
Impact of Training on Employees' Performance (A Case Study of United Bank for Africa Plc, (UBA) Maiduguri, Borno State

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Abstract: *Organisations the world over are known to exist and function in a complex and dynamic environments. This circumstance compels organizations to adopt innovative measures to meet the changing needs of time and to bridge the gaps between goals and actual performance. Training is considered fundamentally important to human capital development. Therefore, this study examined the impact of training on workers' performance in United Bank for Africa Plc, Maiduguri main Branch. The study examined the training activities of the workers with a view to knowing whether training has enhanced employee productivity. The objectives were to identify existing training programs at the United Bank for Africa, Maiduguri main branch; examine the effectiveness of these training programs; assess the importance of training to manpower development in United Bank for Africa Plc Maiduguri main branch and examine if the training program offered are relevant to the manpower needs of the organization. Relevant literature and theories were also reviewed. The research method is a survey design in which questionnaires were administered to respondents in order to generate data for the research. The research employed the use of both primary and secondary sources of data. A questionnaire and personal interview were used as instruments for collecting primary data while textbooks, internet, academic journals and other publications as secondary data. The findings revealed that UBA has special training programme for staff development. The finding also revealed that training results in improvement of skills, knowledge, efficiency and performance which enables the staff to work hard and contribute to the growth of the bank. It was recommended among other things, that the bank should assume full responsibility of expenses incurred by staff on training.*

Key words: *Commercial Bank, Employees, Performance and Training*

Introduction

The economic development of most developed countries such as Britain, Japan, China and United States of America can be attributed to the important role that its human resources have played. Therefore, considering the rich natural resources Nigeria possesses and sufficient financial support, Nigeria can also attain this economic success if the needed attention is given to the training and development of human resources in public and private sectors. The government is already taking steps to ensure that people acquire the necessary knowledge and skills.

According to Ocuaye (2004), this is exemplified with the provision of professional bodies and tertiary institutions, vocational training institutes and colleges, secondary and technical schools as well as the reforms in education and non-governmental organisations. All these facilitate the acquisition of skills and knowledge to ensure workplace effectiveness and efficiency in administration of training and human

capacity building. With these initiatives by the government, it is very essential for organizations to offer systematic training and career development programs for their employees; this is because it is the people who make up the organization. Thus, a manager in an organization cannot be successful until his team members are well equipped with skills, talent and knowledge put into effective performance of organisation.

Training has been reckoned to help employees do their current jobs or help meet current performance requirements by focusing on specific skills required for the current need. However, its benefit may extend throughout a person's career and help develop that person for future responsibilities. Current educational systems do not necessarily impact specific knowledge for specific job position in organizations. As a result of this the labour force comprise of few people with the right skills, knowledge and competencies needed for positions in the job market. There is therefore the need for extensive external training for human resource to be able to improve and also contribute to the productivity of organizations (Cole, 2019).

In the banking industry, human resources, skills and expertise are crucial assets that drive productivity and performance. This is because as a service industry, the service provided by the bank is delivered through the personnel and it is consumed at the same time by the clients. The bank personnel (human resource) stand for the service and portray to the customer the value and quality of the bank's service (Argee, 2019). As such banks need exceptional human resources to present their services to customers in a manner that will win more customers and sustain profitability.

Training is therefore crucial to any present-day Nigerian bank seeking to improve the performance and competence of its employees. It goes without saying that the amount, quality and quantity of training provided vary among organizations. According to Cole (2018), the factor which influence the quantity and quality of training and development activities include the degree of change in the external environment, the degree of internal change, the availability of suitable skills within the existing workforce and the extent to which management views training as a motivating factor in work in banking sectors (Abubakar, 2021).

Statement of the Problem

Training enhance skills, knowledge, attributes and competencies and ultimately workers performance and productivity in organization (Cole, 2018). Many organizations in Nigeria engage in training and development of their staff and also have departments, units and sector that cover training and development. United Bank for Africa Plc is one of such organization that practice training. It has been observed over the years that customers of United bank for Africa Plc Maiduguri main branch have been complaining about the services being rendered by the staff. The complaint ranges from harassment, use of harsh language/words in attending to a customer's problem, waiting for too long on queue due to the time taken in attending to a single customer, others are favouritism attending to a known face/acquaintee who just walked in and sometime under/over payment in transaction. This study is therefore, intended to highlight the effect of training on workers' performance at United Bank for Africa Plc, Maiduguri main branch of Borno State.

Objectives of The Study

The general objective of the study is to examine the impact of training of employees' performance in United Bank for Africa (UBA), Maiduguri main branch while the specific objectives are to:

- i. identify existing training programs of personnel at the United Bank for Africa Plc, Maiduguri main branch;
- ii. evaluate the effectiveness of these training programs of personnel in United Bank for Africa Plc, Maiduguri main branch;
- iii. assess the impact of training manpower development in United Bank for Africa Plc, Maiduguri main branch; and
- iv. examine if the training program offered are relevant to the manpower need of the United Bank for Africa Plc, Maiduguri main branch.
- v.

LITERATURE REVIEW

Concept of Training

The effective use of human resources is training and development. Almost everyone now recognizes the impact of training on the success and growth of organizations. Employees are however a very crucial and expensive resources to every organization. There are impact changes today in terms of the value of the employee. Along with these changing values are the workplace trends that have effect on workers' knowledge and skills. Training is therefore necessary to enhance the knowledge, skills and experience of workers. It will also make it easier for workers to acquire further knowledge based on the foundation gained from the raining and further effect changes in other co-workers (Ahmed, 2021).

In order to sustain performance, there is the need for training in empowering the workforce to be creative and innovative. Training of employee will aid in the productivity, performance, profitability or survival of businesses in the present competitive business environment. Training is therefore the key element in successful wealth creation.

Training can be defined as a learning activity which is directed toward the acquisition of specific knowledge and skills for the purpose of an occupation or task (Cole, 2018). The focus of training however is on the job or task to be performed; for example, the need to have efficiency and safety in the operation of particular machine in United Bank for Africa Plc, Maiduguri.

According to De Cenzo & Robbins (2016), "training is basically a learning experience, which seeks a relatively permanent change in an individual's skills, knowledge, attitude or social behaviour. This means that, there is the need to improving employee's skills and knowledge so that he or she becomes efficient to work on both present and future jobs and tasks. Almost all organizations have recognized the impotence of training to the development of their organizations. The birth of new technologies has made certain jobs and skills redundant; as a result there is an increasing emphasis on the need for a skilled and highly trained workforce. Many of the jobs and skills have been replaced by machines, equipments and other technological devices as a result of their unskilled nature, thus this emphasizes the need for labour to attain more education and skills to be able to secure employment in the future (Ahmed, 2019).

For a training programme to be successful there is the need for the organization to identify the training needs of the organization. The organization can measure if the training has been successful or not if the trainees do not learn what they are supposed to learn, thus do not perform better than they used to. However, if trainees return empty from the course designed for them without any substantial contribution, it could also mean that even though the organization might have done all that is necessary to ensure a successful training program, the wrong candidates might have been selected for the training program (Ahmed, 2019).

Learning takes place where the behaviour of people change based on the result from experience (Adamu, 2016). Thus, one can examine if learning has effectively taken place by comparing individual's behaviour before on specific jobs and tasks to after experience on jobs and tasks. It can, therefore, be concluded that there is no learning if there is no evident behavioural change. Since training is generally intended to provide learning experience that will help employees attain more skills and knowledge, it must follow the learning principle. Training thus can be defined as a learning experience which creates a permanent change in the skills and knowledge and attitude of individuals on a currently held job and also enable employees to gain knowledge which they can transfer to other job areas.

Importance of Training

Training is important and an imperative tool for the UBA. The performance of all the personnel for organizational growth and success. It is beneficial to both employers and employees of an organization. An employee will become more efficient and productive if he is trained well. Training is a tool which helps UBA to gain competitive edge. According to Nwachukwu (2015), in his research "The Good Manager's Guide", no matter how carefully job applicants are screened, typically a gap remains between what the worker does know and what they should know. There is therefore the need for organization to rain their human resource to be able to learn in order to acquire more skills and knowledge to beat competition.

Training is an element for improved organizational performance through the increasing level of individual competences. This means that training will help employees to master knowledge, skills, behaviour, sense of self-worth and confidence upon which they are able to perform efficiently to improve on the performance of the UBA Plc, Maiduguri. Among the many benefits of training, training can also eliminate risks in organization because the trained personnel will be efficient; this will be able to make better use of the organization's property thereby reducing and avoiding wastes. Training will also make the workers feel a sense of security thus labour turnover can be avoided.

According to Cole (2018), training can achieve lower cost of production, lower turnover and change management. There exists a gap between desired targets or standards and actual level of work performance in every organizational setting. This means that there can be both a negative and positive relationship between what should happen in terms of the work performance in any organization. There is therefore the need for every organization to adopt strategies in order to achieve the desired targets or standards set by the company. Training can be one tool that organizations can use to reach their targets or standard.

Although many organizations continue to have doubts about the cost of training, the development of skills, knowledge and attitudes of employees towards their jobs or tasks will be one of the greatest tools through which organizations can make employees work more efficiently and beat competition to reach the desired targets and standards of the company. Casio (2019), puts it this way, "the economic and technological trends, the pace of innovation, change and development have been growing faster year by year and as a result, there are clear signals that the training and development are very important that both organizations and individual stakeholders must consider as very serious" even in UBA.

Determining Training Needs

Training Needs Analysis (TNA) is a process of analyzing the specific training or development needs of individuals and groups. TNA is often used by organizations to uncover and bridge the gap between

adequate and inadequate job performance or to prepare existing workers for new challenges as outlined in strategic plans. A well conducted TNA will allow you to determine the precise training need and consider appropriate learning strategies to meet it. A training needs analysis will assist you to:

- (i) make sure that is really a training needs you are responding to, rather than a policy or procedure need or perhaps a support need.
- (ii) know your learners needs and design your training to meet them;
- (iii) start with what your learners know; it is important not to teach skills and knowledge that your learners already have. This is not only a waste of time and money, but will often alienate learners who feel patronized.

There is therefore, the need for any organization to first identify the training needs of the organization. The need for training should be identified in accordance with a well organized procedure looking at the training needs from the organizational and employee perspective. Based on the organizational analysis, the organization can assess the level of growth over a defined period of time and then determine the shortfalls and problems in order to help determine the required training programs. Also in identifying the training needs from the employees' perspective, the organization can measure the performance of individual employees. This can be measured by analyzing the efficiency of the individual employees against the required standards set by the organization through frequent performance appraisals. Training needs arises where there is the need to improve or adjust to changes and solve problems in order to improve on both employees and organizational performance. The purpose of a training needs identification program therefore is to identify the gap that exist between the required and actual competencies expected of organizations and employees so as to determine the kind of training that can help bridge the gap (Asare-Bedeako, 2002).

Training Objectives and Plans

There is also the need for organizations and employees to know the motive for which they undergo training. It can, therefore, be concluded that training programs will not be more effective unless the purpose for which it was administered is known. Therefore, in planning training, it should go through these stages: develop a training plan, designing a training lesson, selecting the trainer and prepare the trainees (Zakaria, 2017). The training plan will serve as the guidelines for both the trainer and the trainee to follow in order to successfully implement the program covers the individuals involved in the training, the person that will administer, the program, the required resources and the content to be followed. Once the plan for the program has been outlined then the training lesson is designed.

Evaluating Training Programs

In measuring the overall effectiveness of the training program, there is the need to also consider the cost and benefits of the training program. This will help the organization know whether there has been effectiveness in terms of profits. Evaluation should take place before, during and after the training program. According to Danjuma (2019) review of the training program should be done during and after its completion and should be done by a training officer, the line manager and the trainees themselves. Training can be evaluated in so many ways; some of these are through questionnaires which will serve as the feedback from the participants, case studies where the participants will have to apply the learned skills to practical situations and many others. According to Mohammed (2017), there are four levels of evaluating training programs which is grouped under two sub-heading:

During program evaluation

- i) level one reaction
- ii) level two learning

Post program evaluation

- iii) level three behaviour
- iv) level four results

Types of Training Program

The kind of training selected by each organization should depend on the objectives and the level of education and position of employees in the organization. Training should be geared towards equipping employees for their present jobs and for heavier responsibilities. Some of these are: on-the-job and off-the-job training, orientation training, career development and training and multi-skilling.

On-the-job training: This helps employees develop skills, knowledge, the right attitude and experience needed on the job and involves teaching the employees how to work on the job hired for. On-the-job training involves learning new skills through experience at work. A new employee will be given a 'mentor' to help them settle into the organization and to coach them. The employee is able to try out new skills in real situation. Charles Anderson of Lloyds Bank argued (Ashridge, 2004), that due to the complexity of new products, higher expectation of customers and ever more elaborate and sophisticated support systems, it is simply impossible to prescribe the correct way to handle and possible situations. On-the-job coaching is the only way for people to learn the necessary skills by working to extract the general principles and issues which lie behind specific incidents.

Off-the-Job Training: Training involves taking employees away from their jobs to be trained. It can be done within the company's premises or externally at course run by specialist training groups. Off-the-job training tends to be more expensive due to trainer's fees and because the employees are unable to produce any work while they are away. However, off-the-job training enables employees to look at a wider variety of approaches and can provide a refreshing change of scene.

Orientation Training: This is given to newly hired employees to induct them into the organization and also train them on-the-job they will hold. The employees are thought the culture, values, mission and processes and activities followed in the organization.

Career Development Training: This is also given to employees at all levels in the organization to prepare them for future changes, new venture creations and responsibilities. It is therefore necessary to upgrade employees' skills constantly to help them cope with the demands of today's customers.

Multi-Skilling: Multi-skilling is the process of training employees to a number of different tasks. Today's employees need to have a multitude of different skills in order to be able to cope with a verity of tasks. This work flexibility can be developed through training.

Employees' Performance

Employees' performance means how well employees perform on the job and assignment assigned them measured against the generally accepted measure of performance standards set by their companies. This means there are general expectations expected of employees in relation to their performance in every company. Employees can be said to have performed when they have met the expectations and performed up to standard.

Employees' performance is a rating system used in most corporations to determine the abilities and output of an employee. Performance is divided into five components: planning, monitoring, developing, rating and rewarding. In the planning stage goals are set to help measure the employees work time to see if they are able to maintain the goals set or reach new goals. Monitoring is the phase in which the goals are looked at to see how well one is doing to meet them. This can also be a feedback stage in which employers determine if progress is being seen or not. During the developing stage an employee is supposed to improve any poor performance that has been seen during the time frame one has been working at the company. Employees' performance ratings are given out each year. The rating is to summarize the performance based on a number of systems to determine where on the scale a person is. This stage is designed to reward and recognize outstanding behaviour such as that which is better than expected. Most see employees' performance as a way to appraise the employee for their effectiveness in the company. It is a system designed on individual performance rather than group performance meaning you are looked at for strengths and weaknesses to determine where you might improve. Any issue that might hinder this improvement such as a physical limitation is taken into account to assess the performance you gave. Performance evaluations are looked at for which employee to keep, if you are to get to the top of the question. The one true meaning is that your evaluation on performance can lead to promotion, remaining in the same position or termination based on what you did in your job.

Evaluation of Employee Performance

When evaluating the performance of employees, it is very important to have a check list that will be used consistently in measuring the performance of all employees. The techniques for measuring the performance of employees may differ from every company. Some of these evaluation techniques are **Ambition/initiative**: Is the employee able to show he has a vision and goals towards his job and makes initiative to achieving these goals and vision, **Attitude/cooperation**: Does the employee have a positive attitude toward his fellow employees and his work and also he is able to work on different tasks, **Communication skills**: Is the employee able to communicate effectively with other employee and customers? Has he been able to solve issues due to these communication skills, **Courtesy**: respect for feeling of others, politeness on the job, **Reliability**: Dependability and trustworthiness, **Appearance/habits**: personal habits, clothing and grooming (evaluation should consider the nature of the job), **Alertness**: Ability to quickly understand new information and situation, **Judgment**: Capacity to make reasonable decision, **Knowledge**: The blending of job-related education, skills and experience, **Focus**: Whether the employee is focused on his job and is able to distinguish his task from personal assignments.

Concept of Bank Sectors

A bank is a financial institution that accepts deposits from the public and creates credit. Lending activities can be performed either directly or indirectly through capital markets. Due to their importance in the financial stability of a country, banks are highly regulated in most countries. Most nations have institutionalized a system known as fractional reserve banking under which banks hold liquid assets equal to only a portion of their current liabilities. In addition to other regulations intended to ensure liquidity,

banks are generally subject to minimum capital requirements based on an international set of capital standards known as the Basel accords (Olaide, 2017).

Modern banking activities including fractional reserve banking and the issue of bank notes, emerged in the 17th and 18th centuries. Merchants started to store their gold with the goldsmiths of London who possessed private vaults, and charged a fee for that service. In exchange for each deposit of precious metal, the goldsmiths issued receipts certifying the quantity and purity of the metal they held as a bailee, these receipts could not be assigned, only the original depositor could collect the stored goods (Olaide, 2017).

Empirical Review of the Study

According to Taiwo (2018) in his book “Human Resource Management: Gaining Competitive Advantage in 2013”, stated that only 16% of the bank’s employees have ever received any form of training from their employers. From the researcher’s point of view, there is a possibility that in about five or more years to come the rapid development in technology can cause high unemployment rate because these forms of technology will replace the unskilled labour in the United States. There is therefore the need for United States to put strategies and policies in place to ensure that its human resource is trained in order to meet the standards of growing technology. In realization of this, General Electric, Texas Instruments and federal Express have already made the initiative and now invest between 3% and 5% of their payroll in training.

Every organization that is committed to generating profits to its owners (shareholders) and providing quality service for its customers and beneficiaries invest in the training of its employees (Lindsay, 2019). According to Ahmed (2015), United Bank for Africa (UBA) Plc is committed to investment in their human resource generate long-term and sustainable profitability for the company; in a study in Nigeria on the impact of human capital investments such as employer-provided training and development. As depicted by the work of Harrison (2021), learning through training influence the organizational performance issues such as filing the gap between the standard and the actual performance is an effective way of improving employee performance.

According to Isiyaku (2015), bridging the performance gap refers to implementing a relevant training intervention for the sake of developing particular skills and abilities of the workers and enhancing employee performance. He further, elaborate the concept by stating that training facilitate organization to recognize that its workers are not performing well and thus their knowledge, skills and attitudes needs to be moulded according to the firms needs. There might be various reasons for poor performance of the employees such as workers may not feel motivated anymore to use their competencies or may not be confident enough on their capabilities, or they may be facing work-life conflict. All the above aspects must be considered by the firm while selecting most appropriate training intervention that helps organization to solve all problems and enhance employee motivational level to participate and meet firm expectations by showing desired performance.

RESEARCH METHODOLOGY

Sources of Data

Data for this study was obtained from primary and secondary sources. The secondary source was gathered from the bank’s corporate plan, reviewed report on human resource management, official

statistics, previous research and web information. Primary data will be obtained from interviews, questionnaires and observation.

Sample Size and Sampling techniques

A sample size of 209 employees of United Bank for Africa Plc Plc Maiduguri main branch will be used for the study. Even though the study should have covered a lot more of employees, the size of 209 was chosen. The sampling technique to be used for the study is simple random sampling technique in which the respondents have an equal chance of being selected.

Method of Data Collection

The procedure adopted for the data collection includes the primary and secondary sources of data. Primary data involve the administration of questionnaires to some selected staff of United Bank for Africa Plc, Maiduguri main branch, interviews and observation will also be used. The secondary data adopted for the study on the other hand include previous research, reviewed report on human resource management, official statistics and the bank's corporate plan. The questionnaire is designed on close-ended questions and it is made up of two sections. Section 'A' which is the personal data of the respondents and section 'B' are the questions to be answered by the respondents.

Method of Data Analysis

For analyzing the data collected, table frequency and simple percentage will be used. To get the percentage, the following formula will be used:

$$\frac{\text{No. of response of an item}}{\text{Total No. of the questionnaire}} \times 100\%$$

Chi-square statistical tool will be used to analyse the data.

The formula for the chi-square is as follows:

$$X^2 = \sum \frac{(f_o - f_e)^2}{f_e}$$

Where: X^2 = Chi-square

Σ = Summation

f_o = Observed frequency

f_e = Expected frequency

Discussion of Major Findings

Data collected revealed that United Bank for Africa Plc Plc Maiduguri Main Branch have special training programme for their staff and most employees have had some form of training. The research also revealed that the purpose of training and development activities at United Bank for Africa Plc is to achieve individual and organizational performance. However, the basic purpose of training as shown in

literature review is to improve knowledge and skills of employees. It is also to change the attitude and behaviour of the employees for the purpose of enhancing the effectiveness of the organization as a whole and increase performance.

The objective of training is to help employees improve on their performance, acquire more skills, meet the required standard in the banking industry as refresher courses to learn their process and procedure so that they may become more efficient. The data revealed that United Bank for Africa Plc only has an in-house training programme for their employees. New employees do receive orientation training, and all the employees undergo periodic job and career development training.

Labour is a major input in the operation of any entity. Efficient labour has a direct impact on the output of the firm and productivity of the firm. The data revealed that training results in improvement of skills, knowledge, efficiency and performance, thus, enabling them to work hard and contribute to the growth of the bank.

The data also revealed that training offered by the bank is relevant to the manpower need of the organization and the policy has provided means of improving worker's performance in United Bank for Africa Maiduguri Main Branch.

Conclusion

United Bank for Africa Plc Maiduguri Main Branch has training programme for their employees, specifically, it has an in-house training programme. Most employees no matter their qualification, age or rank has to go through the in-house training. Training has been effective with its core objective being to improve individual and organizational performance; the training programme is structured, planned and systematic and has resulted in improvement in skills, efficiency and performance as well as acquisition of new skill and knowledge. Training has had an effect on the growth and performance of the firm which is in conformity with the fact that training offered is relevant to the manpower need of the organization. United Bank for Africa Plc however, should consider the possibility of other training programs beside its in-house so as to ensure that the bank is abreast with development in the sector and globally as well as providing options for its employees and providing the benefit of choice. As the banking sector continues to evolve, it is important that banks place their employees in a position to enable them adjust to changing trends. One way of doing this is through frequent training. Effective training is the thoughtful intervention designed at attaining the learning necessary for upgraded employee performance.

Recommendations

It is hereby recommended that:

- i) United Bank for Africa Plc's current in-house training programme is effective but the organization should also consider enabling employees to further their studies to improve their qualifications.
- ii) United Bank for Africa Plc Maiduguri Main Branch should also continue with its in-house training programme with periodic analysis of the programme to ascertain its effectiveness and the certainty that the programme caters for the specific needs of its employees and that the programme is in line with development of the time.

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