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THE VALUE OF TRAINING AND LOYALTY. A COMPARATIVE ANALYSIS*

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Abstract. In the expansion phase of a business cycle, loyalty is very important for the fluent functioning of companies. One of the tools that increases it is training, but not all training has a positive influence. Training can strengthen loyalty and thereby build human capital. There is very little research on the relationship between the quality of training and the level of employee loyalty. The main aim of this paper is to analyse the impact of the value of training on the loyalty of employees and to compare results taken from Poland and Russia. The following tests were used to study these relationships: exploratory factor analysis (EFA), the Kolmogorov-Smirnov test, the Mann-Whitney *U* test, the Kruskal-Wallis test, Cronbach's alpha, the Kaiser-Meyer-Olkin test and Bartlett's test, as well as regression. An empirical survey was conducted both in Poland and Russia on a sample of more than 2200 bank employees. After analyzing the research, one can state that from an employee's perspective, the value of training initiatives influence affective commitment and loyalty in general (especially in Poland). Paying closer attention to this aspect of business could bring specific benefits to an organisation by increasing employee involvement in the structure. Employees indicated that the value of training initiatives influence affective commitment more strongly than factors such as the country in which they work and their position. However, training initiatives are less important with regards to calculative loyalty. The percentage of skills learned during training have a low correlation with loyalty, affective commitment and calculative loyalty. It should also be remembered that employee loyalty testing should be included in the solutions used in managing human capital in an organization.

Keywords: lifelong learning; employee retention tool; management; training, human capital; e-learning, banks

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1. Introduction

Increasing employee loyalty is particularly important during the expansion phase of a business cycle. It is during the expansion phase that employees are able to quickly change their workplace or even abandon it. In times of increasing competitiveness and dynamically-changing conditions of the functioning of modern organisations, it is becoming more and more important to recruit and retain employees (Jędrzejczak-Gas & Wyrwa, 2005). New forms of employment and work organisation are conducive to situations in which employees take up jobs in several organisations at the same time or are associated with an employer for short periods of project implementation. This allows organisations to quantifiably and qualitatively adjust human resources to the needs of an organisation. However, it should be noted that this raises challenges to the retention of specialists in the organisation whose competences are important for the functioning of the organisation.

The banking sector was selected for analysis. It is developing quickly, and as shown by experience from recent decades, it tends to adapt dynamically to changes in economic situations. During the economic crisis that affected the global economy at the beginning of the 21st century, banks introduced massive restructuring programs, the most important elements of which were layoffs (Baszyński, 2008; Baszyński, 2016; Kaźmierczyk et al., 2020; Pajak et al., 2016). At the same time, banks have introduced a number of modern technological tools. They were used both as part of business processes and as part of human resources management (Kotliński, 2018). This certainly was not conducive to creating loyalty between banks and their employees. Currently, the situation has gone into reverse in many countries and banks often experience staff shortages (especially in specialist positions). It can be assumed that today it is the employee who dictates the employment relationship. At the same time, it is worth noting that there is a shortage of specialists (talents) in the labour market, which forces organisations to take additional coordinated actions aimed at retaining valuable employees (Robak, 2017; Danielak, 2017). This is due to demographic changes taking place particularly strongly in Central and Eastern European countries (Voronov, Ruza, 2018). In this context, the attention of researchers has been focused on issues relating to the loyalty (retention) of employees to the organisation. Acquiring and retaining employees in banks and organising activities to support employee involvement in their work are currently huge challenges that managers are faced with.

The analysis of employee loyalty towards their employers has shown that a handful of problems appear to be key obstacles. Being loyal or strengthening the loyalty of one's employee does not always pay off. It can be assumed that today '(...) while being a loyal employee involves risk, it has a potential to contribute significantly to the employee. It can be assumed that today in challenge for employees is to identify employers who are worthy of being loyal to' (Elegido 2013, p. 495). It would seem evident that issues related to the retention of employees and building their loyalty have become very important.

Poland and Russia were not chosen for analysis by chance. In both countries, there is a notable talent crisis. An intense struggle for qualified, ambitious and reliable employees means that the methods and tools of motivating and stimulating the potential and engagement of employees, are also subject to dynamic changes. A modern approach to employee involvement is crucial in order to maintain the high efficiency and effectiveness of an organisation. With the observation of rapid economic growth and unemployment levels reaching historical minimums, an increase in wages is required and employees may change their employers without warning or simply not come to work without notice. The question arises whether this is a common phenomenon in the banking sector. The Russian economy is still struggling with the earlier economic meltdown and the effects of the economic crisis, although the increase in the price of oil in 2018 led to a surplus in Russia's budget (Aris, 2018; Andrianova & Tarasova, 2017). Over the past few years we have been able to observe a constantly growing number of banks that have lost their licenses in Russia: 2014 – 86 banks, 2015 – 93 banks, 2016 – 97 banks, 2017

– 40 banks, 2018 – 66 banks (The situation in the banking sector in December and the forecast for 2017, 2017; Banking licenses, 2018; Banking licenses, 2017).

These actions have been taken to strengthen the banking sector by consolidating and eliminating the weakest banks. Yet, this has also had effects on employee loyalty. At the same time, it is necessary to remember the specificity of the Russian labour market, one aspect of it manifests itself via the practice of resigning from redundancies by reducing the number of working hours (Davydenko et al., 2018; Kapelyushnikov, 2001ab). Thus, the economic liquidation of depression in Russia has often not manifested itself, so far, in aggressive redundancies, but rather in a reduction in the number of working hours. Employee loyalty is a multidimensional concept, manifesting itself in different attitudes and behaviours. One of its behavioural aspects is an unforced readiness to continue to work (Świątek-Barylska 2013, p. 19). Among the determinants of employee loyalty, factors related to the work environment which affects the satisfaction of employees, are of important value. Researchers of employee loyalty issues pay special attention to the important role of training in this matter (Costen & Salazar, 2011). Especially in the time of education reforms and changes in the quality of education (Andrzejczak, 2015; Czyżewski & Polcyn, 2016; Jaźwiński, 2017; Sławecki & Wach-Kąkolewicz, 2012).

Therefore, the question arises as to how much an employer can influence the loyalty of employees and what attracts them and makes them stay in the company. A wide range of various types of training is used in the banking sector (Każmierczyk, 2011). Previous research indicates that not all training contributes to an increase in loyalty. For example, on-line training or e-learning can even limit the loyalty of employees, who often identify them as coercive, which makes little positive contribution to their work. This is a key aspect of the question of the value of training. One can logically suspect that the training that is most valued by employees will be the most conducive to increasing loyalty.

The main aim of this paper is to analyse the impact of training on employee loyalty and compare the results taken from a case study carried out in Poland and Russia. This article discusses the issue of employee training as an element to improve the quality of human capital and its impact on loyalty to the employer. The authors of the research believe that training is a significant determinant of the level of loyalty manifested in various forms of behaviour towards organisations and that this corresponds to specific types of organisational engagement.

The following hypotheses are put forward in this paper:

H1: *The more valuable a training initiative is regarded by an employee, the higher the loyalty of that employee.*

H2: *The higher the percentage of skills learned during a training program that are perceived by an employee as being useful in their workplace, the higher the loyalty of that employee.*

H3: *The most-educated employees who took part in training will exhibit higher loyalty levels only when the training is perceived as being extremely useful.*

The literature on employee development and human resource management was reviewed (ProQuest, EBSCO, The ACM Digital Library, BazEkon, Emerald). On the basis of an analysis of Polish and foreign literature, a gap was found regarding the impact of employee training on their loyalty to the employer. Therefore, the considerations taken into account are focused on searching for an answer to the question: does employee training have an impact on their loyalty? An additional original survey of 1920 bank employees in Poland and 359 bank employees in Russia was conducted. The applied research methods and tools, as well as the adopted procedure, enabled a comprehensive completion of research activities, and a subsequent analysis and evaluation of the phenomena examined and the diagnosis of dependencies between them. Following the introduction, this paper includes the formulation of the theses. Later, the method adopted and research sample are described. Finally, the research results and conclusions are presented.

2. Loyalty – hypotheses to be tested

H1: *The more valuable a training initiative is regarded by an employee, the higher the loyalty of that employee.*

Training programs constitute a noticeable indication to an employee that an employer cares about his/her development. Without getting involved in a discussion on whether the initial level of loyalty is an influencing factor of an employer's decision about qualifying an employee for training, an employee can perceive a training program as a vote of confidence from his/her employer (Spence, 1973). If an employee feels he/she is treated as an asset to a company, training could act as a reward or a sign of trust in an employee act as a reward or a his/her skills in the future (Liff & Wahlström, 2017; Sasaki et al., 2010). As observed by Grønholdt and Martensen (2006), employees consider training initiatives to be a very pertinent element within their job environment. As a result, their affection and gratitude level should increase, contributing to a strengthening of the employee-employer bond. This chain of reasoning is supported by research suggesting that training increases employee loyalty (cf. Harris, 2002; Voss et al., 2004; Narteh & Odoom, 2015; Jaźwiński, 2017; Wieczorek-Szymańska, 2017), while simultaneously creating a feeling of belonging to an organisation (cf. Waris, 2005).

It was hypothetically assumed that loyalty is a complex issue, covering not only issues related to the employee remaining in the current workplace, but also to other aspects of employee behaviour and attitudes. Management plays a special role in shaping employee loyalty. The attitudes and behaviours of middle-level managers, who deal with employees on a daily basis, have become key to enabling loyalty. This group of managers may be seen as a source of current information for employees, they can guide them through the process of change and have the ability to observe them. Formal solutions applied in the organisation (also in the sphere of HR) and the actions of superiors directly affect employees – their involvement and identification with the organization.

If an employer invests in employee training, it is usually a sign that the employer does not want to fire that employee; quite the contrary, they see the employee as a valuable asset to the company that is worth investing in. As a result, such activity increases the job security level of an employee. The effect it has will differ depending on what type of training it is (whether it is job specific or not and how useful it is). According to Katsimi (2008, p. 69), firm-specific training increases the alternative cost of shirking: 'This wage-reducing effect increases the value of human capital investment leading to a higher level of firm-specific training'. It can lead to different implications, including a 'portability of a portion of the skills acquired through on-the-job training [that] suggests that we should be observing lower starting wages for workers who are undergoing training, as noted by Parent (1999, p. 299).

Perception of the quality of a training initiative should affect the level of loyalty. If an employee considers the level of preparedness and competence of a trainer as adequate, he/she will value the whole experience more. As a result, an employee's responsive reaction towards the organisation will be higher as well. On the other side, almost all positive affection and the potential impact on the level of loyalty of a training initiative may be devalued if an employee does not consider it to be useful or applicable. According to Morris and Sherman (1981), self-referent processes could be used as a mechanism of linking an individual to an organisation. Similarly, Mathieu and Zajac (1990, p. 178) claim that 'individuals will become committed to an organization to the extent that it provides for growth and achievement needs'.

H2: *The higher the percentage of skills learned during a training program that are perceived by an employee as being useful in their workplace, the higher the loyalty of that employee.*

Analogously, the perception and the applicability level of the usefulness of the skills acquired during a training program should impact the level of loyalty. During the entire discussion on loyalty and building human capital, the question is: what skills does an employee acquire through training? As Katsimi (2008, p. 67) asserted,

'investment in firm-specific training creates a surplus in employment relationships. Parent (1999) found that turnover was lower for workers who have acquired firm-specific skills. As a result, firm-specific training may increase employee loyalty, potentially because this type of training does not necessarily increase their status on the labour market. A possible alternative employer will not differentiate significantly between an employee with or without specific training, for the skills acquired through such training would not be transferable to a new workplace. As a result, a trained employee will not experience higher rewards for leaving his/her current employer than he/she could before completing the training. However, it should be questioned whether the fact that an employee who uses a significant amount of skills learned during a program, makes that program automatically firm-specific. Even if the employee uses a lot of the newly-acquired skills, it does not necessarily imply that the skills are 100% firm-specific and that the employee cannot use them somewhere else (e.g. interpersonal skills).

H3: The most-educated employees who took part in training will exhibit higher loyalty levels only when the training is perceived as being extremely useful.

The impact of training initiatives on loyalty among different employee groups differentiated by education level is a complex issue. While for less-educated workers the mechanism of gratitude will apply and thus boost their loyalty, for better-educated employees, the perceived usefulness of training has a higher impact on their loyalty. This is because these employees already exhibit a high value of human capital, they do not necessarily need training to differentiate themselves and gain advantage on the labour market (Sipa, 2018). Quite the contrary, if they are forced to participate in a training session they do not consider very useful, it is likely that they will experience negative feelings of disappointment, a lack of motivation, boredom or time wastage. They may then transfer these emotions into their workplace and relations with other employees and employers. It is a particularly important aspect in the banking sector where almost every employee takes part in training. Only when the training is considered extremely valuable, or that the acquired skills are extremely useful, will the better-educated employees see the potential benefits of the training that could contribute to a strengthening of the bond with their employer. Moreover, better-educated workers have higher expectations (Mathieu & Zajac, 1990, p. 177; Oluranti & Abayomi, 2010). It may also be that better-educated employees have a greater number of job options and are less likely to become entrenched in any one position or company.

3. Methodology

In order to measure loyalty levels in banks, a questionnaire was used which covered various aspects of loyalty (items on a 0–4 scale). Following Allen and Meyer's (1990) classic study, it was assumed that the concept of loyalty can be divided into calculative loyalty and affective commitment. An exploratory factor analysis (EFA) was performed to confirm this assumption and to confirm the quality of the calculated loyalty indices for Poland and Russia together and for both countries separately (principal component analysis [PCA] and oblimin). The total variance explained was 68.06% for both countries together, 66.74% for Russia and 67.68% for Poland respectively. All the data used in the exploratory factor analysis yielded two components with high correlations. This was confirmed by a scree plot, which also pointed to two components (both in Poland and Russia). Table 1 presents the matrix of components for Poland and Russia. The reliability of the scale of loyalty measured by Cronbach's alpha was respectively for both countries together/for Russia/for Poland: 0.707/0.712/0.686, for affective commitment it was: 0.826/0.808/0.820, and for calculative loyalty: 0.677/0.656/0.681. The research agenda was designed to check for differences in loyalty and its affective and calculative commitments according to a subjective assessment of training value and the degree of its usefulness in practice.

Table 1. The Component Matrix of the General Index of Loyalty and its Subindices (exploratory factor analysis) for Poland and Russia

Statements	PL + RU		PL		RU	
	Affective commitment	Calculative loyalty	Affective commitment	Calculative loyalty	Affective commitment	Calculative loyalty
In general, I am satisfied with my work in the bank	0.885		0.880		0.885	
I am ready to recommend employment in my bank to relatives or friends	0.873		0.874		0.835	
I am proud of my work and I admit it openly	0.828		0.820		0.845	
Work is just work. A person should always seek better conditions of employment for himself (a reversed scale applied)		0.793		0.789		0.770
At present, the employer should not expect the employee to be loyal solely to him (a reversed scale applied)		0.778		0.793		0.764
In times of crisis, the employee reserves the right to seek a new, safer job (a reversed scale applied)		0.773		0.766		0.788

Note. Kaiser-Mayer-Olkin and Bartlett’s test: $p = 0.000$ (for both countries together, for Poland, for Russia). Due to the unsatisfying results of the factor analysis, the authors omitted the following item statements: I refrain from criticising the bank when I am dissatisfied with its activities (item loading = 0.270); the employee should be guided by a career and manage it skillfully (a reversed scale applied) (item loading = 0.367). Both decreased the value of calculated indices and did not impact significantly the quality of the indices received as a result of factor analysis.

Source: Author’s own computations based on the survey data.

The research results presented are part of a broader study. Thus, the description of the research method and data is applicable also to the results of research on other aspects of HRM and other papers by the authors. You can find more detailed data in our previous papers (Davydenko et al., 2018; Kaźmierczyk, 2019; Kaźmierczyk & Chinalska, 2018; Kaźmierczyk et al., 2020; Kaźmierczyk & Żelichowska, 2017).

4. Data

The data from the survey, which was conducted in Poland between January 2016 and April 2016 and in Russia (the Tyumen region) between February 2017 and April 2017, were used to test the research theses. The main survey was preceded by a two-stage pilot survey in Poland (180 students and 100 banking employees). Then, the survey was translated into Russian by a group of 12 philologists, psychologists, bankers and HRM specialists. In order to confirm the quality of the translation, a reverse translation was applied: from the Russian language into the Polish one. The two-stage pilot study in Russia was conducted on a group of 50 students and then a group of 50 bankers. Data sample was 1920 in Poland and 359 in Russia. Data was selected and analysed according to: gender, education degree, occupied position, organizational unit, type of bank (Commercial/Cooperative), the equity (national, foreign), workplace (Front office/ Back office).

5. Loyalty: empirical research

H1: *The more valuable a training initiative is regarded by an employee, the higher the loyalty of that employee.*

The indices do not follow normal distribution (Kolmogorov-Smirnov test’s results are summarized below): loyalty in both countries together (mean=1.70, SD=0.67, test statistics=0.072, p (two-tailed)=0.000); calculative loyalty in both countries together (mean=0.85, SD=0.80, test statistics=0.166, p (two-tailed)=0.000), affective

commitment in both countries together (mean=2.55, SD=0.92, test statistics=0.140, p (two-tailed)=0.000); total loyalty in Russia (mean=2.10, SD=0.69, test statistics=0.053, p (two-tailed)=0.016); calculative loyalty in Russia (mean=1.15, SD=0.85, test statistics=0.154, p (two-tailed)=0.000); affective commitment in Russia (mean=3.01, SD=0.86, test statistics=0.148, p (two-tailed)=0.000); total loyalty in Poland (mean=1.63, SD=0.64, test statistics=0.081, p (two-tailed)=0.000); calculative loyalty in Poland (mean=0.80, SD=0.77, test statistics=0.170, p (two-tailed)=0.000); affective commitment in Poland (mean=2.47, SD=0.91, test statistics=0.142, p (two-tailed)=0.000). The Kruskal-Wallis test was used to examine the relationship between the assessment of the usefulness of training and loyalty. The totals of loyalty, calculative loyalty and affective commitment were analysed separately. It was proven that there are statistically significant differences in the level of total loyalty in various groups of employees differently assessing the usefulness of the training. This applies to the majority of assessments made by bank employees in Poland (Appendix, Table 1). The higher the rating of the trainings conducted, the higher the total loyalty was noted. The lowest-rated training was accompanied by loyalty at 1.38 in Poland and 1.96 in Russia, while the employees who rated the training the highest were characterised by a loyalty level of (respectively) 1.83 and 2.25. It was similar in the case of affective commitment, which significantly increased along with an increase in the evaluation of training performed by employees (in Poland from 2.08 to 2.78, and in Russia from 2.82 to 3.15). The subjective assessment of training carried out by bank employees was of less importance for the level of calculative loyalty. As it would appear from previous analyses, calculative loyalty can be shaped by the employer to a small extent, and what it can really influence is affective commitment. In the case of banks from Russia, a correlation of positive training assessments with the level of loyalty, calculative loyalty and affective commitment was observed less frequently (Appendix, Table 2). In Russia, the greatest differences were in the assessment of training, with three scores – between the worst and best ratings on a 1–4 scale, or differences with two scores on a 1–4 scale.

It turns out that the evaluation of training carried out by employees is of real significance for their level of loyalty, which is an active factor in the employment and training process. They should not only be a passive recipient of training, especially that which they consider to be poor quality or unnecessary in their work. An argument can be made that employees need greater choice in the type of training they are going through.

Many experiments (Hock, 2003; Jeannerod, 2003; Hohol, 2015) have shown that people like to have an influence on things that surround them, even if they seem trivial. It seems that in this context a good solution is a cafeteria plan (a type of remuneration and benefit plan. According to it, employees chose between different types of benefits.), which also includes participation in training, or at least a cafeteria system of training. It is known that employees will assess training more positively if they chose it themselves rather than it being imposed upon them by the employer. As a last resort, the simplest solution is an in-depth assessment of training carried out by employees and the changes resulting from the training. Employees should be aware that their assessment realistically translates into changes that take place in the training process. In this approach, the reception of activities focused on the development and implementation of an employee' training needs may well result in the employee having a more positive attitude towards the organisation and could manifest itself in them taking an increased interest, focusing on achieving their goals, and finally increasing their involvement in the tasks being implemented.

Table 2. Loyalty, Calculative Loyalty and Affective Commitment Depending on the Assessment of Training

Assessment of the value of training	Loyalty	Calculative loyalty	Affective commitment
Poland			
Almost nothing has changed in my work after training	1.38	0.68	2.08
After training, I see the need for changes but I cannot implement them in practice	1.56	0.81	2.31
I made some changes but gradually I return to old habits	1.62	0.72	2.51
Much has changed in my work under the influence of training	1.83	0.88	2.78
Russia			
Almost nothing has changed in my work after training	1.96	1.09	2.82
After training, I see the need for changes but I cannot implement them in practice	1.90	0.84	2.96
I made some changes but gradually I return to old habits	2.05	1.09	3.00
Much has changed in my work under the influence of training	2.25	1.31	3.15

Source: Author’s own computations based on the survey data.

H2: The higher the percentage of skills learned during a training program that are perceived by an employee as being useful in their workplace, the higher the loyalty of that employee.

In Poland a (weak) positive correlation between the use of knowledge and qualifications acquired during training and the level of loyalty was obtained, which proves that according to the hypothesis, the higher the percentage of skills learned during training, the higher the level of loyalty (Loyalty: $Rho=0.16$, $p=0.000$; Calculative loyalty: $Rho=0.072$, $p=0.007$; Affective commitment: $Rho=0.17$, $p=0.000$). The strongest relationship was noted in the case of affective commitment, while the relationship between the percentage of skills learned during training and calculative loyalty and loyalty in general in Russia was statistically insignificant (Loyalty: $Rho=0.12$, $p=0.055$; Calculative loyalty: $Rho=0.04$, $p=0.545$; Affective commitment: $Rho=0.13$, $p=0.025$).

The percentage of skills learned during a training program was significant for the level of loyalty, calculative loyalty and affective commitment. This means that greater efficiency of training and their greater suitability at work should be considered. Obviously, the costs of training are a limitation, but one may suspect that training that is more useful when the work is valued by employees due to its perceived level of uniqueness. On the one hand, this may result from the fact that the work of a particular employee is also perceived by that employee as being unique, or on the other hand, such unique training may indicate that the training is specific to a given workplace and less useful "outside of the bank", which may also stimulate loyalty. The Russian results require additional commentary. In Russia, a high initial level of loyalty is observable (compared to Poland); hence, it can be suspected that training is not able to significantly affect the level of loyalty. In Poland, actions and results depend, to a greater extent, on the employees' efforts. In Russia, the final effect depends, to a large part, on social stratification and connections (Tikhonova, 2015). The Russian notion of "krisha" (wings; a security company or organization that protects an entrepreneur from extortion) reflects this well. Polish society is much more meritocratic than that in Russia, which means that Polish employees, more often than in Russia, believe that they are able to influence their professional career, and thus can change their employer and, on the other hand, training is a tool of development for them.

H3: *The most-educated employees who took part in training will exhibit higher loyalty levels only when the training is perceived as being extremely useful.*

In order to assess how training affects the loyalty of the most educated workers, the level of loyalty was checked depending on the percentage of knowledge and skills acquired during training. Both in Poland and Russia, employees with university degrees in economics, who perceived that the percentage of the knowledge and skills acquired in the training was high (> 4Q), were characterised by a higher level of loyalty and affective commitment. The percentage of knowledge and skills acquired in the training had no effect on calculative loyalty. Table 3 and 4 (Appendix) also show results for people with different degrees of education. In the case of university degrees other than in economics, differences in loyalty, affective commitment and calculative loyalty were not visible.

Regression was used to confirm the obtained results (Tables 3-5). The following regression models for three explanatory variables were built: loyalty, calculative loyalty and affective commitment. The following were used as explanatory variables: assessment of the value of training, percentage of skills learned during a training program and metrics: country, age, size of locality, position, education, work experience in banking, sex, place of work (front or back office).

Table 3. Regression – Loyalty in Poland and Russia

Model	Corrected R square	F	p	Constant	Country	Position	Assessment of the value of training	Education
1	.127	41.953	.000	1.832 (.000)	-.388 (.000)	.133 (.000)	.081 (.000)	-.034 (.044)
2	.125	54.473	.000	1.681 (.000)	-.376 (.000)	.126 (.000)	.080 (.000)	
3	.099	62.346	.000	1.917 (.000)	-.397 (.000)	.142 (.000)		
4	.062	74.503	.000	1.968 (.000)	-.397 (.000)			

Source: Author’s own computations based on the survey data.

Table 4. Regression – Affective commitment in Poland and Russia

Model	Corrected R square	F	p	Constant	Assessment of the value of training	Country	Position
1	.131	58.046	.000	2.450 (.000)	.138 (.000)	-.445 (.000)	.185 (.000)
2	.099	63.202	.000	2.472 (.000)	.153 (.000)	-.441 (.000)	
3	.059	72.324	.000	2.065 (.000)	.164 (.000)		

Source: Author’s own computations based on the survey data.

Table 5. Regression – Calculative loyalty in Poland and Russia

Model	Corrected R square	F	p	Constant	Country	Age	Sex	Position
1	.048	15.228	.000	.791 (.000)	-.332 (.000)	.007 (.000)	-.136 (.000)	.061 (.000)
2	.044	18.523	.000	.761 (.000)	-.339 (.000)	.009 (.000)	-.125 (.003)	
3	.037	23.273	.000	.709 (.000)	-.340 (.000)	.009 (.000)		
4	.023	27.784	.000	.989 (.000)	-.293 (.000)			

Source: Author’s own computations based on the survey data.

Four significant regression models for loyalty, three models for affective commitment and four models for calculative loyalty were created. Country and position had the most significant influence on loyalty. Loyalty was higher in Russia (1.96) than in Poland (1.59), and among managerial staff (senior management: 1.99, middle-level management: 1.83, lower-level management: 1.72) than among non-managerial employees (1.60). A positive assessment of the value of training also increased loyalty. On the other hand, an increase in the level of education was conducive to lowering loyalty. Similar results were obtained in the case of affective loyalty. In this case, the assessment of the value of training was the most important. This confirms that the employer can influence the emotive aspect of loyalty by creating a positive quality of training perceived by employees. Such an assessment did not matter in the case of economic loyalty, where country, age, sex and position were important. Size of locality, work experience in banking and place of work (front or back office) seemingly did not affect loyalty, affective commitment and calculative loyalty.

6. Conclusions

The loyalty of employees of modern organisations is based on organisational commitment and identification with the company. Permanent participation in the organisation is still an element of employee loyalty. From the results, it appears that the value of training initiatives, as perceived by employees, influence the employees’ affective commitment and loyalty in general. Paying attention to this factor can bring specific benefits to an organisation by increasing employee involvement in the organisation. This is particularly important nowadays, when both the importance of human capital in a contemporary knowledge-based economy and the ability of an organisation to function effectively in changing conditions are so great. The value of training initiatives, as perceived by employees, influences affective commitment more than does country and position. It was less important for calculative loyalty. The percentage of skills learned during a training weakly correlated with loyalty, affective commitment and calculative loyalty, and regression did not confirm its influence. It was also noticed that in the case of the better-educated employees with a university degree (major in economics), who rated the highest percentage of skills acquired with training, loyalty and affective commitment were higher than those employees who rated the percentage of skills acquired with training as low. This suggests that especially in the case of employees with a university degree (major in economics) it is worth ensuring that employees appreciate the effectiveness of training. This can be achieved by a real increase in the quality of training or through internal public relations, or both. The specificity of the Russian labour market should also be taken into account. It manifests itself in a lesser meritocratic environment and is dependent on contacts. It also indicates that a lack of transparency in economic relations (in employment relations) is not conducive to increasing efficiency. It should also be remembered that employee loyalty testing should be included in the solutions used in managing human capital in an organization.

On the other hand, the high level of loyalty in Russia makes it difficult to raise it by training. Such a high level of loyalty may result from a hitherto lack of systemic restructuring, which is in contrast to Poland, which in the first years of the 21st century went through a phase of redundancies and restructuring, which negatively affected the loyalty and trust of employees in the banking sector. There are very few research studies on the relationship between the quality of training and the level of employee loyalty. The results presented in this study regarding the issues of training and employee loyalty only outline this complex issue. Research activity in this area would have to be widely developed to take into account the various benefits that may result from having loyal employees. The presented research results have practical implications. People managing organisations should be aware that employees assess whether the organisation cares for their development. If it does, they will stay with organisation for longer, if they do not feel such attachment, they will typically look for other employment opportunities. An important element is the rule of reciprocity, according to which employees reciprocate everything they have received from the organisation. If they receive support and have their needs taken care of, they will repay it with their involvement, but otherwise they will not show loyalty to the organisation and will look for another place of work. In addition, management should increase employees' awareness in the training process. Shaping an employee's attitude towards an organisation is a key element in personnel strategy, which can help to establish a competitive advantage on the labour market. In the current situation of the labour market, referred to as the 'employee market', organisations try to outdo each other in solutions aimed at retaining employees.

The research process is not free from the traditional limitations concerning the research project, the sample and the operationalization of variables. Including a subjective scale of measurement in quantitative research may be perceived as a limitation of the research process. To reduce the potential gap between subjective and actual measurement, the research was carried out using the triangulation of data sources as well as the triangulation of research methods and techniques at several stages of the research process. It is also worth emphasizing that the measurement of complex theoretical constructs through perception is a predominant treatment in social science research. This study is marked by an incomplete enumeration induction. However, in order to maximize the cognitive range of operationalization of variables, the triangulation of research methods was applied. The operationalization of variables using the integrated results of desk-based exploratory research, compiled alongside the results of the exploratory fieldwork findings, was help ensure the right level of accuracy of operationalization.

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Appendix

Table 1. The Kruskal-Wallis Test, Loyalty and Assessment of the Usefulness of Training (Poland)

Pairs of answers*	Test statistic	Standard default	SD	p	Corrected p
Loyalty (N = 1791, Test statistic = 126.244, df = 3, p (two-tailed) = 0.000, Eta squared (η^2) = 0.069, d_{Cohen} = 0.544) The effect is moderate.					
1/2	-132.860	37.549	-3.538	0.000	0.002
1/3	-191.560	36.787	-5.207	0.000	0.000
1/4	-359.742	33.156	-10.850	0.000	0.000
2/3	-58.700	37.342	-1.572	0.116	0.696
2/4	-226.881	33.770	-6.718	0.000	0.000
3/4	-168.181	32.921	-5.109	0.000	0.000
Affective commitment (N = 1791, Test statistic = 162.941, df = 3, p (two-tailed) = 0.000, Eta squared (η^2) = 0.09, d_{Cohen} = 0.627) The effect is moderate.					
1/2	-102.373	37.365	-2.740	0.006	0.037
1/3	-226.266	36.606	-6.181	0.000	0.000
1/4	-392.829	32.993	-11.906	0.000	0.000
2/3	-123.893	37.159	-3.334	0.001	0.005
2/4	-290.455	33.605	-8.643	0.000	0.000
3/4	-166.563	32.759	-5.084	0.000	0.000
Calculative loyalty (N = 1790, Test statistic = 22.356, df = 3, p (two-tailed) = 0.000, Eta squared (η^2) = 0.011, d_{Cohen} = 0.209) The effect is weak.					
1/2	-113.244	37.106	-3.052	0.002	0.014

1/3	-40.709	36.353	-1.120	0.263	1.000
1/4	-140.009	32.770	-4.272	0.000	0.000
2/3	72.537	36.878	1.967	0.049	0.295
2/4	-26.765	33.351	-0.803	0.422	1.000
3/4	-99.300	32.512	-3.054	0.002	0.014

Note. *Answers:

1 = Almost nothing has changed in my work after training.

2 = After training, I see the need for changes but I cannot implement them in practice.

3 = I made some changes but gradually I return to old habits.

4 = Much has changed in my work under the influence of training.

Source: Author's own computations based on the survey data.

Table 2. Kruskal-Wallis Test, Loyalty and Assessment of the Usefulness of Training (Russia)

Pairs of answers*	Test statistic	Standard default	SD	p	Corrected p
Loyalty (N = 314, Test statistic = 12.317, df = 3, p (two-tailed) = 0.006, Eta squared (η^2) = 0.03, d_{Cohen} = 0.352) The effect is weak.					
1/2	5.335	17.920	0.298	0.766	1.000
1/3	-16.017	14.949	-1.071	0.284	1.000
1/4	-40.489	14.543	-2.784	0.005	0.032
2/3	-21.352	16.331	-1.307	0.191	1.000
2/4	-45.823	15.960	-2.871	0.004	0.025
3/4	-24.472	12.532	-1.953	0.051	0.305
Affective commitment (N = 314, Test statistic = 7.861, df = 3, p (two-tailed) = 0.049, Eta squared (η^2) = 0.016, d_{Cohen} = 0.252) The effect is weak.					
1/2	-20.428	17.757	-1.150	0.250	1.000
1/3	-27.857	14.812	-1.881	0.060	0.360
1/4	-39.846	14.410	-2.765	0.006	0.034
2/3	-7.429	16.182	-0.459	0.646	1.000
2/4	-19.418	15.815	-1.228	0.220	1.000
3/4	-11.989	12.418	-0.965	0.334	1.000
Calculative loyalty (N = 314, Test statistic = 9.959, df = 3, p (two-tailed) = 0.019, Eta squared (η^2) = 0.022, d_{Cohen} = 0.303) The effect is weak.					
1/2	30.010	17.819	1.684	0.092	0.553
1/3	2.497	14.865	0.168	0.867	1.000
1/4	-18.945	14.461	-1.310	0.190	1.000
2/3	-27.513	16.239	-1.694	0.090	0.541
2/4	-48.955	15.870	-3.085	0.002	0.012
3/4	-21.441	12.468	-1.721	0.085	0.512

Note. *Answers:

1 = Almost nothing has changed in my work after training.

2 = After training, I see the need for changes but I cannot implement them in practice.

3 = I made some changes but gradually I return to old habits.

4 = Much has changed in my work under the influence of training.

Source: Author's own computations based on the survey data.

Table 3. Loyalty, Calculative Loyalty and Affective Commitment Depending on the Assessment of the Percentage of Skills Learned During a Training Program (Poland)

	1Q <=25	2Q 25- 50	3Q 50- 70	1-3Q	4Q = > 70	U Mann-Whitney Statistics	W Wilcoxon Statistics	Z	P (two-tailed)
Loyalty									
University (major in economics)	1.51	1.62	1.71	1.61	1.77	34471.00	180541.00	-2.57	0.010
University (other)	1.44	1.56	1.72	1.56	1.62	11216.50	55469.50	-0.60	0.547
High school (major in economics)	1.60	1.56	1.63	1.59	1.95	1755.00	11625.00	-2.82	0.005
High school (other)	1.44	1.61	1.74	1.60	1.85	1361.00	6411.00	-1.96	0.050
Total	1.49	1.59	1.70	1.59	1.78	142489.00	753554.00	-4.39	0.000
Calculative loyalty									
University (major in economics)	0.79	0.70	0.83	0.76	0.85	37852.00	183922.00	-1.00	0.318
University (other)	0.64	0.78	0.85	0.75	0.81	11695.00	14855.00	-0.04	0.966
High school (major in economics)	0.65	0.85	0.87	0.80	1.03	2217.00	12087.00	-1.13	0.259
High school (other)	0.65	0.85	0.78	0.78	0.88	1650.00	6700.00	-0.510	0.610
Total	0.71	0.75	0.83	0.76	0.87	160644.50	771709.50	-1.53	0.127
Affective commitment									
University (major in economics)	2.40	2.54	2.60	2.46	2.69	33767.50	179837.50	-2.92	0.004
University (other)	2.24	2.35	2.59	2.38	2.43	11124.50	55377.50	-0.714	0.475
High school (major in economics)	2.55	2.27	2.40	2.39	2.88	1701.00	11571.00	-3.03	0.002
High school (other)	2.23	2.37	2.69	2.42	2.79	1376.00	6426.00	-1.89	0.058
Total	2.28	2.44	2.57	2.42	2.68	140138.50	751203.50	-4.79	0.000

Source: Author's own computations based on the survey data.

Table 4. Loyalty, Calculative Loyalty and Affective Commitment Depending on the Assessment of the Percentage of Skills Learned During a Training Program (Russia)

	1Q <=25	2Q 25- 50	3Q 50- 70	1- 3Q	4Q => 70	U Mann-Whitney Statistics	W Wilcoxon Statistics	Z	p (two- tailed)
Loyalty									
University (major in economics)	1.96	1.95	2.12	2.02	2.35	1652.00	11382.00	-2.50	0.012
University (other)	2.16	2.39	1.94	2.14	2.18	522,50	732.50	-0.09	0.926
High school (major in economics)	2.00	.	2.33	2.17	1.50	0.00	1.00	-1.23	0.667
High school (other)	.	.	.	.	.	.	.	.	.
Together	2.05	2.03	2.06	2.05	2.27	5476.00	29786.00	-2.03	0.043
Calculative loyalty									
University (major in economics)	1.14	1.12	1.16	1.14	1.28	2067.50	11797.50	-0.89	0.376
University (other)	1.10	1.52	0.83	1.11	1.29	457.00	1888.00	-0.91	0.362
High school (major in economics)	0.67	.	1.67	1.17	0.33	0.00	1.00	- 1.225	0.221
High school (other)	.	.	.	.	.	.	.	.	.
Together	1.14	1.15	1.07	1.12	1.31	5704.00	30014.00	-1.63	0.104
Affective commitment									
University (major in economics)	2.28	2.79	3.04	2.89	3.38	1499.00	11229.00	-3.13	0.002
University (other)	3.23	3.26	3.05	3.17	3.07	518.00	728.00	- 0.151	0.880
High school (major in economics)	3.33	.	3.00	3.17	2.67	0.00	1.00	- 1.225	0.221
High school (other)	.	.	.	.	.	.	.	.	.
Together	2.97	2.91	3.01	2.97	3.21	5537.50	29847.50	-1.94	0.053

Source: Author's own computations based on the survey data.

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