

STAFF TRAINING, DEVELOPMENT AND NIGERIAN BANKS PERFORMANCE

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ABSTRACT: *The concept of variance of thinking and the need to achieve organization objective through uniformity of behavior by employees necessitate the need for staff training and staff development. Policies, procedures and rules alone cannot in isolation enable organization to achieve its objective as organization commitment to shaping human behavior and altitude play a vital role. Performance at highest level cannot be achieved without skilled, knowledgeable and being technology compliance. This paper attempted to breach the gap by establishing the effect of staff training and development on organization performance. A sample of 384 employees of Nigerian Banks was selected using a mean. The hypothesis was tested using Z-Score result of -0.0586, 0.0302, 0.0903, -0.0552, 0000, -0.0498, 0.0312, -0.00370. And by looking at the normal distribution value, the probability of obtaining such Z-value is extremely small. Therefore we rejected the null hypothesis that staff training and development does not influence Bank performance. And for better understanding by lay people, we also computed T-score. In order to determine the reliability of attitude of the respondent, co-efficient of variation was also computed. The result of the study is statistically significant as the p. value for z-score is less than 5%. We suggested that in order to trigger off staff exceptional performance, the idea of contract staff should be jettisoned because despite receiving training, they still see themselves as being discriminated against by the organization and always ready to quit at slightest opportunity. Also organization programme of activities, should emphasize staff retraining and orientation training for new employees.*

KEYWORDS: Staff Training, Staff Development and Bank Performance.

INTRODUCTION

Over the year, numerous authors, researchers and experts have debated on the relationship between staff training, development and organization performance. Delery and Doty (1996) emphasized three dominant modes of theorizing in the literature in strategic human resource management which are; the universalistic, the contingent and the configuration mode. Osterman (1994), pfeffer (1994) and huselid (1995) belong to school of universalistic thought while Delery and Doty (1996) emphasized contingency mode and cite Schuler and Jackson (1987) and Gomez-Meija and Balkin (1992) as mainstream contingency theorists. Arthur's (1994) belong to school of configuration thought. Guest (1997) recognizes three categories of

general level theory on human resources management which are strategic theories, descriptive theories, and normative theories. In the recent time, stiff competition, technology, globalization and trade liberalization and many other factors have forced organizations to place much emphasis on training and staff development. Raja, furquan and khan (2011) observed that training and development have become the most important factor in the business world today, because training increases the efficiency and effectiveness of both the employee and the organization. The concept of variance of thinking and the need to ensure uniformity of behavior among employees toward achieving organization ultimate goals and objectives necessitate staff training and development. Environmental changes and global approaches to business is a challenge which any organization must try to surmount. Byrne (2011) opined that as the consumer's taste and preference change, there is need for the organization to also change their product and work process.

Raja et al (2011) said that training and development is a very important tool for an organization to compete in this challenging and changing world. Facing fierce competition and ever rapidly changing market environments, large corporation must find way to improve productivity, efficiency, customer service, staff retention and key drivers of corporate profitability should they want to be profitable and be more competitive in the industry (Viticet,nd;Nguyen 2009). Abeeha and Bariha (2012) said new teaching-learning and training method are arising due to the modern-day revolutionization in the economy, labour and technological world of workforce and this necessitate prioritizing the more global, integrated, flexible and vocational training. Modern day operations demand that employees bag appropriate knowledge, skills to deliver best services. MC Cormick E. (1983) stated that staff training increase skill and effectiveness of employees. Mc Gehee (1979) stated that an organization should commit its resources to a training activity if in the best judgement of the managers, the training can be expected to achieve some results other than modifying employee behavior. He further stated that training must support some organizational end goal such as efficient production, reduction in cost, improved quality e.t.c. CBN (2010) attributed banks poor performance in Nigeria majorly to mismanagement and bad conduct after special investigation into banks affair. Therefore, it is not an exaggeration to infer that human capital is a core asset of any organization and will be expected to be well behaved in order to achieve organization objectives.

Harbison F.H. (1973) said human being constitutes the ultimate basis of a nation's wealth. Harbison F.H. (1973) further opined that this proposition applies to the organization, which implies that with daily increase and complexity in the organizational activities and the problem of ensuring optimum productivity which is fast becoming a challenge as well as imperative for the management of organization. Thus, training and development of staff on whom the huge responsibility of functioning these goals rest, must take top priority if the organization must continue to enjoy maximum performance from the staff.

Baron and Hagerty (2001) opined that if employees are to experience flexibility and effectiveness on the job, they need to acquire and develop knowledge and skills and if they are to believe that they are value by the organization, then they need to see visible signs of management's commitment to train and develop their career. Baron and Hagerty (2001) further discover that training and development are the process of investing in people so that they are equipped to perform.

Cole (2002) stated that factors influencing the quantity and quality of training and development activities include but not limited to the degree of change in the external environment, the degree of internal change, the availability of suitable skills in this the existing work force and the extent to which management see training as a motivation factor in the place of work.

Statement of Problem

Manpower training and development and organization success are inter dependent. Man is to man other organization resource and success in this respect depend largely on a number of variables. The dwindling performance in many sectors today is less attributed to many factors. The employer of labour are in state of dilemma as most newly graduates have not or never acquired the necessary skill to be effective in their respective job due to non-functional education system. It is more worrisome that the great emphasis today is how to reduce staff cost however, reducing overhead by cutting staff training cost may never guarantee maximum benefit to the organization and in the long run the organization may suffer. If there is a weak link between industry and education system, then more need to be done by the employers of labour by intensifying effort in other staff training programmes such as seminal workshop e.t.c. so as to breach the existing gap. The poor services render to customer is threat and can result to customer's disloyalty. Organization also battle with the problem of incompetent staff as this as has tendency to affect their goodwill negatively.

The nation also share from the problem as the little available job are being offered to expatriate who are more employable because of their well-structured training programme. It therefore not a gain saying that apart from physical infrastructure, human capital training and development deserve maximum attention from every stakeholders. This research will emphasis the following problem:

1. Why are the employer of labour fail to provide adequate training and in most case do organized haphazard training for staff?
2. What is the factors that responsible for poor customer service delivery?
3. What is the factor that is responsible for organization loss of goodwill?
4. Why do organization fail to promote staff that have gone on training exercise and successfully complete it?
5. What is the danger of managerial inefficiency or staff incompetence on organization result or on the attainment of organization objective?
6. Is bank financial status, organization survival and their discouraging performance in recent year was a product of quality of staff.
7. Is training and development a factor responsible for increase in staff skills and change of attitudes vis and vis the achievement of organization objectives.

Objective of the Study

- To evaluate bank human resource programmes of activities with special reference to training and development and staff productivity
- To investigate whether bank emphasizes human resource development.
- To find out reasons why organization provide inadequate or organize haphazard training for staff.
- To investigate/determine whether training and development has a link with quality of services deliver in an organization.

- To investigate whether skill or knowledge acquired is a prerequisite for promotion or job placement.
- To find out whether goodwill enjoys by most organization depend on the quality of their staff.
- To investigate if there is a tendency for training and development to influence staff behavioral changes towards achieving organization vision/objectives.
- To find out whether human resources practice such as orientation training influence staff to perform higher.
- To find out if offer for advanced training and teamwork influence staff to meet profit target.

LITERATURE REVIEW

Starting from the early 1960, numerous authors, researchers and expert have debated on the relationship between training, development and organization performance. Guest (1997) recognizes three categories of general level theory on human resource management which are strategic theories, descriptive theories and normative theories. He said strategic theories central theme is that a good fit (strategy, policy and practice with the context) will be associated with superior performance while descriptive theories set out to describe the field in a comprehensive way. Beer et al, (1985); Kochan et al,(1986) said that it is essential to map the field and classify input and output with an emphasis on an open system approach. Guest (1997) stated that the perspective can be labeled as realistic but fail to provide a clear focus for any test of relationship between human resource management and performance. Guest (1997) further opined that normative theories of human resource management, are more prescriptive in their approach, taking the view either that a sufficient body of knowledge exists to provide a basis for prescribed best practices or that a set of value indicate best practice. However, one of the major challenges of nearly all the existing work/research is its dependence on cross-sectional data which makes it virtually impossible to be confident on the causal relationship linking human resource management and outcome. Arthur (1994) stated that findings of cross-sectional study are consistent with a conceptual model in which the choice of human resource system lead to change in manufacturing performance. The cross sectional data used did not permit any tests of the causal ordering between effect of system and performance. Studies by Bankers et al, (1996), Lazear (1996), D'arcimoles use a longitudinal approach, still data collection on management issues over a long time period is difficult and may be too expensive when traditional survey methods are being used. In the recent time, Raja et al(2011) carried out a survey of 100 sample, and they found in their studies that there is a positive relationship between training design and organizational performance. In the studies conducted by Abeeha and Bariha (2012) they observed that there is a positive correlation between employees' training and organizational competitive advantage. Abang, May and Maw (2009) investigated the relationship between off the job training and organizational performance and their studies revealed that the off the job training improve organization performance whereas on the job training does not improve organization performance. Byrne (2009) categorically said that training is not an end goals itself but training is a means to an end. Swanson in herman and kurt (2009) declared that fewer than 5% of all training programmes are assessed in terms of their financial benefits to the organization. Raja et al, (2011) said training has link with other variable apart from organizational performance. They said additional outcomes of training are related to performance indirectly. Raja et al (2011) stated that training and development is basically directed at employee but its ultimate impact goes to organization because the end user of its

benefits is the organization itself. Abang et al, (2009) further stated that training will have the greatest impact when it is bundled together with other human resource management practice and these practices are also implemented following sound principle and practices base on empirical research. Herman and kurt, (2009) listed the benefits of training to the organization as profitability, effectiveness, productivity, operating revenue per employee as well as reduction of cost, improved quality and quantity which are all direct benefit, while employee turnover, organization reputation, social capital to performance are all regarded as indirect benefits. Abang et al, (2009) stated that information technology, employees training and incentive showed a strong relationship with organizational performance. They further attributed this to the fact that in most developing country the employees are not as highly paid as those workers in developed countries, thus worker are more concerned with human resource practices which could subsequently increase their earning. Herman and Kurt (2009) stated that several interventions are effective at increasing the benefit of training to the organization, they said organization should conduct a need assessment using experienced subject matter expert to make sure trainees are ready and motivated for training. Also organization should apply theory based learning principle such as encouraging trainees to organize the training content, making sure trainees expend effort in the acquisition of new skills, and providing trainee with an opportunity to make errors together with explicit instructions to encourage them to learn from these errors enhances the benefits of training. They said further that in term of training delivery, the benefit of using technology for training delivery can be enhanced by providing trainees with adaptive guidance. Jeremic, Jonavanovic and Gasevic (2009) opined that the model of measuring training effectiveness developed by Donald Kirkpatrick in the late 1950s can enhance the perceived benefit of training from the perspective of various stakeholders in the process, including those that participate in training and those that fund it i.e. organization. Lisa and holly(2007) take note of importance of environmental factors such as supervisory support and opportunity to perform as moderator of the relationship between training and transfer of training back to the work environment

Organization performance

In the context of banking sector, performance indicators include but not limited to profit, return on equity, return on asset, deposit base, customer base, stock performance indicators e.t.c . Richard in Wikipedia (2008) identified that organizational performance comprises three specific area of firms' outcomes:

- 1) Financial performance (profits, return on asset, return on investment e.t.c)
- 2) Product and market performance (sales, market share e.t.c.)
- 3) Shareholders return (total shareholder return, economic value added

Paul, nd; Wikipedia (2008) said that studies that are concerned with organizational performance include strategic planning, operations, finance, legal and organization development. His emphasis also centre on interdependent variable that can be used to manage, track and measure performance. Paul,nd; Wikipedia (2008) look at performance measurement from the following perspectives (1) financial performance, (2) customer services (3) social responsibility (4) employee stewardship

However, this study adopt financial measurement for organizational performance

THEORETICAL FRAMEWORK

The theories that back this research are variance of thinking of 1859 and human capital theory by schultz 1961 which was developed by Becker in 1994. Becker (1994) said the human capital theory stated that education or training raises the productivity of workers by impacting useful knowledge and skills, hence raising workers' future income by increasing their life time earning. However, living stone (1997) asserted that the biggest challenge to human capital theory is underemployment of credentialed knowledge a number of people who have invested many years of their lives in acquiring advanced formal educational qualifications are unable to get a payable jobs or commensurate job. However, variance of thinking capacity (1859) explains how every individual person is born with different thinking capacity. If different people are given the same task which totally new to each of them, each of them will come up with his/her own way of performing that task unless all of them have been trained on doing it in a particularly way, they would do the job according to their own thinking which may lead to variance of outcome to the organization.

Research Population

The population for this study is all Nigerian bank.

Research Sample

The sample for the study is determined using the formular below.

$$n = \frac{(z\text{-score})^2 \times SD \times 1 - SD}{(\text{Error Term})^2}$$

$$n = \frac{(1.96)^2 \times 0.5 \times (1 - 0.5)}{(0.05)^2}$$

$$n = \frac{0.9604}{0.025} = 384$$

Since the study investigate into the impact of training and development on Bank performance, a descriptive design was used. The research design provide tool for describing collection of statistical observation in an understandable form without any bias and with maximum reliability. Primary and Secondary data were used to collect information. The primary source contain questionnaires and supplemented by interview with the human resource manager. The data collection procedure ensure that no bias and there is reliability. Question were structured using clear and simple language while those interviewed were instructed to revealed their organization practice and not their personal opinion. The researchers personally administered the question. The stratified sampling technique was used in order to have a better representation using the following formular. This is considered appropriate as different group of a population are involved i.e. permanent staff and contract staff

$$Q = \frac{A}{N} \times \frac{N}{1}$$

The items were selected using ratio of one technical contract staff to 3 Technical Permanent Staff among whom are operation manager and supervisor and cashiers. Each of the respondent from the stratum were selected on the basis of their experience as either permanent or temporary technical staff of the bank. Analysis were carried out on using descriptive tools.

DATA PRESENTATION, ANALYSIS AND INTERPRETATION

The data collected is presented, analyzed, interpreted on the basis of objective, questions and hypothesis of the study. 384 copies of the questionnaires were printed and distributed, however 377 copies were correctly, properly filled and returned. What was discovered in the uncompleted forms was that the most senior staff preferred to be interviewed than to write. Hence, the seven forms were taken back to the respondents by the researcher and filled while they were being interviewed from the questionnaires. This step ensured that the returned copies are 384 completed.

Scale:

SD	-	Disagree	1
D	-	Slightly Disagree	2
N D/A	-	Neither Disagree nor Agree	3
S/A	-	Slightly Agree	4
A	-	Agree	5

STAFF TRAINING, STAFF DEVELOPMENT AND BANK PERFORMANCE

QUESTION	SD	D	N/D/A	SA	A	MEAN	STANDARD DEVIATION	Z-SCORE	COEF. OF VARIATION	T-SCORE
Human resources practices such as adherence to regular, periodic human resources training design/programmes, orientation training, job rotation, annual leave roster influence staff to perform higher and surpass market share target.	16 (4.2%)	17 (4.4%)	25 (6.5%)	198 (51.6%)	128 (33.3%)	4.054	0.9501	(0.0568)	0.23	49.4%
Offer for advanced training, assistantship, team work apprenticeship, coaching influence staff to meet profit/deposit target .	16 (4.2%)	17 (4.4%)	35 (9.1%)	209 (54.4%)	107 (28.9%)	3.971	0.959	0.0302	0.24	50.302
Exposure to technology, financial innovation , availability of modern and adequate training facilities influence staff to perform challenging task such as target marketing	11 2.8%	16 4.2%	53 13.8%	216 56.2%	88 22.9%	3.92	0.886	0.0903	0.22	50.903
Staff resistance to new method inhibit staff from rendering improved, more competition and innovative service to customers.	13 3.4%	10 2.6%	47 12.2%	190 49.5%	124 32.3%	4.047	0.852	(0.0552)	0.211	49.5
This company promote and reward staff base on performance	16 4.2%	20 5.2%	45 11.7%	155 40.4%	145 37.8%	4.00	1.00	0000	0.25	50
This company emphasizes human resource training, development and research for all categories of staff in order to increase market share, profit and shareholders value.	19 4.9%	18 4.7%	34 8.8%	165 42.9%	148 38.5%	4.055	1.104	(0.0498)	0.27	49.5
Skill acquisition, knowledge improvement and altitudinal change influence supervisor to discharge his/her duty competently, diligently and profitably.	14 3.6%	19 4.9%	62 16.1%	159 41.4%	130 33.8%	3.968	1.025	0.0312	0.26	50.31
The quality of service, speed service and safety of service render by this company influence customer continuing patronage and loyalty.	9 2.3%	15 3.9%	56 14.8%	190 49.5%	114 29.7%	4.003	0.8098	(0.00370)	0.20	49.96

Source: Field 2014

About 16 respondents 4.2% disagree, 17 respondents 4.4% slightly disagreeing, 25 respondents 6.5% neither disagreeing nor agreeing, 198 respondents 51.6% slightly agreeing, 128 respondents 33.3% agreeing and with a mean expense value of 4.054. The respondents are of the view that Human resource practices such as adherence to regular, periodic training/programme orientation training, job rotation influence staff to perform higher. Also, 16 respondent 4.2% who disagreeing, 17 respondent 4.4% who slightly disagree, 35 respondent 9.1% who neither disagree nor agree, 209 respondent 54.4% who slightly agree and 107 respondent 28.9% who agree as well as mean response value of 3.971 indicate that offer for advances training, assistantship, team work, apprenticeship, coaching influence staff to meet profit and deposit target set by the management more importantly, 11 respondents 2.8% disagree, 16 respondents 4.2% slightly disagree, while 53 respondent 13.8% who neither disagree nor agree, 216 respondents 56.2% who slightly agree and 88 respondents 22.9% who agreed and with a mean value of 3.92 implies that exposure to technology, financial innovation, availability of modern and adequate training facilities influence staff to perform challenging task and surpass target. With a means response value of 4.047, 13 respondent 3.4% disagree, 10 respondents 2.6% slightly disagree, 47 respondents 12.2% neither disagree nor agree, 190 respondents 49.5% slightly agree and 124 respondents 32.3% agree, it is indicated that staff resistance to new method inhibit staff from rendering an improved, more competitive and innovative services to customers. 16 respondents 4.26% disagree 20 respondents 5.2% slightly disagree, 45 respondents 11.7% neither 11.7% neither disagree nor agree, 155 respondents 40.4% slightly agree and 145 respondents 37.8% agree and as well as mean response score of 4.0 implies that bank emphasis human resource training, development and research to increase profit, market share and shareholder value. As indicated by 19 respondents 4.9% who disagree, 18 respondent (4.7%) slightly disagree, 34 respondents 8.8% who neither disagree nor agree, 165 respondents 42.9% who slightly agree, 148 respondents 38.5% who agree and also represented by mean value of 4.055, it is the view that Bank's promotes and reward staff base on performance. A mean response score of 3.968, by having 14 respondent 3.6% disagree, 19 respondent 4.9% slightly disagree, 62 respondent 16.1% neither disagree nor agree, 189 respondents 41.4% slightly agree 130 respondent 33.8% agree, it is clear that skill acquisition, knowledge improvement and altitudinal change influence supervisor to discharge their duly competently and diligently.

The Test of Significance

In order to justify the rejection or acceptance of the null hypothesis. We use a standard score approach and set the level of significance at 5%. The z score is determined using the formular;

$$Z\text{-Score} = \frac{\text{Mean} - 4}{SD}$$

The formular is adopted from Nielsen and Levy who in 1994 found that 80% of the number of points in a scale is a good place to start. Therefore, the benchmark in a scale of 5 is 4. Looking at normal distribution value, the probability of having z value of -0.0568, 0.0302, 0.0903, -0.0552, 0000, -0.0498, 0.0312 and -0.00370 are about 0.032, 0.0120, 0.0359, 0.0398, 0000, 0.04, 0.0120 and 0.0000. since the probability value is 5%, the null hypothesis is rejected.

$$\Pr(0 \leq Z \leq 0.0302) = 0.0120 \text{ (two tailed)}$$

$$\Pr(0 \leq Z \leq 0.0903) = 0.035$$

$$\Pr(0 \leq Z \leq 0000) = 0000$$

$$\Pr(0 \leq Z \leq 0.0312) = 0.0120 \text{ (two tailed)}$$

$P(-0.0568 \leq Z \leq 0) = 0.032$

$P(-0.0552 \leq Z \leq 0) = 0.0398$ (two tailed)

$P(-0.0498 \leq Z \leq 0) = 0.04$

$P(-0.00370 \leq Z \leq 0) = 0.0000$ (two tailed)

Since the P value is less than 5%. The result is statistically significant, hence the null hypothesis is rejected. This implies that staff training, staff development influence Bank performance.

DISCUSSION OF FINDING

The findings of this study revealed that there is a link between staff training, staff development and organization performance. The result corroborated the study by Yussuf (1974), Baron and (Hagerty 2001). It was also discovered that staff training increases skill and effectiveness of employees. It was reported that good human resource practices can lead to greater loyalty to organization by the staff. The study further ascertain that success or failure of an organization partly depend on staff altitude, orientation and conduct., which is consistent with the report of CBN (2010) however all these were statistically significant. The relationship between managerial quality and performance was statistically significant which was also consistent with SEC report of 2005.

Moreover, it was discovered that staff resistance to new method can reduce productivity and increase staff turnover and this result is consistent with the Harvard business review of 1969. The study also found that level of skill contribute to staff productivity which is consistent with the study conducted by Huselid (1995). Moreso the study discovered that investment in training is related to staff productivity as this was also consistent with the study of Koch and McGrath, (1996). We also found that training design/ programmes of activities is positively related to staff productivity. Therefore Training and staff development is an indispensable programme which should be part of organization culture. The attainment of organization goal, mission, vision rest and depend on appropriate orientation training. Knowledge and skill is power and cannot be discarded or substituted by any organization. The challenge of 21st Century which include but not limited to globalization and liberalization is threat and as well an opportunity for organization to complete at global level if the organization posses the right and quality staff. To a large extent, training reduce the level of supervision and enable supervisor to concentrate on other pressing area in the organization. Training and retraining of staff should be a continuous exercise for both experienced and new staff because of advancement of technology and the introduction of different and new financial products.

There should be job rotation and annual roaster because this is seen as part of human resource development. Given the level of available resource, bank place more emphasis on training and staff development, however major losses to bank are as a result of poor treatment of contract staff as they are not seen to be relevant even after acquiring more qualification. The issue of job rotation is not handle with care as staff are being transfer often and often which is considered to be dangerous because there may not be proper handling over. Those staff on contract are not being sent for training like their other counterparts and this always result to loss of committed contract staff to competitors.

RECOMMENDATIONS

1. Career limit to contract staff should be discourage and abolished.
2. Bank should emphasis relevant training, relevant qualification in order to meet the need and objective of the organization.

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