonstrates as to how the technology-based trainings should be dispensed to helm the cost and patch the productivity as well as the organizational performance.

This study has the following core objectives to be achieved

1. To introduce and validate the new model of the Technology-based employees training in the banking sector of Pakistan

2. To identify the importance of the technology based employee training practices in the respective organizations
3. To ensure that the cherished organizational performance can be achieved through the specialized approach of the technology-based trainings and the customer-oriented approach.

1.5 Rationale of the Research

The ever growing complexity and variability in the business environment followed by a sharp change in the technology, the organizations as well as the aggressive competition needs use all of their resources to achieve the competitive advantage in the industry and the most consistent and important source of competitive advantage is the skilled workers. The success in the business depends solely on the faithful and loyal workers and it is undesirable fact that the HR practice is an important source of the work relations. In the light of current situation this study aims at analyzing the effects of different human resource strategies like the technology-based training on the organizational effectiveness. The focus of this study is to use the relevant technology in the training process and its implications for the organizational activities being an intermediary factor with refund to the targeting consumer workers. This study will help both the Islamic, conventional banking and the corporate leaders. It will help them to identify and recognize the importance of the technology-based training in support of the customer orientation of the employees to achieve the critical business goals through the implementation of these types of activities in their organization.

1.6 Scope of the study

The study captured sample from both the conventional and the Islamic banks and examined the aspects of the technology-based human resources trainings meant focally as composing and augmenting the customer’s loyalty and the organizational performance.
This study mainly focuses on the conventional and the Islamic Banks as to how to compound the technology-based trainings in the human resource management coupled with the organizational performances. This amalgamated furtherance of the technology-based trainings in the human resource management is an expediency, which will help the performance indicators of the bank get ousted from the prevalent ideas of the traditional parameters of the HR trainings in a contemporary, scientific, result-oriented considerate, thereby conveying the organizational efficiency and cost expedience of the organizations, provided that it is addressed attentively.

Although, this idea bases upon the appropriation that the management of the banks, who have depleted a fraction of time with the organization comprehending all the grays and apertures, holding a key role, if get premeditatedly concentrated on the indicators building and design of the technology-based trainings, will convoy the employees performance, growth coupled with the mechanical self-emerging strength and the professional viability of the customer satisfaction and the organizational performance.

1.6 Definition of Terms

For the clear understanding purpose the following terms are defined

a. **Technology-Based Trainings (TBT)**

The trainings as to what is imparted through the internet, the Intranet, the CD-ROM, the Video-conferencing in the local or to the distance settings. The adequate internet applications through which the deliverance of knowledge. The learning skills- approach is not restricted to any specific training and technology.

“For technology based training (TBT), an active mental process is required from the part of learner. TBT should not be just like a page turning. It should embrace the proactive approach and this practice is not just to involve the participants to memorizing but involve them for learning” (Merrill and Twitchell, 1994).
TBT trainings provide individuals with an unprecedented degree of control over their learning. Individuals can use hyperlinks and menus to customize the material to which they attend, determine the sequence by which they learn and control the amount of time they spend on a particular topic (Bell and Kozlowski, 2002).

b. Customer- Focused employees

In the general management terms an organization is the employee attitude towards satisfying the needs of the potential and the actual customers. The customer focused employees are the individuals who believe on customer’s satisfaction. These individuals have beliefs about customers and acceptance of marketing concept (Allen et al, 1998; Celsi and Gilly, 2010). Celsi and Gilly emphasized that employees with customer focused can understand and meet the needs of their customers. They spotlight the customer from different angles, first customer focused organizations have different culture and second it has positive relationship with the performance and profitability of the business.
CHAPTER 2

REVIEW OF THE LITERATURE

The core competencies rooted deep in the human capital can lead to numerous competitive advantages and contribute to the type and quality of the professional skills and competence or inhibit different or differentiated positioning of the competitive properties in the world where the relative standard deviation of the goods and the services is comparable and easy to imitate. In the organizations like the technology-based ones (TBT) approach in the first step the primary cause for using the e-learning that is to influence such methods as the worker will react. The E- Learning has still a means to make considerable savings. The savings are most to the long-term rather than to the short-term and they can make it so difficult to return immediately to what is often fairly large investment. This chapter presents the theoretical foundations of the research study.

2.1 Technology-Based Human Resources Training

The Human Resources (HR) function is an unparalleled one. According to researchers, this feature has undergone many changes. It is adapted to the changes occurring in its operating environment, most of these are slow and somewhat conventional. Instead, it seems the current but as the speed with which the changes occur vary rapidly, and, of course, the business world is less predictable in nature. Thus, the manager not only makes a simple adjustment but also faces the organizational changes. In this context, we believe that the survival is possible only for the companies, which understand that their HR managers are of the primary rather than of the secondary role in the strategic decision-making process.
From a professional point of view, the HR-managers should be considered of sufficient standing in the business policy of the company. They can confront the organizations for the increasingly challenging management decisions. They pocket this standing when the function HR is truly a strategic partner of the senior management and properly performs its functions representative to act on behalf of the employees (Ehrlich, 1997; Ellig, 1997). Under such circumstances, the survival is possible only for these companies, which understand that their HR managers are the primary, not the secondary role in the strategic decision-making process. From a professional point of view, the HR-managers should be considered of sufficient value in the business policy of the company. For this purpose, they can confront the organizations in some more difficult problems of the management decisions, Jose et al (2004).

They are enjoying this value when the HR features:

1. Home outsourced the abundant purpose with the endowment in quality (Christensen, 1997)

2. Incorporate the internal economic aspects as it has a strong influence on the solution to the social and the economic problem. Alignment of the internal affairs in the social and the economic environment is very important in achieving the HR functions properly (Jacoby, 1985; Kochan, 1997; Lobule, 1997).

3. Clearly demonstrate the functions contribution to the firm profit and confine their attentions to helping the organizations in achieving their goals (Fonda and Buckton, 1995; Ulrich, 1997).

4. It must be practical, identify the opportunities for the changes and the development to transform the ideas into concrete each and make them come true. The reason is simple: No organizational changes occur without a change in the behavior.
5. Are able to guarantee the employment collaboration without sacrificing the flexibility for the company so that in future, people will become part of their opportunities rather than what they are or are the past knowledge.

Much importance has been and attached consideration to the currently paid to the customers in various societies. Public should be facilitate to make the proposal by themselves. These proposals are ubiquitous in the bank and other organizations. In the field of HR, this idea come to light comparing the opportunities for the employees to manage their own know-how. The employees can have an access to directly and update if no matter whether it relates to training, performance evaluation, transfer or any other aspect which affects the employees. Some call themselves the idea-officer. This concept may be older than the Internet / Intranet or even a computer, but these technologies will help develop this idea.

The rational of such training is like employees centric training, which provide them responsibility in a traditional way for the staffing in their department. This will transfer the responsibility towards the employees considering themselves as a separate company, which gives them priority to develop, motivate, and contribute in their own employment.

The dedicated literature of (Rogers, 2000; Albertson, 1999; Kristen, 1997; Ammenheuser, 2000; Geoffrey, 1997; Stedman, 1999; Burzawa, 1997) pointed out the following reasons for the technological development in the HR functions, by

1. Assembling, and exchanging the information with human resources.
2. Mechanizing and managing the access to the databases.
3. Simplify the multifaceted information swapping.
4. Coining the communications that improve the performance of the people to achieve their goals.
5. Helping manage and identify the expertise based on criteria like qualifications, knowledge, and experience

It is also argued to confabulate in calligraphy on the common benefit of the design of an intranet from the interior aspect of the HR management (Blair, 2000; Dawson, 1998; Hirschfield and Currie, 1997; Perussina, 1998, 2000; Quinn, 2000). Under the antipathetic benefits, the savings are published; updated appeased and deducted in the number of responses in disbelief at the employees' coherence and the possibility of hearing on a specific place and time, a broad range of reference materials, such as training packages, policy and procedure manuals; announcements of jobs, important events and notes, etc.

The soft natured services are intangible and, therefore, difficult to qualify. The managers must offer the improved services by the HR function and with more time to the main activities which in turn improve the perception that both the management and the staff of this function have to be paid for. In addition, further advantages, such as promotion of the innovation, the flexibility of the structures and the possibility of individualization of industrial relations are highlighted.

A successful Intranet project dealing with the analysis of the existing procedures is apt to determine as to where it is possible to obtain the best profits. Once fact this has been clear for an organization and others those technical or operational aspects to be solved. These include changes in the organizational structure, hardware, software, and security requirements. The responsibilities assignment mechanisms has to be publishing both in terms of capacity and contents duly updated. The identification of the potential users together with their levels of interest, methods for specific information on identify needs must be made. The systems of solutions-conflicts from the exaggerated expectations of the project can derive results and so on (Barry, 1998; Elswick, 2000; Esplin, 1998; Frazee, 1998; Hills, 1996; Holtz,
The traditional aspects of learning and education are experiencing radical changes. Teaching and learning are no longer confined to the traditional classroom and instructors-led trainings (Marold, Larsen, & Moreno, 2000; McAllister & McAllister, 1996; Zhang & Nunamaker, 2003). Electronic learning (E-learning) which is on learning through Internet is a major phenomenon in the recent years. Institutions and businesses are investing considerable amount of time and money in the development of the online alternatives to the traditional forms of education and training.

On the corporate side the competitive business world is being enlighten fast, the employees’ needs are up-to-date with the latest knowledge and technologies. Many businesses have adopted the e-learning solutions for their company training, such as Dell Learning, e-learning CISCO, HP and Virtual Classroom (Zhang, 2002; Zhang & Nunamaker, 2003). Through the E-learning systems the employees have an easy access to various online databases and tools that help them find solutions to work-related problems. Zhang and Nunamaker (2003) suggest that the effective and efficient teaching methods are in great demand by the organizations to ensure that the employees and the sales are in line with all the latest information and the most advanced skills. Scholars and practitioners both consider the e-learning systems to be a valuable exchange of knowledge and transfer tool.

With the view to realize the idea of self-employment for the services needs certain technological developments. Home technology of the organization and internet are the powerful tools that can enhance the communication and collaboration within the enterprise, the simplified procedures provide the staff with the information constantly and updated, even if the personnel are scattered worldwide. The requirements of the large companies are usually
set on their intranet. The human resources departments are related to the transfer of human resources data for the employees and the managers of their functions.

The researchers however, have not been able to find a consistent relationship between the IT investments and demonstrate organizational performance (Brynjolfsson, 1993; Farbey, Land, & Targett, 1999; Heo & Han, 2003; Hitt & Brynjolfsson, 1996; Saunders & Jones, 1992). As for the e-learning application to be used effectively in an organization to organizations need reliable ways to measure the success and efficacy of the e-learning system. No doubt, a considerable research has been carried out on the models of success (DeLone & McLean, 1992, 2003; Rai, Lang, & Welker, 2002; Seddon, 1997) and E-learning systems (e.g., Beam & Cameron, 1998; Carswell, 1997; Hiltz & Wellman, 1997; Kerrey & Isakson, 2000; Marold et al., 2000; McAllister & McAllister, 1996; McCloskey, Antonucci, & Schug, 1998; Zhang & Nunamaker, 2003), still it has been a little one from the conceptualization and measurement point of view. Whether traditional IT can be expanded to the e-learning system successfully to evaluate the successful models is seldom discussed.

Gable, sedera & Chan, (2003); Myers, Kappelman & Prybutok, (1997); Heo & Han, (2003) suggested that a systematic combination of all measures can be a success of the comprehensive measurement instrument categories created. It comprises six categories of success or dimensions, namely:

1. Quality of the system
2. Quality of the information.
3. The intentions to use
4. The users satisfaction
5. The individual impact
6. The organizational impact
Delone and McLean (1992) postulated that these six dimensions of success are co-related with one another. Both the quality of system and the quality of information used individually and collectively affect the user’s satisfaction. The degree of satisfaction of the influence varies, should it be positive or negative and vice versa. The user’s satisfaction is a direct precursor of the individual episodes and, finally, it has an impact on the individual performance.

The Delone and McLean (1992) model makes two significant contributions to the indulgent of accomplishment. First, a plan is to classify the variety of events of success that have been used in the literature. Second, it proposes a model of temporal and causal relationships between the categories (Seddon, 1997; McGill, Hobbs & Klobas, 2003). Since 1990’s a number of empirical studies of the multi-dimensional relations between the measures of success have been performed Etezadi-Amoli & Farhoomand, 1996; Goodhue & Thompson, 1995; Guimaraes & Igbaria, 1997; Igbaria & Tan, 1997; Jurison, 1996; Li, 1997; Rai et al., 2002; Saarinen, 1996; Seddon & Kiew, 1994)

The automate interactions with customers through adequate technology may affect the qualities, etc of the employees in different scenarios. Automation can remove simple and repetitive hurdles only leaving there by the more difficult ones for the employees and, hence, may increase the skill demands (Richardson & Gillespie, 2003). On the other hand, automation can be applied to divide the workforce and create jobs or high and low art demands that would blur the correlations (Batt, Hunter & Wilk, 2003). Finally, the high level of automation may be correlated simply with the low product complexity and, therefore, may lower, the skill requirements. Seddon (1997) re-specified and presented a slightly expanded version of Delone and McLean’s (1992) model. In that model the interpretation process was eliminated and the rest of their model was split up into two separate models of dispersion. The first model is of partial behavioral models using the IT and the second one is of
successful implementation of this model. To him customers the satisfaction depends on six variables: system quality, information quality, perceived value are the net benefits to the individuals, the organization and also to the society.

The internet is the most important factor which is neglected by the experts. In fact, internet makes it possible to decentralize the individuals within the company to increase their motivational and developmental level and enhancing their employability. The internet architectures include the tools that promote this development. They give each company the access to the common assets information. In such a situation, the individual employability is enhanced by making use of information that company offers to them. But before setting up the internet in the company, every member of the company must have a clear idea of its further usage. The internet will not provide an added value to the organization if it has been developed in a traditional way or just to show off. Rather it may enhance the risk while it is being implemented in the organization. At the same time, the people of the organization should be taken in confidence while organization is in change process by introducing new internet applications.

The perceived usefulness is assumed that they depend on the same six variables. Delone and McLean (1992) use the perceived utility, which serves as a general measure of the perceptual net benefit. It adjusts to his model both in contents of the volitional and non-volitional usage. Rai et al. (2002) tested to McLean, the Delone (1992) and the Seddon (1997) models theoretically and empirically. They found that all the three models exhibited a reasonable fitness with the collected data.

Both Delone and McLean (2003) proposed an updated model for success and assess its usefulness in connection with the sharp change in the practice of the origin and subsequent rapid growth of the Internet applications. In the light of the previous research Delone and
McLean (2003) proposed a revised model of success measures of the internal service quality for the customer satisfaction as a new element of successful models and group activities as a new strike on the benefit category. The upgrade model had six dimensions, namely the information quality. The system quality; the service quality; the use or intended use, user satisfaction and net profit. How to use the system as dependent variable used in a series of empirical studies (Gelderman, 1998; Goodhue & Thompson, 1995; Guimaraes & Igbaria, 1997; Igbaria & Tan, 1997; Igbaria, Zinatelli, Gragg, & Cavaye, 1997; Rai et al., 2002; Taylor & Todd, 1995; Torkzadeh & Doll, 1999; Yuthas & Young, 1998) It takes a new meaning in the internet applications where measurement of the success is voluntary or quasi-voluntary in the use of the system or there is an intention to D & M model.

In the context of e-learning, the trainee and the e-learner use the electronic systems for the training activities that the e-learning system and the information system create a phenomenon which might form the basis for updating the D & M success model to promote and maintain the user productivity. McLean (2003) suggested that the internet applications process must be well updated for the success to be a model and the six dimensions of success and other more challenging test to its model. Delone and McLean (2003) updated the success model to cape with the measurement challenges of the new e-learning process. The changes in the technology are relevant to the human resources issue. Decision about the new technology for the existing processes to be adopted is a company specific issue. Determination of the training needs ensure the efficient and effective dissemination, implementation of the strategies and processed following processes to facilitate it become vital and relevant to the today's organizations.
As the environmental and the situational factors enable the organizations to design the human resource strategies and develop their important policy. These environmental factors operate on both the general and the special levels in relation to the management of its large environment. The changes in the information technology have a major impact on the lifestyle and work. A total change in the technology and the skills of many organizations also may create uncertainty and lack of concentration. The previous studies have shown that for many companies to predict the future skill needs were not the sufficiently developed processes and, therefore they were limited to the understanding that experience was a sense of the perspective skills (Gratton et al., 1999)

One of the key organizations endowed with reasonable resources should consider with at most care that the technological progress needs develop new skills and competencies. The technological changes may demand new skills. The rapid changes, such as the technology based learning, needs a custom database management and, a world-class production system i.e. the well-qualified and competent staff to operate, let alone compete for. The staff can provide the valuable resources if they are duly equipped to create effective and productive work. The employee’s skills could help reduce the waste volume, timeliness, and consistency. The Core competencies rooted in the human capital can lead to the competitive advantages and contribute to the type and quality of the professional skills and competence or inhibit different or differentiated positioning of the competitive properties in the world where the relative standard deviation of goods and services, is comparable and easy to imitate.

The formidable task facing the modern strategy is targeting the staff in new systems, procedures, and organizational structures that may associate with the use or development of new technologies at the individual level. To maintain the market share organizations, loyal customer base and customer satisfaction, e.g. the value of human capital, none should be underestimated, including the cost of updating knowledge and skills through training. Studies
have shown that it gives no emphasis on the training within the business in the UK (John et al., 1997; Hold, 1989). Due to continuous research and field studies exploring the nature and status of the online trainings in Northern Ireland more accurately the future studies will focus on the technological edge. This can be characterized mainly by the feeling that the poor or non-use application or development of the new technologies can prevent the competitiveness of the enterprises.

The human assets are the basic requirements for the competitiveness (John et al., 1997). Porter (1985) recognized the value of the HRM as accompanying the measures of the strategic potential of the firm by analyzing the value chain. In the current economic climate the ever increasing use of technology needs training of human resources. Business in developed countries requires a higher skill level and often adapted to the specific customer requirements. The new barriers to entry are the price and the volume and more opportunities to find the appropriate pair between the technologies and the markets. The economic growth will reach its feared due to the technology-based trainings and the business can track the record as it will therefore, be the entire knowledge center. Caring for the short-term outcomes was a repression prevailing in the human resources development in the companies (John and others., 1997) and there is no dispute that education is the cost, as an investment in some cases (Keep, 1989).

The human resources are of critical strategic importance to the management and the competitiveness. In the world where in material costs and technology are sold freely, it will be favorable for successful establishment and support of local advantages in the production and supply of goods and services. As for all other factors of production sold easily, it competitiveness increasingly depends on the skill and creativity of the workers. Thus, the human resources and their development increasingly become the focus of competition among the companies and the national economies. The quest for highly value added products and
services are inexorable. The growth of industry in the future, including the financial services, the telecommunications, the software, the electronics and the healthcare knowledge will rely on the highly qualified requirements.

2.1.1 Technological Development

Keen competition and the rapid technological development are the accelerating changes in the qualification requirements virtually for all the industries. The ability to learn continuously and improve skills becomes more important today. The many people in the workforce today will use new technologies, different methods and in different social and economic conditions. The capability of many companies to maintain a competitive struggle will depend largely on the ability to work constantly by adapting to the changes and being flexible. The development of the key skills and the abilities within the organization is too crucial for the economic growth. When the organizations are called upon today to play a visible role in the industrial development, it is important for them to be equipped with the necessary know-how for the purpose.

Progress in technology, including the information and the communication ones significantly transform the outlook for many aspects of the economic life like the working methods; the relations; the organizational structure; the focus on training and education and technology including the ways the people inter communicate. The traditional forms of the company structure, production, and labor are now more uncertain and changing.

Groot and Grip (1991) and Bresnahan, et al. (2002) showed that the new technologies could improve the employee’s performance. Other studies argue that the new technologies can also reduce the job loads and the employees can confine the focus on their core competitiveness (Spennier, 1985; Goose and Manning, 2003). In some cases, the participation may associate negatively with the introduction of new the technologies because of awareness
of satisfaction with the conventional way of carrying out the obligation. Also, the organizations differ greatly in human resources as often they are the new companies being less related to the historically shaped structures. Thus, they have more opportunities to organize their workplace in accordance with the possibilities of the advanced technologies (Ichniowski, Shaw & Prennushi, 1997). The research in the human resources management considers the extensive training skills as a trait of the more complex human resource systems (Appelbaum & Batt, 1994). A business becomes beneficial by investing training the employees after the human resources strategy, reducing those who gave up smoking such are the workers who may recover due to training (Ichniowski and Shaw, 2003).

Technology is understood to be of materialized and systematic nature. When are talks about some specific technologies with tangible and observable manifestations, like product, computer, software and display technology, they look material artifacts. Technology however, must not be viewed just as some tangible artifacts. They have a soft part also, which is represented in local procedures and working methods. The technological impact on the work organization and the relations depend on its use by various actors (Orlikowski, 2000), while its efficiency is the related knowledge and skills of the users interacting with the technology (Layton, 1974). As the interfused organizations are using technology more than most other organizations their efficiency and service quality work are closely linked with the development of appropriate skill while utilizing the technology staff. Thus, this art requires training and practice that reflects organizational reliance on this technology. This art also affects the efficiency of technology use.

The literature on the effect of human resource management concentrates on various aspects of the organizations including their performance like in sales, productivity, and turn over. Most studies emphasize the importance of the good internal needs of the practices in HR (Wood, 1999). It is often a complementary practice of the human resource managers. It is
less useful to analyze the impact of certain practices of HR. Thus, most studies analyze the performance in the light of effects of the bundles of HR practices (MacDuffie, 1995). Arthur (1994) resorted to the same approach of the HR system to study the influence of the HRM training participation of the CSRs as the basic training of the employees, usually associated with the overall strategy of the enterprise staff (Lynch & Black, 1998).

In view of the HRM strategy and training three threats can be the distinguished literature. First, most the research ought to be focused on the impact of the HRM on the difference between the more traditional low quality approach and the so-called high performance workplace (Wood, 1999). Second, the labor market segmentation literature is also considered to be the relationship between the HRM strategy firms and, the training of their employees (Doeringer & Piore, 1971; Osterman, 1982). The literature distinction between the internal labor markets when the organizations and their employees have a mutual long-term commitment while in the secondary labor market where businesses are indifferent to the workers and to their skill positions. Finally, other studies focus on the quality of selection and recruitment of the personnel (Terpstra & Rozell, 1993). Maybe as a compromise however the choice between the employers and the need to continue to invest on the company employees in order to improve the organizational performance by means of investing for technological trainings of the employees. Turcotte et al.(2003) emphasized on the close relationship between business strategy and staff training. The authors found that an organization emphasizing the human resource strategies, research and development strategies is more likely to finance the training than the one without strategy.

Training is also likely to be producing more educated workers. Leckie et al.(2001) found those workers who possess higher education are twice as likely to participate in the employer supported training and their colleagues with a high school diploma. In addition, the highly skilled workers (managers and professionals) are more likely to have access to training
programs than the sales and the administrative staff and the production workers without any certificates. This can justify the more educated workers who more likely want to succeed in school, thus, reducing tension of the employer to invest with any risk.

Technology and innovations are also among the most frequently cited determinants of the employer support for training. Baldwin and Johnson (1995) found that those companies that innovated and had technologically more advanced quality management and human resources strategy showed more support for the training initiatives. Baldwin and Peters (2001) also showed that the innovative firms were more inclined to support training activities than to non-innovative ones as they have no advantage of training in the workplace. The innovative organizations in particular than solve problems because of acquiring learning experience to enhance, the staff capacity.

Chowhan (2005) concluded that the presence and intensity of training in a firm depends on the level of their technological competence that exists in the firm rather than its being a member-based industry.

Several studies show that the staff training has a positive impact on the corporate performance. They usually test the hypothesis by improving the competence of the employees, training that improves the performance of their work that results in the company’s improved performance. Betcherman, McMullen, and Davidman (1998) concluded that the firms where in the training programs exist they tend to perform better in revenues, profitability, viability, and prospects. Sachs et al. (2002) also found a positive relationship between the training and the productivity, the profits, the revenues and the customer satisfaction. The relationship is more significant if the trainings are accompanied by the incentives for the employees.
In the modern era, businesses are ever facing new the challenges and obstacles. The past spiral competition coming the global markets reduced the corporate resources for the maturing markets and brought rapid changes in the technology to attract and retain the talented and experienced professionals. The organizations also need show the cramped, short-term results no matter what the circumstances. The pressure on the month to month increases can be huge. The management of the organizations view training as the necessary expenses, not the investments. Now in response to these challenges the corporations have started to consider education as an investment. Knowledge and skills of the corporation open for the employees now run on equal basis. The organizational learning is now held good. This increased funding has increased the demand to exhibit responsibility for these costs and demonstrate that these trainings and learning initiatives attract the tangible benefits to the organizations. One way of demonstrating the importance of training of the staff, from the financial point of view, is to measure the return on the investment in their training programs.

Hall (1995) reviewed several studies on the educational multimedia and the returns there on of the investment. All the reviewed studies showed a significant increase in the quality of computer training as compared to the traditional classroom instructions. Many studies showed the bottom line business results as the significant ones due to the technology based trainings.

The technology based training (TBT) is present almost in all the educational institutions the world over. Again, many people, groups, and institutions have switched over to it to provide new and expanded revenue sources. The organizations using the modified methods of the technology-based learning for training than employees and enhancing their own incomes (Robinson, 2002). In 2004, American Society for Training and Development (ASTD) stated that the classrooms were dropping constantly from 80 percent in 1999 to 68 percent in 2003. The ASTD also reported an increase in the technology-based
training. About 29 percent of training was under this or any other form of the technology-based training in 2004 (ASTD, 2004).

With proliferation of the technology-based training in industry, new and varied employment opportunities are surfaced, creating jobs and positions requiring special skills and competencies. To identify the existing technology-based training positions and skills along with the professional qualities required for these positions it was necessary to evaluate the organization.

Expansion in the distance learning programs also was expressed for the preparation of the workforce. The staff trainings in America date back to the colonial age the practice of apprenticeship was not recognized then (Roberts, 1971). Also, the increased use of technology in the workplace and formal education was implemented there. Carnevale and Goldstein (1990) predicted that with the growth of technology in 1980 in 1990, the responsible organizations mainly will be those ones whose training were expected to grow throughout the organization for many years due to the economic trends. In a poll conducted by the Institute of Management and Administration, it was reported that 77.8% of the participants planned to expand the outreach activities to meet the expected growth of the company (Sandler, 2005).

Mulder (1996) conducted a research study to determine the experience that would help improve the performance. To him training was an important approach for achieving the goals and obtaining a competitive market organization (Rugelj, 2005). Many other factors, such as return on the investment in the personnel, the staff development, and in the customer satisfaction, the profitability, and much more also were cited. The technology base of training played a leading role in preparing the workers to participate in their work for implementing the cherished goals of the organization (Abernati, 1999).
An effective training requires flexibility (Ihalainen, 1999). Most of the trainings held in the past consisted strictly of the theoretical training to be obsolete as the organizations sought more flexible solutions (Ihalainen, 1999). The traditional courses are costly and time consuming; hence, many organizations are trying to stay away from such high costs (Piskurich, 2000; Ihalainen, 1999). The typical training sessions became unpopular in the organization because of their resemblance to the traditional teaching considered as short-term memory process rather than the learning process (Huseman and Goodman, 1999).

Technology has created a learning environment that transcends the traditional forms of learning (Brazen and Clark, 2005) and it’s significantly has changed the way that training and development efforts for (Garrett and Vogt, 2003). Education and technology together have devised new methods. The methods of delivery such as the CD-ROM, audio, computer projection, video and still used, and new technologies such as interactive network, providing Internet training (Rugelj, 2005) are increasingly dominated by different organizations. These technologies are used for providing training for all work to have the optimal learning outcomes (Confessore, 1996).

Some organizations are on to transform themselves in to the educational institutions as they consider that technology can facilitates the exchange of knowledge (Duhaney, 2005). The study showed that a large number of students enrolled themselves in distance education, system (Miller and Miller, 2005; Moore and Wilson, 2005; Roberts and Dyer, 2005). During 2000, certain organization spent more than $ 30 billion on training and when they experienced, some more pressure from the economy they increasingly turned to technology (Lee, Bhattacharya, Nelson, and Kihn, 2002). The U.S.A would continue to use technology for raising the people to the international level (Garrett and Vogt, 2003).
There are many reasons for the organizations to transform the traditional curriculum into the technical one. It is the most dominant factor and a driving force for them the transition to technology-based economic factors (Foshe, 2001). The other causes may be: reducing the time, flexibility, and improve employee productivity (Bagnasco, Chirico, parodies, and Scapolla, 2003; Burgess and Russell, 2003).

Many organizations have implemented the technology-based training for fear of the slow growth (Cruse, 2000), which in turn can benefit the employees directly. The transformation of the traditional learning technology-based instruction allows them to restore the instructions (Cruse, 2000), which provide a more enjoyable experience for the students. Some works on the study provide the additional benefits, such as for the student to control and decide as to when and what they need know (Piskurich, 2000). The technologies used in the appropriate situations help continue to have a significant reduction in the direct and indirect costs on education (Piskurich, 2000).

Acquiring the relevant computer skills is an important task for most of the organizations where in technology continues to be used for imparting these skills (Piskurich, 2000). According to Ellis (2004) the organizations use learning technologies in different forms, but for the end-user the desktop training took the first place. The other uses that rank among the top five include general business skills including everything from management about the sexual harassment to the different learning specific skills, tasks, staff training, the customer service and the external as well as the internal customers' learning (Ellis, 2004). With simple distribution and low production costs organizations need implement the technology-based training. They must invest in such resources as can help create effective the online learning (Hofmann, 2003).
As regards the transformation of the traditional learning technology-based technical ones, the students being the, lowest common denominators will be working at the sound design techniques needed to provide information, as well as the probability that there are built-up changes in the content (Kruse, 2000). In order to achieve a successful technology-based training plan, it should be aligned with the organizational goals and must support the management and the stakeholders interest (Garrett and Vogt, 2003; Geisman, 2001). To maintain a strong argument for transition to the technology-based training, it can include the severe financial consequences and the measurement results, customer focus improve accuracy, quality, turnover, productivity, the customer satisfaction, immediate and direct access to the information (Geisman, 2001).

Once it is decided to add a technology-based training to the firm the decision must be made about where that training will be managed and as to whether the organization would have its turn-key, or create it from as to the lumber (Francis and Emelo, 2002). Ellis (2004) showed that most of the technology-based training emerged from the training-related departments, and many of them were regulated by the specific departments. Francis and Emelo (2002) stated that an effective solution between the ready-made and an anticipated training it needs the analysis of your home needs, resources, and uniqueness. To determine such things as the goals and skills the priority should be meet them. The resources such as time, personnel needed to implement and support, and the money, taking into account the short-and long-term benefits should be taken into account when making decisions. It should also include the type of skills, and as to whether the organizational work of a specific or general help determines the level of uniqueness require of the training (Francis and Emelo, 2002).
2.1.2 Planning and the Implementation

It is important to work closely with the IT department to help devise the possible technologies (Garrett and Vogt, 2003). Technology is a tool that promotes learning and if should not be used in an inadequate form, except for a special purpose (Maehl, 2004; Kruse, 2000a). Saba (2001) emphasized that it was important not to repeat the traditional learning environment, but to experience as to what stresses the benefits out of the existing technologies.

There are numerous ways to exchange a combination of the technologies with the Sloan Consortium (2004) that was determined by the proposal of needs of the technology-based trainings. The traditional courses were delivered by writing or oral communication without the use of the technology. Web facilitated the courses material support through the technology is the most of the class room in the traditional manner. The blended learning combines the traditional and technology-based learning where a significant amount of information is carried to the future. Finally, there are online or technology-based courses where most or all content are provided by technical means, such as the Internet. Most organizations present it as a mixed approach.

When many organizations are implementing or planning to implement the technology-based learning today, there exist concerns which have experienced it long since at the staff and management levels (Ellis, 2004). The employees must devote the required time for this type of training, as well as for the technical skills and self-discipline (Ellis, 2004; Geisman, 2001). The managers involved in the costs of implementing this kind of training, must see to the technical requirements.. The technological limitations include the restrictions on the hand width and the availability, rate of the technological change and the loss of interaction (Murphrey and Dooley, 2000).
Goolnik (2002) pointed out the importance of the qualified and the competent staff for imparting an effective technology-based learning. The increasing technology-based learning outweighs the need for qualified technology-accented, specialist trainer (Foshay, 2001). Like in an academic environment in which the importance of traditional and the distance learning support teachers and the staff is also documented here (Murphrey and Dooley, 2000, Robert and Dyer, 2005) the organizational design and development of the technology-based training should be planned with the proper work experience (Escoffery et al., and Smith, 2005).

Thach and Murphy (1995) grouped the top competence in 10 roles in all for the communication and the technical skills. The communication skills include collaboration and teamwork; interpersonal communication; feedback skills, and the knowledge of English. The authors note that English is the requirement of the English speaking countries and it is characterized by the international affairs. The technical skills include the organizational skills; the planning skills; the basic knowledge of technology; technology; access to knowledge; the skills, and the distance learning.

2.2 Customer-Oriented Approach

The three main challenges for the practicing customer-oriented strategy of an organization, are the position of the reward; the augmentation of the new talent, and the employment opportunities for the laborers. The shortage of the client direction in the area of accounting system interprets clearly the event of rectification. Hence most of the business accounting systems does not compensate you to track profitability of the consumers or the enterprises. The profitability of the evaluations based on the award is disastrous for the numerous businesses as they move to the customer-oriented business units. Also, to coordinate with the long-term associations having the core customers as client need abilities well beyond the personal retailing and business. Alignment duly originated on the consumer
allows more clearness; concentration on the team abilities is amplitude of the competence, more responsive to the goals and the complications, people in difference practicable areas, and greater adaptability in the direction to convert the business events (Homburg et al., 2000). The customer inclination is a combination of both the systematic and the human amplitudes.

Several management difficulties erupt from these problems. The most import and one among the mare to effect the customer related changes in the organization. The second one is to improve the accounting of the organization efficiently in order to present the accounting information correctly and focusing on the rewards and the incentives for the customers. Third, there are a number of other factors pertaining to the human associations needed to change the customer related structure. Final, the senior management needs solve the problems, to select relevant and skilled employees; the businesses should so as higher to the customer orientation (Homburg et al., 2000).

From the employees point of view these problems are much multifaceted. The study by Homburg et al. (2000) described that one of the main problems in the policy execute customer related was the customer’s perceptions regarding the strategies. The employees might resist the changes in bringing the information technology system (Atkinson, 2000). For the vertical career growth there were no opportunities for the employees to improve their career as compared to in the past. Hence, it was very necessary for the organization to effect changes or to devise policies for the human resources to improve the employee’s career. Though it was easy for the organization to interpret the customer’s needs as the organizations today were more customers- oriented, hence a little effort was required to change the structure.
The study of Atkinson (2000) indicated that in order to bring such technological systems an organization needed drastic changes in the internal structure and pattern of governance of the organization which was very difficult today as the present day customers were aware of the service market (Atkinson, 2000). Here, it is concluded that the managers who carry out and execute these primary changes are too earth for the organizations.

Most of the organizations have lack of this core capability. They do not have the productive leadership at the top level to bring such type of changes. The leaders will manage a bit higher quality and be more important as compared to those who possess mere technical knowledge. Compliance with these leaders is a problem as the companies have invested large amounts of capital to improve the operational structure and reward systems. This is time of the middle level employees as well. Atkinson (2000) portrayed that the flexibility in the personnel was that a majority of those who appreciated to build team leader and team operating communication with the customers and the business understanding as to the strategic level was still active at the local level that has the maximum impact. Such actions increased the understanding and improved the decision making process according to the customers’ needs and requirements.

A holistic approach to every client relationship can be described as the CRM (Blodgett, 2000, Brighton, 2000). Blodgett (2000) identified a business plan that helped assimilate the CRM. Business and the customer relationship was a new topic of research. The execution of the CRM systems however would be easy for some companies and it might be very complicated and costly for many others for successful execution (Brighton, 2000). Hence, it needed some exclusive efforts rather than to acquire some advanced software and its implementation in the organization.
2.2.1 Customer Relationship Management

Blodgett (2000) explained that for a successful execution of the CRM, some strategies like analysis of attention on the customers; functional activities; procedural systems, and culture had to be adopted. According to Brighton (2000), the main challenge was to present an integrated view of the customers. Peppers et al (1999) presented that the organization needed know as to how to create associations and focus the customer requirements and to produce goods and services after the needs of the customers.

Inside the company it is the need of the hour to respond quickly to the demands of the integration of all the internal information they have about the customers. Externally, the companies must identify their customers and treat them regularly. The company should know all the channels of distribution so that they get the information about the customers. The company should manage an environment as is able to channelize the information efficiently (Brighton, 2000).

The Customer Relationship Management is a mixture of the technological and human capabilities which focus on the targeted clients and leads to the definition of success (Ulrich, 2000). A connection client can be identified from the database and the track customer preferences come from the specialized groups. It is worth nothing that the build a long-term relationship of the trust accounts, as well as of those customers and the needed staff preparation, reimbursement and the announcement practice (Ulrich, 2000). The most important way to attract the customers was the internet economy, increasing the volume of information management and analytics. To maximize the view of the customers, the company should be able to connect the entire client -requests with storage available for the managers and the employees, and ultimately with the customers (Brocklebank, 2000). This included the development of a new series focusing on the technical skills.
Atkinson (2000) explained that the globalization was the main reason for applying pressure on the organization capital and resources. He presented that the people were the need of the organization to focus on the poor services. The organization should try to produce more with fewer resources (Atkinson, 2000). Along with the technical problems, the organizations were required to evaluate the business operations particularly in the communication and maintain a productive workforce, according to the appropriate incentives to optimize each client's wealth (Shablovsky, 2000).

The customer service includes all the activities undertaken for the clients in support of the supplier and the consumer-exchange, including the pre-sale, sale, and after-sale actions (Markland, Vickery, and Davis, 1995). The customer service means to assist the customer in the complicated problems (Ramundo, 1991). It is a fact that the customers still focus on the quality service for generating a long-term associations. The customer service is almost the best way for many companies to gain the competitive advantage (Innis and La Londe, 1994). Indeed a high quality service is the trademark of success.

Hiam (1992) stated that training was at the top of the organizational precedence and innovations were one of the most vital aspects of the quality improvement procedures or the foundation of the successful quality management schemes. Several managers held that a good education was essential for the success of the company (Kelly, 1993). Every company wanted to achieve its goals and to stay alive in ever- increasing competitive world. In the next 10 years the human resource development will provide a permanent upgrading of the organizational operations, its culture and it will improve the business strategies (Ferketish and Hayden, 1992). The incorporation of the HRD as a plan can be a powerful instrument to improve the knowledge and skills in order to assist the organization achieve its goals.
The market philosophy in the management literature is the customer satisfaction and loyalty as a source of performance (Deshpande, Farley and Webster, 1993; Foster, Gupta and Söblom, 1996, Jaworski and Kohli, 1993; Knox, 1998; and Oakland Oakland, 1998, Slater and Narve, 1996). The focus on consumers however rarely reached the operational level of the business both in theory and practice. The process management lessons based on the activities of the management (Turney, 1992). The total quality Management (Creech 1994; Mizuno, 1992), the business process re-engineering (Earl and Khan, 1994), the continuous improvement (Davenport, 1993), Lean Management (Taylor, 1999; Vollmann, Berry and Whybark, 1997) and the supply chain management (Shapiro and Heskett, 1985), traditionally focused on improving the efficiency of the processes in the organizations. Although some researchers enhanced the role of the client in improving the business processes (Jones and Sasser, 1995, Coley and Jaworski, 1990, Slater and Narve, 1994, 1996) also consider these teachings of rhetoric not enough to pay. They criticize the sincere attention to the customer (Wood, 1997. These technical solutions mainly in the processes do not seem to provide the sufficient support to focus on the issues that are important to the customer.

The basic idea is that it is not enough to ensure the complaining customer satisfaction, but the complaint information should go back to the real events where an error caused by the food board is created and it can be removed to avoid such further occurrences. This thinking is basically using the ideas of the learning system (Checkland, 2000) and the feedback balance between the diversity of environments and the activities (Beer, 1985). Although the administration has been resolved in the existing literature (Boshoff, 1997, 1998, Hirsh Wyncote and Trappe, 1990; Feinberg, Widows, Hart, Heskett and Sasser, 1990; Johnston, 1995), Johnston and Mehra, 2002, Brown and Tuten, 1996) suggested that more research especially in connection with the necessity, of advice can be used operationally. In addition a
little research was to find out as to how the companies make better use of the high-quality customer complaints further being the dedicated information.

The expansion of the market philosophy of process management will mean that the emphasis will be on identifying and improving those processes in the chain of company value, which generate benefits for the client. Such improvements are not only profitable but also relevant investment in to long-term profitable relationships with the customers (Reichheld and Sasser, 1990). Nevertheless, the mistakes and the poor performance of the official in all the parts of the place will be taken into account as to which circumstances are an integral part of all the spheres of the human activity (Boshoff, 1997).

Some failures are not necessarily bad, but as a fact most of the customers accept that sometimes things go wrong and they are happy as long as these problems are solved but these must not re-occur (Bitner, Booms and Tetreault, 1990, Feinberg et al., 1990). Different types of violations can be calculated on the basis of the value they bring to the company or its customers (Albright and Roth, 1994 in the foreground; Shank and Govindarajan, 1994).

The Japanese quality philosophy distinguishes between the random and thee systematic errors in this regard (Mizuno, 1992). The random errors relatively are often the simple causes, and, therefore, relatively easy to identify and analyze. They are often excessive and can, therefore, be adjusted as a rule by the responsible person in the workplace (Cardy and Dobbins, 1996, EFQM, 1997, and Auckland, 1998), to them, given that the systematic errors lead to the customer dissatisfaction as a continuous experience as well as a sporadic character. The causes of such errors often vary and their cause requires a complex analysis (Mizuno, 1992). Therefore, it is a challenge for the administration to resolve this problem by eliminating causes.
The customer relationship is of a particular interest as the management refers to the systematic errors in the elimination of such errors. The remedy is that the process of a company which shows a great potential for improving the quality must be after the wishes of the customer (Berry and Parasuraman, 1997, Clinton and Hsu, 1997, Hammer, 1990). As identifying the systematic errors in a large number of different data it is important to laud the inputs for the customers tracking (Reichheld and Sasser, 1990). They argued that the complaints of the consumers are valuable and an inexpensive source of information for identifying the systematic errors and are an opportunity to improve the customer services.

As for the feedback, the user looks to it on his own initiative, e.g., the complaints often are very direct, specific and detailed (Reichheld and Sasser, 1990). Thus, with the data using customer surveys and panel studies, duly compared with the information collected the complaints show a more reliable picture of the client with the present opinion on the complaint, of the information management spreads across to multiple applications. Johnston (2001) developed and tested a conceptual model which showed that the three route links of a complainant with the company lead to the financial processes work.

2.3 Organizational Performance

The organizations currently are evolving towards the structure in which the rank means responsibility not power that means where as the supervision task is not to command but to persuade (Drucker, 1999). Blickle (2003) asserted that to be effective it is crucial for the managers and the subordinate staff to influence the peers and superiors to assist and to support their proposals, plans and to motivate them to implement their decisions. The earlier researchers of the management, such as Kanter (1982) and Pavett and Lau (1983) pointed out that an important component of a successful management was the ability to drive others. To them was an increasing number of studies on the HR practices and organizational
performance (Li, Zhao and Liu, 2006; Sanchez Jimenez, Carnicer and Perez, 2007, Lin and Chen, 2007) that had exposed a significant relation between the HR practices and the organizational performance.

Brower, Schoorman and Tan (2000) postulated that the effective and eminence leadership did not operate in separation with their assistants but they desired to work with their assistants and the temperament of the association between the manager and the assistant distinguished for its being difficult and interactive and there were reciprocal crowns as well. Despite the bulk literature on the denotation of the HR practices of organizational behavior in general and for understanding the activities of the organizations, such as the study of the HR organizational performance was not too well integrated. A better understanding of these effects was an understanding of the organizational ability to influence the positive including the proposed sale, the net return on the assets was return on the in fact investment (ROI), and the market share.

The effectiveness of the enterprise in the past was studied extensively. Some indicators, such as, the financial ones should be defined as the productivity, the profitability and the turnover, etc. (Nickell, 1995, Estrin and Rosevear, 1999). The earlier researchers, such as Noah, Hollenbeck, Gerhard and Wright (2000) argued that the Human Resource Management (HRM) was a must for a company was well known and that the behavior, attitude and performance of the employee, thus, HR practices all were important tools for improving the organizational effectiveness. Hom and Griffeth (1995) suggested that if employees had not returned to their farms, it would lead to lower the productivity, the poor quality of service, lost of business opportunities and, consequently, a high administrative burden on the business.
Ramsey, Scholario and Harley (2000) investigated the relationship between the staff and the productivity that the HR practices actually enhanced the efficiency of the companies. This is confirmed by Horgan (2006), Bashir and Khattak (2008) who pointed out some selected HR practices associated with the improved employee and the organizational performance. Nevertheless, the influence of the HR performance was shaped by the success of the company involved, and it enabled employees be to as the organizational performance (Wright, McCormick, Sherman and McMahan, 1999). The influences of the HR practices on the organizational activity were noted in the past when the HR practices research was taken up to reduce the employees turnover (Huselid, 1995) to them it was associated with the better organizational commitment of the employee (Wright, Gardner and Moynihan, 2005) it improved the skills and attitudes of the workers (Wright, Gardner, Like Moynihan, and Allen, 2005). It was noted that the bulk of research on the HR practices particularly was in the developed countries. It is interesting to study the influence of the HR practices of the staff, as developing countries were not fully comparable with the situation in the western parts of the world (Tessema and Soeters, 2006).

The earlier researchers found the data regarding the result of the trainings in efficiency where in the workers and the companies were capable to get education (Conti, 2005, Dyrda, Lorraine, Reed and Van Reenen, 2006, Sheets, Gerard, Fakhfakh and Taymaz, 2006). Lynch and Black (1995) their research focused on the public education conducive to the organizational performance showed that only the overall effect of the training on the productivity in the preamble on the job training did not improve in the workplace. This again was suggested by Barrett and Connell (2001). The general training had a positive effect on the firms performance where as the firms-specific training is not so.
Compton and McCarthy (1999) pointed out that the effective learning was not just the training with most of the essential understanding and skills to attain some employment; it assisted to attain the overall intentions of the organization as a contribution to the achievement of the customer satisfaction and the productivity. The earlier researchers such as Drummond (2000) showed that the preparation of the relevant criteria for a person to be adjusted as a superior in some job, to contribute to a business success (Rotuell, Sullivan and McLean, 1995).

The technological innovation has been established to be a strong influence and impact on the business performance (Nohria and Gulati, 1996, Lin and Chen, 2007). As explained by Hassan, (2007) the globalization and the technological development in an organization helped it move to a new business strategy and to future directions. Pratali (2003) stated that the technological innovations and the learning enhanced the competitiveness of a business and increased the shareholders value in the sequence. Hitt, Hoskisson and Kim (1997) suggested that the technical presentations of the companies had a decisive influence on the long-term performance of companies.

Dave Wayne (2005) stated that the human resources regularly were finding the new technologies to improve their efficiency and effectiveness of their efforts to succeed in the business. Some scholars had noted that the innovation leads to the mixed results. Some said that the innovation termed growth for the company (Leifer, O'Connor and Rice, 2001, led Lee, Zhao and Liu, 2007), while others noted that the innovation resorted to inefficiencies (Foster, 1986 result). The researchers (Mc Loughlin and Harris, 1997) however showed that the technology is a minimal on the company's account, as many technology- companies were working on the deals, surprisingly, with a small impact on the productivity. Mumford (2000) explained that when the companies stressed too much for the outcomes, they had a propensity
to extend small level of technological improvement to keep away from high degree vagueness.

In some organizations the technology-based training (TBT) approach was the first step to the primary cause for using the e-learning to influence such methods as the worker will react to the e-learning had still a means to ensure some considerable savings. The savings were often for a long-term rather than a short one and they could make it so difficult to return immediately to what was often fairly a large investment case. Savings could send also a wrong signal to the employees and it might lead to some negative consequences or even to a suspicious response. In reality, the costs may not occur if the organization uses a mixed approach of reality than in many cases the costs may incur. Whenever, such investment is not congruent with employees values or employees perceived it as ineffective, they resist. To remove such barriers, organizations should explain the strategy behind the scene to enhance the employee’s exposure (Celsi & Gilly, 2010).

Ettinger (2006) noted that the e-learning was not enough for the negative images to many public, and that some enterprises had reshaped and renamed their e-learning to "mask" that it was somewhat other than inclusion. The capital invested in technology and design would not associate with success unless the execution comprises considerable efforts in the field of marketing. Even here, it is unlikely to be victorious without the support of the top level on the permanent basis. Several enterprises will fall a prey to lack of advertising and promotional help to the suppliers for its being one of the difficulties they will face in executing the e-learning in their organizations. All the companies however have agreed that the communication, the advertising, and the marketing were important constituents of the e-learning were and what they had in their creative approaches needed extremely the expenses. The value of the e-learning should be developed at an early stage, but not as the content, method or another function. This should be reinforced on the regular basis.
While deciding as to what the worth of the e-learning should be the person to be recognized in the planning and design must be of some worth stage. Despite as how good your marketing is it must be kept in mind that the product itself is not a value for someone who will not use it. The third article of the series focuses on the right issues in the planning stage. Some models of human resource development offer a variety of techniques. If these techniques are maintained by the human resource of an organization, the organization can seem a competitive position in the industry (DeGeus, 1997, Curry, 1998; McCracken and Wallace, 1997, Willis, 1997). These models explain that the investment is necessary for the human resource to improve the organizational functions and utilize this resource for the future of the organization.

Holbeche (1998) presented that one third of their sample employees left the organization when they experienced difficulties in develop their knowledge. The organizations also pay attention to the investment in the human resource development (HRD) as they consider it more important. Losee (1999) and Spangenberg et al. (1999) stated that at present more companies were trying to create/develop a challenging environment for the human resource development and for the efficient workforce. They were trying also to evolve strategies for training of their staff so that they could respond quickly to the changing business needs. The stress on human resource development had some positive impacts on the organizations, such as increased productivity, increased efficiency, and increased effectiveness (Sandberg, 2000) some organizational problems (Schroeder, 1989), development plans for the career and professional skills (Vic, 1996, Avenger, and Bert, 1996), durable competitive improvement (Winterton and Winterton 1996, North Haug, 1998), superior managerial dedication (Iles et al, 1990) and advanced directorial substance (Robertson et al, 1991) necessarily involved here.
2.3.1 Human Resources Functions and the Business Performance

The association between the HR functions and the business consequences was based on the principle that for the better and successful business the use of HR practices were very necessary (Ulrich, 1997). The study of Pfeffer (1994) found that the employees involvement; encouragement; the staff selection; the utilization of the teams in the production processes, and the staff training were largely used in the improvement of the organization. Huslid (1995) presented that the results of his study showed that out of 968 listed companies he found most of the companies had almost one standard deviation (25 %) in sales by 7.05% per worker, efficiency augmented by 16% and in the increased profit. Huslid and Becker (1995) found that the study of 74 companies had developed a HRM system which showed that the companies had a high performance work system and this was a good indicator of the companies’ success. Youndt et al. (1996) found that the Human Resource Management (HRM) meant the utilization of the human capital management that had directed effect on the performance of the company, its functional activities, productivity, efficiency and the customer satisfaction.

Huselid et al. (1997) found that the companies had achieved efficiency and higher qualifications of the employees through the HR practices. They further concluded that the association between the HR and the management had various effects on the performance of the organization like productivity, effectiveness, the higher cash inflows, and the higher market value. The most important theories in the field of the e-learning focused on the personal indication of the experience. The study of Schon (1983, 1987) found the significance of effects of the e-learning. The experimental learning model of, Kolb (1984) presented that the experience was the core element in the learning process; the other important elements are the conception and the trailing.
Mezirow (1991) established the idea of the transformational training which was a process in the existing assumptions about the students’ challenges and problems duly examined under the new techniques and assumptions. The problems of the students were analyzed under the new techniques. They paid attention to the school training however, they paid more attention to the importance of, students own beliefs and ideas related to their own realm of knowledge (Hacker et al., 1998) or the awareness of the art and the knowledge (Vosniadou, 1994). The basic purpose behind it was to explore their own knowledge, concepts, basic creations about the new techniques, and that the lessons must convert their own knowledge. The other learning theorists described that the process of knowledge exploration was basically a social process. The theorists gave importance to the role of professional communities in the e-learning process (Brown *et al.*, 1989, Lava and Wenger, 1991; Wenger, 1998).

They were of the strong belief that the people hauled from different communities, when they were at any place at home, at school; or with their friends in the leisure time, the role of their major interactions, and respect in the areas of collaboration and development of the common values and beliefs were essential. This was the most important point in the typical model of the e-learning approach. Revans (1982, 1985) presented a model for the e-learning, he said that it was a process of monitoring and action not based on any hypothesis. The basic one was that to identify the real problem that was important to the students. The line of approaches of the formal education did base on the problem identification (Boud and Feletti, 1991, Dochy *et al.*, 2003) and on the identification of the projects i.e. the project-based learning (Helle *et al.*, 2005; Olsen and Jensen, 1999).
Jintti (2003) developed a model of the PBL and of the project based learning. He argued that during the training in the e-learning course, some aspects of the project work should be taken into account. The jobs of the organizations and training activities should be encouraged and directed according to the benefit of the organization for developing the functional activities, the procedures, the products of the life-cycles, operations. Thus the theories that provide the organizational level approach for the designing of the e-learning were important for the organizations. Numerous of them emphasized that the individual learning was a basic requirement for the organizational learning (Argyris and Schon, 1996, Seng, 1990). They also gave importance to the role of the social processes for the conversion of the individual learning to the organizational learning.

Slot et al. (2004) stated that the formal and the informal learning were equally important elements of the confirmation training in the workplace, but they knew that they were different procedures and had the different results. The informal learning was the knowledge which they gained from the informal situation such as the daily operational activities and the functions. The formal learning was the knowledge which they gained from the formal environment, such as doing the training and at the educational centers which increased both the knowledge and the skills. Slot et al. (2004) further described that there were basically three main factors for which the informal learning was not enough. First, the informal learning took place without any formal place and the attentive effort and proper environment. It might not give fruitful results.

Although the informal learning had positive results but it could change the habits and behavior of the employees that might hinder the organization in achieving its goals. Second the knowledge increased rapidly as the informal learning had no guarantee to develop the knowledge and skills often the organizational needs. Third only the effective
informal education could include the theoretical and the practical knowledge (Bromme and Tillema, 1995, Leinhardt et al., 1995, Tynjala et al., 1997; Tynjala et al., 2003). In the light of these reasons, Slotte et al. (2004) argued that the combination of two types of education i.e. the formal and the informal education could be used for the training and the learning purposes. This could be applied to the problems of the e-learning.

As for the implementation of the successful e-learning solutions, the organizations needed to integrate the technical knowledge from different sources. First, the organizational learning was the type of learning in where the general framework was analyzed, the opportunities were identified, and the workplace was examined duly. Second, the socio-cultural theory offered the theoretical background for understanding the nature of the learning. The last, the cognitive learning approach could be used to develop the understanding to explore the learning process at both at the organizational and the individual levels.

Crossan et al. (1999) suggested three levels of organizational psychological processes namely the perception; the translation; the integration and the institutionalization. All of them should be the analysis of the processes of the three levels. The integration and the interpretation took place at the group and the functional levels of the organization. The integration and the institutionalization took place at the organizational level. The individual ideas and the concepts had the primary role in the both the institutions and the organizations. They had much importance. In the process of integration, the common understanding was developed among the people, and their actions were coordinated. The development of the joint discussion as well as the group discussions was required for the enhancement of the integration. The development of the
co-ordinations and the establishment of a structure for the integration might occur for the success at last.

The significance of the open discussion and the explaining of knowledge and the exchange of concepts and thoughts, are deal with other theories of the learning organizations (Nonaka and Takeuchi 1995, Seng, 1990). As Nonaka (1994) the general knowledge of the individual employees was an essential ingredient for the organizational learning. To change the individual learning into the organizational processes, the companies must identify both the significance of knowledge and the opportunities for the residents, as well as their experiences (Lehesvirta, 2004) share. Thus, the e-learning instruments were not only for the stipulation of the educational matters and the maintenance of the individual self-study but also rendered it accessible for the people to suggest their thoughts and share their perception, they should not only support the discussion of different explanations but also the storage of knowledge, the incomplete thoughts, and the joint solutions. This would allow the e-learning environment to serve as a tool for the organizational recollection. Some theorists of the learning organization; particularly for the prospective information are the view that these concern the exchange of knowledge for the increase in knowledge (Pedler et al., 1991).

2.3.2 Technology-based Trainings and the Business Performance

The e-learning does not have effective solutions to the problems faced by any organization. The success of the e-learning is mostly dependent on certain factors such as joint work, and the culture of the organization. The infrastructure of the organization and the functional surroundings can near the new opportunities also the problems for the training and educational process of the organization. The group discussions of the teams
on the problems, mistakes, opportunities threats, and knowledge are an essential part of the organizational training and the education (Seng, 1990; Nonaka and Takeuchi, 1995). It shows that infrastructure and resources are not sufficient for technology based training but the involvement of employees through training programs and through discussion forums make it successful and can enhance the business performance.

Fuller and Unwin (2003) argued in favored of the support of the individual training, the ongoing relationship of the organization with the call that from may be distinguished broad or limited education. Their study was performed in the framework of educational training, but we consider that the same difference can be applied in the broader context of the organizational learning. The organizations, from an extensive cultural offer courses in several communities of practice within and without the workplace, made a scheduled time frame outside the work and the formal learning conditions for the analysis and the support for the status of the workers and the students. In contrast to the defensive limit job offer participation in several professional societies, only the limited opportunities for reflection through not particularly, support the learning.

The three major elements of learning the organization are the organizational environment, the mutual relationships, and the communication environment. The management is accountable for the culture and the atmosphere that develop the experimentation process and mutual learning (Pedler et al., 1991, Slots and Tynja, 2003). The societal associations maintain and promote the self-sustained functions of communication in the workplace for maintaining the sagacity of the society and a fine emotional atmosphere in the functioning group (Pedler et al., 1991). Colleen (2005) exposed as it could talk with humor and stories to be done. To them, the challenge was to perform it in the practical surroundings. Both the learning on teaching and the learning in
the workplace had recommended that the clashes were the part of an initiative for training.

**Identification of Knowledge Gap**

This study aims at investigating an important issue that as to how the employees’ training affects the organizational performance in the banking sector in Pakistan. The recent studies investigated this relationship only in the western countries (Li, Zhao, & Liu, 2006; Lin & Chen, 2007, Lo, Mohamad & La, 2009).

The earlier studies such as by Elenkov (1998), Holt et al. (1994), and Ralston et al. (1997) showed that there were some significant differences existing in the national cultures of the Asian and the western countries. It is therefore, needed that the technological use in the employees training must be studied in the local environment of Pakistan to observe the real differences with the western countries. The present research study intends to propose a new model of the HRM by including a new structure of the technology.

In the past, various studies were conducted to measure the effectiveness of the human resources and then impact on the organizational performance such as by (Berkery et al., 2009; Carnicer & Perez, 2007), none of them had focused on the technology in relation to the human resources and the organizational performance. This study shall be unique attempt in the present domain of knowledge which intends to measure the impact of the human resource practices (use of technology in the employees training), their outcome (customer orientation of the employees) with respect to the organizational performance. For the purpose, a new model of the HRM has been being proposed to be tested in the banking industry in Pakistan.
The current downfall in the world economy has affected the financial institutions remarkably especially the banking sector. It has resulted in the liquidation, acquisition and the restructuring of many banks. In Pakistan, this sector is more vulnerable due to the recent privatization process and the foreign competition. To compete in this turbulent environment, new ways to acquire and retain the human resource are essential. Hence, the study focuses as the banking sector by introducing the following new model of the HRM.

2.4 The Proposed Research Model and the Hypotheses Development

2.4.1 The Proposed hypotheses

H1: The technology-based trainings have a positive and significant effect on the customer-oriented employees

H2: The customer-oriented employees have a positive and significant effect on the organizational performance

H3: The technology-based trainings have a positive and significant effect on the organizational performance
CHAPTER 3
THE RESEARCH METHODOLOGY

3.1 Pilot Testing

Before switching on the surveys to measure the impact of the technology-based training on the organizational performance in the mediating environment of the customer orientation in the conventional and the Islamic banks in Pakistan. This pilot study for pre-testing was taken upon to perceive the sample populations as its alleged various conventional and Islamic banks of Rawalpindi-Islamabad and almost all the banks hold their occupancy in these cities duly coordinated by their area offices and the head offices located in other localities in Pakistan.

The pilot study was conducted to check as to whether:

1. The survey instrument was usable in terms of constructs.
2. The written procedures were appropriate.
3. Reliability and internal consistency of the response received were identical.

For conducting the pilot study, total ten (10) banks branches comprising five Islamic Bank branches and five conventional Bank branches were selected. Total one hundred (100) questionnaires were distributed randomly among the middle level and the front level employees of both the banks. Out of the total questionnaires distributed thus 67 questionnaires were retrieved back reporting 67%. The responses thus received through the pilot survey were recorded on the SPSS sheet for further analysis.

The reliability testing was carried out to analyze the internal consistency of the responses received against every item and they found were satisfactory. Nunnally and Bernstein (1994) provided guideline for interpreting the reliability co-efficient and reported
that the basic research required a reliability score .80 or higher and it was acceptable to carry out further analysis. During the pilot testing of the research instrument, the reliability test score of the technology-based trainings (TBT) was reported as .854 (10 Items), the customer-oriented employees (COE) as .91 (4 items) whereas the organizational performance (OP) reliability test scored .90 (8 items). The preliminary analysis of the survey instrument provided guidelines for the researcher to carry out the comprehensive study.

### 3.2 Main Study

#### 3.2.1 Sample

The study was carried out in the twin-cites of Rawalpindi and Islamabad. Almost all the conventional and the Islamic Banks with their branch offices in Rawalpindi and Islamabad were approached. For the questionnaires distribution purpose stratified random sampling techniques were adopted. The Population mainly was categorized into six (6) Islamic and 6 conventional Banks. The selected Banks had their controlling offices in the twin cities.

The survey questionnaires were distributed randomly in the respective Bank branches among middle and the front line employees. Total seven hundred and fifty (750) questionnaires were so distributed among the experienced or under training personnel interactions with the regular and potential customers. The turnover was 507 dully filled in scoring 67.6% response rate. The sample size above 400 meets the standard criteria of the social sciences research and the response rate is at level to execute the inferential and differential statistics like the regression analysis, the factor analysis and the high order structural paths. This criterion is in line with the other research studies like Anderson, Hair & Blacks (1992).
3.2.2 The Measurement

The response measurement was conducted through the research instrument. The research instrument consisted of four parts. The first part consisted of the demographic information about the banks employees. The prominent items regarding the employees’ demographic information included: Gender; Age; educational level; working experiences and the type of bank where with the respondents were working. The second part of the questionnaires was composed of the measurement scale of the technology-based trainings (TBT). The measurement scale of the technology-based trainings was adopted from the study of Wang et al (2007) and the potential items of the technology-based training and the E-learning scales were adopted. The technology-based training constructs was measured at the 10 -item scale.

Likewise, the measurement scale of the customer-oriented employees was adopted from the research study of Leo et al. (2005). The measurement scale of the customer-oriented employees (COE) comprised four (4 items) covering the various attributes of the customer-oriented approaches whereas the measurement scale of the organizational performance (OP) was adopted from the study of Daniel and Juan (2006). The organizational performance was measured through three dimensions namely the open, internal model results; the rational model results and the human relational model results. The organization performance scales covered the potential contents of quality, profitability, and human resources development. The measurement scale of these three constructs were adopted from other studies however, the reliability and the validity of these constructs needed to check in the local organizational context.
3.2.2.1 Technology-Based Trainings (TBT)

The measurement scale of the technology-based trainings consisted of ten (10) items. The contents covered in these ten items included as following:

1. The performance improvement in the job;
2. The problem solving skills;
3. The organizational competitive and strategic advantages;
4. The response to change;
5. Better customer services;
6. The new products and the customers;
7. The cost reductions;
8. Minimization of the product cycle;
9. The return on the investment,
10. And the organizational goal achievement because of the technology-based trainings.

The reliability coefficient of the TBT constructs measured at 10- item report was .85.

3.2.2.2 Customer-Oriented Employees (COE)

The measurement scale of the customer orientated employees consisted of three Items.

1. Quality Products
2. Internal Process Coordination
3. Personal Activities Coordination

The contents covered the working on the individual customers for services customizations for the key customers, working on the key customers, the department’s involvement for the customers’ needs. The reliability test score for the COE was reported on page 74.

3.2.2.3 Organizational Performance (OP)

The measurement scale of the organization performance was in three dimensions, namely;

1. The open internal model results;
2. The rational model results,
3. And the human relation model results.
The contents covered by all the three dimensions were: the quality Product; the internal process coordination; the share market, profitability, productivity, and the work rotation. The reliability test score reported for the organizational performance was .900. The validity and the dimensionality of the survey instruments were checked in the ongoing analysis in the earlier chapters.

3.3 Procedures

The data having been collected from the selected banks employees; the statistical debugging was carried out for the data cleaning and screening purposes. The collected responses were recorded on the SPSS sheet. Before the transformation of the dependent and the independent variables, the individual items data screening were carried out to scrutinize any possible outliers and out coded responses. In this process very few outliers were detected and those outliers were replaces by the means of taking, Likewise, the data normality tests like Skewness, kurtosis, Q-Q plots were carried out and the data were found normal for further analysis.

In the next stage, the technology-based training (TBT) items were transformed by taking the weighted average of all the items to measure the technology-based training. Similarly, the items of the customer-oriented employees were transformed by taking the weighted average of four items measuring the customer-oriented employees, and, the same approach was used for measuring the organizational performance.

The analytical techniques used in this study were; the confirmatory factor analysis (CFA) for validating the socio- metric properties of the survey instrument; the mean-variation analysis; the independent sample test; the analysis of variance, and the regression analysis of the structural paths by means of the analysis of the moment structure.
CHAPTER 4

RESULTS AND THE DISCUSSION

The aim of this chapter is to demonstrate the details obtained from the data formation for the research survey. This chapter combines the assessments with respect to the demographic data of the respondents, scale validation of technology-based training, the customer-oriented employees, and the organizations performance. The purpose of the validating scale and the model is to offer a specialized approach for both the conventional and the Islamic banks for the furtherance of the organizational productivity. This section takes upon to analyze the aspects of the proposed model including the technology-based trainings; the customer orientation in the employees, and, the organizational performance. The main aim of this chapter is to collect the answers to the research questions detailed in chapter 1 earlier. The analysis has been carried out in different phases in order to address every question. The sequential overview of this chapter is as follows;

The first section of this chapter incorporates the demographic data and their analysis. The demographic analysis includes the frequency distribution of the demographic profile of the survey respondents. The demographic profile includes the gender of the respondents, the age of the respondents, the educational level of the respondents and the work experiences.

The second section of this chapter deals with the scale validation of different constructs of the research study. The constructs include the technology-based trainings; the customer-focused employees, and the organizational performance. The purpose of this analysis is to verify the socio-metric properties of the scale used to gather the responses for each constructs. This section also includes the validity measurement of all the constructs, the dimensionality analysis along with the standardized loading for the organizational performance, and the internal consistency analysis.
Third section of this chapter includes the mean difference analysis between the two and the more than two groups. For this purpose the independent sample t test and the analysis of variance (ANOVA) was set forth. The independent sample t- test was executed between the gender and type of banks whereas the analysis of variance was set out for the demographic groups having more than two independent sample groups.

The fourth part of this chapter deals with the model testing and regression analysis. In the first phase, the regression analysis of the technology-based trainings along with the customer-oriented employees and the organizational performance were set out respectively. In the second phase, the proposed research model was tested for the Islamic and the conventional banks respectively for the comparison purposes. Finally, the proposed research model was tested with full the set of observation.

Section 1

4.1 Demographic Analysis

This section addresses the demographic information covered by the survey. This section covers the demographic information like the Gender, the Age, the Educational Status, the Work Experiences, and the Types of Bank. Since the study is based on perceived data, the researcher wants to check the variation in the perception of the practitioners.
Table - 4.1 Demographic statistics of the Gender and the Age of the Survey Respondents

<table>
<thead>
<tr>
<th>Demography</th>
<th>Gender</th>
<th>Survey</th>
<th>% age</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Male</td>
<td>344</td>
<td>67.9</td>
</tr>
<tr>
<td></td>
<td>Female</td>
<td>163</td>
<td>32.1</td>
</tr>
<tr>
<td>Age</td>
<td>18-25 Years</td>
<td>60</td>
<td>11.8</td>
</tr>
<tr>
<td></td>
<td>26-35 years</td>
<td>357</td>
<td>70.4</td>
</tr>
<tr>
<td></td>
<td>36-45 years</td>
<td>60</td>
<td>11.8</td>
</tr>
<tr>
<td></td>
<td>46 years and above</td>
<td>30</td>
<td>5.9</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>507</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Table 4-1 signified the demographic statistics of the Gender and the age of the survey participants in term of frequency and percentage. The results in the above table demonstrated that out of 507 survey participants 32.1 % (163) were the female whereas, 67.9% (344) were the male participates in the survey. The female participation rate in this study was less than the male subjects. The results further clarified that the survey accounted 11.8 % (60) respondents who had their age group between 18-25 years and 70.4% (357) participants had their age group 26-35 years, whereas, 11.8% (60) fell under the category of 36- 45 years and 5.9 % (30) revealed their age between 46 years and above. It was evident from the results that majority of the conventional and the Islamic Banks employees fall under the category of 26-35 years, demonstrating the mid-career of the employees The above percentage of male and female will help to understand the demographic profile of the employees in banking sector of Pakistan and gives insight to answer question No. 5 at page 8.
Table - 4.2 Demographic statistics of Educational Status, work Experiences and Bank Types

<table>
<thead>
<tr>
<th>Demography</th>
<th>Educational Status</th>
<th>Survey</th>
<th>% age</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bachelor Degree</td>
<td>99</td>
<td>19.5</td>
<td></td>
</tr>
<tr>
<td>Masters Degree</td>
<td>275</td>
<td>54.2</td>
<td></td>
</tr>
<tr>
<td>M.Phil Degree</td>
<td>32</td>
<td>6.3</td>
<td></td>
</tr>
<tr>
<td>Professional Diploma</td>
<td>101</td>
<td>19.9</td>
<td></td>
</tr>
<tr>
<td>less than 3 years</td>
<td>188</td>
<td>37.1</td>
<td></td>
</tr>
<tr>
<td>4-9 years</td>
<td>278</td>
<td>54.8</td>
<td></td>
</tr>
<tr>
<td>10-14 years</td>
<td>21</td>
<td>4.1</td>
<td></td>
</tr>
<tr>
<td>15-19 years</td>
<td>20</td>
<td>3.9</td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>507</td>
<td>100.0</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Banks</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Islamic Bank</td>
<td>207</td>
<td>40.8</td>
</tr>
<tr>
<td>Conventional Bank</td>
<td>300</td>
<td>59.2</td>
</tr>
<tr>
<td>Total</td>
<td>507</td>
<td>100.0</td>
</tr>
</tbody>
</table>

The result in table 4.2 divulged the demographic characteristics of survey respondents in term of the qualifications, the working experience and the bank type. It was evident from the above tabulations that 19.5% (99) of the respondents held the Bachelor degree and 54.2% (275) of the respondent possessed the Masters degree, whereas only 6.3% (32) participants got the M.Phil degree and 19.9% (101) survey participants had the professional qualifications like the banking diploma, the post graduate diploma, etc. The analysis further noted that majority of the survey participant were either the masters degree holders or the professional diploma holders.

The analysis further clarified that 37.1% (188) survey participants carried less than 3 years of professional experience and 54.8% (278) survey participants noted 4-9 years experiences, whereas, only 4.1% (21) respondents depicted 10-14 years experiences and
3.9% (20) respondents showed 15-19 years work experience within the organization. Likewise, out of 507 survey respondents, 59.2% (300) belonged to the conventional Banks whereas, 40.8% (207) of them hailed from the Islamic Banks. The extent of employees experience would provide good insight about training and customer orientation. It is the general assumption that the employees with high experience are less inclined towards use of technology and hence has less inclination towards customer orientation. Table 4.2 just provide the basic information of employee’s experience. The detailed description about employees experiences and its relation with customer orientation has been discussed under table 4.3.13 page 81.

Section 2

4.2 Scale Validation – The Confirmatory Factor Analysis (CFA)

The traditional statistical techniques usually employ one statistical method to conclude the implication of the constructs (Diana, 2006), whereas, the confirmatory factor analysis relies on several diagnostic tests to determine the fitness of the model and the latent constructs. The confirmatory factor analysis allows the researcher to test the hypothesized possible relationship among the observed and the latest constructs. Another purpose of the confirmatory factor analysis is to verify the factor structure of the set of the underlying observed variables of the specific dimensions of the constructs.

The purpose of the confirmatory factor analysis (CFA) here is to test the socio-metric properties of the scale structured for the current study to test the impact of the technology-based training on the organizational performance by meditating the customer-oriented employees. In this study, three variables (i.e. the technology-based training, the customer-oriented employees, and the organizational performance) are extracted basing on the extensive theoretical underpinning.
Before touching upon the causal relationship among the technology-based training, the customer-oriented employees, and the organizations performance to check the hypothesized relationship, it is necessary to verify that the scale measurement was constructive enough to collect information from the respondents. An accurate constructs for the evaluation, the true-to-life procedures scaling, faithful, enough and an accurate instrument measurement must meet the following three rationales (Daniel and Fernando, 2006):

1. Reliability

2. Dimensionality, and

3. Validity

### 4.2.1. Reliability

The decisive reliability is corresponding to set up the eminence of the scale used with the logic that the formation of the scales is properly premeditated and the dimensions are, therefore, open from the misrepresentatives shaped by the casual errors. For the analysis purpose, the compound reliability coefficient of the major constructs of the model (i.e. the technology-based trainings, the customer-oriented employees, and the organizational performance) are measured through the Cronbach Alpha. The tabulations of the reliability scale are presented in the following table:

**Table 4.2.1 Reliability, Mean, and Inter-Item Correlations Statistics of the Constructs**

<table>
<thead>
<tr>
<th>Constructs</th>
<th>Technology-based Training (TBT)</th>
<th>Customer-oriented employees (COE)</th>
<th>Organizational performance (OP)</th>
</tr>
</thead>
<tbody>
<tr>
<td>No of Items</td>
<td>10</td>
<td>4</td>
<td>8</td>
</tr>
<tr>
<td>Alpha</td>
<td>0.854</td>
<td>0.74</td>
<td>0.9</td>
</tr>
<tr>
<td>Mean</td>
<td>4.035</td>
<td>3.92</td>
<td>4.106</td>
</tr>
<tr>
<td>Inter-item Correlation</td>
<td>0.693</td>
<td>0.454</td>
<td>0.712</td>
</tr>
</tbody>
</table>
The result in table 4.2.1 signified the reliability co-efficient; the inter-item correlation; the number of items, and the mean values of the entire intra-series. The tabulation divulged that all the constructs fulfilled the criteria of the minimum acceptance level of the alpha score that was .70 (Daniel and Fernando, 2006). The mean value of 4.05 for the technology-based training and 3.92 for the customer-oriented employees whereas the mean value of the organizational performance noted as 4.106 revealed that these three variables tended toward an agreement regarding the contents asked in the survey instrument.

4.2.2. Dimensionality

The purpose of the dimensionality analysis was to verify the existence of the dimensions associated with the major variables on which the constructs were measured. In the current study, the technology-based trainings and the customer-oriented employees were measured directly through the specified items in the survey questionnaire whereas, the organizational performance (OP) were measurement at three dimensions (i.e. the open internal Model Results, the rational Model results and the human relation Model results). In this case, the dimensionality analysis only of the organizational performance by mean of the AMOS version 18.0 was carried out as follows:

<table>
<thead>
<tr>
<th>Dimensions</th>
<th>Chi-Square</th>
<th>Df</th>
<th>P-value</th>
<th>Chi/DF</th>
<th>NFI</th>
<th>GFI</th>
<th>AGFI</th>
<th>PGFI</th>
</tr>
</thead>
<tbody>
<tr>
<td>Open Internal model Results (OIMR)</td>
<td>433.12</td>
<td>3</td>
<td>.000</td>
<td>144.37</td>
<td>.913</td>
<td>0.92</td>
<td>.890</td>
<td>.691</td>
</tr>
<tr>
<td>Rational Model The Results (RMR)</td>
<td>132.43</td>
<td>3</td>
<td>.000</td>
<td>44.143</td>
<td>.920</td>
<td>0.93</td>
<td>.911</td>
<td>.644</td>
</tr>
<tr>
<td>Human Relation Model Results (HRMR)</td>
<td>5.234</td>
<td>2</td>
<td>.345</td>
<td>2.617</td>
<td>.897</td>
<td>0.91</td>
<td>.901</td>
<td>.681</td>
</tr>
</tbody>
</table>
The Fit indices of the organizational performance in the above table were extracted from the AMOS output. These fitness indices were used by different researchers (i.e. Daniel and Fernando, 2006) to test the dimensionality of the single constructs. This Fit index denoted the criteria for the acceptance and the rejection of the structured model for the dimensionality. There was some disputed matter on which the criteria should be adopted to check the fitness of the structural paths as different statistical software derived different Fit indices. Among those fit indices the Chi-Square with the associated probability values; the Chi square divided by the degree of the freedom criteria; the NFI (Norms of the Fit Index); the GFI (Goodness of the Fit Index); the AGFI (Adjusted good of Fit index), the PGFI (Parsimony Goodness of Fit index) were common among all the prints of statistical software. Jaccard and Wan (1996) suggested the use of at least three criteria whereas Kline (1998) suggested at least four criteria like the Chi-Square; the Chi-Square divided by the degree of freedom; the GFI; the AGFI, and the NFI to test the Fit indices of the paths.

In this case, the prominent criteria of the fit index were extracted from the AMOS output to report the dimensionality analysis. The Chi-Square low value and the significant value above .05 were desirable for the fitness. The high Chi square and the significant value below .05 denoted badness of the fit and the Chi Square/df desired value should be less than or equal to 3. For the study, the chi-Square value with associated probability value and the Chi-square /df value both did not fulfill the criteria of the fitness for the first two dimensions of the organizational performance. Which were the open internal model results and the rational model results, the human relation model results however fulfill the criteria of the fitness (P>.05) and Chi-Square/df value was less than 3 that was 2.617.

The table reported some other measures of the fitness like the NFI (Norms fit Index also known as Delta 1 index. Schumacker and Lomax (2004) the recommend values between .90 and .95 to be acceptable, the researcher needed to specify the model for the correctness.
The results further reported that the norms fit index for all the three dimensions were at par with the criteria suggested by Schumacker and Lomax (2004) (i.e. NFI for OIMR = .91, NFI for RMR = .92 and NFI for HRMR = .90)

Likewise the GFI and the AGFI values should be between .90 and .95. The value closer to 1 indicated the perfect fitness and the value closer to 1 or in the negative indicated extremely the poor fit, Akin to GFI and AGFI the value of PGFI (Parsimony goodness of Fit) value should be greater or equal to .60. In accordance with the above mentioned criteria, the GFI, the AGFI, and the PGFI values of the organizational performance dimensions (i.e. the Open internal Model results, the rational Model Results and the Human relations model results) were at par with the suggested criteria and thus it was expedient to accept that the organizational performance dimensions were corrected designed.

4.2.3 Scale Validity

The validity of a scale measurement is said to be the level to which the quantification procedure is systematic and randomly the error free. In disparity to the reliability case none of the statistical methods provided a general index to validate the scale (Daniel and Fernando, 2006). The two basic types of the validity were discussed as here under:-

1- Content Validity
2- Convergent validity

1. Content Validity

Boudreau et al. (2001) stated the degree to which the items in the scale imitated the universal contents by which the instrument and the scale could be generalized. The Content validity indicated that the procedure for developing the measuring instrument was adequate
(Nunnally, 1978). It was difficult to verify the content validity statistically because of their being no objective criterion duly developed for the measurement of the content validity (Daniel and Fernando, 2006). The prominent method the researcher used to verify the content validity of the survey instrument was the verification of the process of constructions of the scale fit, the criteria recommended by the theory both in the methodology and the techniques made use of. The content validity was verified by the Judgmental perceptions in accordance with the early researchers studies like of Leo et al. (2005); Wang et al. (2007) and Daniel and Juan (2006).

2. Convergent Validity –Technology-Based Trainings (TBT)

Churchill (1979) stated that when the scale measurement was positively correlated with the other scale measurement of the same variable was the convergent validity was said to exist. Daniel and Fernando (2006) suggested that when the factor load of each item exceeded seven and the positive correlation existed in the items structure the convergent validity was said to exist.

**Table 4.2.3 Inter-Items correlations Matrix of the Technology-Based Training**

<table>
<thead>
<tr>
<th></th>
<th>TBT_1</th>
<th>TBT_2</th>
<th>TBT_3</th>
<th>TBT_4</th>
<th>TBT_5</th>
<th>TBT_6</th>
<th>TBT_7</th>
<th>TBT_8</th>
<th>TBT_9</th>
<th>TBT_10</th>
</tr>
</thead>
<tbody>
<tr>
<td>TBT_1</td>
<td>1</td>
<td>.444</td>
<td>.406</td>
<td>.371</td>
<td>.344</td>
<td>.270</td>
<td>.360</td>
<td>.340</td>
<td>.329</td>
<td>.374</td>
</tr>
<tr>
<td>TBT_2</td>
<td></td>
<td>1</td>
<td>.554</td>
<td>.687</td>
<td>.513</td>
<td>.158</td>
<td>.184</td>
<td>.143</td>
<td>.126</td>
<td>.588</td>
</tr>
<tr>
<td>TBT_3</td>
<td></td>
<td></td>
<td>1</td>
<td>.494</td>
<td>.227</td>
<td>.269</td>
<td>.203</td>
<td>.227</td>
<td>.230</td>
<td>.294</td>
</tr>
<tr>
<td>TBT_4</td>
<td></td>
<td></td>
<td></td>
<td>1</td>
<td>.472</td>
<td>.204</td>
<td>.257</td>
<td>.260</td>
<td>.231</td>
<td>.636</td>
</tr>
<tr>
<td>TBT_5</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>1</td>
<td>.239</td>
<td>.293</td>
<td>.322</td>
<td>.442</td>
<td>.594</td>
</tr>
<tr>
<td>TBT_6</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>1</td>
<td>.524</td>
<td>.606</td>
<td>.582</td>
<td>.131</td>
</tr>
<tr>
<td>TBT_7</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>1</td>
<td>.589</td>
<td>.589</td>
<td>.293</td>
</tr>
<tr>
<td>TBT_8</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>1</td>
<td>.655</td>
<td>.273</td>
</tr>
<tr>
<td>TBT_9</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>1</td>
<td>.262</td>
</tr>
<tr>
<td>TBT_10</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>1</td>
</tr>
</tbody>
</table>

The result in table 4.2.3 reported the correlation matrix of the technology-based training (TBT) to check the convergent validity of the technology-based training. The
analysis clarified that all the items were positively and significantly correlated with each item of the same constructs through providing the convenient signals of the existence of convergent validity as the factorial loading of each item exceeding .40 which was the accepted criteria of the convergent validity.

Table 4.2.4 Factorial Loading of the Technology-Based Training Items

<table>
<thead>
<tr>
<th>Items</th>
<th>Loading</th>
</tr>
</thead>
<tbody>
<tr>
<td>TBT_1</td>
<td>.420</td>
</tr>
<tr>
<td>TBT_2</td>
<td>.789</td>
</tr>
<tr>
<td>TBT_3</td>
<td>.420</td>
</tr>
<tr>
<td>TBT_4</td>
<td>.716</td>
</tr>
<tr>
<td>TBT_5</td>
<td>.507</td>
</tr>
<tr>
<td>TBT_6</td>
<td>.648</td>
</tr>
<tr>
<td>TBT_7</td>
<td>.641</td>
</tr>
<tr>
<td>TBT_8</td>
<td>.733</td>
</tr>
<tr>
<td>TBT_9</td>
<td>.735</td>
</tr>
<tr>
<td>TBT_10</td>
<td>.635</td>
</tr>
</tbody>
</table>

3. The Convergent Validity – The Customer-Oriented Employees (COE)

Likewise the inter-Items correlations analysis for the customer-oriented employees was carried out in the AMOS. The following information was extracted

Table 4.2.5 Inter- Items Correlations and the Factorial Loading of the Customer-Oriented Employees (COE)

<table>
<thead>
<tr>
<th>COE</th>
<th>COE_1</th>
<th>COE_2</th>
<th>COE_3</th>
<th>COE_4</th>
<th>Loading</th>
</tr>
</thead>
<tbody>
<tr>
<td>COE_1</td>
<td>1</td>
<td>.324</td>
<td>.392</td>
<td>.323</td>
<td>.475</td>
</tr>
<tr>
<td>COE_2</td>
<td>1</td>
<td>.549</td>
<td>.638</td>
<td>.701</td>
<td></td>
</tr>
<tr>
<td>COE_3</td>
<td>1</td>
<td>.500</td>
<td>.641</td>
<td></td>
<td></td>
</tr>
<tr>
<td>COE_4</td>
<td>1</td>
<td>.668</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

The above table reported the inter-item correlation of the Customer-Oriented employees and the factorial loading of each item denoting a common variable towards the major construct (i.e. Customer-oriented employees). The result revealed that each item was
positively correlated with the other items of the same constructs and the factual loading and the common variances of each item towards the target constructs was greater than .40 which provided evidence of the convergent validity in the customer-oriented employees.

4. Convergent Validity – The Organizational Performance (OP)

<table>
<thead>
<tr>
<th>OP1</th>
<th>OP2</th>
<th>OP3</th>
<th>OP4</th>
<th>OP5</th>
<th>OP6</th>
<th>OP7</th>
<th>OP8</th>
<th>Loading</th>
</tr>
</thead>
<tbody>
<tr>
<td>OP1</td>
<td>1</td>
<td>.584</td>
<td>.690</td>
<td>.410</td>
<td>.457</td>
<td>.387</td>
<td>.565</td>
<td>.614</td>
</tr>
<tr>
<td>OP2</td>
<td></td>
<td>1</td>
<td>.356</td>
<td>.447</td>
<td>.434</td>
<td>.590</td>
<td>.617</td>
<td>.583</td>
</tr>
<tr>
<td>OP3</td>
<td></td>
<td></td>
<td>1</td>
<td>.525</td>
<td>.380</td>
<td>.701</td>
<td>.737</td>
<td>.685</td>
</tr>
<tr>
<td>OP4</td>
<td></td>
<td></td>
<td></td>
<td>1</td>
<td>.438</td>
<td>.529</td>
<td>.341</td>
<td>.420</td>
</tr>
<tr>
<td>OP5</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>1</td>
<td>.638</td>
<td>.630</td>
<td>.579</td>
</tr>
<tr>
<td>OP6</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>1</td>
<td>.500</td>
<td>.545</td>
</tr>
<tr>
<td>OP7</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>1</td>
<td>.790</td>
</tr>
<tr>
<td>OP8</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>1</td>
</tr>
</tbody>
</table>

The results in the above table signified the correlation between the organizational performance measurement items and the factorial loading. The analysis demonstrated that all the items had the strong and the positive correlations between the organizational performance (OP) items and the variance proportion of each item toward the organizational performance construct better explained as the common variance and, hence, provided evidence of the existence of the convergent validity. From the above analysis it was deduced that the scale adopted for this study fulfilled the socio-metric properties and, hence, it could be used in other inferential and differential statistics and ultimately for the model testing purpose for both the Islamic and the conventional banks. The validation of the entire model however was tested in the proceeding discussion.
SECTION3

Measures of Difference- With Two Groups

This section provides an answer to the research questions that as to what extent the technology-based trainings and the customer-orientation in different demographics and in the Conventional and the Islamic Banks the employees vary. To answer this question, the independent sample t-test of the technology-based trainings and the customer-oriented employees is carried out in the proceeding analysis. Table 4.3.1 will provide the information about the normality of data, table 4.3.2 will provide the information about the demographics of the respondents and then more sophisticated inferential statistics would be applied to depict the data.

4.3 Measuring the Perceptions difference of the Technology Based Trainings and the Customer-Oriented Employee in Terms of the Gender.

Table 4.3.1 Homogeneity of the Variance Test of the Technology-Based Trainings (TBT) and the Customer-Oriented Employees (COE)

<table>
<thead>
<tr>
<th>Variables</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>TBT</td>
<td>.226</td>
<td>.634</td>
</tr>
<tr>
<td>COE</td>
<td>1.838</td>
<td>.061</td>
</tr>
</tbody>
</table>

The homogeneity test has been applied to measure the normality of data. For this purpose, the levene’s test statistic was applied. The results in the above tables indicated the levene’s statistics for the homogeneity of the variances of the technology-based trainings and the customer-oriented employees. The F statistics (TBT=.226) and (COE=1.838) with the associated significance values were greater than the critical level (P>.05) of TBT and COE respectively which provided evidence that the variances in both the variable were homogeneous and, hence, the independent sample t-test with the equal variance could be executed.
Table 4.3.2 Independent Sample T-test of the Technology-Based Trainings and the Customer-Oriented Employees With Respect to the Gender

<table>
<thead>
<tr>
<th>Gender</th>
<th>Sample size</th>
<th>Mean</th>
<th>SD</th>
<th>t</th>
<th>Sig</th>
</tr>
</thead>
<tbody>
<tr>
<td>TBT</td>
<td>Male</td>
<td>344</td>
<td>4.0124</td>
<td>.77146</td>
<td>.311</td>
</tr>
<tr>
<td></td>
<td>Female</td>
<td>163</td>
<td>3.9893</td>
<td>.80333</td>
<td></td>
</tr>
<tr>
<td>COE</td>
<td>Male</td>
<td>344</td>
<td>3.8143</td>
<td>.55589</td>
<td>1.534</td>
</tr>
<tr>
<td></td>
<td>Female</td>
<td>163</td>
<td>3.7304</td>
<td>.61294</td>
<td></td>
</tr>
</tbody>
</table>

The tabulation in the above table divulged the mean the differences test for the two independent variables (i.e. the technology-based trainings and the customer-oriented employees) in term of the gender perceptions. It was evident from the analysis that there were no significant mean variations in the perceived technology-based trainings in the male and the female workers of the organization (p>.05). The perceived technology-based training however in the male employees (µ=4.0124, SD=.77146) was relatively greater than in the female employees (µ=3.9893, SD=.80333). The result indicated that the male staff acknowledged more technology-based trainings. Likewise, the perceived customer-orientation insignificantly varied in both the male and the female employees; however, the male employees professed more customer orientation as compared to the female staff members. The result denoted that the male and the female worker tended towards the agreement regarding the customer orientation with the mean value of 3.8143, with standard deviation 0.55589 and 3.7304 and standard deviation of .61294 respectively.
Table 4.3.3 Homogeneity of the Variance Test of the Technology-Based Trainings (TBT) and the Customer-Oriented Employees (COE) With Respect to the Bank Types

<table>
<thead>
<tr>
<th>Variables</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>TBT</td>
<td>.192</td>
<td>.661</td>
</tr>
<tr>
<td>COE</td>
<td>.281</td>
<td>.596</td>
</tr>
</tbody>
</table>

The results in the above tables indicated the levene’s statistics for the homogeneity of the variances of the technology-based trainings and the customer-oriented employees. The F statistics (TBT=.192) and (COE=.281) with the associated significance values were greater than the critical level (P>.05) of TBT and COE respectively which provided the evidence that the variances in both the variable were the homogeneous ones and, hence, the independent sample t-test with the equal variance should be executed.

Table 4.3.4 Independent Sample t-test of the Technology-Based Training and Customer-Oriented Employees With Respect to the Gender

<table>
<thead>
<tr>
<th>Bank Type</th>
<th>Sample Size</th>
<th>Mean</th>
<th>SD</th>
<th>t-stat</th>
<th>Sig</th>
</tr>
</thead>
<tbody>
<tr>
<td>TBT Islamic Bank</td>
<td>207</td>
<td>4.0133</td>
<td>.77827</td>
<td>.200</td>
<td>.842</td>
</tr>
<tr>
<td>TBT Conventional Bank</td>
<td>300</td>
<td>4.1012</td>
<td>.78433</td>
<td></td>
<td></td>
</tr>
<tr>
<td>COE Islamic Bank</td>
<td>207</td>
<td>3.8107</td>
<td>.58594</td>
<td>.758</td>
<td>.449</td>
</tr>
<tr>
<td>COE Conventional Bank</td>
<td>300</td>
<td>3.8713</td>
<td>.56874</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

The tabulation in the above table divulged the mean difference test for the two independent variables (i.e. the Technology-based Trainings and the Customer-Oriented employees) in term of the Bank types. It was evident from the analysis that there were the insignificant mean variations in the perceived technology-based trainings in the Islamic and the conventional banks (p>.05). The perceived technology-based training however in the conventional banks (µ=4.0133, SD=.77827) was relatively greater than in the Islamic
Banks(µ=4.1012, SD=.78433). The result indicated that a Conventional bank employee recognized more technology-based trainings. Likewise, the perceived customer-orientation insignificantly varied in both the banks; however the conventional bank employees professed the more customers orientation as compared to the Islamic bank staff members. The result denoted that both the Islamic and the conventional banks worker tended towards the agreement regarding the customer orientation with the mean value of 3.8107 with the standard deviation .58594 and 3.8713 and .56874 respectively.

**The Measures of Differences- With More Than Two Groups**

This section analyzes the perceived technology-based trainings and the Customer-orientation variations in the employees with different age groups, work experiences, and qualification by means of the analysis of variance

**Table 4.3.5 Test of the Homogeneity of the Variances of the Technology-Based Training and the Customer-Oriented Employees**

<table>
<thead>
<tr>
<th></th>
<th>Levene Statistics</th>
<th>df1</th>
<th>df2</th>
<th>Sig</th>
</tr>
</thead>
<tbody>
<tr>
<td>TBT</td>
<td>1.828</td>
<td>3</td>
<td>503</td>
<td>.068</td>
</tr>
<tr>
<td>COE</td>
<td>.321</td>
<td>3</td>
<td>503</td>
<td>.810</td>
</tr>
</tbody>
</table>

The result in the above table indicated the Levene’s statistics for the homogeneity of the variances of the technology-based training and the customer-oriented employees with respect to the different age groups of the employees. The Levene statistics of (TBT=1.828) and (COE=.321) with the associated significance values were greater than in the critical level (P>.05) of TBT and COE respectively which provided evidence that the variances in both the variables were homogeneous and, hence, the one-way analysis of the variance parametric test could be executed.
Table 4.3.6 Testing the Mean Variations of the Technology-Based Trainings With Respect to Age Group

<table>
<thead>
<tr>
<th>Age Group</th>
<th>Sample Size</th>
<th>Mean</th>
<th>SD</th>
<th>F-Stat</th>
<th>Sig</th>
</tr>
</thead>
<tbody>
<tr>
<td>TBT 18-25 Years</td>
<td>60</td>
<td>4.0958</td>
<td>.56203</td>
<td>.407</td>
<td>.748</td>
</tr>
<tr>
<td>26-35 years</td>
<td>357</td>
<td>4.0028</td>
<td>.80835</td>
<td></td>
<td></td>
</tr>
<tr>
<td>36-45 years</td>
<td>60</td>
<td>3.9583</td>
<td>.79213</td>
<td></td>
<td></td>
</tr>
<tr>
<td>46 years and above</td>
<td>30</td>
<td>3.9417</td>
<td>.82442</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>507</td>
<td>4.0049</td>
<td>.78112</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

The results in table 4.3.6 reported the analysis of the variance after securing the assumption of the homogenous variances in the technology-based trainings across different age groups of the staff members of both the Islamic and the conventional banks. It was evidence from the results that the over F- statistics (.407, P>.05) reported the insignificant mean variation in the technology-based trainings. The analysis further divulged that overall all the age groups tended towards the agreement regarding the perceived technology-based trainings, the age group 18-25 years (4.0958) and 26-35 (4.0028) years however professed more technology-based trainings as compared to 36-45 years (3.9583) and 46 years and above (3.9417). The analysis summarized that as age group of the employee increased they acknowledged more technology-based trainings.
Table 4.3.7 Testing the Mean Variations of Customers-Orientation With Respect to Age Group

<table>
<thead>
<tr>
<th>Age Group</th>
<th>N</th>
<th>Mean</th>
<th>SD</th>
<th>F-Stat</th>
<th>Sig</th>
</tr>
</thead>
<tbody>
<tr>
<td>COE</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>18-25 Years</td>
<td>60</td>
<td>3.85938</td>
<td>0.54128</td>
<td>0.5505</td>
<td>0.6479</td>
</tr>
<tr>
<td>26-35 years</td>
<td>357</td>
<td>3.7850</td>
<td>.58164</td>
<td></td>
<td></td>
</tr>
<tr>
<td>36-45 years</td>
<td>60</td>
<td>3.7250</td>
<td>.54828</td>
<td></td>
<td></td>
</tr>
<tr>
<td>46 years and above</td>
<td>30</td>
<td>3.7958</td>
<td>.63312</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>507</td>
<td>3.7874</td>
<td>.57558</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

The results in table 4.3.7 reported the analysis of the variance after securing the assumption of the homogenous variances in the technology-based trainings across different age groups of the staff members of both the Islamic and the conventional banks. It was evident from the results that over the F- statistics (.5505, P>.05) they reported the insignificant mean variation in the technology-based trainings. The analysis further divulged that overall all the age groups tended toward, the agreement regarding the perceived technology-based trainings, however, the age groups 18-25 years (4.0958) and 26-35(4.0028) years professed the more technology-based trainings as compared to 36-45 years (3.9583) and 46 years and above (3.9417). The analysis summarized that as the age group of the employee increased; they acknowledged the more technology-based trainings.
The result in the above tables indicated the Levene’s statistics for the homogeneity of the variances of the technology-based training, and the customer-oriented employees with respect to the educational levels. The Levene statistics of (TBT=0.607) and (COE=.285) with the associated significance values were greater than in the critical level (P>.05) of TBT and the COE respectively provided the evidence that the variances in both the variables were homogeneous and, hence, the one-way analysis of the variance parametric test could be executed.

The results in table 4.3.9 reported the analysis of the variance after securing the assumption of the homogenous variances in the technology-based trainings across the educational level of the staff members of both the Islamic and the conventional banks. It was evident from the results that the over F- statistics (.526, P>.05) reported the insignificant
mean variation in the technology-based trainings. The analysis further divulged that overall the all educational level employees tended toward the agreement regarding the perceived technology-based trainings; however, the masters’ degree holders (4.0282) and the professional banking diploma holders (4.0371) acknowledged the more technology-based trainings as compared to the M. Phil (3.9375) and the bachelor degree holders (3.9293).

Table 4.3.10 Testing the Mean Variations of Customers-Orientation With Respect to the Educational Levels

<table>
<thead>
<tr>
<th>Education</th>
<th>N</th>
<th>Mean</th>
<th>SD</th>
<th>F-statistics</th>
<th>Sig</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bachelor Degree</td>
<td>99</td>
<td>3.7045</td>
<td>.60601</td>
<td>1.680</td>
<td>.169</td>
</tr>
<tr>
<td>Masters Degree</td>
<td>275</td>
<td>3.8118</td>
<td>.54141</td>
<td></td>
<td></td>
</tr>
<tr>
<td>M.Phil Degree</td>
<td>32</td>
<td>3.5602</td>
<td>.83157</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Professional Diploma</td>
<td>101</td>
<td>3.8422</td>
<td>.53126</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>507</td>
<td>3.7874</td>
<td>.57558</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

The results in table 4.3.10 reported the analysis of the variance after securing the assumption of the homogenous variances in the customer-orientation across the educational level of the staff members of both the Islamic and the conventional banks. It was evident from the results that the over F-statistics (1.680, P>.05) reported the insignificant mean variation in the customer orientation. The analysis further divulged that overall all the educational levels tended toward the agreement regarding the perceived customer orientation, however, the professional diploma holder, (3.8422) and the masters degree holder (3.8118) recognized the more customer-orientation as compared to the M. Phil degree holder, (3.5602) and the bachelor degree holders (3.7045). The analysis summarized that as the age group of the employee increased they acknowledged the more customers orientation.
Table 4.3.11 Test of the Homogeneity of the Variances of the Technology-Based Training and the Customer-Oriented Employees With Respect to the Work Experience

<table>
<thead>
<tr>
<th></th>
<th>Levene Statistics</th>
<th>df1</th>
<th>df2</th>
<th>Sig</th>
</tr>
</thead>
<tbody>
<tr>
<td>TBT</td>
<td>.188</td>
<td>3</td>
<td>503</td>
<td>.905</td>
</tr>
<tr>
<td>COE</td>
<td>.617</td>
<td>3</td>
<td>503</td>
<td>.604</td>
</tr>
</tbody>
</table>

The results in the above table indicated the Levene’s statistics for the homogeneity of the variances of the technology-based training and the customer-oriented employees with respect to the work experiences. The Levenes statistics of (TBT=0.188) and (COE=.617) with the associated significance values were greater than the critical level (P>.05) of TBT and COE respectively which provided the evidence that the variances in both the variables were homogeneous and, hence, the one-way analysis of the variance parametric test could be executed.

Table 4.3.12 Testing the Mean Variations of the Technology-Based Trainings With Respect to Work Experiences

<table>
<thead>
<tr>
<th>Work Experiences</th>
<th>Sample Size</th>
<th>Mean</th>
<th>SD</th>
<th>F-Statistics</th>
<th>Sig</th>
</tr>
</thead>
<tbody>
<tr>
<td>TBT less than 3 years</td>
<td>188</td>
<td>3.9747</td>
<td>.79921</td>
<td>.270</td>
<td>.847</td>
</tr>
<tr>
<td>4-9 years</td>
<td>278</td>
<td>4.0162</td>
<td>.77454</td>
<td></td>
<td></td>
</tr>
<tr>
<td>10-14 years</td>
<td>21</td>
<td>4.0119</td>
<td>.72662</td>
<td></td>
<td></td>
</tr>
<tr>
<td>15-19 years</td>
<td>20</td>
<td>4.1250</td>
<td>.79679</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>507</td>
<td>4.0049</td>
<td>.78112</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

The results in table 4.3.12 reported the analysis of the variance after securing the assumption of the homogenous variances in the technology-based trainings across the work experiences of the staff members of both the Islamic and the conventional banks. It was evident from the results that the F- statistics (.270, P>.05) reported the insignificant mean
variation in the technology-based trainings. The analysis further divulged that overall all the work experiences groups tended towards the agreement regarding the perceived technology-based trainings, however, the 15-19 years work experiences (4.1250) and 10-14 years (4.0119) professed more technology-based trainings as compared to the work experiences group of less than 3 years (3.9747) and 4-9 years (4.0162).

Table 4.3.13 Testing the Mean Variations of Customers-Orientation With Respect to Work Experiences

<table>
<thead>
<tr>
<th>Work Experiences</th>
<th>Sample Size</th>
<th>Mean</th>
<th>SD</th>
<th>F-Statistics</th>
<th>Sig</th>
</tr>
</thead>
<tbody>
<tr>
<td>COE less than 3 years</td>
<td>188</td>
<td>3.7869</td>
<td>.54108</td>
<td>.125</td>
<td>.945</td>
</tr>
<tr>
<td>4-9 years</td>
<td>278</td>
<td>3.7837</td>
<td>.60135</td>
<td></td>
<td></td>
</tr>
<tr>
<td>10-14 years</td>
<td>21</td>
<td>3.7679</td>
<td>.52483</td>
<td></td>
<td></td>
</tr>
<tr>
<td>15-19 years</td>
<td>20</td>
<td>3.8625</td>
<td>.61056</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>507</td>
<td>3.7874</td>
<td>.57558</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

The results in table 4.3.13 reported the analysis of the variance after securing the assumption of the homogenous variances in the customer orientation across the work experiences group of the employees of both the Islamic and the conventional banks. It was evident from the results that the over F- statistics (.125, P>.05) reported the insignificant mean variation in the customer orientation across all the work experience groups. The analysis further divulged that overall all the work experience groups tended towards the agreement regarding the perceived customer orientation, however, the work experience 10-14 years and 15-19 years perceived more customer -orientation. The analysis summarized that as employees experiences augmented they professed more customers.
SECTION 4
MODEL TESTING

4.4 Regression Analysis and Hypotheses Testing

This section Endeavour’s to carry out impact of the analysis of the technology-based trainings on the organizational performance with the mediating effect of the customer-oriented employees. The analysis is the six-fold one. In the first fold, the individual effect of the technology-based trainings on the customer-focused employees is carried out by the place of the technology-based trainings as an explanatory variable and the customer-oriented employees as a dependent variable, whereas in the second fold the customer-oriented employees impacts on organizational performance is considered. In third fold the effect of the technology-based training on the organization performance is captured. In the four fold, the direct and the indirect effects of the technology-based training on the organizational performance for Islamic banks is checked, whereas, in fifth fold direct and indirect effect of technology-based training on the organizational performance for conventional bank is checked. The final fold of the regression analysis checks the overall model testing for the banking industry in Pakistan.
The results in table 4.4.1 reported the regression analysis of the technology-based training and the customer-oriented employees. The results divulged the beta coefficient (TBT), the Standard error, the test statistics with the associated significance value, and the goodness of the fit and the adjusted goodness of the fit statistics. It was evident from the analysis that the customer-focused employees was sensitive to the technology-based trainings and the augmented customer-orientation employees by 88.1% (TBT= .88 1) and at the same time the technology-based training was highly positive and it significantly affected the customer-focused employees (F=367.462, P<.05). The result further explained that the technology-based training explained the customer-orientation by 42.1 % (R-Squared =.421).
Table 4.4.2 Regression Analysis of the Customer-Oriented Employees on Organizational Performance- Dependent Variable: Organizational Performance

<table>
<thead>
<tr>
<th></th>
<th>Constant</th>
<th>COE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Co-efficient</td>
<td>.656</td>
<td>.873</td>
</tr>
<tr>
<td>std.err</td>
<td>[.200]</td>
<td>[.052]</td>
</tr>
<tr>
<td>t-Stat</td>
<td>(3.282)</td>
<td>(16.719)</td>
</tr>
<tr>
<td>Sig</td>
<td>.001</td>
<td>.000</td>
</tr>
<tr>
<td>F-stat</td>
<td>279.537</td>
<td></td>
</tr>
<tr>
<td>Sig</td>
<td>.000</td>
<td></td>
</tr>
<tr>
<td>R-Squared</td>
<td>.356</td>
<td></td>
</tr>
<tr>
<td>Adj. R-Squared</td>
<td>.355</td>
<td></td>
</tr>
</tbody>
</table>

The results in table 4.4.2 reported the regression analysis of the customer-oriented employees and the Organizational Performance. The results divulged the beta coefficient (COE), the Standard error, and the test statistics with the associated significance value, goodness of the fit and adjusted goodness of the fit statistics. It was evident from the analysis that the Organizational Performance was sensitive to the Customer-orientation and the amplified the Organizational Performance by 87.3% (COE= .873) and at the same time the customer-focused employees were highly positive and significantly affected the Organizational Performance (F=279.537, P<.05). The result further explained that the technology-based training expanded the customer-orientation by 35.6 % (R-Squared =.356).
The results in table 4.4.3 reported the regression analysis of the technology-based training (TBT) and the organizational performance (OP). The results divulged the beta coefficient (TBT), the Standard error, and the test statistics with the associated significance value, goodness of the fit and the adjusted goodness of the fit statistics. The results reported that the organizational Performance was sensitive to the technology-based trainings and boosted the organizational performance by 40.1% (TBT = .401) and at the same time the technology-based training positively and significantly affected the customer-focused employees (F=81.524 P<.05). The result further explained that the technology-based training expanded the Organizational performance by 13.7% (R-Squared = .137).
4.5 Structural Equation Modeling – Direct and Indirect Effect

The structural equation models (SEM) are the multivariate regression models. In contrast to the traditional linear model, the response constructs in one equation in the structural Equation Modeling could emerge as an explanatory variable in another regression line and the constructs in the SEM could persuade each variable commonly either directly or indirectly. Keeping in mind the above scenarios, the SEM are intended to demonstrate a causal relationship in the model (John, 2002). The edge of the structural equation modeling in contrast to the multiple regressions is the inclusion of the flexible assumptions. For this research study, the hypothesized research model and the causal relationship between the variables included in the model is tested by the means of the AMOS version 18.0

Figure 4.1 Path diagram of the Technology-Based Training, the Customer-Oriented Employees and the Organizational Performance for the Islamic Banks
The results in Table 4.5.1 reported the regression estimates of the Critical ratio and the significance values of structural path for the Islamic banks by the Maximum Likelihood Method. The tabulation divulged that technology-based training had the significant effect on customer-oriented employees and the accounted approximately 49% amplification in customer-orientation and the highest critical ratio demonstrated that technology-based training a professed as an importance determinant which could increase the customers-orientation in the employees of the Islamic Banks. The results further demonstrated the evidences of the positive impact of the customer- oriented employees on the organizational performance and customer-oriented employees accounted the high level magnification in the organizational performance that was approximately 93%. Likewise, the technology-based trainings exclusively contributed as less sensitive to the organizational performance, however, the technology-based trainings when mediated with the customer- focus employees had a high and the significant impact on the organizational performance (p<0.05).

The direct and the indirect effect of one variable on the other variable are common in the social sciences research. The direct effect measures influence are direct on the dependent variable whereas, the indirect effect takes place when the impact of the independent variable on the dependent variable is mediated by some other variable.

MacKinnon, Lockwood, Hoffman, West, &Sheets (2002) proposed various methods for testing the direct and indirect effect on the independent and the dependent variable,
however the common method for the comparison purpose the computer programs AMOS offer measuring the direct and the indirect effect of one variable on the other variable. In this research study the technology-based trainings affect the organizational performance both the direct and the indirect path. In indirect path the customer-orientated employees are considered the mediating variable which augments the organizational performance. The analysis is executed as follows.

<table>
<thead>
<tr>
<th>Constructs</th>
<th>Total Effect</th>
<th>Indirect effect</th>
<th>Direct effect</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>TBT</td>
<td>COE</td>
<td>TBT</td>
</tr>
<tr>
<td>COE</td>
<td>.487</td>
<td>.000</td>
<td>.000</td>
</tr>
<tr>
<td>OP</td>
<td>.114</td>
<td>.927</td>
<td>.451</td>
</tr>
</tbody>
</table>

The total effect, the direct effect and the indirect effect of technology-based trainings on the organizational performance was captured in the above table 4.5.2. The result revealed that the technology-based training directly affected the customer-orientated employees by 49% and organizational performance by 11.4% whereas customer-oriented employees directly affected the organizational performance by 93% positively. It was evident from the analysis that the technology-based training indirectly affected organizational performance by 45.5%.
Figure 4.2 Path Diagram of the Technology-Based Training, Customer-Oriented Employees and Organizational Performance for the Conventional Banks

Table 4.5.3 Regression Weights of the Structural Paths of the Technology-Based training, the Customer-Oriented Employees, and the Organizational Performance for the Conventional Banks

<table>
<thead>
<tr>
<th></th>
<th>Estimate</th>
<th>S.E.</th>
<th>C.R.</th>
<th>P</th>
<th>Label</th>
</tr>
</thead>
<tbody>
<tr>
<td>COE &lt;--- TBT</td>
<td>.4719968</td>
<td>.0318351</td>
<td>14.8262879</td>
<td>***</td>
<td>Significant</td>
</tr>
<tr>
<td>OP &lt;--- COE</td>
<td>.8721327</td>
<td>.0968809</td>
<td>9.0021142</td>
<td>***</td>
<td>Significant</td>
</tr>
<tr>
<td>OP &lt;--- TBT</td>
<td>.1208337</td>
<td>.0225101</td>
<td>5.3200276</td>
<td>.035</td>
<td>Significant</td>
</tr>
</tbody>
</table>

The results in table 4.5.3 reported the regression estimates of Critical ratio and the significance values of the structural path for conventional Banks by maximum Likelihood Method. The tabulation divulged that the technology-based training had a significant effect on customer-oriented employees and accounted approximately 47.19% in intensification in the customer-orientation and the highest critical ratio demonstrated that technology-based training was professed as an importance determinant which could increase customers-orientation in the employees in the conventional banks. The results further demonstrate the
evidences of the positive impact of the customer-oriented employees on the organizational performance, and the customer-oriented employees accounted a high level exaggeration in the organizational performance that was approximately 87%. Likewise, the technology-based trainings exclusively contributed a less sensitivity to the organizational performance, however, the technology-based trainings, when mediated with the customer-focus employees had a high and the significant impact on organizational performance (p<0.05) in conventional banks.

Table 4.5.4 Direct Effect, the Indirect Effect and the Total Effect of the Structural Paths (the Conventional Bank - Default Model)

<table>
<thead>
<tr>
<th>Constructs</th>
<th>The Total Effect</th>
<th>The Indirect effect</th>
<th>The Direct effect</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>TBT</td>
<td>COE</td>
<td>TBT</td>
</tr>
<tr>
<td>COE</td>
<td>4719968</td>
<td>.0000</td>
<td>.0000</td>
</tr>
<tr>
<td>OP</td>
<td>0.29081</td>
<td>0.87213</td>
<td>0.41164</td>
</tr>
</tbody>
</table>

The Total effect, the direct effect and the indirect effect of the technology-based trainings on the organizational performance was captured in the above table 5.2.4. The result revealed that the technology-based trainings directly affected the customer-oriented employees by 47.1% and the organizational performance by 12% whereas the customer-oriented employees directly affected the organizational performance by 87.2% positively. It was evident from the analysis that the technology-based training indirectly affected the organizational performance by 45.5%.
4.6 The Over All Model Testing

The purpose of testing the overall model is to verify the research hypotheses formulated on the theoretical underpinning. The following research hypotheses are developed from hypothesized theoretical model:-

H1: The technology-based trainings have a positive and significant effect on customer-oriented employees
H2: Customer-oriented employees have a positive and significant effect on the organizational performance
H3: Technology-based trainings have positive and significant affect on organizational performance

Figure -4.3 Path diagram of Technology-based training, Customer-Oriented Employees and organizational Performance
Table 4.6.1 Regression Weights of the Structural Paths of the Technology-Based Training, Customer-Oriented Employees, and the Organizational Performance

<table>
<thead>
<tr>
<th>Paths</th>
<th>Estimate</th>
<th>S.E.</th>
<th>C.R.</th>
<th>P</th>
<th>Label</th>
</tr>
</thead>
<tbody>
<tr>
<td>COE &lt;--- TBT</td>
<td>.4782086</td>
<td>.0249219</td>
<td>19.1882758</td>
<td>***</td>
<td>Supported</td>
</tr>
<tr>
<td>OP &lt;--- COE</td>
<td>.8966558</td>
<td>.0685261</td>
<td>13.0848800</td>
<td>***</td>
<td>Supported</td>
</tr>
<tr>
<td>OP &lt;--- TBT</td>
<td>.0571141</td>
<td>.0204941</td>
<td>2.77369759</td>
<td>.041</td>
<td>Supported</td>
</tr>
</tbody>
</table>

The results in the above reported the regressions paths, the regression estimates, the critical ratio, the sig value and the label of the hypothesized relationship. The results in table 5.2.5 indicated that the Technology-based training had a significant and positive relationship with customer-oriented employees (P<.05) and the technology-based trainings intensified the employee’s customer orientation by 47.8%. The results further divulged that the technology-based training was professed as an important determinates in the customers orientation by employees (CR=19.18827). The results further reported that customer-oriented employees had a highly significant and positive impact on the organizational performance (P<.05) and customer-oriented employees enhanced the organizational performance by 89.66%. The critical ration of the COE-OP indicate that the customer-orientation was perceived as the significant aspects of the organizational performance (CR=13.0848), Likewise the direct effect of technology-based trainings on organizational performance was positive and the significant one (P<.05) as well, however, the intensification level of the technology-based trainings on the organizational performance was low as compared to the indirect effect captured by customer-oriented employees. The outcomes of this study were in a row with the conclusion of Betcherman, McMullen, and Davidman (1998). They stated that the organizations where in the training programs for employees were conducted, they tended to perform better in terms of productivity, profitability and revenue. Likewise, Sachs et al. (2002) concluded that there was a positive relationship between the organizational
performances. They further added that the training would be more meaningful if the incentives were added to the trainings. The recommendations by Turcotte et al. (2003) were worth noting here. They stated that business strategy and the staff trainings had a close relationship. They also emphasized that those organization that focus human resource strategies, trainings and development were a like to the finance trainings more than those without the human resource strategies, trainings and development. Baldwin and Johnson (1995) found that those companies that innovated and had technologically more advanced quality management and human resources strategy would be more apart to the training initiatives. Baldwin and Peters (2001) also showed that the innovative firms were more inclined to the support training activities than non-developed business, but first they had put forwards the advantage of the training in the workplace. The innovative organizations in particular were acquiring more learning experience to enhance then staff capacity innovates and solves the e problems.

| Table- 4.6.2 Goodness of the Fit Measures of the Research Model |
|---------------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| Chi-Square | p-value | Df | Chi/DF | NFI | CFI | GFI | AGFI | RMSEA |
| 34.439 | .039 | 1 | 34.439 | .951 | .932 | .987 | .965 | .0412 |

The result in table 4.6.2 portrayed the model fitness indices of the research study. The Model fitness index measured as to whether the model should be accepted or otherwise. The above table divulged ten (10) fitness indices generated by the AMOS 18.0 output. There was a matter of disputed as to which criteria should be adopted to check the fitness of the structural paths as different statistical software derived different fit indices. Among those fit indices the Chi-Square with the associated probability values, the Chi square divided by degree of freedom criteria. The NFI (Norms Fit Index), GFI (Goodness of fit Index), AGFI (Adjusted good of fit index), and PGFI (Parsimony Goodness of Fit index) were common among all the prints of statistical software. Jaccard and Wan (1996) suggested the use of at
least three criteria whereas Kline (1998) suggested at least four criteria like the Chi-Square, Chi-Square divided by the degree of freedom, GFI, AGFI and NFI to test the fit indices of the paths.

In this case the prominent criteria of the fit index were the extracted from AMOS output to report the model fitness. The Chi-Squares low value and the significant value above .05 were desirable for the fitness. The high Chi square and the significant value below .05 denoted badness of the fit and the Chi Square/df desired value should be less than or equal to 3. For the study the chi-Square value with the associated probability value and Chi-square/df value both did not fulfill the criteria of the fitness for the research model (P>.05). The NFI (Norm fit index) value however indicated that the models minimum acceptance criteria was fulfilled. According to Schumacker and Lomax (2004), the NFI value above .95 were good, between .90 and .95 was acceptable and the value below .90 required the model to be re-specified. Likewise, the CFI (Comparative Fit Index) value varied from 0 to 1. The CFI should be equal to .000 or greater for the models acceptance. For this model, the value of the CFI was .932 which fell under the minimum acceptance criteria. The GFI (Goodness of Fit Index) measured the goodness of the fit to another modal. The GFI varied from 0 to 1. The minimum acceptance for the GFI should be equal to or greater than .90. For this model the value of the GFI was .987 which fell under the minimum acceptance criteria. Groot and Grip (1991) and Bresnahan et al. (2002) showed that the new technologies could improve the employee performance. The other studies argued that the new technologies could also reduce the jobs loads and the employee could confine the focus on their core competiveness (Spender, 1985; Goose and Manning, 2003). In some cases, the participation might associate negatively with the introduction of the new technologies because of the awareness of satisfaction with the conventional way of carrying out the task. Also, the organizations differed greatly from the human resources, as they often created the new companies that were
less related to the historically shaped structures. Thus, they had more opportunities to organize their workplaces in accordance with the possibilities of the advanced technologies (Ichniowski, Shaw & Prennushi, 1997). In the organizations, such as with the technology-based training (TBT) approach in the first step the primary cause for using the e-learning that was to influence such methods as the worker would react to E-Learning had still a means to make considerable savings. The savings were often likely to long-term rather than short-term and can make it so difficult to immediately return to what is often fairly large investment. The savings could also send a wrong signal to the employees and might lead to some negative consequences or even to the suspicious response. In reality, the costs might not occur if the organization used a mixed approach of reality in many cases, where on the costs might incur.

The money invested in the technology and design would not associate with the success unless the execution comprised considerable efforts in the field of marketing. Even in this case, it was unlikely to be victorious without the support of the top level on a permanent basis. Several enterprises would suffer for the lack of advertising and promotional help to the suppliers to be as one of the difficulties they faced in executing the e-learning in their organizations. However, all the companies had agreed that the communication, the advertising, and the marketing were important constituents of the e-learning and what they had in their creative approaches needed extreme expenses. The value of the e-learning should be enhanced at an early stage, but not the content, method or another function. This should be reinforced on a regular basis.
CHAPTER 5

MAJOR FINDINGS, CONCLUSION, AND RECOMMENDATIONS

After an extensive analysis, the study reports the following major findings:-

5.1 Findings

1. The study found that the male staff acknowledged more technology-based trainings as compared to the female staff. Likewise, the perceived customer-orientation insignificantly varied in both the male and the female staff; however, the male staff professed more somewhat customers orientation as compared to the female staff. The study revealed that the conventional banks employee recognized more technology-based trainings as compared to the Islamic banks employees. The study further founds that the perceived customer-orientation insignificantly varied in both the banks; however, the conventional banks employees professed some more customers orientation as compared to the Islamic banks employees.

2. The study investigated that there was insignificant mean variation in the technology-based trainings in all the age group. The analysis indicated that overall all the age groups tended toward the agreement regarding the perceived technology-based trainings, however, the age group 18-25 years and 26-35 years professed the more technology-based trainings as compared to the 36-45 years and 46 years age groups. The analysis summarized that as the age group of the employee increased, they acknowledged more technology-based trainings.

3. The study reported that there was an insignificant mean variation in the technology-based trainings in the employees’ educational levels. The analysis further explained that overall all the educational level employees tended toward the agreement regarding the perceived technology-based trainings, however, the master, degree holders and the professional banking diploma holders acknowledged some more
technology-based trainings as compared to the M. Phill and the bachelor degree holders.

4. The study disclosed that there was an insignificant mean variation in the customer orientation. The analysis further presented that overall all the educational levels tended towards the agreement regarding the perceived customer orientation, however, the professional diploma holders and master’s degree holders recognized more customer orientation as compared to the M. Phill degree holders and the bachelor degree holders. The analysis summarized that as the age group of the employees increased they acknowledged more customers orientation.

5. The study found, that there was an insignificant mean variation in the technology-based trainings among the entire work experience groups. The analysis divulged that overall all the work experience groups tended towards the agreement regarding the perceived technology-based trainings, however the 15-19 years work experience and 10-14 years acknowledge perceived some more technology-based trainings as compared to the work experience group of less than 3 years and 4-9 years.

6. The study described that there was an insignificant mean variation in the customer orientation across the entire work experience groups. The study indicated that overall all the work experience groups tended towards the agreement regarding the perceived customer orientation, however, the work experience group with 10-14 years and 15-19 years perceived some more customer orientation. The analysis summarized that as the employees experiences augmented they professed more customers orientation.

7. It was evident from the study that the customer-focused employees were sensitive enough to the technology-based trainings and the technology-based training augmented the customer-orientation employees. The study further founds that the technology-based training was highly positive and it significantly affected customer-
focused employees. It was further investigated that the technology-based training had an significant and positive impact on the customer-orientation and at the same time, customer-focused employees were highly positive and the significantly affected the organizational performance. The results reported that the organizational Performance was sensitive to the technology-based trainings and it boosted the organizational performance, and at the same time, the technology-based training positively and significantly affected the customer-focused employees.

8. The study divulged that the technology-based training had a significant effect on customer-oriented employees and caused amplification in customer-orientation and highest critical ratio demonstrated that technology-based training was professed as an important determinant which could increase customers-orientation in employees of an Islamic Banks. The results further demonstrated the evidences to the positive impact of customer-oriented employees on organizational performance and customer-oriented employees accounted a high level magnification in the organizational performance.

9. The study investigated that technology-based training had a significant effect on the customer-oriented employees and the intensification in customer-orientation and the highest critical ratio demonstrated that the technology-based training was professed as an important determinant which could increase the customers-orientation in the employees in the conventional banks. The results further demonstrated evidences to the positive impact of the customer-oriented employees on the organizational performance and the customer-oriented employees accounted a high level enhancement the organizational performance.

10. The study revealed that the technology-based trainings directly affected the customer oriented employees and the organizational performance whereas the customer-
oriented employees directly affected the organizational performance positively. It was evident from the analysis that technology-based training indirectly affected the organizational performance, but the indirect effect was a bit the less than direct effect. The study further revealed that effect of technology-based trainings on customer-oriented employee of the Islamic Banks were somewhat greater than that of the conventional banks.

11. Skills and technological upgrading provides competitive advantage to the firms at boarder spectrum. It enhances the capabilities of a firm from local level to global. It helps the firms to restructure itself on competitive basis (Mainga et al, 2009). The study contributed in the body of knowledge by elaborating the importance of technology based training for employees in general and for the Pakistani banking system in particular. It has been found that employees training are very crucial for customers centric and focused organizations. Such training would not only enhance the performance and profitability of the organization but also enable them to listen closely to their customers. These advantages would be double edged when these trainings are technology based as such trainings would put forth these organizations from local market to global markets and enable them to compete on front lines.

12. When employees are considered as internal customers and organizations develop strategies and promote internal channels to listen to its employees, they consider themselves as valuable and feel pride. The values of the employees become congruent with that of organization and the organization automatically become customer focused. As an internal satisfied customer, convey a heartfull and comprehensive message to the outsider customer (Celsi and Gilly, 2010).
13. The research study is significant that perhaps it is the first endeavor in Pakistan which highlighted the importance of technology based training in the banking sector of Pakistan and links the impact of this training to focus customers.

5.2 Conclusion

The training is becoming increasingly considerable in the banking industry as an instrument to apprehend the broadened market share and the favorable client compensation. Technology is the category of the computer-based training (CBT) that has abundant endowments and it conserves an effect in the progressive intensity training. The HR concern in the (TBT) Technology-based trainings is burgeoning as the larger businesses assimilate as to how to clarify the embryonic amount by establishing the time savings and alienable endowments. The conventional training methods can be time-consuming and costly, and evince numerous logistical confrontations as well. They facilitate the organization to allow schedules of the integral participants and spirited trainers. They require that workers evacuate their formal obligations to take part in the instruction; they are burdensome to modulate to implore the diversified knowledge styles and capability degrees of the participants; and they occasionally combine legacy testing to assure if the training has been clutched and addressed. The increasing difficulty and the volatility in the business environment accompanied by the quick changes in the technology and aggressive competition demand of the organizations the use all their capital to attain the competitive edge in the industry. The most consistent and important source of competitiveness is the skilled employees. The business success is also dependant on the faithful and dedicated employees and we know that the HR practices are an important source for these work attitudes. In the light of current situation, the purpose
of this study was to analyze the impact of the different human resource strategies on the organizational performance.

The focus of the study was the use of technology in the employees training process and also its impact on the organizational performance with the mediating factor of the employees’ customer orientation. Today the organizations in Pakistan are endeavoring to professionalize the management practices. In spite of such toils some of the common realities can be observed in most of the organizations such as the low individual productivity, the employees’ indiscipline, the politicized labor unions, and the enterprise unsatisfactory performance. Due to such prevalent socioeconomic conditions, these countries are placed at a competitive disadvantage even though they have huge reservoirs of the technically competent human resources.

The study was carried out in the twin-cites of Rawalpindi and Islamabad. As for the questionnaires distribution, stratified random sampling techniques were adopted. The Populace mainly was categorized into six (6) Islamic banks and Six (6) conventional Banks. The study concluded that the technology-based training had a significant and positive impact on the customer-oriented employees indirectly and on the organizational performance directly. The direct effect of the technology-based trainings on the organizational performance however was less than the direct effect of the customer-focused employees on the organization employee. The study concluded that the technology-based trainings mediated better the customer-focus employees that led to the organizational performance. The study further concluded that the hypothesized model relationship intensity in the Islamic banks were greater than in the conventional banks. The effect of the technology-based training on the customer-orientation and the organizational performance in the Islamic Banks was greater than in conventional banks.
Challis et al, 2005 concluded that high performing firms of Australia and New Zealand use ‘soft’ human resource practices and emphasized on quality management. These findings are consistent and support the findings of this study and it is recommended that banking sector of Pakistan must be equipped itself with technology based employee’s training software.

5.3 Recommendations

After an extensive review of the data analysis and the findings the following recommendations are put forward for the Management of the Banking industry in Pakistan:

1. The holistic employees training is the surpass method to commence the company-wise adjustment artfully and consequentially. This training practices to invigorate the eminence of the training in furtherance of procedures such as CRM, and an accruing function of the online training rather than the expanded conventional instruction procedures to apprehend certain end-results.

2. The management should assess attentively the employees training as a carping constituent of all major approaches to implore the imperative end-user confrontation to conversion through the user-friendly courses that combine the applied usage expectations. The good technology-based training should be customized, flexibly attainable, that acquires the trainee fervent and embodied in the process also. The component should be demonstrated in a circumference that conceives sense for the employees with divergent skills and information levels and the instructors must be appreciative of the advantages of every deployment method and ask how it will affect the way the contents are presented.
3. The conventional banks should review the work-related, individual, and organizational characteristics adjacent to the technology-based training generally by focusing on the issues that affect the acceptance of technology-based training as a corporate training in both organizational and the employee’s perspective as the findings of research signify that the conventional banks are lagging behind in the technology-based training.

4. Defining the right human resource service delivery by aligning the human resource investment in the technology is essential to achieve the organizational performance. The two key business drivers of the effective human resource management (administrative operations and desire of business strategic human resource consultation) should be aligning when investing in the technology for human resource trainings. The organizations should relate the administrative operation by simplifying and automating the human resource technology-based training to get the cherished organizational performance and productivity. For those banks that have not yet investigated the self-service technology or the technology-based trainings it is significant to emphasize on technology-based trainings to its employees’ specially to those employees who are serving the customers at the front line to streamline the human resource administrative operations. The implementation of the technology-based trainings and acquiring the inputs from top level management and internal customers and using this inputs and information for the organizational strategies and goal can further the market shares and the profitability.

5. The excellent, contemplated training deployment must be the sole component for the progressive training and the comprehension method, and that would promise the accomplishment of the effective training results. Advancement and progresses in the technology and the acquired abilities needs are altering the workplace at an ever
augmenting scale. The banks need assure that they experience to train the staff to capture the conclusive benefits of the technological approaches and to amass the aptitudes and knowledge expected to dominate in a diversifying workplace. For the purpose, the management of the banks should advocate the creation of the e-Learning modules by enduring a customer of the modules or by developing them conceive ICT infrastructure within the organization, and deliver in the house instruction through the e-Learning systems to employees, must construct the sustainable enterprise models by carrying out the conceptive convictions to conceive the new horizons and annotate the expectations of the end users- learner’s constraints, the learner’ surroundings and the discretion.

6. Human Resources Practices and its linkage with the firm outcome is still a complex phenomenon as still it is very difficult to link the both on quantitative basis (Truss, 2001). So, it is recommended that latest HR practices just like High Performance Work Systems (HPWS) should be introduced in the banking sector of Pakistan. As Guthrie et al, 2009, concluded that the firms in Ireland with high performance work systems yield high performance, low turnover rate and with high morale of employees. Such firms also achieve the economies of scale by reducing their cost and managing their resources efficiently.

This study is the unique to existing body of literature as it focuses on the technology-based human resource practices.

5.4Future Research

This study is subject to numerous limitations as can be address and incorporated in future research. The subjective dimensions of technology-based trainings should need wider the in-house trainings; the technology-selection; perceived usefulness;
and perceived ease in use of technology-based trainings. This study includes the
technology-based trainings in the model to check the significance of the
organizational performance. The future research should also include the general and
the specific HR trainings to be extended to the employees regarding customers-
orientation. Likewise the dimensionality of organizational performance need be
extended by adding to it the financial and the non-financial performance.

5.5 Contribution of the Study

Banking sector has the demonstrated programs manifold in the last decade. Similarly, advent of technology has greatly facilitated in enhancement of organizational performance. Customers have attained greater importance in business entity. It therefore becomes imperative to transfer benefit of technology to customers who in return would have positive impact on banking business. This study has endeavored to analyze the integration effect of technological training, customer’s orientation, and organization performance. Besides segmented banks, other banks could also benefits from the outcome of this study for enhancement of bank performance. It has also supplemented into the existing literature and opened up vistas of knowledge for future researchers to endeavor in this field.
References:


Appendix
RESEARCH QUESTIONAIRE
“TECHNOLOGY BASED EMPLOYEE TRAINING AND ORGANIZATIONAL PERFORMANCE WITH MEDIAING EFFECT OF CUSTOMER ORIENTED EMPLOYEES”.

(Case of Islamic and conventional Banks in Pakistan)

Demographic Information
Section -1

Note: This information will not be used to identify you individually

1. **Age Group:**
   1. 18-25  2. 26-35  3. 36-45  4. 46 years and above

2. **Education**
   - Bachelor
   - Masters
   - MPhil
   - Professional Diploma

3. **Gender**
   1. Female  2. Male

4. **Work Experience with this organizations**
   - less than 3 years
   - 4-10 years
   - 11-15 years
   - 16-20 years
   - 21 years and above

5. **Bank Type.**
Section – 2  

5 = Strongly Agree (SA) selection  
4 = Agree (A)  
3 = Neither Agree Nor Disagree (N)  
2 = Disagree (D)  
1 = Strongly Disagree (SD)

<table>
<thead>
<tr>
<th></th>
<th>The e-learning system helps you improve your job performance.</th>
<th>SD</th>
<th>D</th>
<th>N</th>
<th>A</th>
<th>SA</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td></td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
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</tr>
<tr>
<td>2</td>
<td>The e-learning system helps you think through problems.</td>
<td>1</td>
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<tr>
<td>3</td>
<td>The e-learning system helps the organization enhance competitiveness or create strategic advantages.</td>
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<td>2</td>
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<tr>
<td>4</td>
<td>The e-learning system enables the organization to respond more quickly to change.</td>
<td>1</td>
<td>2</td>
<td>3</td>
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</tr>
<tr>
<td>5</td>
<td>The e-learning system helps the organization provide better products or services to customers.</td>
<td>1</td>
<td>2</td>
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</tr>
<tr>
<td>6</td>
<td>The e-learning system helps the organization provide new products or services to customers.</td>
<td>1</td>
<td>2</td>
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<tr>
<td>7</td>
<td>The e-learning system helps the organization save cost.</td>
<td>1</td>
<td>2</td>
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<td>5</td>
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<tr>
<td>8</td>
<td>The e-learning system helps the organization to speed up transactions or shorten product cycles</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
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<td>9</td>
<td>The e-learning system helps the organization increase return on investment.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>10</td>
<td>The e-learning system helps the organization to achieve its goal.</td>
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<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
</tbody>
</table>
Section 3
Organizational Performance: Daniel and Juan (2006)

Considering last 2 years in this organization, kindly indicate your opinion regarding the following items.
1 = Decreasing evaluation (DE)
2 = Likely to decrease (LD)
3 = No Change (NC)
4 = Likely to Increase (LIN)
5 = Rising Evaluation

<table>
<thead>
<tr>
<th>Open-internal model Results</th>
<th>DE</th>
<th>LD</th>
<th>NC</th>
<th>LIN</th>
<th>RE</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Quality product</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>2</td>
<td>Internal process coordination</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
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<tr>
<td>3</td>
<td>Personnel activities coordination</td>
<td>1</td>
<td>2</td>
<td>3</td>
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</table>

<table>
<thead>
<tr>
<th>Rational model Results</th>
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<th>LD</th>
<th>NC</th>
<th>LIN</th>
<th>RE</th>
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</thead>
<tbody>
<tr>
<td>1</td>
<td>Share market</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>2</td>
<td>Profitability</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
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<tr>
<td>3</td>
<td>Productivity</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
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<th>Human relations model Results.</th>
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<th>NC</th>
<th>LIN</th>
<th>RE</th>
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<tbody>
<tr>
<td>1</td>
<td>Voluntary personnel rotation</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>2</td>
<td>Personnel absenteeism</td>
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<td>2</td>
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<td>4</td>
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### Section 4

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<th>D</th>
<th>N</th>
<th>A</th>
<th>SA</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Through ongoing dialogue, we work with individual key customers to customize our offerings.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>2</td>
<td>My organization provides customized services and products to our key customers.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>3</td>
<td>My organization makes an effort to find out what our key customer needs.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>4</td>
<td>When my organization finds that customers would like to modify a product/service, the departments involved make coordinated efforts to do so.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
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