



Designing Effective Training to Enhance Performance of Branch Managers in Bank XYZ at Jakarta Region

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ABSTRACT: Bank XYZ aims to become one of the top 10 banks in Indonesia by providing exceptional service, making it a trusted partner for individuals and businesses. With a strong network of 338 branches across the country, the bank's human resources division has allocated 29.48% of its budget to train the branch network sales team, expecting them to achieve 70% of their KPIs. However, the performance of Branch Managers in Jakarta is currently below expectations, indicating a competency gap that needs urgent attention. To address this issue, the proposed solution is to evaluate and enhance the current training program for Branch Managers by comparing it to a systematic training process. Through semi-structured interviews with the human resources division and Branch Managers, the research identified gaps in competency development and areas for improvement in the training process, such as task analysis, integration of practical procedures into the training design, online methods, and post-training evaluation frameworks. By redesigning the training program based on this data, Bank XYZ aims to improve the performance of its Branch Managers and enhance the overall performance of the company.

KEYWORDS: Competencies Gap, Training Needs Assessment, Training Design, Training Method, Training Evaluation

INTRODUCTION

In the rapidly changing job market, job seekers and employees must constantly adapt to globalization and advancements in technology, information, and science to meet the competencies required by employers. Companies set specific standards for their workforce to ensure quality human resources, crucial for achieving organizational goals and staying competitive. These standards are established even before employment, with job seekers needing to meet them to be considered qualified. Additionally, employees must continuously meet these standards to maintain their performance and be eligible for promotions, as higher positions demand greater responsibilities and competencies.

A mismatch between company standards and employee competencies poses a significant issue. As noted by the International Labour Organization (ILO, 2019), skills mismatch is a concern for policymakers, employers, and workers, often discussed in vocational education and skills development initiatives. This gap can result in suboptimal workforce utilization, affecting productivity, competitiveness, and economic growth. For example, an employee exceeding company standards may not fully utilize their potential, while insufficiently skilled employees can hinder company performance.

In Indonesia, there is a growing demand for higher skills, yet many workers fall short of these requirements. As businesses shift towards being more consumer-centric (Yogatama, 2023), there is an increased need for soft skills such as leadership, communication, and relationship management. The Society for Human Resource Management (2016) reports that many employers struggle to fill highly qualified positions, especially managerial roles. Challenges include a lack of proficiency in English and digital skills, high turnover rates, and talent poaching, which discourage companies from investing in employee training. Furthermore, Prayudhani (2020) states that the qualification sectoral mismatch in Indonesia is 44.8%, with 18.83% of workers overqualified and 35.48% underqualified for their roles.

Data from Badan Pusat Statistik in 2023 reveals that there are 62.74 million workers in Indonesia, with 16.9 million (27%) having only elementary school education or below. This highlights a significant portion of the workforce being low-educated. Figure 1.1 shows that only about 16% of the workforce, approximately 10.19 million people, have a university degree, while around 43% have a middle school education, indicating that Indonesia's labor market is still dominated by workers with lower educational levels.

Research by Nabilah (2022) indicates that the effectiveness of education in Indonesia is low. The lack of clear educational objectives before learning activities starts is a significant issue, leading to students and educators not understanding the intended



"goals" and resulting in an unclear educational process. Ruth (2023) identifies several educational problems in Indonesia, including a complex curriculum, educational inequality, teacher placement issues, monotonous learning methods, and inadequate facilities. These issues contribute to the educational gap and competencies gap in the workforce.

Given the educational gap, implementing proper training is crucial for companies in Indonesia to bridge the gap between educational shortcomings and workforce requirements. Training focuses on developing specific competencies, ensuring that employees acquire the necessary skills for their roles and addressing gaps in traditional education. Effective training enhances employee competencies, ensuring they meet industry standards and contribute to organizational goals. Training and development optimize employee performance, fostering growth in efficiency, productivity, job satisfaction, motivation, and innovation within organizations (Singh et al., 2023).

PT XYZ, a banking company in Indonesia, aims to be among the top 10 banks in the country. The company focuses on consumer-centric services, emphasizing funding and lending activities. With 338 branches across multiple regions, Bank XYZ is committed to maintaining high service standards, making it a trusted partner for individuals and businesses. However, the company has identified a performance gap among its employees, particularly in managerial roles. The company prioritizes training, allocating 27.84% of its budget for this purpose, but aims to reduce this cost and reallocate funds towards employee compensation. Despite training efforts, KPI fulfillment among branch managers in Jakarta is below target, indicating a lack of necessary competencies. Training is crucial to bridge this gap, enhancing career competencies, employee performance, and organizational effectiveness (Dessler, 2016).

LITERATURE REVIEW

1. Human Resource Management

In any organization, management typically encompasses five key roles: planning, organizing, staffing, leading, and controlling (Dessler, 2013). Staffing, also known as human resource management, plays a critical role in this framework. Human resource management involves acquiring, training, appraising, and compensating employees while addressing labor relations, health and safety, and fairness concerns (Dessler, 2013). A significant responsibility of human resource managers is to ensure employees are placed in appropriate roles and receive the necessary training (Dessler, 2013). Effective training equips employees with the skills needed for productivity and workplace performance. In today's competitive job market, individuals must enhance their human capital, which includes their knowledge, education, training, skills, and expertise (Dessler, 2013). While human resource management has several functions, this research focuses specifically on the training aspect and its effective evaluation.

2. Training

Training is crucial for developing employees and organizations, enabling them to maximize human resources for competitive advantage. Companies must plan training programs to enhance employee abilities and competencies (Jie and Roger, 2005). Careful planning, monitoring, and implementation are required to achieve desired training outcomes, allowing individuals to work effectively and with positive behavior (Al-Sakarneh, 2011). With technological and economic advancements, organizations need skilled employees more than ever. Training provides numerous benefits, such as creating a skilled workforce, enhancing existing skills, broadening knowledge, boosting motivation, improving job performance, and fostering career development (Itika, 2011). The primary goal of training is to acquire and refine work-related knowledge, skills, and attitudes, serving as a motivator with both short-term and long-term benefits (Nassazi, 2013). In today's complex work environments, training and education aim to equip people with the tools to learn independently and train themselves and others (Noe, 2018).

Effective training requires a systematic approach, which includes identifying training needs, designing programs, delivering training, and evaluating outcomes. This approach minimizes unplanned, uncoordinated, and random training efforts (Mathis & Jackson, 2010).

2.1 Training Needs Assessment

Training Needs Assessment (TNA) is fundamental to all training activities, ensuring that training is appropriate and effective for both individuals and the organization (Boydell & Leary, 1996). TNA helps identify who needs training and what needs to be learned, including tasks, knowledge, skills, and behaviors required (Noe et al., 2010). A comprehensive needs assessment typically includes organizational analysis, individual analysis, and task analysis. Organizational analysis examines the context for training, ensuring alignment with the company's strategic goals and managerial support. Individual analysis identifies who needs training by



assessing performance issues and determining employee readiness. Task analysis focuses on the essential tasks and skills necessary for optimal performance. Although these analyses can be performed in any order, organizational analysis is usually prioritized to ensure strategic alignment (Noe et al., 2017).

2.2 Training Design

Training design is based on the results of the needs assessment and involves setting performance goals, outlining training steps, choosing delivery methods, and gathering feedback from management (Noe, 2017). This process includes reviewing training materials such as workbooks and exercises, estimating budgets, and selecting appropriate technologies. Training design encompasses three key phases: Pre-Training, Learning Event, and Post-Training (Zenger, Folkman, & Sherwin, 2005). During the Pre-Training phase, trainees are prepared and motivated, with emphasis on a supportive work environment. The Learning Event phase involves organizing the training content and ensuring the environment is conducive to learning. The Post-Training phase focuses on encouraging learners to apply what they've learned through follow-up activities and support (Dessler, 2016).

2.3 Training Method

Once a training program is designed, it needs to be delivered effectively. Training methods vary and are influenced by several factors, including the nature of training, subject matter, number of trainees, and resources available (Mathis & Jackson, 2010). Methods may include competency-based or behavioral training, with options for individual or team-focused learning. Training can be self-paced or guided, utilizing e-learning or traditional methods. Other considerations include geographic locations, time allocation, and completion timelines (Levent, 2008). Companies choose delivery methods based on their size, specific needs, and circumstances, often blending internal resources with external or technological support.

2.4 Training Evaluation

Training evaluation is crucial for assessing the effectiveness of training programs. This process involves collecting and analyzing information to evaluate the value of training initiatives, justify expenditures, and ensure efficient resource allocation (Gautam & Gautam, 2011). Donald Kirkpatrick's four-level framework is a widely used model for evaluating training effectiveness, encompassing reaction, learning, behavior, and results (Kirkpatrick, 2007).

Level 1: Reaction measures participant satisfaction with the training activities, providing feedback for future program improvements (Nurhayati, 2018).

Level 2: Learning assesses changes in attitudes, knowledge, or skills, typically measured through pre-tests and post-tests (Effendi et al., 2022).

Level 3: Behavior examines whether participants apply learned skills in their work environment, often assessed through interviews with supervisors and colleagues (Thobroni, 2020).

Level 4: Results focuses on the final outcomes of training, such as sales figures, productivity, and quality of work, evaluating the broader impact on organizational goals (Iskandar, 2019).

This comprehensive evaluation approach ensures that training aligns with organizational objectives and meets employee needs effectively.

RESEARCH METHODS

The research on PT XYZ's training programs follows a structured design process as outlined by Yin (2008), which links empirical data to initial research questions and conclusions. The study employs qualitative methods to gather primary data, focusing on interviews to evaluate the performance of Branch Managers through training. Creswell and Creswell (2018) identify three primary methods for data collection: quantitative, qualitative, and mixed methods. This research emphasizes qualitative insights to capture participants' perceptions, experiences, and behaviors. The problem identification phase involves analyzing employee KPI data, conducting interviews with the human resources division, and administering self-assessment surveys to branch managers regarding their competencies.

A literature review was conducted to identify key references, including books, journals, and online resources, that define competencies and systematic training processes, such as training needs assessment, training design, delivery, and evaluation. The study uses both primary and secondary data sources, with primary data collected through semi-structured interviews with the human resources team and branch managers via Zoom, while secondary data comprises reports on PT XYZ's existing training programs. The population studied includes all Branch Managers and Human Resource personnel at PT XYZ, and purposive sampling was



employed to select participants who provide valuable insights into training programs (Creswell & Poth, 2018). The sample size aligns with Creswell's (2013) suggestion of five to twenty-five participants for qualitative research, with interviews focusing on training needs, design, method, and evaluation.

The data collected is analyzed using deductive coding, with predefined codes focusing on critical areas identified in existing literature (Linneberg & Korsgaard, 2019). This research employs data triangulation, as described by Patton (1999), to gather information from multiple sources and validate findings. Triangulation enhances the credibility of the research by examining phenomena from various perspectives (Noble & Heale, 2019). The analysis identifies competency gaps and evaluates the strengths and weaknesses of PT XYZ's training program against standardized systematic processes. The findings highlight effective aspects of the training and areas needing improvement. The conclusion summarizes the competency gap of Branch Managers and evaluates the training program, while recommendations propose solutions to enhance training effectiveness and address identified deficiencies.

RESULT AND DISCUSSION

This section presents an analysis of the data collected through interviews and surveys to understand the effectiveness of PT XYZ's training programs. The study focuses on the aspects of training needs assessment, training design, training methods, and training evaluation, using insights gathered from both human resources and branch managers. From the online survey, the researcher was able to secure participation from six Branch Managers in the Jakarta region, identified as ED, FW, RK, ME, PA, and YS, to participate in follow-up interviews. These interviews provided valuable insights into the training design and evaluation processes at PT XYZ, helping to deepen the understanding of the effectiveness and impact of the training programs.

The analysis of PT XYZ's training needs assessment shows that the organization effectively aligns training needs with its strategic objectives. The company involves department heads and stakeholders in the identification process, ensuring that the training programs are comprehensive and aligned with the overall organizational goals. By involving various perspectives, PT XYZ can ensure that training initiatives are relevant and beneficial to the company's long-term strategy. However, there is a notable weakness in the task analysis process, as the KPI gap is used only to select trainees rather than identify specific training areas. This limitation means that while the company is aware of performance gaps, it does not effectively utilize this information to address specific training needs. The failure to conduct a detailed task analysis may lead to less targeted and less effective training programs. This results in persistent performance gaps and inefficiencies in achieving organizational goals (Dessler, 2016).

Table 1. Coding of Training Needs Assessment

Interviewee	Positive Sentiment	Negative Sentiment
KF	1. Emphasizes using organizational goals to identify training needs 2. Collaborates with heads and stakeholders for comprehensive alignment	1. The training is the same for all underperformers
RP	1. Identifies trainees based on KPI performance over the last three months 2. Ensures training needs align with business strategy	1. The KPI gap is used only to select trainees, not identify specific training areas

PT XYZ's training design demonstrates strengths such as aligning training programs with organizational goals and engaging stakeholders to support trainees. The company evaluates trainees using pre-tests and post-tests, which allows them to measure the initial knowledge and skills of participants and evaluate their progress after the training. A significant weakness, however, is the reliance on a training module from 2020, which may not reflect current needs or best practices (Dessler, 2016). Feedback from branch managers indicates that some training sessions feel disconnected from day-to-day operational needs. The branch managers suggest incorporating job-specific scenarios and practical applications into the training. These insights emphasize the importance of updating training content to align with evolving business needs and ensuring that training remains relevant and impactful. Additionally, branch managers expressed a preference for more hands-on learning opportunities. This highlights the need for training programs that are not overly theoretical.



Table 2. Coding of Training Design

Interviewee	Positive Sentiment	Negative Sentiment
KF	1. Ensures training supports organizational goals	1. Training design is based on a module from 2020
	2. Engages stakeholders for trainee support	
	3. Evaluates trainees using pre-tests and post-tests	
	4. Prepares employees via email	
RP	1. Engages key stakeholders for support	1. Training design is based on a module from 2020
	2. Offers induction and refreshment training	
ED	1. Appreciates current training materials	1. Feels occasional disconnect between training content and operational needs
		2. Suggests job-specific scenarios and practical applications
FW		1. Finds training too theoretical
		2. Expects hands-on learning opportunities
RK	1. Appreciates current training materials	1. Suggests role-playing methods
		2. Finds training too theoretical
		3. Needs benchmarking products
ME		1. Notes training does not fully align with market demands
		2. Recommends industry-specific case studies
PA	1. Praises the clarity and structure of training modules	
YS		1. Lacks practical application
		2. Lacks benchmark products from other banks

The analysis of PT XYZ's training methods reveals a combination of online and offline approaches, with structured programs and a corporate university for on-site training. The use of fixed timelines and specific time allocations for different subjects ensures a well-organized training schedule. Despite these strengths, challenges remain in the reliance on offline training methods. This is primarily due to difficulties with online delivery. The company's focus on offline training is partly because it is more straightforward to track trainee engagement in person. However, this approach can be costly due to transportation expenses for branch managers traveling to the corporate university. Branch managers suggested the development of an internal website for flexible and accessible online training, indicating a need for more personalized and engaging online options. These insights emphasize the importance of balancing delivery methods to meet diverse trainee needs and ensure comprehensive training experiences (Dessler, 2016).

Table 3. Coding of Training Method

Interviewee	Positive Sentiment	Negative Sentiment
KF	1. Conducts training three times a year (two offline, one online)	1. Challenges with online methods
	2. Fixed number of trainees before training	
	3. Completion timeline of five days	
	4. Subjects allocated two to eight hours depending on material	
RP	1. Structured training programs (formal training)	1. Challenges with online methods
	2. Corporate university for on-site training	
	3. Trainers sourced internally	
		2. Limited internal resources and costs for offline training
		3. Focuses only on personal skill development



ED	1. Appreciates the structured nature of offline training	1. Suggests an internal website for flexible training
FW		1. Prefers more flexibility in online training formats
RK	1. Appreciates the facilities provided	1. Suggests personalized training
ME		1. Proposes an internal website for flexible online training
PA		1. Suggests more personalized training
YS	1. Appreciates the facilities provided	1. Feels the training is not personalized enough

The training evaluation at PT XYZ focuses on Level 2 of Kirkpatrick's model, assessing learning outcomes through pre-tests and post-tests. While this approach effectively measures knowledge acquisition, there are gaps in evaluating trainee reactions, behavior changes, and business outcomes, which correspond to Levels 1, 3, and 4 of Kirkpatrick's model. These gaps limit insights into the training's broader impact on employee performance and organizational goals (Gautam & Gautam, 2011). The human resource team faces challenges in implementing a structured approach for evaluating behavior change and assessing business outcomes, which are critical for understanding the training's effectiveness in driving performance improvements (Thobroni, 2020). Addressing these gaps will require developing systems to capture feedback, evaluate behavioral changes, and assess the training's impact on business outcomes.

Table 4. Coding of Training Evaluation

Interviewee	Positive Sentiment	Negative Sentiment
KF	1. Measures knowledge gained through pre-tests and post-tests	1. Lack of system to measure training impact on job performance 2. Evaluation limited to the learning stage
RP	1. Implements standardized pre-tests and post-tests to assess learning	1. No structured approach to evaluate behavior change 2. No system for evaluating business outcomes of training

Based on the data from the survey and interviews, the interviewees provided insights into the competencies gap and the comparison of systematic and practical training processes for Branch Managers at PT XYZ. The training needs assessment shows strengths in aligning training with organizational goals and using KPI performance to identify trainees. However, the task analysis process lacks depth, as it fails to pinpoint specific areas requiring training, resulting in less targeted programs. This limitation highlights the need for more comprehensive task analysis to enhance the effectiveness of the training needs assessment process. By incorporating task analysis, PT XYZ can ensure that training programs address specific competencies and contribute more effectively to organizational goals (Dessler, 2016).

The company's training design process is generally well-structured, with a strong emphasis on aligning training with organizational goals and involving stakeholders to support trainees. The pre-tests and post-tests used by PT XYZ provide a clear measurement of trainees' initial knowledge and progress post-training. However, the reliance on outdated training modules from 2020 poses a significant drawback. Training that does not reflect current industry trends and operational needs can reduce its effectiveness and relevance (Dessler, 2016). Branch managers have pointed out that training content often lacks practical application and job-specific scenarios. Updating training materials to include real-world applications and case studies could enhance their impact and engagement.

PT XYZ's training methods demonstrate a structured approach with a mix of online and offline training sessions, complemented by a corporate university for face-to-face interactions. Despite the structured approach, there are challenges with online methods, as the company primarily relies on offline training due to difficulties tracking engagement during virtual sessions. The cost of transportation for offline training is another significant concern for the company. Several branch managers have expressed the need for more flexibility and personalization in online training formats. They suggest that the creation of an internal website for self-



paced learning could be a solution (Dessler, 2016). Personalized online training would allow employees to engage more actively with the content and enhance their learning experience.

The evaluation of training at PT XYZ mainly focuses on Level 2 of Kirkpatrick's model, which measures learning through pre-tests and post-tests. This approach provides insights into knowledge acquisition but fails to evaluate the full impact of training on performance and business outcomes (Gautam & Gautam, 2011). There is no systematic method to measure trainee reactions, behavior changes, or the effect of training on business results. A more comprehensive evaluation that includes feedback from trainees, assessments of behavior change, and measurements of training outcomes related to organizational performance is necessary (Thobroni, 2020). Enhancing these evaluation processes would provide a clearer picture of the training's effectiveness and its contribution to organizational success.

The insights from the data analysis reveal both strengths and areas for improvement in PT XYZ's training programs. While the company excels in aligning training with organizational goals and using structured approaches, there is room for improvement in adapting training content and methods to current needs and in evaluating the broader impact of training. By addressing the identified gaps, PT XYZ can create a more effective training strategy that supports its goals of enhancing employee competencies and driving organizational performance. Implementing updated training content, more flexible delivery methods, and comprehensive evaluation frameworks will enable the company to better meet the needs of its employees and achieve its strategic objectives.

Overall, PT XYZ has a robust foundation in its training programs, but there are significant opportunities for enhancement. By incorporating task analysis into the training needs assessment, updating training materials to reflect current industry trends, and expanding evaluation metrics, the company can bridge the existing competencies gap. Furthermore, embracing technology to offer more personalized and flexible online training options will ensure that PT XYZ remains competitive and continues to support its workforce's development effectively (Dessler, 2016).

In conclusion, PT XYZ's training programs show potential but require strategic adjustments to fully leverage their impact. The company's focus on aligning training with strategic goals is commendable, but the gaps in task analysis and training content relevancy need addressing. Updating the training design, methods, and evaluation processes will empower the organization to better align with industry standards and improve overall performance. Through these improvements, PT XYZ can effectively equip its employees with the skills and knowledge necessary to excel in their roles and support the company's vision of becoming a top player in the Indonesian banking sector.

CONCLUSION

The research findings have identified several key areas in PT XYZ's training process that can be improved to enhance the performance of Branch Managers. The current training design follows a structured process that includes training needs assessment, design, delivery, and evaluation. However, it relies heavily on outdated training modules from 2020 and uses KPI performance mainly to select trainees without identifying specific competencies gaps. This approach results in a one-size-fits-all training model that limits its effectiveness. Improvements can be made by developing a more comprehensive task analysis that identifies specific training needs, redesigning training modules to include practical applications, and enhancing the online training platform for flexibility and personalization. The company should also implement levels 1, 3, and 4 of Donald Kirkpatrick's training evaluation model to assess trainee reactions, behavior changes, and business outcomes, which will provide a more complete understanding of the training's impact (Dessler, 2016; Nassazi, 2013; Noe, 2018). By addressing these areas, PT XYZ can align its training more closely with organizational goals and improve the overall effectiveness of its training programs.

To enhance the performance of its branch managers, PT XYZ should adopt a data-driven approach that integrates KPI performance data for continuous monitoring and improvement of training programs. Incorporating trainee feedback through surveys can help tailor training to actual competency gaps (Sundari, 2022). Redesigning training modules to include practical, hands-on learning experiences like role-playing and benchmarking against other banks will ensure that the content is relevant to current industry needs (Macedo et al., 2024). Developing an internal website for online training can offer a flexible, personalized learning experience that accommodates different learning paces and styles (Xue et al., 2020). Implementing the complete Kirkpatrick Model for training evaluation, including reaction, behavior, and results levels, will help PT XYZ assess the full impact of its training programs (Kaya, 2016; Munoz, 2014). This comprehensive evaluation approach will support data-driven decisions, improve training effectiveness, and align training with strategic goals. For future research, expanding the sample size and conducting longitudinal



studies could provide deeper insights into the long-term impact of training, while comparative analysis across different regions or banks may identify best practices and areas for improvement.

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