

جامعة الشرقية
A' SHARQIYAH UNIVERSITY



A' Sharqiyah University

College of Business Administration

**The Role of Marketing Training On Direct Banking Sales:
evidence from bank Muscat**

Fahad Said Al Hajri

Feb, 21

Acknowledgment.

All thanks and appreciation to the respected doctors, Dr. Abdul-Hakim, who was the supervisor of this dissertation and the first follower of it, and Dr. Yasser Salem Al-Harhi, who was my assistant in how the research was done

Table of contents:

ACKNOWLEDGMENT.....2

ABSTRACT6

CHAPTER ONE.....7

INTRODUCTION.....7

1.2: STATEMENT OF THE PROBLEM8

THE SIGNIFICANCE OF THIS RESEARCH:8

1.3: RESEARCH QUESTIONS8

1.4: RESEARCH OBJECTIVES8

CHAPTER TWO.....10

LITERATURE REVIEW:10

CONCLUSION.....13

CHAPTER THREE15

METHODOLOGY RESEARCH.....15

3.1. INTRODUCTION:.....15

3.2. RESEARCH APPROACH:.....15

3.3. RESEARCH DESIGN:16

3.4. RESEARCH MOUTHED:16

QUESTIONNAIRES:16

3.5. SAMPLING STRATEGY:17

3.6. INSTRUMENT DESIGN:17

QUESTIONNAIRE.....17

PILOT STUDY:.....17

DATA COLLECTION:17

3.7. METHODS AND DATA ANALYSIS18

3.8. ETHICAL CONSIDERATION:18

3.9. PROBLEMS AND LIMITATIONS:18

CONCLUSION:18

CHAPTER FOUR19

RESULTS, DISCUSSION, AND FINDING:19

RESPONSE RATE:19

DATA ANALYSIS:	19
ANALYSIS AND HYPOTHESES TESTING	31
RESULT AND DISCUSSIONS	33
FINDING	33
CHAPTER SIX	36
CONCLUSIONS	36
FUTURE:	37
REFERENCES:	37
APPENDICES	39

Figure:

2.3: FIGURE CONCEPTUAL FRAMEWORK OF THE RESEARCH	14
FIGURE 4.4.1: AGE OF RESPONDENTS	19
FIGURE 4.4.2: GENDER RESPONDED	20
FIGURE: 4.4.3: RATE TYPE OF THE ORGANIZATION SECTOR.	20
FIGURE: 4.4.4: ACADEMIC QUALIFICATIONS.....	21
FIGURE 4.2.1: SKILLS DEVELOPING COULD HELP IN PREPARING EFFECTIVE SALES MANAGERS.	21
FIGURE: 4.2.2: THE TECHNOLOGY MAY SUPPORT SALES MANAGERS FOR GAINING HIGHER PROFITS.	22
FIGURE: 4.2.3: THE SALES DEPARTMENT MUST OBTAIN DIRECT SUPPORT FROM THE SENIOR MANAGEMENT.	23
FIGURE: 4.2.4: SALES MANAGERS MUST HAVE THE REQUIRED QUALIFICATIONS AND TRAINING PROGRAMS.	24
FIGURE: 4.2.5: THE SALES MANAGERS SHOULD HAVE ENOUGH INFORMATION AND KNOWLEDGE ABOUT THE BANK PRODUCTS AND SERVICES.....	25
FIGURE: 4.2.7: BANK MUSCAT PROVIDES GOOD TRAINING TO THE SALES MANAGERS.....	27
FIGURE: 4.2.8: MUSCAT BANK PROVIDES A GOOD ENVIRONMENT FOR SALES MANAGERS TRAINING.	28
FIGURE: 4.2.9: SALES MANAGERS HAVE AN EFFECT IN MUSCAT BANK AND INFLUENCING THE INCREASING OF ANNUAL PROFITS.....	29
FIGURE: 4.2.10: THE QUALITY TRAINING ENHANCES THE TRAINEES TO BE MORE EFFECTIVE AND REFFICIENT.....	30

Table :

TABLE :1	31
TABLE : 2	39
TABLE : 3.....	39
TABLE : 4 PRINCIPLE COMPONENT ANALYSIS	40

Abstract

Purpose: To investigate the impact of marketing training on the direct banking sales in bank Muscat is taken as an evidence.

Design/ Mythology: This assessed the related literature on the role of marketing training on direct banking sales and performance available on the databases and websites. This research finds out about using qualitative research strategy. Primary data has been used in the paper to check the role of marketing training on direct banking sales. SPSS 20 software package is used to analyze the participant's responses, Regression analysis is used to check the find out impact of Marketing Training On Direct Banking Sales. A total of 134 questionnaires has been distributed in Muscat bank and other banks in Oman, and out of which 133 were completed and returned. Sales managers are the successful mechanism that can support the organization to achieve productivity and achieve goals.

Finding: The sales manager's training is the real investment in the organization to achieve its future strategies, that the training quality may assist the trainees to improve their performance's skills rapidly. Senior management allows the Learning and Development (L&D) to develop new programs and systems to support sales managers to have high qualifications to achieve organizational goals. The result of this study suggest that high-quality training will improve the quality performance of the bank's staff, and will contribute positively to enhancing managers' skills to better support their employees to achieve their targets.

Keywords: Training, Employee performance, Organization productivity, Skills development, Feedback

Chapter one

Introduction

The world business in the banking environment is participating effectively in developing sales managers training and seeking for the higher working performance. Productivity and efficiency are the major plans that most organizations aim to achieve, so the human resources department keeps on developing the training tools to attain all the strategic goals. The major responsibility of the bank is to build a strong relationship with the sales managers. Sharing interpersonal skills, respecting attitude, conceptualization, and understanding amongst the sales managers is a key to achieve perfection. Leading banks always develop the training tools and carry on concerted efforts to enhance the learning and motivation of sales managers. According to **Kum et al** (2014), The scope of training is to overpass the gap between the requirement of the job and the manager's qualifications. Today the banks realize the importance of training and developing the skills to achieve strategic goals. So many banks consider training as a means of strategic sales manager's development.

According to **ALZefeiti and Mohammad** (2017), training is important to develop the skills, abilities, and knowledge of the employees to support them with more skills and experiences. This also reflects the sales managers' needs to obtain a new style to become more efficient and effective in their organizations. Bank Muscat is investing in training and developing the sales managers to accelerate their ability to sell the products and provide the services in the market and to demonstrate the ways of how to achieve the annual targets of the bank business plans.

Training and feedback played a pivotal role in improving the sales managers' efficiency in Bank Muscat. This is a royal way for the bank to achieve the targets and aims of the strategic plans. Sales managers require appreciation to make use of their abilities and creativity to obtain the bank's trust. Moreover, sales managers are requiring the work in a satisfactory environment, without pressure from their peers in addition to avoiding the burdensome assignments from their senior managers. Training and feedback are the best

means for monitoring the sales managers and develop their working performance, effectiveness, and efficiency to have the highest level of productivity. According to **Farooq & Khan**, (2011). The study, therefore, goes on to realize the human resources department is training the sales managers to improve their knowledge and skills, and this will reflect in sales improvement. The study also aims for testing the important training-related variables which significantly affect the performance of sales managers in Bank Muscat.

1.2: Statement of the Problem

The sales managers of Muscat bank are in need to have such different types of training programs to meet the challenges in the banking industry. So the study will examine the improvement of the workforce performance due to the training benefits and to evaluate the effective training for sales managers' performance in the bank's sector.

The significance of this research:

The significance of the study provides valuable benefits for Bank Muscat, also it identified the proper skills and training that could positively enhance the performance of the managers. The research also signifies the importance of accommodating the collected feedback and be part of the decision making and service update and promotion.

This research also highlighted the lapses in the sales manager's performance that could be due to the lack of quality in assessing the sales managers. The research results provided a further recommendation for the training process, not only for Bank Muscat but also for all bank sectors in Oman.

1.3: Research questions

The research is followed by these questions:

Does the sales manager's training impact positively on the staff productivity?

Does the sales manager's training impact positively on the bank's profits performance?

1.4: Research objectives

The study aims to find out the "Impact of training and skills development on the performance of the employees at the selected banking Organization in Bank Muscat " it consisted of the following objectives:

1. To identify the required skills that affect the sales managers performance in Bank Muscat.
2. To find out the direct influence on the organization's annual goal profits through technical and strategic training development.
3. To find out the solutions for enhancing the sales manager behaviour which reflects positively on the sales managers' performance to Increase force sales by providing them with new knowledge and skills.

Chapter two

Literature review:

Sales managers' training is very important for all business organizations; it creates effective participation to achieve the organization's goals, so they are considered as an integral part of the economic growth of the country.

According to Cicala et al (2011), **Purpose:** to find solutions for results and insight for sales representatives and promoters from one company to other companies (B2B). To be able to provide the products and services Of the company.

Methodology / Research Problem: Sales managers and promoters are considered effective experts to better display sales. Customers always expect to find updated information from their sales managers when they attend his presentation of the company's products. The sales manager must be able to create a sales presentation to capture the customer's attention. This paper is a qualitative study involving promoters, sales, and purchasing representatives

Finding: Gathering knowledge and data about new products is very important for any sales manager to increase the number of customers.

According to Meunier et al (2011), **Purpose:** to examine the relationship between sales managers and sales marketing to improve sales performance in the organization.

Methodology/research problem: related to strong and trusted and attract more clients to gain more profits for the organization. Also, the sales managers aware of establishing a direct communication line with the market's managers to improve all collaborations; senior managers strengthen this relationship. Sales managers are aware of the relationship between markets and sales to give the staff clear guidelines and expect flexibility to sell products and services to the clients. Training and development are very critically important to develop sales managers' skills and the ways to provide them with more knowledge about sales. There is a strong relationship between the marketing managers

and sales managers to obtain good outcomes in the organization's annual sales. And both will contribute to achieving all goals in the organization.

Finding: the training and skills development is the most important aim to increase the organization's achievement when providing all managers with this course.

According to Kum et al., (2014), **Purpose:** to assess the organization support training sales managers to enhance sales performance.

Methodology/ research problem: Many sales managers are appointed because of their experience and knowledge in the marketplace. The training course should focus on new sales managers who still have not to experience in the market. The program, focusing on training them, should include the evaluation market, goals setting, and sales strategies because most of the managers make mistakes in business when they do not know how to solve the sales problems. If sales managers are given good training, if their knowledge and work performances are increased, this will, in turn, bring success to an organization. The organization should focus on developing the new sales managers to increase the positive business outcome,

Finding: most of the unsuccessful sales managers that not have good training and analysis of the market. To enhance the efficacy should have good training.

Accordantly to Zwick (2006), **Purpose:** development and training are necessary to improve qualification that fills the gaps of skills and strengthens the competitive advantage in the market.

Methodology/ research problem: The development and training intensity in the organization will increase productivity. Estimates show that selectivity bias reduces the measure productivity impact. So Organization considers the main elements of strategic training are to invest the employee's skills to achieve success in the training and development. Intensity training and development in the establishment is the measure to identify and establish productivity, however, establishment motivation to training intensity is to attempt to regional competitiveness and close shortage gape qualification because the training reduces the establishment gapes and shows respect to the competitor.

Finding: The intensity training and development of the skills is to enhance qualification and to support in closing the gap and good investing employees in the organization to have strong competition, and the competitors will have more respect in the market. Accordantly to Wotruba, T. R.(1989), **Purpose:** To examine The successful salespersons who have specific sales goals setting to achieve the organization target.

Methodology/research problem: To achieve the goals target should believe in the goals set as well. There is a strong relationship between performance and behaviour in direct sales and goals set, so the salesperson believes that the sales setting goals is very important, they will succeed in work performance rather than the salesperson who doesn't believe this way. Direct salespersons have their own management and can set particular goals and least informally, direct sales are temporarily included to acquire independent and direct sales personnel who are not an employee of the companies, and they have a direct line to sell the product and service. They advise the agent salesperson to guide in goal setting.

Finding: Goal setting is very important for salespersons to achieve the organization's targets; the skills of direct sales focused on having good sales skills and relationship with client which's associate have good performance and behaviour.

According to, Gordon et al (2012), **Purpose:** to investigate the sales managers support the aim and goals of the organization to obtain business revenue, to maintain good sales managers.

Methodology/ research problem: The organization should take an effort in training program and qualifications of managing the business, trainee sales managers through various training programs will result in sales managers' high skills. Regardless of the frequency, duration training program, the organization strategy to use and perceive as the most effective and efficient very widely among respondent organizations. however effort sales force with supply leads, product information, enthusiasm more offering important to offering inspiration to and to make the sales more effective force this effective sales manager, quality sales managers remains the important asset and strategies for successful growth organization if organization are serious to training and developing the quality sales managers by supporting them with more variety of training skills, and quality industry of the sales training program, increase the quality of sales managers not only by

numbers but also by the association with the same managers that remains essential. The organization should maintain good managers and provide them with good training and developing sales skills.

Finding: The quality training for the sales managers will have motivation and enthusiasms through the top management with the great efforts for sales.

According to Elnaga (2013), **Purpose:** To examine effective employees to develop the capability, skills, and knowledge to achieve organization objectives and goals, therefore the development and training should be designed based on the organization,

Methodology/ Research problem: Technological advancement is regarded as one of the module challenges which provides the employees, skills, capability and competency for this particular task. Training and development are not only supporting the organization's objectives but also the needed human resource as a competitive advantage. Furthermore, good thinking and creativity aim for better decision making. The training and development for the organization will be conducted to achieve the organization's objective and enhance employee's performance productivity. They are investigating the category of sales managers which will affect in the world business. Sales managers are important for the plan to develop the model leadership. Concerning the suggestion of finding the influence on sales managers to salesperson and organization,

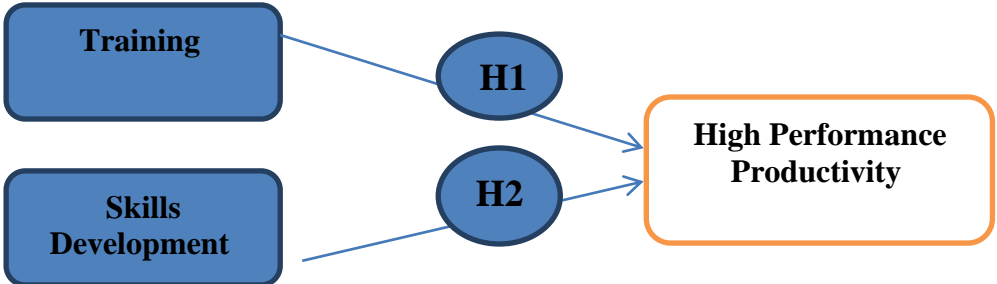
Finding: To support in making use of the time through resources and investing into the training and development, and effective organization in achieving the sales training process. "Consequently, there is a need for new leadership behaviours by sales managers due to the changing role of the salesperson (Shoemaker, 2003)."Successful sales leaders change the way they lead their groups.

Conclusion

Sales managers require increasing more training courses to own the required knowledge for gaining the organization's objectives, the organization should focus on the sales managers training to have the capability to be creative and develop the future technology sales with good leadership, the organization should bridge the gap when looking at sales managers as just the tools to achieve the goals and objectives motivation and support the

sales managers through the top management policy, it also excreted more effort to make sales managers help in increasing more business transactions, direct sales is the first step of the organization and business when sales managers have good performance and attitude-behaviour. Intensive training has many different business programs, so this will provide sales managers to be more capable and have great knowledge about technology and marketing through these tools and technology, the successful organization always build good business through training and development efficiency and effective sales managers.

Conceptual framework:



2.3: figure conceptual framework of the research

H1: There is a significant relationship between training and high-performance productivity.

H2: There is a significant relationship between skills development and high-performance productivity.

Chapter three

Methodology Research

3.1. Introduction:

This chapter aims to explain the details of the research method and methodology of the study, first, it will explain the research approach than the research design and as well the advantages and disadvantages of the research chosen material. This will be followed by the discussion on their ability to produce a valid result that meeting the aims and objectives set by this dissertation. Then the chapter discusses the sampling size, the sampling strategy applied by the researcher, the final concludes with a brief discussion about the ethical consideration and limitation imposed by the research methodology, as well as the problems encountered during the research.

3.2. Research Approach:

This dissertation finds out about using qualitative research strategy, where the research approach carries out has been interpreted. **McNiff, J.** (1993). Defined interpretivism is an approach that is carried out by the researcher to synthesize facts that obtain information from secondary sources, and which are qualitative from real. He observed that one characteristic of interpretivism is that these facts are abstract, and governed by a variety of factors that are non-tangible and difficult to measure.

He also noted that one characteristic of interpretivism is the abstract facts from nature, and its controlling variety of factors and non-tangible that can't be measured, the social, the culture, and the economic factor, for the aim of this research, the researcher has selected the interpretive approach, rather than the positivist and pragmatist approaches, because of the abstract quantifiable example. Finding the arts in business and working with them to create a memorable experience", comparing "traditional management" with "performing art management, And the analysis of the impact of performance technology in the application of business, which can affect the work as it is from this dissertation, all those factors, are easily to be quantifiable, which were found to be between different and complex, so the interpretivism is the most applicable factor.

3.3. Research Design:

This research aimed to find out the strategy of qualitative research if there is no numeric or data was produced. **JA Maxwell** (2012) qualitative research in particular for applications for the research aim. When there is a connection between many different variables which were established through the interpretation, also the research uses triangulation for the close or different viewpoints. **Hakim** (2000) the researcher uses map design to display the main part of the research, and it's the way to explain the research conceptual through the diagram. To find a good result for the research, triangulation is very useful to connect between different variables that belonged to the business program. This will distribute the questionnaire for the employees to find the result of the management performance and sample from the managers as well.

The validity of the advantage and disadvantages of the tools used to implement a research strategy will be discussed next.

3.4. Research method:

This research aims to discuss the integration of the training, development, questionnaire, and interview. The questionnaires will be distributed through employees who are careful selected in addition to some of the managers as well. To finish the method, the researcher makes an equal interview with employees in each group, the result of the advantages and disadvantages of this method will be discussed below.

Questionnaires:

The selected Questionnaires were reliable and easy to collect the respondents and quick answers, also they took efficient time and manner. **Phellas et al** (2011), this tool is very important when used for a large project. And it's one of the exceptions that help the researcher to respond in several weeks. **Krosnick** (2018) the researcher should review the questionnaire before sending it, the good questionnaire is written by the quality and efficiency design, the question is an art as well science the questions have been crafted design those from many researchers to develop and test items Again, this study is not from all those rules, as the questionnaires provide information and clear result. And keep some research uncovered.

3.5. Sampling Strategy:

The researcher had to examine the sample by the method of using different groups to examine the sample, besides inviting another sup- group to tackle this sample and find out the results through questionnaires.

However, the participants have to complete the questionnaires that were distributed through the email, when the participants completed it, and then it should be returned and distributed via email. The responses take three weeks to complete, and there should be an interview for two managers randomly selected. The questionnaires are simple and easy for the participants to respond to quickly.

3.6. Instrument design:

Questionnaire

The researcher designed the separated questionnaire scripts. The questionnaires for sales managers consisted of twenty-five open questions, related to business and development performance. First, parts of questionnaires consisted of demographic, age, gender, qualification academic, such as the experience and their performance development; this was established from the previous chapter to examine the business performance, leadership, communication skills, creativity, and team building. The questionnaires of the sales managers are consisted of the same number of questions, and collect again the question between open and close questions, apart from the demographic questions, to rest of the other questions will be organized in the group, the addressing aim, and objectives of employee's perspective. And creativity, work efficiency, and team building within a bank.

Pilot study:

The sample size of more than 300 employees distributed in bank Muscat and other banks in Oman and this questionnaire drafted through a Lecturer from **Ibra college technology** to correct grammar and evaluate the questions, besides two managers from bank Muscat.

Data collection:

The data collected by the questionnaire and was distributed through email. Before the distribution, we have to create the database from Omani banks but concentrating on bank Muscat that met the research criteria using Google firm research. The objectives based on Muscat banks sales managers in all of Oman, and some of the other sales managers in other banks in Oman, other ways to contact branch managers to distribute these

questionnaires among their employees. To complete the distribution of the questionnaire took two weeks.

3.7. Methods and Data Analysis

The data analysis process by the thematic method because we expect a great responded number of persons besides that the qualitative design research approach is applied in the study; it uses statistical software such as SPSS or STRATA.

The results of the responded questionnaires in this table chart for the dissertation will be discussed in details in the next chapter

3.8. Ethical consideration:

There are different types of ethical issues that the researcher aware of when starting this project, to inform the managers and employees by the purpose of this research. And informed to write by consenting their identities as well as belonged organizations to keep confidentiality,

These questionnaires required by the code of ethics of the university

Also, there is privacy and confidentiality for all organizations to share the information to reach all the employees in the research as to consider there is strict privacy for all organizations, so the researcher had to sign the consent forms of the managers and employees for the predication of the study.

Finally, all this information collects for this dissertation only for study and will keep it confidential.

3.9. Problems and limitations:

Many obstacles faced the research in completing this dissertation.

The research took time to get the responses; it determined efficiency in the bank and choosing the questionnaire rather than interview for some persons.

Secondly, there are only a few numbers of sales managers that were difficult to find them.

Conclusion:

This chapter outlined the research methodology and the use of the questionnaire to be implemented in this dissertation. I select the qualitative process in the research because it's neutral and it is the key to using the questionnaire. All participants are selected and recruited carefully through a sampling process and technical strategy.

Major of the results, analysis and findings of the dissertation will be discussed in the next chapter.

Chapter four

Results, Discussion, and finding:

Response rate:

There are about 134 questionnaires that were received and distributed through e-mail, especially those that were completely responded to, and there is only one incomplete answer. For the sake of more information, we use only the result to complete questionnaires that used for the research.

Data analysis:

The responded analysis to the following section looks like the personal information and biographical in addition to section two which is about the training and development skills information.

Section one: Personal information:

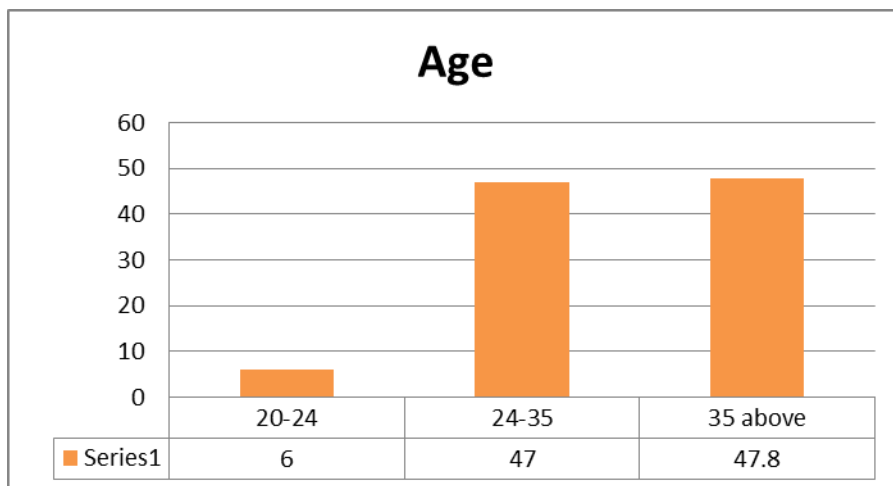


Figure 4.4.1: Age of respondents

The study shows respondents from different ages, they were ranged from (20-24) and represented by 6%, besides the respondents ranged ages from 24-35 represented by 4%, while responded participants aged from 35 and above represented by 47.8%.

Figure 4.4.2: Gender responded

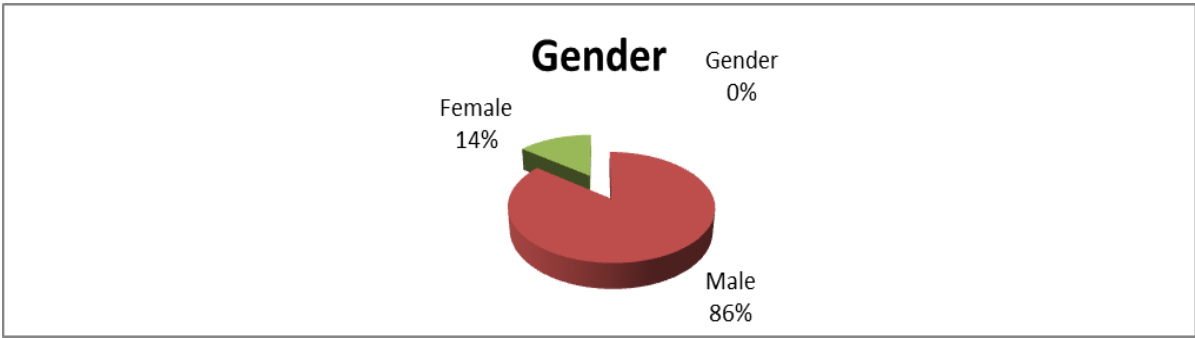


Figure 4.4.2: Gender responded

In the study there are many responded employees to the questionnaire from different companies consisted of mixed genders male and female, 86% respondents are male, and on the other hand, the female represented by 14%.

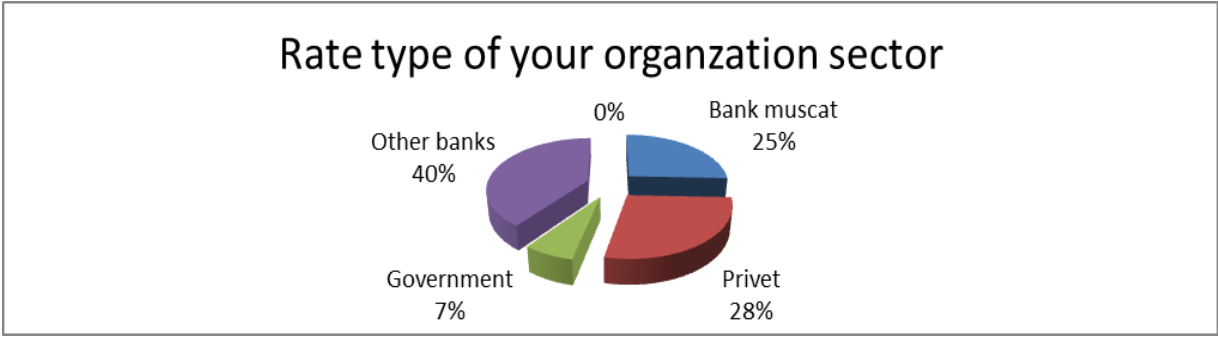


Figure: 4.4.3: Rate type of the organization sector.

There are many participants from different financial sectors in Oman, 25% of participants are from Muscat bank while 28% are from other organizations, besides 7% from the government and 40% are from other banks in Oman.

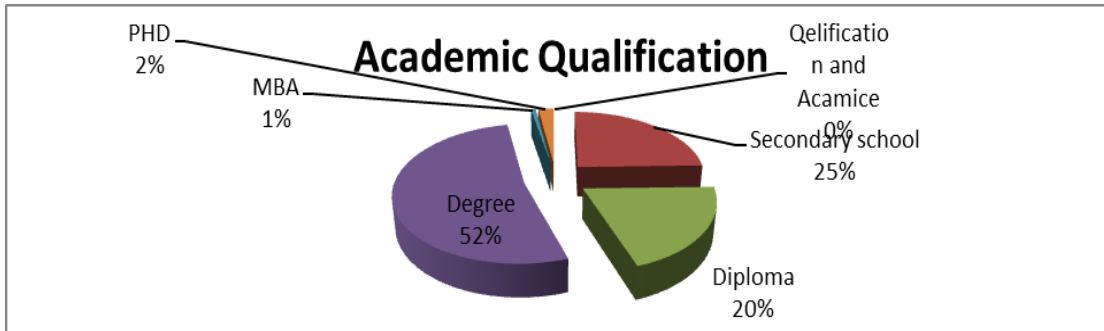


Figure: 4.4.4: Academic Qualifications.

The pie chart shows that 52% of the responded participants are from degree holders while 1% is from MBA holders in addition to 2% are from PhD holders and 25% are from secondary schools and only 20% are of participants are from the Diploma degree holders.

Section two: Training and development skills information:

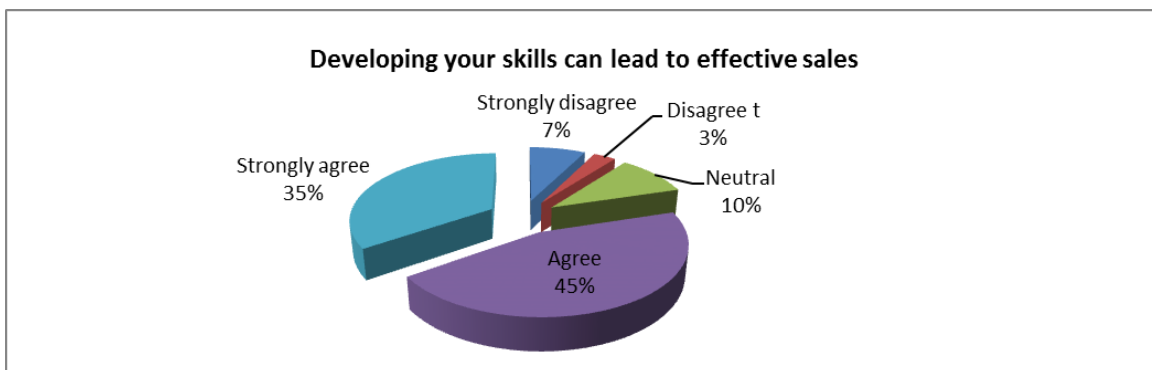


Figure 4.2.1: Skills development could help in preparing effective sales managers.

It's clear that 45% of participants agree with the idea of participation in developing skills can lead to effective sales and 35% are strongly agreed, while a total of 10% of participants are neutral and only 10% are strongly disagreed. According to **Wotruba, Thomas R.** " (1989) advice to plan for goal setting strategies to support development skills performance and employee work efficiency, which improves and enhances sales managers' performance. Sales managers lead the organization to have high profits. Trial leadership the skills should sell managers to improve in the skills to able to achieve a target. Attitude and discipline the category which supports the sales managers to have high sales manager maturity in the organization. Competency and the capability to have accountability for effective sales in an organization. Analysis scale showing the high percentage of agree respondents develop the sales managers' skills and performance to

affect the organization's sales that impacts the strategy annual profit and assists the organization to focus more on the market to have the high business.

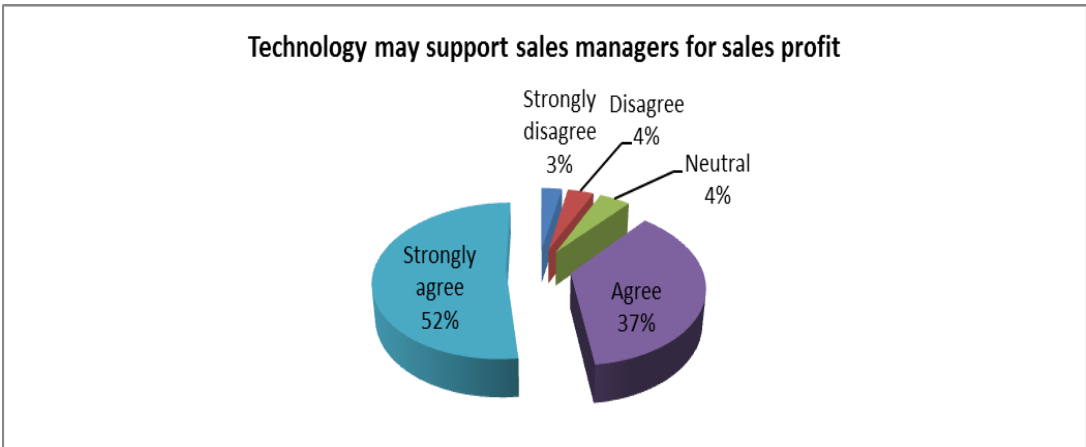


Figure: 4.2.2: The technology may support sales managers for gaining higher profits.

The participants who agree for the technology's option are represented by 37% so this can support sales managers to gain more profits, while 52% of participants are strongly agreed, besides 3% are strongly disagree, in addition to 4% of participants are disagree, and the only total of 4% of participants are neutral. According to **Hunter, et al.** (2007) technology has changed dramatically and rapidly, organizations should train sales managers to have enough knowledge to use IT. The exchanging business between a sales manager and customer dramatically enriched the organization with the competitive actions developing the technology performances and competency sales managers' new generation technology is the high-profit organization gain. Enhance experience sales managers guide the organization to reach the target in short a period. Sales managers assist social media and advertisement in the region easily attract new customers and handle the new tools to process the document support sales manager to build more relationships via speed service. The scale showing strongly agrees on technology support sales managers for sales profit.

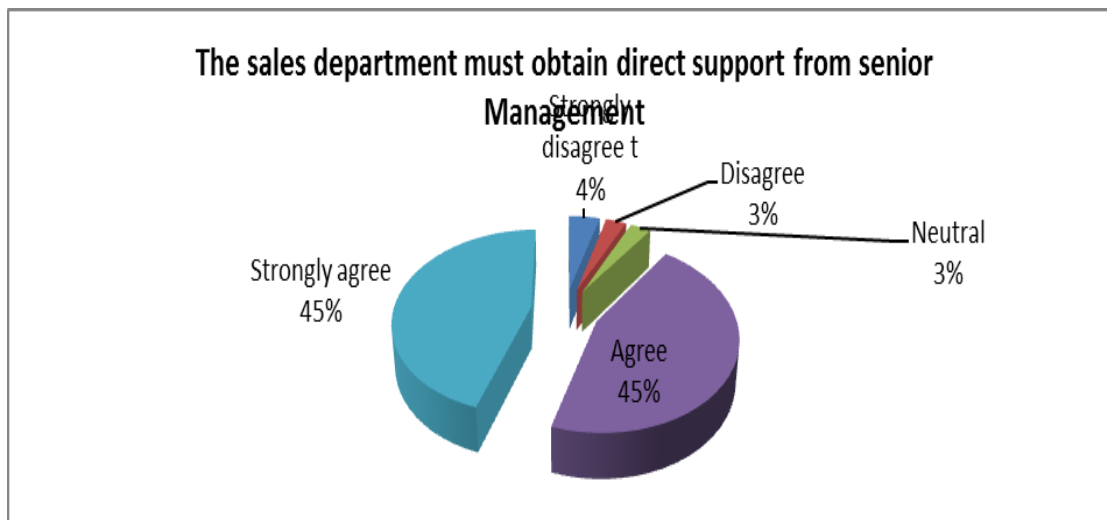


Figure: 4.2.3: The sales department must obtain direct support from the senior management.

The pie chart shows that 45% of participants are agreed for the sales department must obtain direct support from the senior management option, besides 45% of participants are strongly agree, while only 7% strongly disagree and 4% of respondents are neutral. According to **Gordon, et al** (2012) the sales department must obtain direct support from the senior management. Top management should motivate and encourage sales managers through incentives and awards. Sales managers always work to have attention to senior management to appreciate them to do more and knowing themselves at self. The competitions are important to encourage sales managers to exert more efforts and to be the organization's champions. Annual competition makes it different to find distinguished sales managers in the organization. Understanding of the behaviour and motivation for the sales managers are the main gilder that supports them to work hard with high competency to achieve the organization's goals and strategic objectives.

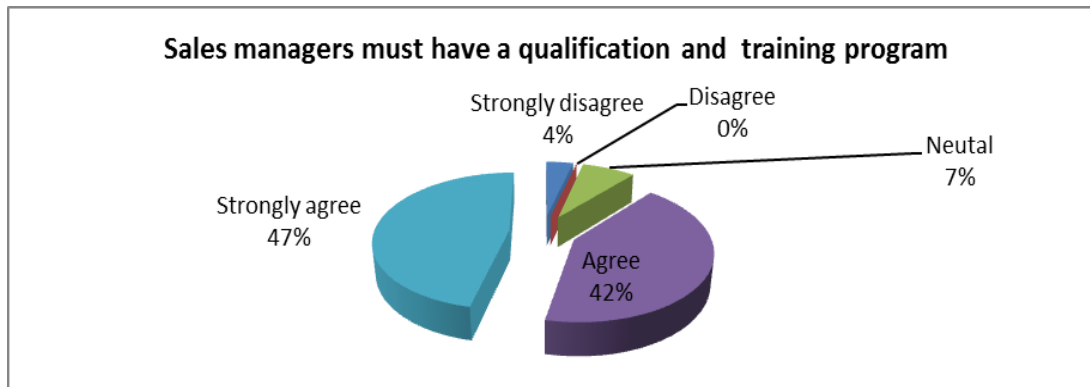


Figure: 4.2.4: Sales managers must have the required qualifications and training programs.

The pie chart shows that 89% of participants are strongly agree to support the option of sales managers must have proper qualifications and training programs, besides 4% of participants are disagree, and only 7% of participants are neutral. According to **Zwick** (2006), the training program is most important for them to qualify sales managers to be more active and bridging the gap between the work, experience and education, it's also the way which supports the employee to improve his performance. On the other hand, Successful sales managers have a link between sales particular jobs and information. Moreover, Strong sales managers when developing skills and capability they will achieve the organization's target. The organization invests in training the employees as the capability to the competitors in the market when having a distinguished sales manager. The qualified training program is very important to the organization to gain high performance and productivity so, sales managers must have a qualification and training program to lead the organization to achieve its objectives, and in addition to that managers would be able to succeed in the training program to compete in the sales market.

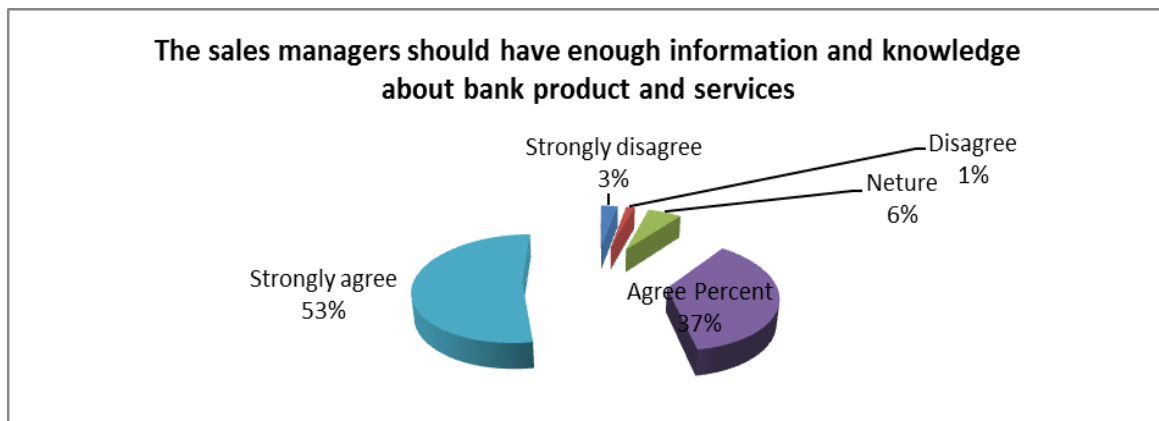


Figure: 4.2.5: The sales managers should have enough information and knowledge about the bank products and services.

The pie chart shows that 37% of the total participants are agree for the option of sales managers should have enough knowledge and information about bank products and services, besides 53% of participants are strongly agree, while 4% are disagreed and only 6% are neutral, those neutral are not sure whether this can be enough to be more effective in sales or not. According to, **Gordon, et al** (2012). The organization should be more serious to increase sales managers performance quality knowledge or information and it should be aware to provide sales managers with more training to control the services and products. Strong organization, with the sales managers who have more information and knowledge to sale and market the service and product so, the organization should effort to maintain trained sales managers' new programs which help them to gain the ability to understand more about sales and market. Keep month training group sales managers will enhance organization profit margin because the sales managers lead more business by the capability and efficiency to gain high productivity. Enough information and knowledge about sales managers will create a new business market for the sales manager to challenge and achieve their targets. The information and \of principle business will support sales managers to write their name in the sales competition for the area, so the organization should know that the sales managers will get enough knowledge about the services and products.

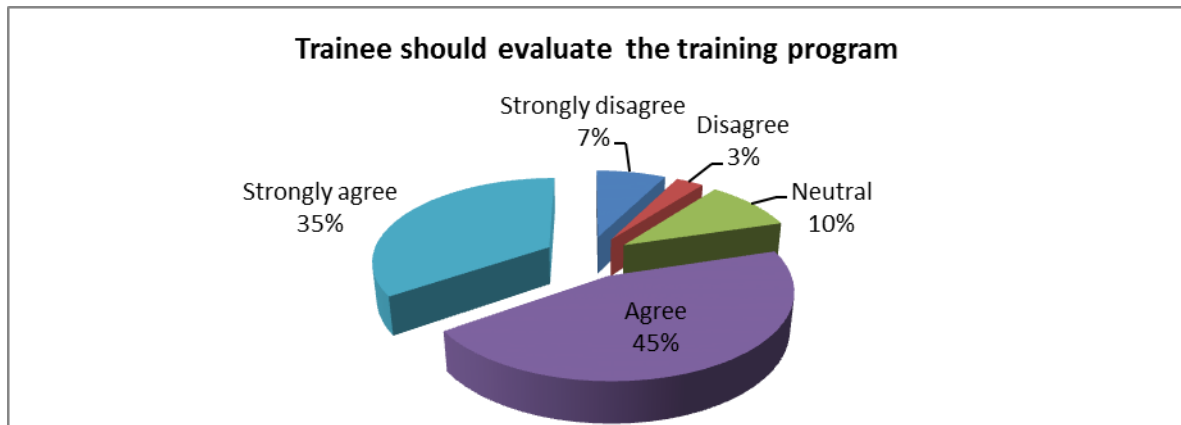


Figure: 4.2.6: Trainees should evaluate the training program.

The total of participants agree that the lack of trainees evaluate the training program are represented by 45%, besides 35% of participants strongly agree, the total participants of 10% are neutral. According to **Farooq & Khan**, (2011). the training value when it has good feedback and evaluation from the training program to analyze the value program for the trainee. The training outcome gains good output sales manager to be ready for the action of direct work. Evaluation is a good tool to identify the training value, which affects the efficiency of sales managers, the organization's policy should have good instructors to train the sales managers and to follow up their feedback. The Feedback of the training programs is successful to develop and train good sales managers who will be able to work hard and have the ability to solve the sales problems in the market. Many organizations in Oman use this trait to inform the training program has completed the training. And the value of the program was useful to raise the sales managers' capability and sales knowledge. L&D centre is the place that can hold this entire program and select the best program which effort sales managers to develop their sales skills.

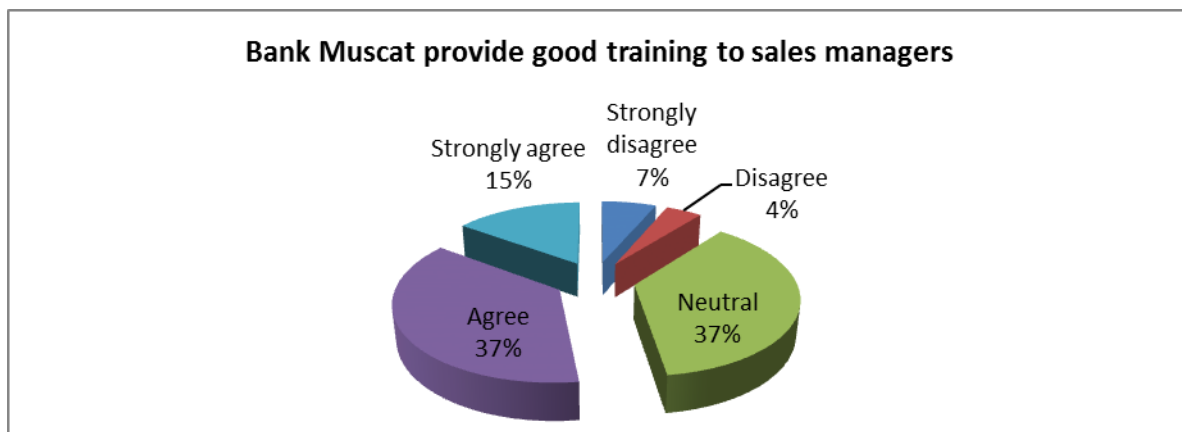


Figure: 4.2.7: Bank Muscat provides good training to the sales managers.

The pie chart shows that 37% of participants are agree for Muscat bank have to be provided with good training sales managers, while 15% of participants are strongly agree to provide good training programs and 7% of them are strongly disagree, in addition to 4% of participants are disagree to provide good training, and only 37% of participants are neutral. According to **Afroz, N. N. (2018)** the bank development training centre should select good training materials to have a good outcome for employee's performance. Good sales managers have resulted in the great experience they have, it is better to prepare the perfect sales managers in the organization to accelerate the steps and support the organization's goals. Muscat Bank strategy is to obtain the high-qualification sales managers in the market to participate easily in marketing, bank's services and products. Sales managers are in the first line of the bank because they support senior managers to achieve the bank business plans and strategies. Muscat Bank maintains to provide sales managers with monthly examinations to ensure that all sales managers have knowledge and information about ledge and audit. Training sales managers may protect Muscat bank from thief and money laundering. Muscat Bank should make sure that most of the sales managers must have all required information through training because there is 37% of respondents are neutral, so this means there are not sure sales managers who get enough

training courses and they need more valuable programs to prepare good sales managers performance able to satisfy the customers in the market.

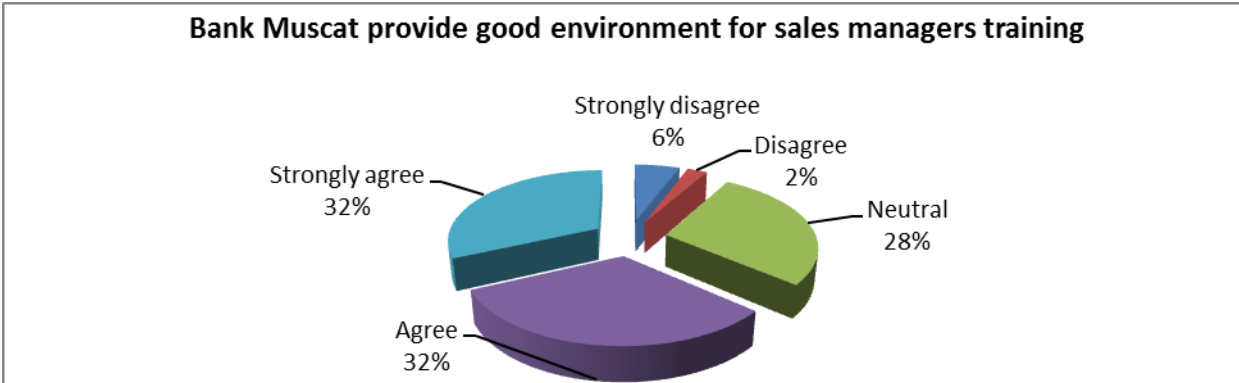


Figure: 4.2.8: Muscat Bank provides a good environment for sales managers training.

The pie chart shows that 64% of the respondents are strongly agree that the employees in Muscat bank should be provided with a good training environment regarding the sales managers, while only 8% of participants are disagree with providing a good training environment and only 28% of participants are neutral.

According to **Elnaga, et al.** (2013) Muscat bank is trying to create a good training environment within the organization to create effective training programs for their employees to build good knowledge and capability to achieve organization goals. Good training supports the sales managers to enhance their working performance. Muscat Bank maintains to obtain the sales managers a good place to carry out their training. L&D in Muscat bank head office implementing the great training programs to keep the continuation of sales manager's performance and do more business tasks. The center has more than seven halls prepared with the updating technology tools that help to present flexible training programs in Muscat bank. L&D administration focus to have good staff that able to have good operation control to order good trainer and training programs.

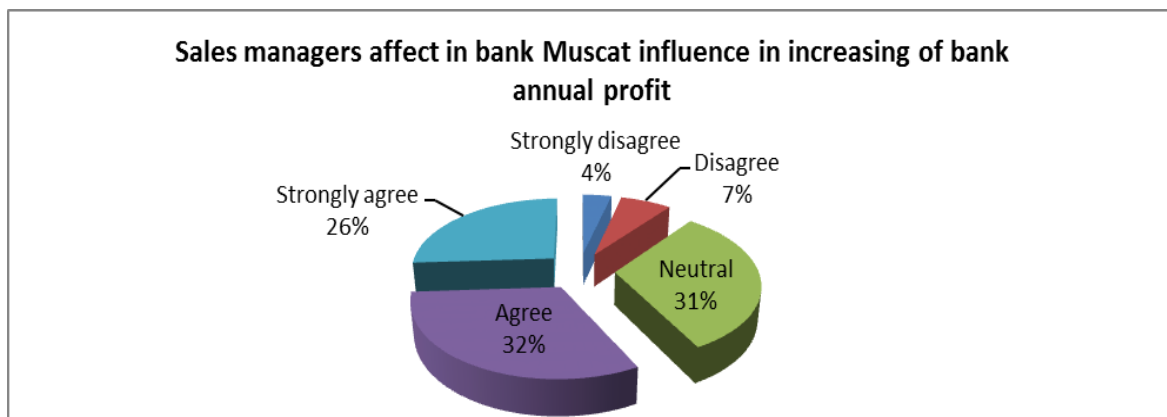


Figure: 4.2.9: Sales managers have an effect in Muscat bank and influencing the increasing of annual profits.

The pie chart shows that about 32% of participants agree to support the option of the sales managers impacting on Muscat bank profits, in addition to 26% of participants are strongly agree, while 11% are disagree and only 31% of them are neutral. According to **Cicala, et al** (2012) the purpose of the training program is to attain the sales manager to have a good knowledge to raises the awareness of working performance and the ability to come across new working experience and increasing the organization's profits and good business. Sales managers are the organization's backbone, they assist the sales business planning strategy, and support the organization to achieve the annual target profits besides achieving the high quality of working transactions, and 32% of participants agree the sales is the tool of achieving more profits and supporting the sales manager's skills.

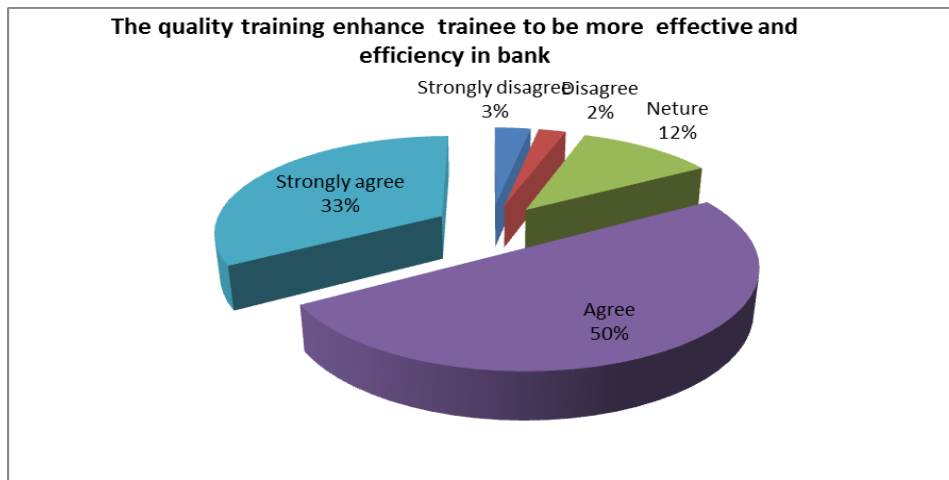


Figure: 4.2.10: The quality training enhances the trainees to be more effective and efficient.

The pie chart shows that 50% of participants agree with the option of the quality training enhance the trainees to be more effective and efficient in carrying out the bank workings, while 33% are strongly agree besides 5% of them disagree with idea and only 12% of the participant are neutral.

Mainly the training programs will support the sales managers effectively and efficiently. According to, **Kum, et al** . (2014) the development trainings improve the employee's performance and increasing their skills because they provide them with the required experiences and increase the organization's annual profits. The good training quality will help the bank to enhance the employees to achieve the banks strategic goals. Effective training may influence employee working performance and achieve the organization goals or objectives. Arranging high training quality programs will assist trainees to improve their abilities, so the organization should select the practical training programs to train the employees to gain the high knowledge and to able to achieve the organization's goals

Table :1

		Training	Skills Development	High Performance Productivity
Training	Pearson Correlation	1	.483**	.516**
	Sig. (2-tailed)		.000	.000
	N	133	133	133
Skills Development	Pearson Correlation	.483**	1	.454**
	Sig. (2-tailed)	.000		.000
	N	133	134	134
High Performance Productivity	Pearson Correlation	.516**	.454**	1
	Sig. (2-tailed)	.000	.000	
	N	133	134	134

** . Correlation is significant at the 0.01 level (2-tailed).

Analysis and Hypotheses testing

These results are illustrated in the obtained table are of reliable relevance to the scale analysis of the data, and they are also strongly correlated between variables. Here, training and skill development have been considered as independent variables and high-performance productivity has been considered as the dependent variable. The correlation test shows the correlation between these variables. The table clearly shows that there is a positive correlation between training and productivity. On the other hand, there is also a positive correlation between training and skill development. Both skills development and training have positive correlations with high performance and productivity. The data supports us with relevant and reliable hypotheses in the analysis of the data, which indicate the impact of training and development of sales manager skills in banks. A higher positive association was found between training and high productivity of a sales manager and correlated (.516 **). On the other hand, there is a high positive relationship between developing the skills of sales managers and the high productivity of the institution in raising the bank's profit performance to the extent of (.454 **). Also, it can be known that training and development has a significant impact on the employee's performance and that good results. The desire to achieve organizational goals has a positive correlation with high-performance productivity of skills and training correlation (.483 **). The significance level in each case of the two-tailed correlation is 0.00. The data was collected from Bank Muscat employees and some sales managers from other banks that did not receive adequate training. Results and analyzes confirmed a significant correlation, P -

0.00 value. This point to a strong indicator linking skills development and training to productive performance results for managers. Sales managers R-value in statistical significance shows that the participants do not expect that training and skill development will have an effective role affecting the evolving performance of sales managers.

This value determines the statistical significance of the test result. In case, if the sig (2-tailed) value is less than 0.05, then this indicates that the test results are statistically significant. In this particular case, the significance level is 0.00 (less than 0.05) for each association. From this perspective, it can be said that the results for the correlations are statistically significant. As data were collected from bank Muscat employees and some sales managers from other banks who are not receiving training, the results and analyzes are confirmed, as our hypothesis positively affects the productivity performance of sales managers in banks, despite comments that contradict the expectations and perception of the participants in this survey.

Chapter five

Result and Discussions

This research highlight new opportunities to enhance sales manager's development in bank Muscat and other banks in Oman. The good training helps the banks to gain new ways to raise the profit through sales managers. Most sales managers need to have high training and should the organization deal with them as very important to improve the organization productivity performance. sales managers have more energy to sell more, but stay in the same level this effect to feel tired in same work, share sales managers this questionnaire helps them to open their mindsets to improve themselves, these steps help the organization find sales managers ready to support the organizational objectives by providing a high-quality training program

to initiated competition among the banks in Oman to grasp most customers and increase the sales profits. Most of the bank's sector have to train and develop skills sales managers to be highly professional, into their philosophy for translating their mission and vision into reality. We saw in the literature review that there is a clear link between training and skills development and the capability enhancement of the employees. This capability is increased in terms of improving various existing skills and introducing new skills that aid in job tasks. We created a relationship between employee performance and improved skills. Also, performance is indicated by the motivation to work better and loyalty to the organization being served, the basis on the literature and our analysis we may conclude that there is a strong relationship between training and skills development and employee performance. Training and Development prepare the employees to contribute more to the organization and in our case to the bank. Hence, training and skills development has a positive impact on employee performance in the banks of Oman.

Finding

We found that 134 employees with work experiences have answered the questionnaire and most of the responses rates were positive, and on this, we came up with all of the indicators which led us to the conclusion that the training of the sales manager will affect the job performance in the most of the banks. This contextual study was conducted on Oman banks, we might also say that bank sales managers are aware and agree on the

impact of training and motivation on the performance of their work. And therefore, since we are a convenient sample but based on the literature and our analysis, we may come to the conclusion that there is a strong relationship between training and development and employee productivity performance. Therefore, training and development in bank Muscat particularly and other banks are very important to prepare sales managers to contribute effectively in raising institution productivity. Thus, training, motivation and development have a positive impact on the performance of sales managers in Oman banks in general and Bank Muscat in particular. Also, with the Objectives of this research, we investigated the performance impact of sales managers in bank Muscat by investigating the use of training in raising the high productivity of the bank. We realized that these hypotheses have shown a strong relationship to influence it. Moreover, as well as our achievement of the goal of finding a way out of the direct impact on the annual profits targeted for the organization through the development of technical and strategic training.

(figure 2.3) **H1**, clearly shows the are two variable which is that there is a positive correlation between training(IV) and productivity(DV). The data statistically support the hypothesis to become retained in this research, because, has been confirming by correlation, also there is significant (R-value and P-value) Training which are This point to a strong indicator linking skills development and training to productive performance results for managers.

H2, The correlation shows that there is a positive correlation between skills development (IV) and productivity(DV), These hypotheses support the statistical, is retained in this research, because, has been confirming by correlation, also there is significant (R-value and P-value) skills development which are This point to a strong indicator linking skills development and training to productive performance results for managers. Sales managers R-value in statistical significance shows that the participants do not expect that training and skill development will have an effective role in affecting the evolving performance of sales managers. Finally sales manager the basis for banks development profit and The best in this research there is no research study to be the focus on sales managers in the Oman bank sector.

The hypothesis link it to research objectives

This research has two hypotheses that have been tested in this research. The first has also been adopted by analyzing the statistical data that we have gathered from the training of sales managers so that they have a real impact in raising the high production efficiency of the bank, as they must learn new methods of selling and converting it to profit. Therefore, enhancing the sales managers' knowledge and sharpening the skills will make them able to achieve the goals of the bank. The quality of training sales managers is a direct impact on sales profit in the bank

The second one is developing skills sales managers raise bank productivity. The hypotheses that have been tested in the research are to achieve the researching question goals. Researching the data showing that this hypothesis is true in life with the bank goals, on the other hand from these goals found developmental methods that support the bank to develop the skills managers, to enhance the behaviour of sales managers and directing the decision-makers. Developing the capabilities of managers to develop and increase sales from the market can only be achieved by making sure that they are properly aware of new knowledge and skills. Therefore, one of the goals of the organization is to expand sales annual profits by equipping these managers to be able to assist the organization in achieving goals. Neglecting sales managers and making them only machines for selling and promoting products, will lose the competition and this is what happened in some companies, including Nokia. motivate sales managers for the skills development of in sales and marketing, and raising awareness because they are important in the bank will make them a strong competitor because it has a cadre that can sell and convince customers with the service and products because of the training, This research found that the participants realize that training programs need to develop the skills of managers and take care of them will an effect the awareness and knowledge of sales managers. both hypotheses are linked to research objectives and both are retained

Chapter six

Conclusions

Training and development are very important to have high-quality sales managers to support and achieve the organization's objectives and goals. Muscat Bank maintains to have a high database of clients that help in improving the bank profits. The purpose of this research is to help and find new strategic skills by improving the training programs and develop the capability of sales managers in Muscat bank. It was superb to find an identified relationship between employees' training performance and skills performance.

Most of sales managers are aware of their tasks and very active to achieve the bank planning business annual strategy. Banks invest the high-value sales managers through training as an opportunity to increase long- term productivity and strong competitive advantage. The evaluation process follows is very important as they know if effective to trainee performance and attitude. Effective value training leads to an increase in the efficiency of sales managers and increasing in quality as a result potentially fewer mistakes. Moreover effective training and development programmers allow the banks to maintain the workplace adequately replace sales managers to plan to leave for other banks or other areas. They have high sales managers' quality.

1. Muscat Bank should have feedback from experienced sales managers every end annual
2. Muscat Bank should have feedback of opinion for old sales managers to select a new program training program
3. Muscat bank should develop sales managers' creativity skills
4. Muscat bank should discuss with sales managers the goals setting of profit business
5. The Sales managers should have enough information and knowledge about all product and service
6. Especially training and develop sales managers on how to build a relationship with clients and product marketing

Future:

This research focus on Bank Muscat and other banks in the Sultanate of Oman in developing sales managers in banks, a further study can be done through studies with other companies across the Sultanate, to find out whether some areas need such attention. Two types of study: A research study can be conducted to look at how training and skills development affect the productivity of the organization, thus the quality of the research also allows the researcher to use interviews and collect questionnaires from the respondents. It gives more information compared to questionnaires

References:

1. Al Zefeiti, S. M. B., & Mohamad, N. A. (2017). The Influence of organizational commitment on Omani public employees' work performance. *International Review of Management and Marketing*, 7(2), 151-160.
2. Farooq, M., & Khan, M. A. (2011). Impact of training and feedback on employee performance. *Far east journal of psychology and business*, 5(1), 23-33.
6. Gosling, J., & Mintzberg, H. (2003). The five minds of a manager. *Harvard business review*, 81(11), 54-63.
3. Meunier-FitzHugh, L., & Massey, G. R. (2011). The importance of effective working relationships between sales and marketing. *The Oxford Handbook of Strategic Sales and Sales Management*.
4. Cicala, J. E., Smith, R. K., & Bush, A. J. (2012). What makes sales presentations effective—a buyer-seller perspective. *Journal of Business & Industrial Marketing*.
5. Meunier-FitzHugh, L., & Massey, G. R. (2011). The importance of effective working relationships between sales and marketing. *The Oxford Handbook of Strategic Sales and Sales Management*.

6. Kum, F. D., Cowden, R., & Karodia, A. M. (2014). The impact of training and development on employee performance: A case study of ESCON Consulting. *Singaporean Journal of Business Economics and management studies*, 3(3), 72-105.
7. Zwick, T. (2006). The impact of training intensity on establishment productivity. *Industrial relations: a journal of economy and society*, 45(1), 26-46.
8. Wotruba, T. R. (1989). The effect of goal-setting on the performance of independent sales agents in direct selling. *Journal of Personal Selling & Sales Management*, 9(1), 22-29.
9. Gordon, G. L., Shepherd, C. D., Lambert, B., Ridnour, R. E., & Weilbaker, D. C. (2012). The training of sales managers: current practices. *Journal of Business & Industrial Marketing*.
10. Elnaga, A., & Imran, A. (2013). The effect of training on employee performance. *European journal of Business and Management*, 5(4), 137-147.
11. Hunter, G. K., & Perreault Jr, W. D. (2007). Making sales technology effective. *Journal of Marketing*, 71(1), 16-34.

12. Maxwell, J. A. (2012). *Qualitative research design: An interactive approach* (Vol. 41). Sage publications.
13. Hakim, C. (2000). *Research design: Successful designs for social and economic research*. Psychology Press.
(Hakim, 2000)
14. Phellas, C. N., Bloch, A., & Seale, C. (2011). Structured methods: interviews, questionnaires and observation. *Researching society and culture*, 3, 181-205.
15. Krosnick, J. A. (2018). Questionnaire design. In *The Palgrave handbook of survey research* (pp. 439-455). Palgrave Macmillan, Cham.
16. McNiff, J. (1993). *Teaching as learning: An action research approach*. Taylor & Francis US.
17. Afroz, N. N. (2018). Effects of Training on Employee Performance: A Study on Banking Sector, Tangail Bangladesh. *Global Journal of Economic and Business*, "in "All Documents ".427(5977), 1-14

Appendices

Table: 2

Descriptive Statistics

	N	Mean	Std. Deviation
Gander	133	1.14	.351
Nationality	133	1.02	.149
Academic Qualification/	133	2.35	.930
Rate type of your organization sector	133	2.94	1.646
Department	133	2.56	1.131
The department should test employee after training	133	4.00	1.022
Training should be necessary from appraisal report	133	3.86	1.074
Trainee should evaluate the training program	133	3.96	1.117
Developing your skills can lead to effective sals	133	4.26	1.058
Technology may support sales managers for sales profit	133	4.31	.947
The sales department must obtain direct support from senior Management.	133	4.15	.981
Sales managers have capability to increase more sales via cooperation with marketing manager department	133	4.17	.942
Sales managers must have a qualification and training program	133	4.28	.899
Noticed skills Development and increase in productivity of your business after completing the training program	134	4.01	.888
Bank Muscat provide good environment for sales managers training	134	3.61	1.054
The motivation and encouragement of the sales manager is one of the reasons lead to productivity increase in bank performance.	134	4.07	.986
Sales managers affect in bank Muscat influence in increasing of bank annual profit	133	3.76	.939
The biggest factor in enhancing the skills of sales managers is getting training from abroad rather than entering the bank's training center	132	3.37	1.094
Bank Muscat provide good training to sales managers	133	3.47	1.034
The quality training enhance trainee to be more effective and efficiency in bank	132	4.08	.900
The sales managers should have enough information and knowledge about bank product and services.	133	4.35	.897
Valid N (listwise)	131		

Table: 3

Reliability Statistics	
Cronbach's Alpha	N of Items
.849	16

Table: 4 Principle Component Analysis

