

Human resource development and bank efficiency Regarding with training development process and human performance in Kosovo Banks

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Abstract

The paper work explains how the training development process and the human performance caused by training development program influenced the efficiency of Kosovo Banks. According to theories of human training development, human performance is explained how the training program is important for development of banks. Also, theories provide good basis to develop the work hypothesis which gives us the answer do really training development process influence the bank efficiency with practical cases. Practical cases explain that training development program influence the bank efficiency and the human performance which is caused by training program, increase the success in the Banks. Topics which are closely connected to understanding of the phenomenon, human resource development shows how the training process can increase the performances of employees, which both can influence productivity of Kosovo Banks. They are presented in this paper work, and findings are quite similar with theoretical approach on focus of this phenomenon.

Key words: training development process, human performance, training program and bank efficiency or productivity

Introduction

1.1 Problem discussion

Consequently, training process where implemented as an organizational development strategy, should be seen as an organization investment plan, because regarding to Deloitte, Haskins and Sells (2007) , findings the most successful companies who show the best growth in output, profit investment or people performance, are those that provide higher levels of training. Latham and Crandall (2001) have pointed out that, over the past decade the training literature has emphasized that training process of employees should be linked to an organization's strategy as a part of investment in people. One particularly difficult aspect of organization is implementation and providing the training process for groups and individuals because the organization should recognize elementary needs of organizational members for one training process. The training process is important for continues development of organization, so according to French & Bell (1999) the phenomenon "training process" from organizational change development perspective can influence in the organizational development as a future process of development which can bring the productivity in organization. The question does training improve productivity? , is not really a very sensible one. The acquisition about does training process improve productivity was give Taylor D., (1996), who was explain that there is evidence that the training and development activities influence a company's competitiveness,

productivity or profitability. Also Peters and Waterman (1999) examined the ten best performing US SME. They related the success to commitment to performance and to development of the labour force. They suggest that "there were enough signs of training intensity to state that training program of types performance is highly related to organizational excellence ". According to Goldsmith and Clutterbuck (2004) in viewing successful top British company concluded that the training was major contributing factor both as a tool to increase efficiency and as a means of installing the company's values into all its employees.

2. Theoretical Background

2.1 Training development process

Human resources training are one major approach used by work organizations to maintain and improve the competence of its workforce and increase its adaptability to changing organizational needs. It attempts to develop any combination of physical social and cognitive skills in order to achieve new or more effective ways of behaving (Taylor D., 1996). To take positive results from human resource training program managers should implement the plane of training development process. The plane of training development process should develop the high level combination of physical social and cognitive skills of employees. So *training development process can be*

defined as "the systematic process concerned with facilitating the acquisition of skills and attitudes which results in improved organizational performance"(taylor d., 1996:258). Several words are important in this definition. An emphasis on the systematic process signals that the process should be a planed one fulfils some essential organizational requirements based on careful information gathering. So "training development process consists of planed programs designed to improve performance at the individual, group and-or organizational level improved performance in turn implies that there have measurable changes in knowledge skills, attitudes and or- social behaviour" cascio, w., 1998:262). To improve and make better the performance and knowledge skills of employees' managers should focus in education program which is also part of training development process, because according to (ulrich, d., & wayne b, 2005), today, continuing education program is becoming one of the most important forms of

knowledge creation and human resource development in organization, that means in the other hand the education program as a part of training development process can increase the human performance in organization. Another thing which should be managers' focus in the training development process is implementation of organization development strategy. Also consequently, training development process where is implemented as an organizational development strategy, should be seen as an organization investment plan, because regarding to deloitte, haskins and sells (2007) , findings the must successful companies is who show the best growth in output, profit investment in people performance, are those that provide higher levels of training. Latham and crandall (2001) have pointed out that, over the past decade the training literature has emphasized that training process of employees should be linked to an organization's strategy as a part of investment in people. .

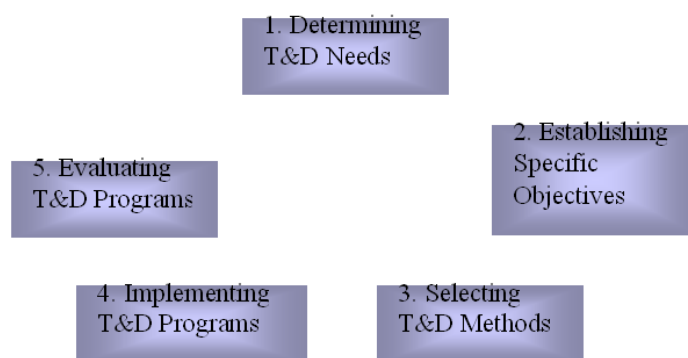


Figure no. 1 Cycle of Training and Development Process

Source: (Armstrong M., 2006:27)

Figure 1, cycle of training and development process explains one cycle of training development process type. The first step is managers should make the determination of training development process needs.

The identification of training needs before the objectives and content of training can be specified what training needs to be done, and where should be identified, these needs should be focused on current problems in organization. After identification of training process needs the managers of human resource should make the specific objectives of training development process those objectives should be clear and explain the establishment of training development process. The objectives must answer to the problem; this is the second step in the training development process.

2.1.1 Factors affecting increased training and development activity

As noted earlier, a recurring theme form practitioners is the need to link training to organizational strategy. Organizational goals should influence training activities not only for such areas as product development, quality service or changing marketing strategies but for any organizational changes. It is also important that managers of human resources are aware of and understand the link between training development process and organizations goals, because that can influence directly in organization productivity. Pettigrew was note the other factors also need to be present to achieve effective and sustainable activity in training because these factors can influence in better progress in training development process which mean the organization can take higher benefits also Pettigrew gives two main factors which can effectively influenced in training development process.

The factors are: a). external influences factor and b). business strategic influences factor.

External influences factor

Some external factors relating to government influences were covered in the previous section. In addition to those, both customers and suppliers can influence a companies or banks training activities; customers through a requirement for quality and suppliers through certificated training courses to ensure effective operation of their equipment or correct use of their products or services. According to Pettigrew external funding seemed to have little influence on must companies in their sample, in that the decision to train took precedence over whether costs could be defrayed through grants.

Business strategic influences factor

Where an organization is making major product service market changes, employees will require additional training and development in order to operate effectively in the new situation. The training development program should be adapted to current new situation of organization that means the focus of training program must answer the real needs, the training program should not focus on situation which are not useful for particular situation in an organization.

2.1.2 The training development function

To develop the training program and make better coordination between managers and employees and finish successively training program which should gives positive answer regarding with organizational goals it is important that the training program should have own function. The training function can be seen to have two roles. According to Taylor there is a reactive role in which the training department provides the necessary expertise or skill in response to request form line managers and supervisors. In this sense, it is service function providing managers with support to help them fulfil their needs for effectively trained staff.

The second role is proactive, in which the training specialists are involved in suggesting and where necessary, implementing training to fulfil not only short – term organizational needs but also longer-term corporate plans and strategies.

The reactive role stems from the responsibilities of the line managers and supervisors for the training and development of their staff. Each manager and supervisor is usually accountable to senior management for the performance of his or her staff. As a result they must bear the responsibility of identifying the training and development needs of their subordinates. Finally, managers and supervisors should be responsible for the evaluation of the results of training in terms of assessing how their trainees subsequently perform in their job. In this situation, training is viewed as responsibility of the managers and supervisors, with the training specialist performing the reactive role of assisting mangers and

supervisors in clarifying training needs, developing training courses and evaluating their success. To increase the effectiveness of training by reducing learning time to achieve specified performance levels. To improve the job performance levels of present employees. To ensure for succession. That is to prepare people within the organization to fulfil its future needs for skilled manpower.

2.2 Performance of training development

The performance of employees which is a result of training development program is one of the most important prerequisites for organizational success. "Monitoring, evaluation and guidance performance after the training development program of employees have two very important goals: a). increase efficiency of organization and b). increase their knowledge how to do things better.

However, the main objective of monitoring and evaluation performance, and working performance after training development program is raising general organizational skills and the achievement of strategic goals"(Annett, J., 2008:23).In order to improve performance of training development at work whatever the current level of performance may be three steeps are necessary.

The manager concerned must define precisely what aspects of performance it would be beneficial to improve, discover the reasons why performance is not satisfactory or not as it could be, and identify effective actions which can be taken to achieve the desired improvement in performance(Wright,P., &Taylor, D.,1994).

However, managers in Banks can choose four performance types areas which should develop during the training program process. The four areas of performance types which should develop in training development program are: a).negation performance, quality service performance, innovation performance and management flexible performance. The four performance types should be developed because as stated by Peters and Waterman (1999) if performances are related with each other, the banks will be more competitive and successful in their daily activity, they also suggest that "there were enough signs of training intensity to state that training program of this types performance is highly related to organizational excellence

Negation performance

Development of negotiations performance during the training development program in the (Miles 2008:46), banks is not most often predictable, and relatively rarely present event in which managers strives to achieve a specific business or the closely related organizational interests. So to achieve of overall business success the training development program of negation performance is necessary that inside of training program should be the topics which are very closely with negation. The topics are: a). managing relation system E2C (employees to clients

and M2E2C (managers to employees to clients), b).integration approach to the sale of owned products and etc. It is important to mention that the training development program of negotiations performance more complex, dynamic is more direct impact on the achievement of overall business success.

Innovation performance

So there are a lot of authors who deal with phenomenal training development program of innovation performance process. Regarding, this I will use the theoretical approach by author Schumpeter (2006). He gave this definition. "The development innovation performance process is the introduction of a new good or goods - that is one with which the consumers (employers) are not yet familiar" (Hage J., & Meeus, M., 2006:41). However, I must understand what can stimulate the innovation performance caused by intensive training development program can influence in organization efficiency. According to Damanpour and Aravind (Hage J., & Meeus, M., 2006) innovation performance in an organization can stimulate the growth and productivity not just in those firms but also can develop other firms which are adopt to use them.

Quality service performance

The quality of a service performance is perceived by a costumer when the service is being purchased. The quality perceived by the consumer is not only created in the factory or at the moment of truth, it's build up by the whole bank and after that the training development program should be focused to quality of consumer perceived.

Quality improvement is a dynamic process not only a single specific approach, therefore the work will continue after an installation or a change in the offer to the costumer. (Grönroos, 2000) Training development program of service quality performance should match the company's strategy and customer expectations and the service. It is commonly accepted that customers should get a bit more than expected out of the training development process Manzoor (2008). However, care must be taken for a persistent increase in quality offering may lead to increased expectations to the point of not being realistically sustainable.

3. Empirical Material *3.1 Researches variables*

Another way to distinguish variables involves their location in a causal sequence. Dependent variables are outcomes or consequences; they are variables that researchers seek to understand, explain, or predict. "Independent variables are those thought to influence or at least predict dependent variables" Schwab. D., (2005:12). For example, I seek to understand why some banks are more efficient from each other. Bank efficiency is dependent variable training development process, high performance caused by training program and human performance ability is the independent variables. Dependent variables typically are influenced by more than one independent variable. For example, the financial success in banks or bank efficiency depends on the ability of team members and the quality of opponents as well as on coaching quality.

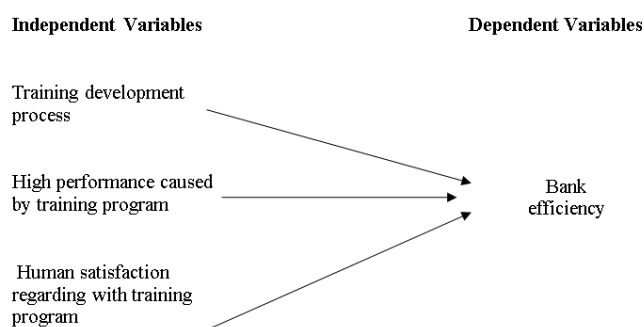


Figure 2: Relationship between independent and dependent variables, Adaptation from "Research methods for organizational studies"

Source: Schwab. D., (2005:13)

3.1.1 Dependent and Independent Variables

To improve the hypothesis the researches should be focused on variables. Variables are characteristics of objects or events that can take on two or more values. Age, height, and weight are variables used to describe people.

Number of employees, number of accounts outstanding, gross receipts, and *total* assets are variables used to describe organizations. All these characteristics are variables, because they can take on different values. "Variables are central to research. Most research is concerned with relationships between variables" (Schwab.

D., 2005:12). For example in this bachelor paper, is there a relationship between training development process (one variable) and bank efficiency (another variable)? A relationship in this case means that management staff with different levels of training development program have experience different levels of financial success in Banks.

Researchers usually have an expectation about this relationship before conducting a study. In research, such expectations are called hypotheses, tentative beliefs about relationships between variables. Research is done to obtain information about whether the hypothesized relationship is valid. According to last sentences I will present in few the hypothesis on this bachelor paper.

3.1.2 Hypothesis

Does training development process and human performance caused by training development process influence in bank efficiency?

Does training development process and human performance caused by training development process influence in bank efficiency?

Testing the hypothesis involves setting two statistical hypotheses: hypothesis and alternative hypothesis, which can be defined as follows:

Zero hypothesis (marked with H₀) is an assumption that is tested. Zero hypothesis names come from the fact that it implies "the difference is equal to zero" that means in other hand "there is no differences" and starts from of last-settings explain that the zero hypothesis is correct. In the process of testing the zero hypotheses is accepted (not-cost) or does not accept (reject), in itself always contains the sign of equality: =, ≤ or ≥. In this bachelor paper the zero hypotheses are.

H₀ Training development process and human performance caused influence properly in bank efficiency.

Alternative hypothesis (marked with the H_A or H₁) this hypothesis is complementary with zero hypothesis, and alternative hypothesis put out the zero hypothesis. The alternative hypothesis, there is no sign of equality, but it

appears the sign ≠, <or>. In this bachelor paper the alternative hypothesis is.

H₁ Training development process and human performance caused by training development process influence in bank efficiency.

H₂ Training development process and human performance caused by training development process can not influence in bank efficiency.

Validity of hypothesis refers to the truth of a research conclusion. In this case, validity refers to the truth of the causal conceptual relationship between training development process (x)', human performance caused by training development process (Y)'and bank Efficiency (Z). Because this relationship is conceptual, its validity is necessarily tentative.

In this paper I will use the example of Schwab (2005) for testing the hypothesis. So regarding with Schwab (2005) the acceptable level of hypothesis is number of responds that provides the hypothesis but there should be the biggest number of responds.

3.2 findings

3.2.1 Training development program influence in bank efficiency

So regarding to questions 1, 2, and 9, I will present results where I can improve or not improve the H₀, H₁, and H₂. To make easy work the presentation will be present in each bank separately and the end in generally.

Q1. (Appendix B)

Answer	Yes	No	Not too much
Number of responds	33	5	5

Table 1: The relevancy of daily work by development program for employees in "TEB" Bank

Source: Neziraj E., (2012) Data base of questioners pw.

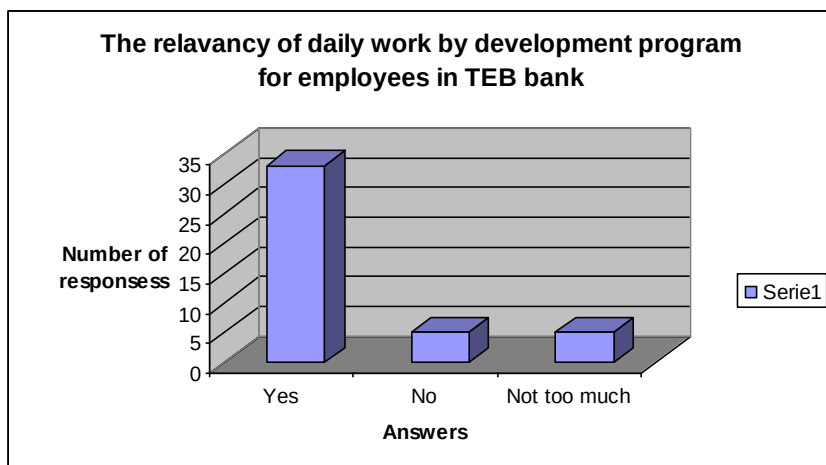


FIGURE 3: THE RELEVANCY OF DAILY WORK BY DEVELOPMENT PROGRAM FOR EMPLOYEES IN “TEB” BANK

Source: Neziraj E., (2012) Data base of questioners pw.

In “TEB” bank the responds answer that the training development program which is offered by their bank is relevant with their daily work. I note that, because the 33(thirty three) of 43 (forty three) responds are agree with this question, just 5 (five) of them gives negative answer according to question and finally also 5 (five) responds give answer that the training development program which is offered by their bank is not too much relevant with their daily work. So this give us an explanation that the training program which is offered by “TEB” Bank is relevant with daily work give high opportunity to employees to do there job very easy. And according to this also give opportunity to employees to bee more efficient. Regarding with other observation of questioners to the Pro-credit and “NLB” banks I have the same picture according to question 1 Appendix B (for more information see in Appendix B Question 1). But to be consists in improving the hypothesis I must present the table and figure in generally of this question.

Answers	Yes	No	Not too much
Number of responds	106	19	35

Table 2: The relevancy of daily work by development program for employees in Banks

Source: Neziraj E., (2012) Data base of questioners pw

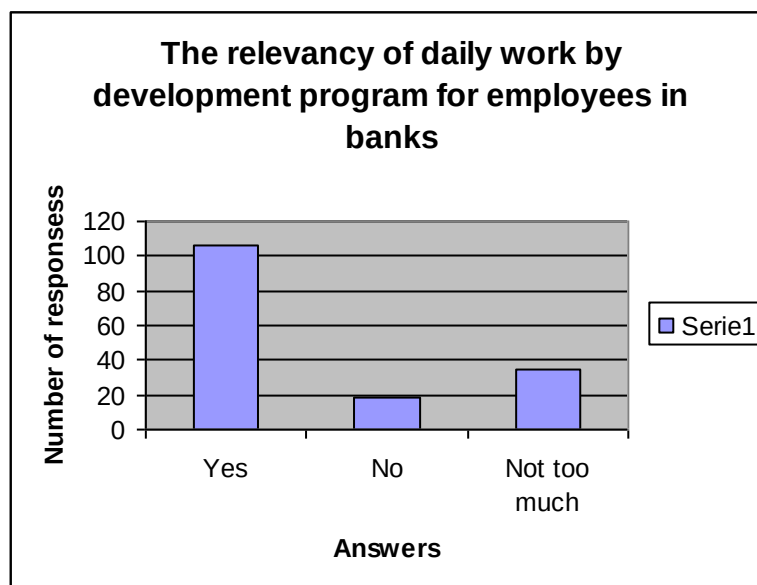


Fig 4: The relevancy of daily work by development program for employees in Banks

Source: Neziraj, E., (2012) Data base of questioners pw

According to Table 2 and fig., no 4 I can note that the 106 (one hundred and six) responds of 160 (one hundred and sixty) responds do agree with this question, the 19 (nineteen) responds give the negative answer and finally 35 (thirty five) responds gave answer that the training development program which is offered by its bank is not so relevant for daily work. Therefore, bearing in mind the responds obtained on question posed, I can conclude that the Banks offer the training development program relevancy to daily work, in addition to this; I state that training development program influence in bank efficiency from human resource side.

3.2.2 The human performance caused by training development program influence in bank efficiency

In the view I will present the results and findings which improve the H1. The findings will be oriented to questions 7, 8, 10, 11 and 13 (Appendix B). So I will make connection between those questions because the results from this separately questions have connection with each other. Regarding to last sentences the question 13 will be linked to questions 7, 8, 10 and 13. The next tables will present the results according to questions 7,8,10,11 and 13 (Appendix B) which training programs are more successful to increase the human performance and that human performance caused from training development program can influence in bank efficiency of "Pro-Credit Bank", "NLB" Bank and "TEB" Bank..

No	Training program effects	Percent
1	Negotiation	50.00

2	Quality of service	16.67
3	Innovation	16.67
4	Management	16.67

Table 3: Identification which kind of training development program can influence in performance and this human performance in bank efficiency in "Pro-Credit Bank"

Source: Neziraj, E., (2012) Data base of questioners pw

The employees of "Pro-Credit Bank", asked which training programs are most successful to increase the human performance in the bank efficiency, they gave the following responds.

Thus, 50% (fifty percent) of interviewees voted for negotiation skills training, because they believe if they can convince the clients, to cooperate with them, then mutual trust can directly affect in bank profits. In the other hand, 16.67 % (sixteen point sixty-seven percent) preferred training development programs which can increase their performance , such as; quality service performance, innovation performance and flexible management skills performance. All this goes in the favour of hypothesis, because the negation performance skills as a part of training development program increase the bank efficiency.

In the "NLB" Banks the results will present different perception of responds according to link question 3 (Appendix B).

No	Training program effects	Percent
1	Negotiation	16.68%
2	Quality of service	33.32%
3	Innovation	33.32%
4	Management	16.68%

Table 4: Identification which kind of training development program can influence in performance and this human performance in bank efficiency in "NLB" Bank

Source: Neziraj, E., (2012) Data base of questioners pw

According to link question 3 (Appendix B) 33.32% (thirty two point thirty three percent) agreed that the quality of service and innovation performance is major part of bank efficiency that means the training development program which should be increase their performance is quality and innovation performance skills. 16.68% (sixteen point sixty-eight percent) of interviewees think that flexible management performance skills and negation performance skills can increase their performance which can directly in bank efficiency.

Therefore, I can notice that two elements of performance which are caused by training development program improve the hypothesis 1.

In "TEB" is different picture about answers perception by responds next table will show that

No	Training program effects	Percent
1	Negotiation	22,67
2	Quality of service	10,67
3	Innovation	16,66
4	Management	50,00

Table 5: Identification which kind of training development program can influence in performance and this human performance in bank efficiency in "TEB" Bank

Source: Data base collection from questionnaire

In "TEB" Bank I found out that the managers and employees are more focused to training development program which is about flexible management performance. However, according to table 5: I will present the results 50% (fifty percent) of responds are agree that the training development program which can increase performance which can directly influence in bank efficiency is flexible management performance, also 22.67% (twenty-two point sixty-seven percent) are agree that the training development program which can increase their performance is negotiation skills performance, 16.66% (sixteen point sixty-six percent) are in favour that the training development program which can increase their performance is innovation skills performance and finally just 10,67 (ten point sixty-seven percent) think that the training development program which can increase their performance is quality service skills performance. Therefore, referring to the results I can again prove H1 because the management performance skills as a part of training development program increase the bank efficiency.

Now will present in generally the results of Banks according to link question 13 (Appendix B).

No	Training program effects	Percent
1	Negotiation	30,11%
2	Quality of service	20,22%
3	Innovation	21,89%
4	Management	27,78%

Table 6: Identification which kind of training development program can influence in performance and this human performance in bank efficiency in Banks

Source: Data base collection from questionnaire

According to table 6: 30, 11% (thirty point eleven percent) of responds agreed that the training development program which can increase their performance is negotiation skills performance, the 20, 22 % (twenty point twenty two percent) believe with that the training development program which can increase their performance is quality of service skills performance, the 21,89%(twenty one point eighty-nine percent) are in favour of the training development program which can increase their performance is innovation skills performance, and finally 27,78 % (twenty seven point seventy eight percent) think that the training development program which can increase their performance is flexible management skills performance.

Generally, I can improve the H1, because according to findings to those banks and link question 13 (Appendix B) I can conclude that the performance which is caused by training development program influence in bank efficiency.

3.2.3 The satisfactions of employees with training development process

In this part, I will present the findings of questions 5 and 6 (Appendix B), so regarding with result it will be present the establishment of improvements the H1. In the next tables will be present the satisfaction of respondents with training development program.

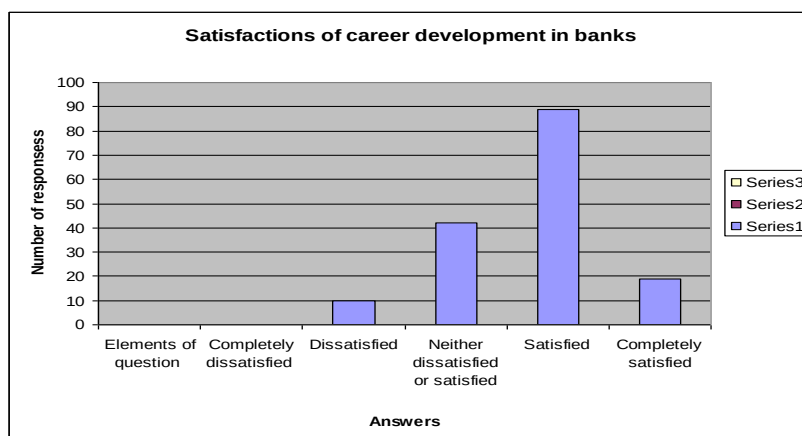


Figure 5: Satisfactions of career development in banks

Source: Neziraj, E., (2012) Data base of questioners pw

Elements of question	Number of responds
Completely dissatisfied	
Dissatisfied	10
Neither dissatisfied or satisfied	42
Satisfied	89
Completely satisfied	19

Table 7: Satisfactions of career development in banks

Source: Neziraj, E., (2012) Data base of questioners pw

According to table 7 .The 89 (eighty nine) of responds are satisfied with career development till now, 42 (forty two) of

responds are neither with career development in banks till now, 19 (nineteen) of responds are completely satisfied with career development till now and finally 10 (ten) of responds are dissatisfied with career development till now. Therefore, results given assure us that training development process till now is a main component of increasing profit in Banks. Also I can use these results to give establishment in the improvement of hypothesis 1; because the satisfaction of responds gives positive feedback in work daily activities also there are too many reasons.

Elements of question	Number of responds
Completely dissatisfied	
Dissatisfied	10
Neither dissatisfied or satisfied	54
Satisfied	81

Completely satisfied	15
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Source: Neziraj, E., (2012) Data base of questioners pw

Table 8: Satisfactions of career development in banks on the future

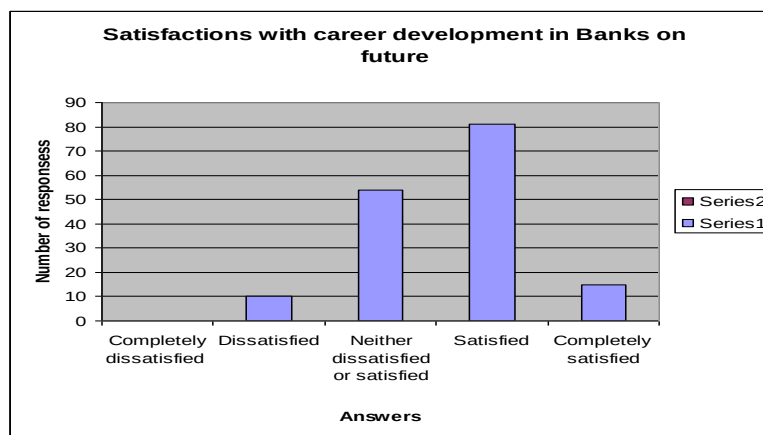


Fig. 6: Satisfactions of career development in banks on future

Source: Neziraj, E., (2012) Data base of questioners pw

According to table no and figure the 81 (eighty one) of responds are satisfied with career development in banks, whereas 54 (fifty four) participants responded that they are neither satisfied nor dissatisfied with career development in banks on future, only 15 (fifteen) of responds are completely satisfied with career development on future, and finally 10 (ten) responds are dissatisfied with career development on the future.

Based on all these results, I arrive to a conclusion that training development process in the future will be the main component of increasing profit in Banks. Also, those results can establish the H1 in the future analysis.

4. Analysis and Interpretation

4.1 Training development process and bank efficiency

The particular findings regarding generally answers of question 1 (Appendix B) and as well as H1, in the Banks is offer the training development program relevancy to daily work. According to those findings, I can agree with theoretical approach because the offer training development process in banks should consist of "planed programs which is designed to improve performance at the individual, group which should be adapted to daily work" (Cascio, W., 1998:262). This can give me a right in saying that the banks, which offer training development program with the main component daily work activities in

organization, can make organization more successful or in other words, the organization more efficient.

According to question 2 (Appendix B), and in general to the answers of responds of on this question, I have noted that the management Bank staff gave to the majority of employees access to relevant training programs and due to this fact the banks have increased its efficiency. According to Latham and Crandall (2001) have pointed out that, over the past decade the training literature has emphasized that access of employees to relevant training development process should be linked to an organization's strategy as a part of investment in people, because those investments in people mean the higher profit for organization. Connection between theoretical and practical approach improve the supporting of practical findings to theoretical approach about access to training development.

According to question 9 (Appendix B), I can conclude that the training development program which is offered by management staff for their employees influence in daily work activities that can confirm the H1 that the training development program influence in Banks efficiency from human resource perspective.

So according to (Ulrich, D., & Wayne B, 2005) to improve and make better the performance and knowledge skills of employees' managers should focus in education program which should give the answer about how in particularly way

the employees can easily influence in daily work activities and those education programs adapt to daily activities. Here, I have the similarity with theory which gave the right again to establish the H1 of this paper.

According to , responsibility of choosing adequate training development program types which should influence in bank efficiency and regarding to question where I was found the compatibility with daily work activities and training. The managers of those banks are found the best way of training development program type evaluation. I can constant now that the connection between practically and theoretical approach regarding with managers responsibilities of choosing the training development program type.

4.2 Performance caused by training development program and bank efficiency

The employees of "NLB" bank seen that the performance caused by training development process of quality service increase the success in bank , they also have needs in the training development program for some seminars or trainings about how to make best service. So, according to Grönroos (2000) the training development program of quality service include the performing of ways to clients and customer perceived of service after training development process can increase the profit of organization.

According to Damanpour and Aravind (J.Hage and M Meeus, 2006) the performance caused by innovation training development process in organization stimulate the growth and productivity not just in those organizations but also can develop other organization which are adopt to use them. It is very important for one organization to develop new ideas of making the product and services, because the new product or services for organizations can bring better position in market. With other words, if company creates a new product automatically gives other companies a positive infusion, because first of all, this new product could facilitate to the other companies for work or even for create a new idea of this innovative product or service. According to this the employees of "NLB" bank and "TEB" are signified that the performance caused by training development program of innovation as the main factor which can influence in bank efficiency and their professional development.

The performance caused by training development process of flexible management is the process which teaches the organizational members to achieving predetermined goals of organization. It involves building on that process, adding the relevant communication and action on the progress

achieved against these predetermined goals helping organizations achieve their strategic goals.

4.3 Satisfaction caused by training development process and bank efficiency

According to questions 5, 6 and 7 (Appendix B), I found out that the satisfaction caused by training development program is positive. Which means that workers in the banks are happy with training program, therefore, they are more productive in daily work activities. The satisfaction of employees is one of main component for successful daily work. Regarding to Petter , if in an organization is a high level of satisfaction, there will be no problem for future development of company. Through practical findings and theoretical approach, I conclude that the training and development process performance caused by training development process influence in bank efficiency

5. Conclusion

Since some years Kosovo Bank, are facing difficulties in many fields. Problems are found mostly in administrative sectors, encountering the lack of knowledge and experience. The main challenge is how to strengthen human the capacity and to identify what do employees need to be more efficient and qualified for daily activity performance.

The conclusion of this paper work comes down to answer of Hypothesis 1, which in itself are still the elements of training development process and performance caused by training development program and both phenomenon's influence in efficiency on Kosovo Banks .

So regarding with particularly findings and similarities with theory I can conclude that the specific topics of training process can develop the human performance which can influence in bank efficiency. So one main topics of training program which influence in bank efficiency are training of negotiation performance, quality of service performance, flexible management performance and innovation performance. Those elements are really necessary for bank efficiency from human perspective. Also the training development process should give answers to daily work activities, because after those training the employees would be able to increase their job performance. Thus, they can build high human productivity in organization.

Since of modern aspect of economic activities today's in the world the human productivity is one of major resource which must be develop continually in the future. Like

Kosovo banks and the European banks should involve the training program which should increase the productivity the meaning of this is that human resource is main of part for establishment for organization. So the training development program should be continues process to answer the market needs, also thus training programs should give a answer to clients needs in the future. So I can finally conclude that the training development program can influence in productivity on Kosovo banks and also the training program can increase the human productivity regarding with daily work activities.

Finally, I hope that I have given a modest contribution with my paper and I have the road for another scientific researches work regarding this issue. This bachelor paper focuses in Kosovo Bank and it could be useful for those, who are dealing with economic activities in this region and further scientific research. In addition, it can be useful for those who deal with the problem training development process of human resource

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