ABSTRACT
Employees are the heart of an organization as they are the weapons that propel the organization towards its goal. However, to superintend and build them as competent, committed in the long run, it is challenging to experience supportive communication, fair bonding, and more clarity regarding the organization’s goal and responsibility. Thus, this research intends to examine the impact of training & development and communication on organizational commitment based on the private bank employees of Bangladesh, especially on the Chattogram division. A total of 153 responses were collected and analyzed through quantitative analysis and were tested in the statistical software SPSS (version 22). The findings show the significant relationship of training & development and communication that are positively related to organizational commitment. The study suggests that commercial banks should introduce proper training & development measurements that will clarify work activities, objectives, and a supportive communication system that can defend critical issues and relationships in the organization.

Keywords: Employee, Organizational Commitment, Training & Development, Communication, Commercial Bank, Bangladesh

JEL Classification: M530, G21, D83, M59

Introduction:
The banking sector acts as a heart and soul of a healthy economy in a particular country. In recent years, the hectic competition among banks has been upgraded to another level (Maudos et al., 2002). To survive in the competitive arena, everyone prioritizes customer satisfaction. The more resourceful employees are, the more efficient customer services are provided (Laketa et al., 2015). The efficiency of an organization depends on the employee's performance. Thus, an employee is regarded as the potential actor and driver of an organization (Santoso & Riyanto, 2020). For more than a decade, there is observed remarkable growth and development in the banking sector of Bangladesh with several newly entered firms. To subsist on the competition, retention of a skilled, loyal workforce is needed, which can deal with the
customer more efficiently than other competitors in the country (Rana, 2018). Organizational commitment is described as a shape of an employee's feeling, desire, need for responsibility, contribution with loyalty towards the organization. An enthusiastic and enjoyable job environment attempts to form organizational behaviour, which leads to commitment (Novitasari et al., 2020). The healthier work condition and work environment for the employees, the more committed employees are adhering to achieve the organization's goal (Cherif, 2020). On the corporate survival, organizational commitment acts as a guarantee. Employees with relatively high commitment are likely to regard himself or herself as a devoted member of the organization in the long run (Paramita et al., 2020). As organizational commitment has significance on employees performance and satisfaction, it is regarded as a crucial factor to gain more attention in banking management (Al-Fakeh et al., 2020). The efficiency of banking activities depends on how many quality-based services they provide to the customer. In the hectic competition among banks, the management of banks is striving to have qualitative employee engagement practices which affect organizational commitment and effective customer services (V. Tharanya et al., 2020). To maintain and improve the quality standard of the employee, training is considered the major element to fill up the knowledge gap. Through training, the employee gets to know the work standard, relevant skills, and expertise, organization goals which enable the organization to gain support and loyalty from the employee in the banking sector (Aleem & Bowra, 2020)

Training acts as an investment in the human resource capital of the organization. After completing the training program, workers' productivity and the outcome are expected to increase (Brum, 2007). Training and development act as a prerequisite condition for the employee's commitment to the job, and both have a significant impact on each other. Thus, a need-based proper training program should be adopted with a strategic plan by management (Muhammad et al., 2020). Training and development have a weighty impact on enhancing the employee's abilities, knowledge, and skills and also shaping the employee's attitudes and behaviours. Enrichment of organization committed behaviour, training, and development plays a crucial role (Hussain et al., 2020). In the banking sector, training provides access to the employee to have the update and required skills. So, there will grow a committed workforce if training and development program implemented & sustained, which increase organizational commitment in the long run (Ocen et al., 2017). The more effective communication in the organization, the more satisfied employees are regarding their work environment. Effective awareness in the banking sector, communication contribute to cease the barrier to customer satisfaction (Paudel et al., 2020). Communication plays a significant role in the employee's task performance and commitment. Supportive communication relationship improves the role clarity, commitment, and employee retention (Michael, 2014). The creation of the relationship among employees, which is not a built-in force but comes about willingly, emphasizes to the
employee the existence of the target and tries to be more dedicated to the organizational goal (Farrukh et al., 2020). For this, the organization should ensure a supportive environment that mediates the communication and organization commitment relationship (Santoso & Riyanto, 2020). Communication is regarded as the essential aspect for the identification of the employees for change. Thus, banks are required to form appropriate communication channels (Odhiambo et al., 2020).

As the previous study shows, there is a relationship between the variables; the author desire to find out the impact of training & deployment, communication on organizational commitment in the commercial bank of Chattogram. As employee commitment plays a vital role in the development of an organization, the author found it essential to measure the relationship between commitment and training & deployment, communication, and how can commercial banks effectively deal with the organizational commitment and made human resources more competitive. This study aims to measure the relation using the statistical method using primary data. A limited number of studies have been conducted on the relationship between commitment and training & deployment, communication, especially in the Chattogram division.

**Research objectives:**

a. To examine the effect of communication on organizational commitment.

b. To examine the effect of training and development on organizational commitment.

**Literature review:**

**Communication**

Communication is a process of exchanging information, both verbal and nonverbal interaction between two or more parties within both internal and external organizations (Zainun et al., 2019). According to Cooren et al., (2011) communication refers to all the forms of kinesthetic, facial, textual, intonational, clothes, body shape, architecture, etc. Both formal and informal communication can be used in an organization. Efficient communication helps to improve the development process, quality, and productivity (Seaman & Basili, 1998).

**Communication and commitment**

Pursuing a commitment in an organization is a form of employee's behaviour towards their job. Organizational commitment refers to a condition where the employee takes the organization's side (Abadi, 2021). The worker's level of trust, acceptance toward the organizational goal and desire to retain in an organization (Abadi, 2021). It is defined as trust and strong acceptance of organizational values, and the desire to remain in the organization (Permana, 2020). It is essential for attracting and retaining employees because a committed one is willing to give the best effort to achieve its goals (Nagar, 2012).

A study on 438 employees in a leading Irish bank explores bank considerate leader behavior to encourage employee commitment. Building a new service requires committed employees; front-line employees are critical for the overall performance since banking employees need to be very determined in any particular situation like economic
uncertainty and customer frustration (Wallace et al., 2013).

Another research on retail employees from multiple organizations perceived that Goal clarity direction also identifies those employees perform well when they have adequate knowledge about their goal. Therefore, when employees are provided with more precise goals and direction from their leader, effective communication drives them a clear way to achieve them (Lynch et al., 1999). In addition, good communication between leaders and employees will build employee commitment toward improving work performance (Fahira et al., 2021). According to Susita et al., (2020), interpersonal communication's influence is a required platform to improve good communication. In addition, it has a positive correlation with organizational commitment. A study on the Iranian bank employee Farahbod et al., (2013) observed that the relationship of employee assessment from communication actions and their emotional commitment is significant. Similarly, Chen et al., (2006) have found that increased organizational communication resulted in higher organizational commitment and job performance in the USA and Taiwanese account professionals. A survey Terglav et al., (2016) on the European hospitality employee indicates that effective and consistent communication reflecting brand identity leads to employee brand knowledge, fit, psychological contract fulfilment which ultimately mediate with brand-oriented commitment (Burmann & Zeplin, 2005).

Another experiment on HR managers expects managers use to engender subordinate commitment to the organization. The survey is a series of in-depth interviews with 32 senior HR managers in organizations with over 100 staff. Overall, the result shows that interpersonal communication skills enhance organizational commitment(Bambacas & Patrickson, 2008). The analysis of 122 white-collar employees of engineering firms using an exploratory study found that top management relations and effective communication can benefit developing employees’ commitment to the organization (Putti et al., 1990).

According to various theories and management policies, there is a positive relationship between commitment and communication (Huff et al., 1989) . A survey on 105 employees shows a positive correlation between downward communication, employee satisfaction, and organizational commitment. It also denotes when organizational commitment increases, it reduces the employee's propensity to leave (Raina & Roebuck, 2016).

Though the study on health sector employees (Ilyash et al., 2019) discovered that increase in communication affects organizational commitment adversely. Hanaysha, (2016) and Narteh, (2012) has found a significant negative relationship with communication and employee commitment studying on the Ghanaian banking industry.

**Training**
The survival of any organization depends on its ability to train its human resource to be creative, innovative which enhance organizational performance. Falola et al., (2014) refers to a pervasive technique for improving employee performance to
enhance the productivity of the workplace. According to Nandi et al., (2020) well-constructed training and development motivate employees to enhance favourable work attitudes.

**Training & development and commitment**

There are many empirical pieces of evidence available suggesting that training and development programs increase organizational commitment and reduce employee turnover. Rawashdeh & Tamimi, (2020) found that there is a significant positive relationship between organizational commitment and training & development.

A study on the hotel’s employee catering to tourists in India observed that the commitment level is affected by the employee’s perceived degree of support for training, and this access to training has a positive relationship with organizational commitment (Dhar, 2017; Paşaoğlu, 2015a; Ur Rehman et al., 2019). Similarly, A study on Chinese multinational service sectors employees Newman et al.,(2011) highlighted training as an imperative tool to promote effective organizational commitment and reduce employee turnover; in Malaysia as well (Kadiresan et al., 2015). An analysis of two banks managers and staff through in-depth interviews using an exploratory approach found that training leads to employee commitment (Shum et al., 2008). Training can boost employee’s productivity as it teaches them fundamental tools regarding their responsibility. In Uganda, using empirical evidence in the banking sector demonstrating how training has a positive association with employee commitment increasing the update and required skills for sustain in a very competitive organizational culture (Ocen et al., 2017). According to Ramdhani et al.,(2017) training & development, and communication increase employee satisfaction toward their ability to perform their duties which will increase their commitment to the organization.

Rubel et al., (2017) study on banking employees of Bangladesh shows organizations can increase employee commitment by upgrading communication and providing evidence of positive linkage between training & development and organizational commitment.

However, there are many previous pieces of research regarding the effect of training & development and communication on commitment. Still, there is a scarcity of research on banking employees’ commitment, particularly in private commercial banks of Bangladesh. Thus, this study intends to explore the relationship of the variables, especially on the private bank’s employee of Chattogram division in Bangladesh in the recent year.

**Methodology**

**Research Framework:**

Following up the previous hypothesis, Figure 1 represents the relationship through a theoretical framework which is consisted of the independent variables (training & development, communication) and the dependent variable(Organizational Commitment).

H1: Communication is positively related to employee commitment.

H2: Training and development have a positive relation to increasing employee commitment.

Here Figure 1 demonstrates the
research's conceptual framework and the hypothesized relationships between the adopted constructs.

**Theoretical Framework**

This section is provided with the statistical tests which assess the following components: population & sample, sample characteristics.

**Population & Sample**
In this study, the target population was the employees of commercial banks in the Chattogram division, Bangladesh. The responses were collected in December 2020, and the record of the respondents had been kept unknown in this study. There had been sent 200 surveys to the respondent, and a total of 153 responses was collected. The overall response rate was 76.5% (153/200) which was considered quite satisfactory and suitable for the study.

**Sample characteristics**
There had been collected 153 responses out of 200 responses from the employees of commercial banks in Chattogram, and the response rate was 76.5% which was studied in the data analysis.

**Table** represents the variables regarding gender (the male was 3% and female was 17%); total work experience (less than 5 years was 23.5%, 5 to less than 15 years was the highest, which was 58.2%, 15 to less than 25 years was 16.3%, 25 years & more was the lowest rate which was 1.96%); work experience in the branch (less than 5 year was the highest which was 103%, 5 to less than 15 years was 27.5%, 15 to less than 25 years was 5.2%, and no responses had been found regarding the experience of 25 years & more); profile (Branch staff was the highest respondent which was 96.7% and the respondent from branch manager was 3.3%).
Measures:
The study was constructed and developed using the measurement scales which had been taken from previous studies. There were modifications to fit with the study's objective, and five-point Likert scales (strongly disagree = 1 and strongly agree = 2) have been adopted for measuring the responses. Four items to measure communication were adopted from Elsamen & Alshurideh, (2012) with a reliability coefficient of 0.761; five items to measure training & development were adopted from Al-Hawary et al., (2013) with a reliability coefficient of 0.82; 2 items to measure commitment were adopted from Randall et al., (1990) with a reliability coefficient 0.805.

Finding and Analysis
Reliability has specific implications for the utility of scale. The higher the reliability of your scale, the easier it is to obtain significant findings. Finding significant results with a reliable scale indicates a particularly strong effect (DeCoster & Claypool, 2004). Here from the questionnaire, data reliability found (table 2) significant as reliability is higher than .05.

Reliability Statistics

<table>
<thead>
<tr>
<th>Criteria</th>
<th>Cronbach's Alpha</th>
<th>No. of Items</th>
</tr>
</thead>
<tbody>
<tr>
<td>Communication</td>
<td>.761</td>
<td>4</td>
</tr>
<tr>
<td>T&amp;D</td>
<td>.820</td>
<td>5</td>
</tr>
<tr>
<td>Commitment</td>
<td>.805</td>
<td>2</td>
</tr>
</tbody>
</table>

Correlations
A correlation has been conducted to find out the relationship among the variables. Here 3 variables have been taken into consideration for correlation analysis. Here SPSS Version 22 was used to find out the co-relation among the variables.
Table 3 shows that the correlation matrix, which indicates the relation in a numeric figure here communication is positively correlated with commitment which is .718 (r=0.718, n=153, p≤0.01), and training and development (r=0.637, n=153, p ≤0.01) is also positive. The highest correlation holds among communication with organizational commitment. The result demonstrates that the significant relationship holding variable is communication with commitment.

Here, the table 4 shows the descriptive statistics of the study.

**Descriptive Statistics**

<table>
<thead>
<tr>
<th></th>
<th>N</th>
<th>Mean</th>
<th>Std. Deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Training and Development</td>
<td>153</td>
<td>3.8745</td>
<td>.76361</td>
</tr>
<tr>
<td>Communication</td>
<td>153</td>
<td>4.0310</td>
<td>.67089</td>
</tr>
<tr>
<td>Commitment</td>
<td>153</td>
<td>4.2680</td>
<td>.78015</td>
</tr>
</tbody>
</table>

**Data analysis**

Statistical package for the social science (SPSS) has been used for interactive analysis of the research. Co-relation has been used to explore the connection among internal marketing variables. In addition, to illustrate the significance of independent variables and dependent variables. Here 2 of the independent values are taken to define the commitment of employees towards the banks. The model in table 6 shows at 5 per cent level, and F statistics are (p-value=0.000) shows a significant relationship between training and development and organizational commitment. The coefficient of determination (R2) was .567, Which represents that 56.7% of commitment by employees explained. Regression analysis in table 7 shows that Training and communication positively impact the
commitment of banks’ employees. Here H1 demonstrates the effect of communication on organizational commitment (p<.05; Beta=.306). Training and development have a positive effect on employee commitments. The effect of communication on T&D (p<.05; Beta=.122). Hence, hypothesis H2 is supported by the study.

**Discussion:**

**Hypothesis 1: Communication is positively related to employee commitment.**

Findings demonstrate that communication has a positive influence on employee commitment in the banking sector. Organizations’ internal communication with supervisors the colleague is strongly affecting employee commitment. Communication is processed through this employee transfer their thought, news, and information among their accessory to respective role of banks. Here both of the parties involved in communication play a vital role to make the communication effective. There is also an impact on an individual while communicating. This study shows that the impact is positive to increase the commitment of employees towards the bank. That means if the supervisor and colleague or subordinate feel easy to communicate, it increases their commitment towards the organization (Dewi & Piartrini, 2021). Based on co-relation matrix analysis, All the dimension has a significant relationship with the organizational commitment. This preliminary evidence shows the training & development has a relation with organizational commitment. That refers to the employee who has a training facility tends to remain with the
organization for a long time (Permana, 2020).

Research on employee commitment and communication shows a direct link in between. The result shows that a good relationship encourages their exceptional performance. Communication helps Employees to feel focus and proud of their job and responsibility in a broader sense. Similar result also found by, (Farahbod et al., 2013); (Chen et al., 2006); (Terglav et al., 2016); (Burmann & Zeplin, 2005); (Bambacas & Patrickson, 2008); (Putti et al., 1990) . But some study is contradictory with this result, e.g. (Ilyash et al., 2019); (Hanaysha, 2016).

This commitment indicates a sense of belonging to the specific organizations. The study on Banks from Chattogram shows that if the employee has a good training and development program, Organizational commitment also increases.(Meyer & Allen, 2007) shows that the organizational commitment of employees is directly related to how the employee feels about the organization. This also depends on the management responsible for increasing the productivity of the organization's employees (Fahira et al., 2021).

Hypothesis 2: Training and Development have a positive relation to increasing employee commitment.
Training and development play a very role to make employees expert i. Their daily activity. If the organization provides sufficient training facilities to the employee. Employees find it very easy to cope with the changing situation. Moreover, a Training and development program increases the quality of performance (Nandi et al., 2020). Even though training and development program is costly for an organization to conduct. New employees need to be trained after joining. Moreover, if an organization's structure changes with new extensions, an employee needs to know the new mechanism, which plays a positive role in improving employee commitment towards the organization (Nor et al., 2020). Here the study on bank employees demonstrates the positive effect on employee commitment.

As training and development activity leads them to know the organization as well as their job in a better way which leads them to draw their point of view towards the organization. Feeling good about the organization's training program leads to a positive impact on the commitment by enabling their capacity fulfilling their duty and increase commitment (Ramdhani et al., 2017). Communication with superiors is also playing a very significant role to increase organizational commitment. For various reasons, employees have to communicate with their seniors and supervisor every single day. This communication reflects how the employee will work. If the superior makes a friendly relation with the employee while communicating, gives them proper attention, the employee will feel reliable (Newman et al., 2011).

That will also impact their day-to-day performance. However, in the long term, good communication can lead to the long-term commitment of the employee. However, the result of the study (Kim et al., 2016) on the casino, employees show the positive relationship of organizational commitment with training and
communication; among Saudi Arabia bank employees among turkey companies’ employees (Albassami et al., 2015). While Brunetto et al., (2012) remarked that supervisor-subordinate communication is vital, as it not only leads to satisfaction with training and development but also has a significant impact on affective commitment across nurse generation. Rubel et al., (2017) conducted a study on banking employees of Bangladesh shows organizations can increase employee commitment through upgrading communication and also provides evidence of positive linkage between training & development and organizational commitment which align with this study.

Conclusion, Recommendation, and Future research direction:
This quantitative survey on employee commitment on a commercial bank in Chattogram division shows Training and development program and communication within the organization has a positive relation increasing employee commitment. The finding reflects the strong positive relation do exists between the variables. The survey demonstrates that the more training facilities bank employees have, the more they became committed to the organization. Employee commitment is an individual attitude that depends. The committed employee plays a better role in Organization’s development as they feel to remain with the organization for a relatively long period. That is why measuring the commitment of employees towards an organization is significant. Organizational commitment also indicates high performance, which has been proved from the previous research. This research shows which factor is influencing organizational commitment. This study conducted on the bank from Chattogram city found that training & development and effective communication has a high impact on organizational commitment. Therefore, the bank should be aware of effective communication to increase organizational commitment. Even though training and development program is associated with high cost, a bank should take effective steps to make employee skillful with training and development activity which will eventually lead to increase employee commitment towards the organization. In This study, the author tried to give a small piece of idea on organizational commitment and how training & development and organizational commitment could impact commitment. The primary data are taken from some banks from the Chattogram division. Data were taken during office time. Hence, many ideas would benefit future research exploring how communication can play a very influential role in increasing the commitment in a larger context. Data can be taken through personal observation for a long time. Therefore, the role of the organization to increase commitment can be explored. This research is not without limitations. Firstly, there is s positivity of bias regarding the finding as employees respond during office time. Secondly, different types of communication have not been subject to the research.
Acknowledgement
The authors have equal contribution

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