

Perception of trainees in Muslim commercial Bank (MCB) in the light of Instructional System Development Model (ISD)

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ABSTRACT

The management dilemma in many organizations in today's fast paced technological environment is how managers can improve the training programs for the employees, so that company employ and fulfilled workforce that contributes optimally to organizational employees. The purpose of this study is to investigate the impact of training and development on the employees and their jobs of employees of MCB. The idea is to identify factors causing high interaction and interest of employees towards the training programs as well as identify those factors that implement how the training program in to their jobs. This study reveals that generally employees are not interested in the training but if they attend training program then they identify their skills and competencies in their jobs. And they evaluate their training program which they influence into their jobs. There is a need for employees care; the greater the employees care the higher the performance level of the organization. Therefore employee care creates a lasting partnership with employees (organization).

Keywords: Advertising, Children, Attitude.

INTRODUCTION

This is a descriptive study looking in to the impact of ISD model in employees training. In every organization, trained to the employees according to their responsibility is very difficult task. For resolving this issue Instructional System Development Model (ISD) is the best and simplest way to give training to the organization's trainees. This model basically helps in the employee's job performance. It is most attractive training program in the organization. The basic purpose of the training program is to training objectives which actually defines the job responsibility of employees and their job description as well. These objectives evaluate the individual performance. ISD model basically provides the structured training program to the organization which is really support on developing and determining the favorable strategies, sequencing and delivering the

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particular training objectives to be achieved. The Instructional system development model is following by five steps.

1. Analysis
2. Planning
3. Development
4. Execution
5. Evaluation

1. *Analysis:* Analysis basically provides the employees need assessment through training program, their job analysis and trainer's target audience.

2. *Planning:* Panning actually consists of the goals setting of the training, defining the purpose of the instructional system development model which evaluates the employee's behavior after training. In planning, all the training materials matter in the organizational strategies like selecting and

implementing of the content of the training program.

3. *Development*: Development basically provide the physical material which use in the training program. It is translating the design to convert the paper work.

4. *Execution*: Execution basically describes the other arrangements in the training program which is essential for the training purpose.

5. *Evaluation*: The purpose of evaluation is that the employees who get training they must be utilizing in their performance. When the performance appraisal occurs in throughout the year. It also look after the current and previous performance of the employee either it is succeed or not.

The ISD model is the continues process in throughout the training program. It also contains the output throughout the training period.

The perception of the trainees toward the training program is very week, because employees don't understand what is the need of the training program in their performance. But the employer emphasis for training because of the employees performance as well as organizational performance.

OBJECTIVE

The purpose of study is to investigate the impact of training program on the employees employed by the MCB (Muslim Commercial Bank). The idea is to identify that how the ISD affect on the employees' job.

LITERATURE SURVEY

The ISD concept has been around for at least 25 years. Conceivably, there are as many approaches to the process as there are practitioners of it. The basic model is simple to understand and easy to use in almost any training environment. Essentially, it is a series of steps leading to the production of a

successful training program.

The ISD steps for building a course are analogous to steps for building a home. Building a quality home requires a systematic process so the home meets standards---personal, structural, and community standards among them. It could be disastrous if one left out a critical step, such as drawing up the blueprints.

The same ideas apply to developing quality training. Most ISD approaches contain five major phases. The first four phases (analysis, design, development and implementation) are generally sequential; the outputs of one phase are the inputs to the next. The fifth phase, evaluation, involves feedback that applies throughout the model. This lesson looks at these phases and describes their purpose, relationships, and results

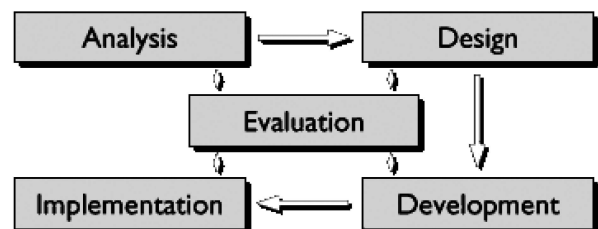


Figure 1. The phases of the Instructional Systems Development (ISD) model

1. ANALYSIS

Analysis involves research, and the skills required to conduct a good instructional analysis are similar to those of any good investigation: thoroughness, objectivity, and a systematic approach. This phase determines training needs and expresses them as information useful for training development. The ISD model requires that training fulfill specific needs. This is done through the generation and evaluation of such analysis elements as needs assessment, job analysis, and target audience analysis.

a. *Needs assessment*: A needs assessment is conducted when a job performance problem has been identified. Needs assessment involves a

systematic identification of solutions to performance problems. The assessment determines the root cause of the problem, then proposes a solution. The problem may be due to inadequate training, poor job documentation, poor equipment, lack of motivation, or other organizational issues. Conducting training without repairing faulty equipment, for example, will not solve the problem; it will only exhaust resources. Needs assessment determines whether training, alone, will solve the problem.

b. Job analysis: Job analysis is a systematic method of listing all the tasks necessary to competently do a specific job. These tasks represent the foundation on which we construct performance-based training objectives, course content, and evaluation instruments. Simply put, the job analysis provides a detailed "picture" of the job to be trained. The job analysis can also provide information about entry-level skills and possible prerequisites for training.

DOE Order 470.1A requires that all DOE "Safeguards and Security training shall be based on the results of job analyses." Job analysis is particularly critical for designing performance-based training.

c. Target audience analysis: A target audience analysis identifies characteristics that affect trainee learning. The analysis includes information about trainees' educational background, previous training experiences, relevant work experiences, and motivation for training. This information helps designers customize training for the intended audience.

The analysis phase also identifies training requirements and training outcomes. Training requirements are the knowledge and skills that must be taught during training. Training outcomes are the tasks that trainees must demonstrate to ensure competent performance back on the job.

2. DESIGN

The design phase is the planning stage of ISD. Its

purpose is to transform relevant content into concise, behavioral objectives, creating the instructional "blueprint" that will direct the development of all training materials, tests, and methods. Training requirements and outcomes identified during analysis are written as goals and objectives. Then other design elements are addressed, such as instructional strategies, media selection, types of training materials, evaluation methods, and the design document.

a. Goal statements: A goal statement is a broad general description of the learning outcome. It describes what the trainee will be able to do at the end of the training. Goal statements are written for the entire course, as well as for each lesson within it.

b. Instructional objectives: An instructional objective specifies a measurable level of a behavior for a trainee after training, including the conditions and standards for the performance. Objectives are used to ensure achievement of the larger goal. Viewed as a unit, lesson objectives are the detailed steps leading to attainment of the lesson goal. Usually, several instructional objectives are written for each lesson goal.

c. Instructional strategies: Since objectives form the framework for the training structure, the sequence of objectives is a very important part of lesson design. Objectives may be arranged in the order that tasks will be performed on the job, by their ease of performance, by order of the complexity of the task, or according to other appropriate strategies.

d. Evaluation methods: Decisions on how trainees will be evaluated or tested are made in the design phase. Evaluation options include knowledge tests and performance tests. If a trainee learns by practicing a skill during training, the trainee must perform it when evaluated. He or she should not be evaluated with multiple-choice questions or by describing the skill in writing.

e. Types of training materials: Training materials

include such items as texts, student guides, workbooks, instructor guides, job and training aids, visual aids, and case studies. While these items are produced in the development phase, they are identified in the design phase.

f. Media selection: Taking target audience characteristics, number of trainees, and environmental requirements into account, decisions are made about how to deliver the training to meet instructional objectives. One of these decisions is media selection, the course designers' choice of appropriate instructional media for a course. Media selection requires a close look at the strengths and weaknesses of each medium based on the type of student, what he or she needs to learn, and how to teach it.

Growth in electronic technology has substantially increased the media options for delivery of training. Today's media choices include video, computer-based training, interactive television, video-conferencing, written correspondence, and on-line training, along with the usual classroom or workshop options. Choices may change from goal to goal and lesson to lesson to get the best training results from the available media. Many electronic media now provide delivery of training or partial training without trainees ever entering a traditional classroom--we call this distance learning.

g. Design Document: The outcome of the design phase is an instructional "blueprint," a design document, that guides development, delivery, and evaluation of the training. Often a design document details design decisions that guide the training development team in production of course materials. In addition, the design document serves as a managerial review instrument in the approval process required at this stage of training development.

3. DEVELOPMENT

The development phase translates design decisions into training materials. This is where the real work of course development is done. Using the objectives,

instructional approach, and media selections from the design phase, development produces course materials for the trainer, course materials for the trainee, and evaluation instruments.

a. Course materials for the trainer: Lesson plans are the major element constructed during this phase. They function as a written "advance organizer" for the delivery of lessons by the instructor. Course materials include anything the instructor will need to present the lesson, including workbooks, handouts, visual aids, demonstration props, media equipment, and administrative materials.

b. Course materials for the trainee: Course materials for the trainee are materials that support and supplement lessons. These may include handouts that provide a summary of the presentation, replace or facilitate note taking, and provide references or job assistance back in the workplace.

c. Evaluation instruments: Testing and evaluating trainees' skills is a familiar part of learning and ISD. Often trainees are evaluated with cognitive or performance-based tests. Any form selected must test the trainees' mastery of lesson objectives. Written tests may include multiple-choice questions, and performance checklists may be used to record behavioral skills. The evaluation approach, form, and content identified in the design phase are produced in the development phase.

The development phase produces a standardized, documented approach to training delivery. This outcome assures that a trained, qualified instructor can deliver this training confident that training goals and objectives will be met.

4. IMPLEMENTATION

The implementation phase focuses on the details of training delivery. Logistical arrangements, such as scheduling a training place, preparing an agenda, setting up the training environment, and even practicing the presentation ensure delivery of a

training session that captures trainee interest.

a. Logistical arrangements: Logistical arrangements are addressed in the implementation phase. These are time-sensitive planning and coordinating details such as scheduling training facilities, arranging for the set-up and use of equipment, accommodating guest speakers, etc. Another step is generating the training schedule. This schedule ensures that the trainer and trainees are informed of all events programmed to occur during training.

A good training environment is critical to good learning outcomes. Arranged well in advance, the training environment should fully support delivery of training. In a classroom or other on-site setting, comfortable yet functional furniture, work areas, equipment, safety plans, and training materials should be ready to meet the learning needs of each trainee, including those with special needs. When using a distance-learning medium, distant-site facilitators should prepare training environments at their sites. In the case of on-line training, site facilitators or training department staff must schedule trainees' access to computer terminals and server connections. Training room heating and cooling, lighting, and trainee accesses to rest rooms, food facilities, smoking areas, telephones, and parking are additional considerations that require preplanning. Most administrative tasks should be completed well in advance of training: trainee registration, issuance of maps and directions, etc. Another aspect of preparing the training environment is arranging for facilitation of a social climate conducive to group formation and peer interaction. Placement of furniture, rules of conduct, and "ice breaker" activities are useful for creating a desirable social climate.

b. Delivery of training: Delivery of the training is next in the implementation phase. The trainer must employ adult learning principles throughout the presentation. Using effective verbal and nonverbal techniques, the trainer must engage the trainees and demonstrate the appropriate skills necessary to

achieve instructional objectives. He or she then must permit the trainees to practice their new skills, evaluate trainees' learning, and provide the trainees with feedback and an opportunity for remediation. The desired outcome of implementation is a roster of educated, skilled trainees.

5. EVALUATION

The purpose of evaluation is to ensure that training-under-development stays on track, safeguarding achievement of training goals. Decisions about revisions for future course iterations can be made after evaluating the strengths and weaknesses in a completed training program. Finally, evaluation ensures that training improves performance back on the job. The ISD process includes two types of evaluation: formative and summative.

a. Formative evaluation: Formative evaluation monitors the training as it proceeds through the ISD process. Monitoring involves periodically reviewing the analysis and design documents to confirm that objectives are being developed and delivered as originally intended.

b. Summative evaluation: Summative evaluation is the process of reviewing a course or training after it is taught. It includes measurement of training outcomes in terms of trainees' opinions about the training, test results, on the job performance, and the benefit, or return on investment, of the training to the trainees' organization.

c. The feedback loop: Dynamic feedback loops are very important parts of the ISD evaluation process. If the training under development does not satisfactorily proceed through a particular ISD phase, checking it against specifications from an earlier phase may identify the problem. If a problem is identified, the training product must be corrected in the deficiency phase. For example, if the implementation phase training does not teach actual job skills performed at the trainees' job sites, the initial job analysis may be in need of revision. Back

in the analysis phase, the training package must be corrected and re-developed from that point forward.

Training developed with the ISD model depends upon systematic movement through all five phases at least once or more than once, if revision is necessary. The evaluation phase tells us if training was successful, how successful it was, and where to correct the problems. Evaluation is the ISD phase that ties all other phases together through feedback. The outcome of one phase become input for the next. Feedback ensures that the transition of training through the phases stays on course. (<http://www.au.af.mil/au/awc/awcgate/doe/isd/paper.htm>)

Industry In Which Isd Is Applicable

Instruction system development model is applicable in large scale educational project. As such the project has provided an opportunity to study the practice use and implementation the ISD model to a sector wise educational intervention with in the setting of developing country. The Mission Education Improvement Project is to expand the country's education program, which is roughly equivalent to the universities level in the United States. An instructional systems design (ISD) model was used in the design of the project. As such, the project has provided an opportunity to study the practical use and implementation of an ISD approach to a sector-wide education intervention within the setting of a developing country.

In this article, issues pertaining to sector wide planning strategies of educational development are explored. Particularly stressed is the importance of conducting a contextual review at the outset of a large-scale educational project.

In 1984, USAID began a ten-year project called "Improving the Efficiency of Educational Systems" (IEES) that has provided technical assistance to a number of countries around the world through a consortium of institutions including Florida State

University, the State University of New York at Albany, and the Institute for International Research. The Education Improvement Project (JSEIP) has been one of the IEES projects. (ETR&D, Vol.39, No.4, pp.91-108 ISSN 1042-1629)

Is ISD cost effective or not?

a technology of instructional design and a model for developing and conducting efficient and cost effective Air Force instructional systems. While the media and delivery systems are usually selected on the basis of equipment availability, local past experience, and available production facilities, there are other important considerations which should be taken into account to make better long range plans. Techniques have been developed for the projection of procurement and revision costs in a wide variety of instructional media. Frequently, there can be a large discrepancy between the projected costs of an existing or available delivery system and one which has been optimally designed.

Large discrepancies of this nature can often serve as the basis for management decisions to embark on a new approach to instruction when it can be shown that the new approach will have important payoffs either in costs, time reductions, or increases in effectiveness.

While it may not be cost effective to invest in a new delivery system for a single course of instruction, such an investment may have a significant pay-off over time. Data accumulated through time will provide an important source of information for management in making better long term decisions.

After ISD MACH model was launched

The MACH (Miner, Alperin, Cioffi, and Hunt) Model, developed at the Rollins School of Public Health, serves as a logic map that describes the associations among the objectives and challenges within this imperative. The MACH Model places into context the organizational and instructional

theories that underpin workforce preparation and practice. It also accounts for the two general types of needs within public health: those of the employee with skill deficits for specific tasks, which can be met through training or other expert systems; and those of the institution with deficiencies in the work environment, which can be met through management practices and organizational priorities. Applying the MACH Model to the currently bifurcated practice of competency-led workforce development provides practitioners the opportunity to integrate these two schools of thought into one comprehensive plan for training the workforce. Through the MACH Model's standardized approach, competencies can be used to fulfill both instructional and workforce needs.

The MACH Model contains eight main components arranged in a multi-part structure. Within the model, many of the processes are cyclical and reinforce one another. The primary outcome is organizational performance, achieved through a system that targets the needs of individual workers.

The MACH Model operates under a set of basic assumptions: (1) expected organizational performance is defined; (2) contribution of personnel to organizational performance is defined as workforce competencies (functional roles); (3) workforce competencies are defined, explicitly or implicitly; (4) instructional competencies are developed from workforce competencies to enable assessment of need and the development of relevant training; (5) relevant training plus individual skills/assets influence individual performance; and (6) individual performance influences organizational performance. The model is comprised of eight components: workforce competencies; defining elements; instructional competencies; curriculum process; individual performance; organizational performance; accreditation; credentialing; and intervening variables.

Workforce competencies

Workforce competencies generally combine a series

of different skills into one broad statement. These statements (explicit or implicit) are meant to define a wide scope of work, and generally include multiple actions, responsibilities, and content areas. In practice, workforce competencies are often used to create and define job descriptions. When explicit, they are generally presented in summary format to allow workers to appreciate the full extent of their positions, while at the same time condensing the content to facilitate understanding. An example of a workforce competency is the statement: "The public health professional develops an emergency response plan, incorporating essential elements (e.g., incident command, communications, command/control, operations, logistics, planning, finance/administration, coordination). Accordingly, this statement is rather farreaching and contains multiple components. The broad nature of these descriptions can present implementation and evaluation issues, insofar as the criteria may vary widely and often lack defined levels of knowledge and skills. Workforce competencies generally do not outline the specific skills required to complete responsibilities; instead they tend to focus primarily on the final set of expected outcomes. To conduct training and/or evaluate worker skills, larger responsibilities must be broken down into more specific skills that can then be examined and/or targeted for training.

Defining elements

Before developing competencies for use in instruction (instructional competencies), it is important to understand the context in which employees are operating. Certain elements must be defined to inform both the identification of instructional competencies as well as the curriculum process. Simply stated, these elements cover the "who, what, where, and how" of the workforce. Information is collected on the nature of the workforce—how many there are, what backgrounds and experiences they draw from, and what their skills levels are. The context in which they perform their job is examined, considering such elements as nature and location of the worksite(s); schedules; resources; and management structure.

Finally, it is necessary to determine the requirements of the workforce—specifically, which skills and responsibilities are necessary to perform their jobs.

Instructional competencies

Once an understanding about the specifics of a workforce is achieved, instructional competencies can be developed. Instructional competencies are modeled after the sequential stages of learning illustrated in Bloom's taxonomy. Created in the mid 1950s, Bloom's taxonomy is based on six levels of abstraction within the learning process: knowledge, comprehension, application, analysis, synthesis, and evaluation. These six levels represent a hierarchy of education that is categorized from the simplest actions to the most complex. Through the use of instructional competencies, larger skills are broken down into basic steps that build on and reinforce one another, leading to higher levels of learning. For example, an instructional competency might read: "The public health professional will describe the chain of command in emergency response. This statement provides detailed information regarding what is expected of, and can be demonstrated by, the learner or specific members of the workforce. This framework suggests training and evaluation processes that target specific, measurable components on an individual basis. On an organizational level, instructional competencies should be relevant to the scope of work undertaken by that agency. This process will essentially provide a menu from which individual worker competencies can be identified. Although the relevant competencies will differ by worker, having these competencies in place provides a structure by which individual needs can be assessed and subsequently met.

Curriculum process

Once instructional competencies have been identified, educators use them as a guide for developing and administering training programs. Instructional competencies influence the content, while the curriculum process provides a structure for designing

and conducting the training programs. The curriculum process, therefore, encompasses the direct learning process—from needs assessment to evaluation. It is a central piece of the MACH Model, yet is not free-standing in its impact on workforce development. This stage involves cyclical interaction among five components: assessment, planning, development, delivery, and evaluation.

Assessment

The first step in the curriculum process is assessment of workers' roles and capabilities: identifying the instructional competencies relevant to individual job responsibilities, as well as individual levels of ability. Consideration of both responsibilities and abilities is essential, as it provides educators with an understanding of how important different skills are to individual workers, as well as their capacity to perform them. This helps prevent channeling resources to domains that are either irrelevant to the needs of workers, or in which competence is already well established. Furthermore, the assessment process provides adult learners a voice in the education process. Learners can use the process to directly communicate their needs to educators or uncover training needs that may have been unrecognized previously.

Assessments of workers' needs and capabilities can be conducted in several different ways. Individuals can participate in a needs assessment survey, in which they rate their job responsibilities and related abilities. They can complete an instrument that measures their knowledge on specific responsibilities. Managers and supervisors can also provide information related to their employees' job requirements and training needs. Combinations of these approaches or other assessment mechanisms might also be appropriate, depending on the environment and the nature of the workforce.

Planning

Information collected through the assessment process

serves as the foundation for the planning stage of curriculum design. This process incorporates the needs assessment information into a plan for meeting the educational requirements of the workers. Essentially, a blueprint is created that outlines the learning objectives, topic areas, delivery mechanisms, and evaluation criteria for the training curriculum. Learners should be key participants in the process to ensure that the plan (including development, delivery and evaluation) meets their educational needs.

The planning stage also allows educators to identify the level at which instruction should occur. Within the context of Bloom's taxonomy, therefore, educators would be able to categorize students according to their particular need or level: knowledge, comprehension, application, analysis, synthesis, or evaluation. Understanding the learning levels of their students will allow instructors to tailor their curriculum to maximize the benefit of the training.

Development

The curriculum plan is then used as a guide for development of training content and materials. The general outline provided in the plan is broken down into parts, which are developed into lessons. Individual lessons are structured according to topic area, audience, available resources (e.g., time, space, technological access), and learning objectives. Course materials are also identified and/or developed. In keeping with Knowles' theory of andragogy, lessons must be based around the experiences of the adults. Learners should be encouraged to use their own experiences and abilities as a framework on which they build additional skills. Furthermore, the lessons should provide an opportunity for learners to practically apply the content areas through such activities as case studies, role playing, problem solving, and simulation exercises.

Delivery

Delivering the curriculum involves actual

implementation of the lessons. Workers participate in a series of learning experiences during which a transfer of knowledge and/or skills occurs. It is important that instructors carefully design the delivery of lessons to accommodate different learning styles and keep sessions interesting and engaging. As discussed earlier, the classroom experiences should be tailored to the concerns adults have upon entering the program. This is practiced in recognition that adult learning addresses a learner's particular problem or issue, rather than simply presenting predetermined content. A common strategy to identify student needs early on is the initiation of a group discussion focused on expectations and what participants hope to get out of the course.

Evaluation

Finally, student performance and the efficacy of the curriculum are evaluated based on learning objectives and other criteria established in the planning stage. Evaluation outcomes are used to determine the effectiveness of the program and to identify any changes that need to be made. Criteria that inform the evaluation can include student feedback, instructor feedback, pre- and post-instruction assessments, observational assessments during simulations, and job performance.

Individual performance

The success of any training or educational efforts relies on individual performance. Even the best designed instruction cannot stand on its own without evidence that learners can demonstrate new or developed competencies. The overarching goal of workforce development is that individuals apply what they have learned during training or education to their work. Appropriate training can provide individuals with hands-on skills that can be applied immediately to their job responsibilities, while other experiences can contribute to general knowledge that may be applied under a variety of circumstances. Both are valuable for individual performance as well as overall workforce development.

Organizational performance

There is a reciprocal relationship between organizational performance and the performance of individuals in the organization. The underlying assumption that drives the demand for public health workforce development is that once enhanced individual performance is achieved, there is a logical extension to improved organizational performance. With a critical mass of prepared workers, the expectation is that the capacity to respond to public health emergencies will be improved. The organization can encourage life-long learning for its employees through support of continuing education, professional development programs, and a culture of quality improvement, safety-mindedness, and reflection. Conversely, the organization can impede life-long learning by discouraging or limiting access to training, literature, and technology.

The steps described in the MACH Model can help organizations identify strengths and weaknesses (both overall and for individual workers), and take steps toward improved competency. Distinguishing those factors of organizational performance improvements that can be addressed by training groups of individuals or recruiting personnel with unique capabilities is critical in achieving the desired results.

There are many ways in which workforce development can benefit organizational performance. The application of learned skills by workers can further the goals of the organization, increase efficiency, and/or improve products and services. Increasing the skills and knowledge of workers can also create a ripple effect, increasing the potential for on-the-job learning and transfer of skills within the workplace. The overall result is a more highly skilled workforce, better prepared to meet the challenging demands of public health.

Accreditation and credentialing

The impact of improved organizational and individual

performance in public health has potentially far-reaching consequences. The absence of consistent standards and processes of recognition, however, may create wide gaps within the system. Inconsistent or nonexistent standards could create situations in which public health organizations vary widely in their efficacy, fluctuate greatly over time, or direct resources to development efforts that are duplicative, ineffective, or irrelevant.

A logical next step for workforce development, therefore, would be the creation of mechanisms that can capture and assess organizational and individual performance according to relevant and consistent standards. The processes of accreditation and credentialing have been the subject of considerable debate within public health for many years, and continue to present both challenges and opportunities for implementation.

On an organizational level, accreditation is one important component of workforce development. Through accreditation, organizations can be evaluated against standardized and consistent criteria and held accountable for their performance. Although it may be assumed that enhancing t

he skills of workers will ultimately benefit organizations, determining the competence of a workforce as a whole requires the population-based approach that accreditation provides.

Similar to the accreditation process, the credentialing of workers can provide standards and evaluation criteria for individual abilities. Credentialing offers consistent recognition of worker abilities that can be used to identify and meet training needs, coordinate job placement and advancement, and conduct organizational needs assessments. It can also provide a structure that supports ongoing workforce development, insofar as it is based on a system of periodic assessment and training. To date, there has been much discussion about the need for credentialing in public health, yet no consensus on how the need can be met.

Intervening variables

Despite the theoretical logic behind accreditation and credentialing within workforce development, such efforts remain challenged by several intervening variables. Potential barriers include financial and human resource burdens; disagreement over the content on which such systems would be based; inadequate support from workforce and policy makers; and insufficient knowledge about appropriate implementation strategies.

Aside from logistical challenges, another critical intervening variable is the ability to determine if a worker and/or organization is competent. This issue requires consideration of both the criteria that will be used to identify standards, as well as the mechanisms for measurement and enforcement. Furthermore, once criteria and mechanisms are established, testing and validation are required.

The mach model outcomes

The MACH Model represents a systematic process for identifying and meeting training needs. Training alone does not make an individual or the workforce competent, yet approaching the task in a consistent, systematic fashion may be the best assurance for a prepared workforce. As illustrated in the model, the road from public health workforce competencies to individual and organizational performance can be lengthy, yet fitted with the right processes it can lead to successful workforce development. Furthermore, application of the model puts into place mechanisms for continued development, institutionalizing the processes that prepare the workforce for the challenges they continue to face.

The success of the MACH Model depends largely on the validity of the competencies being used. Competencies must be in line with how workers view their job responsibilities, and it must be demonstrated that the competencies are predictors of success in fulfilling those duties. The CPHP are in a unique position to validate competencies through

their focus on workforce development and their relationships with state and local practice partners. Through their work that targets specific preparedness competencies, these centers have the opportunity to assess the extent to which competency-based training translates into improved job performance.

Company introduction

Muslim commercial bank (mcb): MCB is one of the leading banks of Pakistan with a deposit base of about Rs. 280 billion and total assets of around Rs.300 billion. Incorporated in 1947, MCB soon earned the reputation of a solid and conservative financial institution managed by expatriate executives. In 1974, MCB was nationalized along with all other private sector banks.

The Bank has a customer base of approximately 4 million, a nationwide distribution network of over 1,000 branches and over 400 ATMs in the market.. During the last fifteen years, the Bank has concentrated on growth through improving service quality, investment in technology and people, utilizing its extensive branch network, developing a large and stable deposit base.

Vision statement: To be the leading financial services provider, partnering with our customers for a more prosperous and secure future.

Mission statement: We are a team of committed professionals, providing innovative and efficient financial solutions to create and nurture long-term relationships with our customers. In doing so, we ensure that our shareholders can invest with confidence in us.

Training centers: There are three training centers of MCB in all over Pakistan.

Karachi

Lahore

Islamabad

The administration of the training department is in the Karachi. Now discussing the types of training

which they conduct in the different cities.

Hypothesis

Ho: training and development is directly related to the permanent employees.

H1: training and development is not directly related to the permanent employees.

Ho: training and development is directly related to the dedicated employees.

H1: training and development is not directly related to the dedicated employees.

METHODOLOGY

A research will be conducted where the management will be contacted and a structured interview will be conducted. This interview will be used to probe the various reasons that's why employees are leaving the organization on the other hand employees will be given a questionnaire to measure the employees' interaction towards the training programs.

Instrument: Instrument used to collect data is qualitative, which is based on the descriptive questions because most of the questions need more detail about the training and development

Target population: Trainees and trainers of MCB.

Data analysis: Description of the interview process: Interview I have taken to miss kiran jahan. She is a head of MCB'S Training and development department. She gives a brief description about MCB'S training program. I have asking few questions which is relevant to my objectives.

Q1: how many training program are conducted in a year?

Ans: in a year there are so many training programs are conducted. It is depend on the needs and demands

of the employee's performance. In these training programs off the job training and on the job training are included. Mostly employees wanted to do a practical training which is on the job training.

Analysis: it is not based on the time period of the training program, it is based on the training outcomes in terms of employees performance.

Q2: what are the methods of training program?

Ans: There are two methods which they introduced.

1. Presentation method
2. Hands-on methods

1. *Presentation method:* Presentation method (such as lecture) as effective for efficiently communicating information (knowledge) to a large number of trainees. Presentation methods needs to be supplemented with opportunities for the trainees to practices, discuss, receive feedback to facilitate learning. It is a least expensive and least time consuming way to present a large amount of information efficiency in an organized manner.

2. *Hand-on methods:* Hand-on methods are idea for developing skills and behaviors. Hands-on methods include on the job training, simulations, self-directed learning, business games, case studies, role plays and behavior modeling. These methods can be expensive to develop but incorporate the conditions needed for learning and transfer of training occur.

Analysis: effective training method provides employee's performance. Mostly ISD model used in the organization because it is less expensive.

Q3: what are the types of training program in MCB?

Ans: Types of training:
Technical and Functional training
Soft skill training
On the job training

1. *Technical and functional trainings:* Technical and functional trainings are use in the banking work like cash handling, deposits, operational management, customer relationship management, audit and etc.

2. *Soft skill training:* Soft skills training is a "EQ" (Emotional Intelligence Quotient), the cluster of personality traits, social graces, communication, language, personal habits, friendliness, and optimism that characterize relationships with other people. Particularly those organizations dealing with customers face-to-face are generally more successful if they train their staff to use these skills. Screening or training for personal habits or traits such as dependability and conscientiousness can yield significant return on investment for an organization.

3. *On the job training:* On-the-job training takes place in a normal working situation, using the actual tools, equipment, documents or materials that trainees will use when fully trained. On-the-job training has a general reputation as most effective for vocational work. In MCB every department has their own training programs, which they start during the work.

Analysis: on the job training plays an important role in the job performance of the employees. Soft skill based on the enhancement of the employee's behavior and attitudes towards their jobs. If Employees have the technical skills they can perform well.

Q4: who are the trainees?

Ans: trainees come from other banks and as well as inside the MCB higher level management give the training to the middle level management.

Analysis: those trainees who needs to take training for increase their performance appraisal.

Q5: how long each training program?

Ans: it depends on the training procedures. Some times it takes more then 2 weeks. But mostly the

training program duration is 1 month. Off the job training mostly for 1 month or 15 days. But on the job training is for mostly 1 or 2 weeks.

Analysis: training program timing is more necessary, but on the job training consumes less time as compare to the off the job training.

Q6: if I recommend you that train your trainees by INSTRUCTIONAL SYSTEM DEVELOPMENT MODEL what do you think you will be the results regarding trainees?

Ans: as miss kiran said that most of the trainees want to join a practical training program. ISD is based on the lectured training that why it is less effective and popularity in the employees.

Analysis: ISD has the a teaching type training mostly in recent era mostly employees wants to do on the job training as well as practical training.

Q7: do you send your trainees outside from the city or country?

Ans: Overseas training:

According to the recent situation of the Pakistan, most of the trainers does not come to Pakistan for giving training . But previous year Organization sent their employees to the foreign trips for taking training. Mostly in the MCB bank that foreign trips come to Pakistan and then they train to their employees. Recently, from Abu dubie, India, Malaysia, Canada foreign trainers come to Pakistan and trained theirs employees and managers of all level of the organization. Professional trainers come from the Harvard business school and oxford university. In MCB top level managers think that if employees and managers both get equal training they can easily understand their perceptions.

Analysis: foreign trainers give new way of training to the employees. Higher level employees take training from the outside from the country. after coming back to the country they apply in to the

job.

Q8: what is the ratio of trainees applying these training in their jobs?

Ans: as kiran it is based on the employee's performance; if they need it they can adopt it very fast. But sometimes employees who need training but they don't want to adopt it on that time we have to be stricter with employees that they have to attend it.

Analysis: implementation of training in the job that is more important of the training program evaluation.

Q9: are these trainings are on the job or off the job training?

Ans: on the job training and off the job training based on the in house training and ex house training.

1. *In house training:* In the in house training internal employees are to be considered. In this training employees as a trainee and they hire trainers from external professional trainers or internal staff member as a trainers. In house training basically is training program for the employee's development.

2. *Ex house training:* Ex house training is all about the public forum that means it's a socialized type training where employees can get training from their colleagues.

Anaylsis: in house and ex house training is the best implementation in the organization it gives the need assessment to their employees. They target their customers.

CONCLUSION AND RECOMMENDATION

This research conclude that the perception of the trainees towards the training program is that, the study reveals that generally employees are not interested in the training but if they attend training

program then they identify their skills and competencies in their jobs. And they evaluate their training program which they influence into their jobs. There is a need for employees care; the greater the employees care the higher the performance level of the organization. Therefore employee care creates a lasting partnership with employees (organization).

This research needs further research according to the more organization and finding the facts and figures. This research is conducted on a Banking sector organization, "Muslim Commercial Bank (MCB)" This research is descriptive in nature. The purpose of this exploratory research is to identify the positive or negative relationship between training program and the trainees' perception towards the training program.

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