



“Perceptions of Executive towards Training & Development programs with special reference to employees of banking sector”. (State bank of India & Punjab National Bank)

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Abstract

Training in one way or the other, has been playing a very important role in man's Growth, development ever since Adam and Eve landed on this planet, In fact, what the Human beings today is, it has been only because of training in many patterns and indication, Changing their outline and the setups according to developing needs of a particular time and Period in the history of human advancement. This Realization has led to the development of theories, models and strategies of managerial and Organizations effectiveness in public sector electronic units. The present study aimed to explore Perceptions of executive towards Training and Development in Public banking sector (State bank of India and Punjab national bank). This study has finality in term of Training and development method, objectives and analysis which may finally give insight in developing some particular and realistic rules and forecasting to improve the managerial Effectiveness, organizations performance, managerial performance, and methods of training and development. The findings of study shows that the effect of training on Bank Employees in different banking skills, before and after training Was analyzed Out of various skill development programs it was observed that at State Bank Of India basic PC Based program was 23% 23% where is at Punjab National Bank it was 29% interactive multimedia using pica- Based CD ROM style was appreciated by 25% at State Bank Of India web based training programs for Appreciated at State Bank Of India by 20% of people where Punjab National Bank it was only 11%. Training should receive the maximum Support from top management at the emotional level, in such a way that training system should be involved in solving organizational problems.

Introduction

Training and Development ensures improved learning and change in behavior if provided in structured format. Companies which pay high attention on Training of its Employee's indicates high market capitalization as their human resource are able to deliver effective results to the customers. This implies that Training results in effective performance of an individual. Training also enables an Employee to improve both its Technical as well as Managerial skills. Training Develops effective and productive work habits, provides appropriate skill set to perform modified jobs, avoids unnecessary absenteeism and chance of accidents; thus increasing employee's loyalty and confidence. It is a specialized function of the organizational development. Training is different from Education because it is particularly formal Education. Training is a process of learning a sequence of programmed behavior. It is an application of knowledge and gives people an awareness, rule and regulation about the particular field, but the aims of Training are increasing knowledge and time to time changing attitudes and competences in good manner. Innovation is increased; create new strength to strategies, Productivity increased and the company's capacity to adopt new Technologies and new Methods. But the Training is not same in the whole Organization Employees. It can be different from one Employee to another, one group to another group, even the group in the same class. So it is frame according to position in an Organization. The impression of training has undergone a full conversion, going from diversion of outlying work to the center-stage in all concern of human work, especially in business and corporate sector. As importance of total transformations, it has appeared as most important instrument of enlargement and development and has fascinated and engrossed every

body's attention in the organization. Training is being accorded the top most primates by the diplomatic managers, almost as a near relief for all of their pain and suffering. The impression of training has undergone a full conversion, going from diversion of outlying work to the center-stage in all concern of human work, especially in business and corporate sector. As importance of total transformations, it has appeared as most important instrument of enlargement and development and has fascinated and engrossed every body's attention in the organization. Training is being accorded the top most primates by the diplomatic Managers, almost as a near relief for all of their pain and suffering.

Training and development methods

All the human resource development exercises are intended to either improve performance on the present job of the individual, prepare new skills for new job or new position later on and general development for the two individuals and organization in order to have the capacity to meet organization & present and future destinations. There are extensively two distinct methods that organizations may look over for training and developing skills of its representatives. These are at work training given to organizational representatives while leading their standard work at a similar working scenes and off-the-job training includes removing representatives from their typical workplaces and in this manner all concentration is forgotten to the training. Cases of the at work training incorporate yet are not restricted to job rotations and transfers, instructing and additionally mentoring. Then again, off-the-job training cases incorporate gatherings, role playing, and numerous more as clarified beneath in detail training may comprise of educating or instructing by more experienced

individuals or mentors at the work area or at the seat. Diverse organizations are roused to go up against

Various training methods for various purposes behind illustration;

(1) Contingent upon the organization & strategy, objectives and resources accessible.

(2) Contingent upon the necessities distinguished at the time.

(2) The objective gathering to be prepared which may incorporate among others individual

Specialists, gatherings, groups, office or the whole organization.

Employee performance

Worker performance is ordinarily taken a gander at as far as results. Notwithstanding, it can likewise be taken a gander at as far as conduct. Kenney et al. (1992) expressed that worker performance is estimated against the performance norms set by the organization. There are various measures that can be thought about when estimating performance for instance utilizing of profitability, productivity, effectiveness, quality and gainfulness measures as quickly clarified henceforth. Productivity is the capacity to win benefits reliably over some undefined time frame. It is communicated as the proportion of gross benefit to deals or profit for capital utilized. Proficiency and effectiveness - productivity is the capacity to create the desired results by utilizing as negligible resources as could be allowed while effectiveness is the capacity of workers to meet the desired goals or target. Profitability is communicated as a proportion of yield to that of information. It is a measure of how the individual, organization and industry changes over information resources into products and ventures. The measure of how much

yield is created per unit of resources utilized. Quality is the normal for items or administrations that bear a capacity to fulfill the expressed or suggested needs. It is progressively accomplishing better items and administrations at a logically more aggressive cost.

Review of literature

Chand (2019), Studied “Training: Meaning, Definition and Types of Training” and observed that Training constitutes basic concept in human resource development. It was concerned with developing particular skill to desired standard by instruction and practice. Training was highly useful tool that can bring an employee into position where they can do their job correctly, effectively, and conscientiously. Training was act of increasing knowledge and skill of an employee for doing particular job. Dale S. Beach defines training as ‘the organized procedure by which people learn knowledge and/or skill for definite purpose’. Training refers to teaching and learning activities carried on for primary purpose of helping members of an organization acquire and apply knowledge, skills, abilities, and attitudes needed by particular job and organization. According to Edwin Flippo, ‘training was act of increasing skills of an employee for doing particular job’. Every organization should provide training to all employees irrespective of their qualifications and skills. Mechanization, computerization, and automation had resulted in many changes that require trained staff possessing enough skills. Organization should train employees to enrich them with latest technology and knowledge.

Kulkarni (2018), studied “a literature review on training & development and quality of work life” and observed that in this competitive world, training plays an important role in competent and challenging format of business. Training were nerve that suffices

need of fluent and smooth functioning of work which helps in enhancing quality of work life of employees and organizational development too. Development were process that leads to qualitative as well as quantitative advancements in organization, especially at managerial level, it were less considered with physical skills and were more concerned with knowledge, values, attitudes and behavior in addition to specific skills. Hence, development can be said as continuous process whereas training had specific areas and objectives. So, every organization needs to study role, importance and advantages of training and its positive impact on development for growth of organization. Qualities of work life were process in which organization recognizes their responsibility for excellence of organizational performance as well as employee skills. Training implies constructive development in such organizational motives for optimum enhancement of quality of work life of employees. These types of training and development programs help in improving employee behavior and attitude towards job and also uplift their morale. Thus, employee training and development programs were important aspects which were needed to be studied and focused on. This paper focuses and analyses literature findings on importance of training and development and its relation with employees' quality of work life.

Orokov (2017), Studied "Employee Training and Development in Kyrgyzstan: Leninskoye Village Government" and observed that main goal of this project was to improve performance of village government through effective implementation of sound training policies and programs. Main activities included identifying problems in employee training and development that stop village government from offering employee training, develop policy recommendations to overcome problems that had been

identified, and helping village government to consider and implement training policy. This project addresses an important issue in Kyrgyzstan: most of employees of Kyrgyzstan's local self-governments on village level had received no training on how to carry out their jobs. Villages, governed by elected bodies, operate with limited funding. As elsewhere in world, they employ front-line workers who provide most basic services to local residents. In most ways they were face of government seen most often by citizens: they manage water systems, pick up garbage, collect taxes, assist in emergencies, register important documents, and even assist in making sure that local men of military age report for service.

Ahmed & Ahmad (2016), Studied "Relationship between Training & Development and Performance of Business Schools Faculty" and observed that Universities and educational institutions were incubation centers of knowledge creation and building society in which social justice prevailed. Mission and vision of universities should be specified and made in connection to achieve these social factors. In these social factors, human developments were most prominent aspect amongst others. Therefore, universities should give maximum importance to training and development for their employees, which lead to overall organizational performance. Skilled and competent human resources were key for any organization to get desired position in competitive market. These talented and knowledgeable employees were trigger to excel organization into future horizons. Since, now, days there were cut throat competition in market, only those organizations can survive or get competitive advantage over other, who care their employees and tried to convert them into human capital. It were important that employees had best results in business and growth, but it were necessary that employee must had capabilities and desired

training and development and most importantly d maintain those training standards.

Yazit (2015), Studied “Management Development Programs and the Readiness for Changes: a Study in Malaysia” and found that Organization needs systematic and continuous development programs in order to enhance the quality of the current employees. Lombardo and Eichinger (2000) posited that in any organization, providing the workers with the necessary training and management development programs is actually one of the most effective ways to make employees able to unleash their talents and potential. This is highly useful to make the organizations able to stay competitive despite the changes and challenges in the business. Having been able to cope with changes which are constantly affecting the business is thus pertinent. Therefore, management development programs (MDPs) are conducted and employers are willing to invest in the programs. Nevertheless, employers are also wary about the outcomes of the MDPs; whether the programs are able to instill the sense of readiness to embrace changes. Hence, the study is conducted.

Nischithaa (2014), Studied “The Importance of Training and Development Programs in

Hotel Industry” and observed that Training were concerned with imparting specific skills for particular purpose. Training were sequence of learning sequence of programmed behavior. Training were act of increasing skills of an employee for doing particular job. “Training were process that provides employees with knowledge and skills required to operate within systems and standards set by management.” Management development were all those activities and program when recognized and controlled had substantial influence in changing capacity of individual to perform his assignment better and in

going so all likely to increase his potential for future assignments. Thus, management development were combination of various training program, though some kind of training were necessary, it were overall development of competency of managerial personal in light of present requirement as well as future requirement. Development an activity designed to improve performance of existing managers and to provide for planned growth of managers to meet future organizational requirements were management development.

Nassazi (2013), Studied “Effects of Training on Employee Performance” and found that there were no doubts that organizations worldwide were striving for success and out competing those in same industry. In order to do so, organizations had to obtain and utilize her human resources effectively. Organizations need to be aware of face more realistically towards keeping their human resources up-to date. In so doing, managers need to pay special attention to all core functions of human resource management as this plays an important role in different organizational, social and economically related areas among others that were influential to attainment of organizational goals and thus organizations successful continuation in market. This study, therefore, goes on to discuss one of core functions of human resource which were training, employee performance, and how earlier affects latter.

Chakrabarty (2012) clarified the significance of human resource management in banks. He reasoned that survival of banks would rely upon customers’ satisfaction and for this, banks require effective and esteemed human resource. Among banks skilled labor was hard to find, and HR had turned into a frightened resource in banks, both in amount and quality. He recommended that HR should have been managed legitimately for the advantage of society. He

additionally centered on the human resource arranging, getting the perfect individuals, holding, and developing the HR in the banks by giving them training and motivational factor. Finally, he proposed that the banks required solid action intends to handle the HR challenges in the focused period.

Findings

This research examined the effect of training and development programs on employee's performance, motivation, needs, awareness, organizational and managerial effectiveness, perception and satisfaction in State Bank Of India and Punjab National Bank (Ludhiana). The research had the objectives to find out how training and development of employees contribute to the achievement of the goal the State Bank Of India and Punjab National Bank. Again it found out whether there were organizational issues that constrain training and development in the State Bank Of India and Punjab National Bank. Furthermore it investigated how training and development needs of employees were determined. To achieve these objectives a sample of 400 employees were selected. This was further supported with an interview of executives of State Bank Of India & Punjab National Bank (Ludhiana).

Suggestions

In order to restructure and strengthen the training practices at the State Bank of India as well as Punjab National Bank in particular, and all Public sector banks, in general in making the training system effective A few suggestions have been put forth based on the findings of the study.

1. Training in Behavioral Skills

Training in both State Bank Of India as well as Punjab National Bank has not made any impact in improving certain important behavioral or interpersonal skills of the employees at different levels for being effective in their roles, the banker along with his professional skills needs to have wide repertoires of skills such as building trust, maintaining good interpersonal relationship, good communication, skills of self-disclosure and giving and receiving feedback and help, responding to others On time, which can help him/her to increase interpersonal effectiveness and competence. Human Relations and Interpersonal skills training which help in changing the behavior of the people should be imparted to the employees at all levels in the bank so that this change in behavior leads to superior results As a result of these superior results, the trainees' attitude towards training also changes .

2. Training of Marketing and Customer Service

Even though there is a good amount of improvement in customer service and marketing skills, if one looks at banking today, particularly from the point of customer complaints, one can easily see that the problem is not always lack of knowledge or skills but of attitude also So, in case the objective of the bank is to increase the area of success by reducing customer dissatisfaction and enhancing customer delight, certain training programs that exclusively concentrate on transformation of attitudes of the employees where they have complete positive outlook about themselves and about others are needed The bank men could take interest in problems of customers, give them advice on banking matters, give personalized service and develop cordial relationship with them More and more training programs on marketing and customer service can be held by both the banks as they are the thrust areas which ensure business to the bank.

3. Post Training Utilization

Training and post-training postings are not always seen in the right-perspective. In banking business, which is multifunctional, training in different aspects of business for an officer or a clerk should not get wasted. Training should equip a person for his immediate assignment, so that he will be in a position to discharge his responsibilities better. If this does not happen, not only that the training inputs cannot be utilized by the employees at their work but also the quality of work suffers. While applying the rotation of jobs, employee's training status has to be considered by the bank so as to avoid the mismatch of needs and training. Proper post training utilization ensures high returns in the form of change in style of performing and functioning as the knowledge gained in the training can be applied without any barriers.

4. Training Needs Identification

The banks only seem to play a number game in deputing the employees for different training programs identified by it. Training needs should be always chalked out with reference to the career planning exercises and post training placement of the employees. There should be regular interactions and meetings of teaching and non-teaching staff with the operational/line managers so as to design the training programs in line with the requirements of the bank. Training needs of the banks should take into consideration, business plan and policy guidelines, inspection and audit reports, complaints and suggestions from staff and customers and the gap arising from the expected and actual performance, apart from the usual self-appraisal, performance appraisal by the higher-ups and job cards.

5. Professional Trainers

There is no permanent faculty in the staff training colleges of both SBI and PNB. The system of appointing trainers for a temporary period affects the quality of training. By the time the trainers get mastery over the art and science of teaching, they would have been transferred and this type of blitz of the job rotation might even distract the banking personnel, who do not aspire for it. It is advisable to appoint the faculty in the training colleges of the bank on a permanent basis so as to avail off their expertise fully and professionally.

6. Status for the Trainers

More and more research and development activities, participation of trainers in the functions of customer education should be established so as to enhance the credibility of training in banks. It is better if training institutes have their own research unit where they can develop products and services by keeping in constant touch with the external competitive environment. The trainers can be given the status of consultants to the top management of the bank, towards the achievement of its objectives or to enhance the performance or even to solve operational and business problems. In order to establish the credibility of training system, in particular, and HRD culture in general, there has to be such a climate in the bank where the viewpoints of the training department in the bank should be considered as authentic which should get immediate attention.

7. Reorientation in the Trainer's Role

Quite a few trainees attend the training programs either out of compulsion or in a casual way without much interest. This is mainly due to the stress at work arising out of role conflict, role ambiguity, high degree of specialization and also poor communication. Reorientation in the training system and the trainer's

role can help the employee to come out of stress and make every employee a 'performer'. In this case, the trainer should act more like a counselor than like a teacher. He should articulate the values and beliefs of the organization and identify the values and beliefs of the trainees and should try to synchronize the values of both.

8. Preparation of the Trainees

Trainees in a majority of the cases attend the training program with reluctance and apprehension. This shows that they are not well prepared to take up training. Naturally, this exercise is going to be wasteful, without transfer of learning or development of skill and knowledge. The important pre-requisite of training is to prepare the trainees mentally to attend and accept the training instructions. The area of coverage of the topic has to be intimated to the employees, by distributing the material to be referred during the course in advance. Trainees should be well convinced regarding the necessity and importance of the particular training to them. Individuals may not work hard on anything unless they are convinced of its benefits and advantages.

9. Motivation of Trainees

Good number of trainees attends the training programs with a view of acquiring knowledge, developing technical, relational and conceptual skills. The learning actually takes place only when the trainee finds himself in a convenient learning environment. Apart from the conducive physical environment, trainer, while designing a training program has to keep in mind, not only the needs and objectives of the organization but also the job environment and motivation levels of the participants. Trainees should have adequate interest and motive for learning. The trainer should have the capability to make the trainees shed their half knowledge, prejudices, biases, likes

and dislikes by playing a catalyst in bridging these values.

10. Outsourcing of Training Programs

Instead of concentrating on sponsored programs by external training institutes only, the Bank should focus on In-Company programs wherein the training needs of the bank are properly identified and specialized training programs exclusively in the areas of requirement are conducted for the employees of the bank in their premise.

11. Effective Utilization of Training Sessions

The inauguration and valediction of training programs have become routine formalities as most of the valuable time is wasted in such formalities with little or no concern for what goes on in-between. Instead of this, the training programs and sessions should be well planned with intensive brainstorming sessions in the beginning to understand the pre-training skill of the trainees personally and can be wound up by taking a feedback by the trainees about the benefits derived by them after undergoing training. This type of system of one-on-one conversation can help in improvising the training sessions on a continuous basis, as the feedback is more personalized and open. Whereas inauguration and valediction would hardly bind the trainees and trainers together and help those to understand each other's viewpoints.

12. Humor in Training

Since the training programs in the STCs consist of people with different abilities, talents and also a sense of humor, the trainers also need to have a good sense of humor and use humor wherever essential.

13. Co-ordination of Training Activities

Branch Managers, Operating functionaries and Divisional Heads should co-operate in giving suggestions to the training system and should be receptive in receiving advice from the training department They should participate in the analysis of the training needs of their people and should recommend the selection of employees for different training programs These functionaries should never think that these responsibilities are burdensome or wastage of time, instead they should consider themselves a part of the training system, which also enables them to discharge their HR responsibilities The process of preparation of training material like case studies, in-basket exercises and role plays at the training college and centers can be greatly facilitated by the constant supply of such in-bank raw-material.

14. Flexible Training Practices

The training practices must always have an in-built flexibility and the trainer must have the freedom to include extra items relevant to the program if found necessary this type of flexibility will help in the critical discussion of the topic and better coverage of the area.

15. Stress Busters in Training

Conditions of stress adversely affect the efficacy of training, and stress can never be removed by asking the trainees to forget about it, In this context, there should be compulsory introduction of workshops and seminars on Yoga, Meditation and Relaxation Techniques on a regular basis, as part of the training program so as to release the employees from the clutches of stress, depression and interpersonal problems Enabling employees to have an exposure in all these, broadens their mental horizon, increases capacity to work hard, more concentration and

ultimately helps in extra ordinary performance These life planning exercises make the individuals better persons as they will be able to cope with the stress and maintain a perfect work-life balance Spiritual leaders can be invited by the bank to propagate ethics, values and conduct in the management, in general and banking system, in particular. The trainees should carry these things back home and try to implement it in workplace, interpersonal relationships and communication Stress busters like Yoga, Meditation and Relaxation techniques make the assimilation of training inputs better and faster and even help the employees to be effective performers on the job.

16. Visiting Faculty Scheme

Training system should maintain the quality at the same time not completely ignoring the quantity more and more guest (visiting) faculties should be invited to STCs so as to have a valuable insight in to different functional areas of the bank visiting faculties help in overall banking development by improving internal competencies of the bank.

17. Seminars in Agriculture and Rural Development

Rural branches and rural bankers play an important role as change agents working for the development of the rural economy It is not enough if they just extend the credit facilities and mobilize deposits, instead they need to function effectively as developmental interventionists The emotional attachment and loyalty will be more in rural customers than in urban customers. Thus, it is not suffice if the rural employees are oriented towards rural credit, lending, agricultural crop loans, recovery training, but they should also be given orientation in HR skills which gives them enough exposure to develop good interpersonal relationship and communication skill not only with their peers but also with the customers of the rural area

Banks can arrange more seminars and workshops in Agriculture and Rural Development.

18. Practical Orientation to Rural Training

Banks can even think of imparting rural training in villages so as to get an orientation to the rural atmosphere and also to educate the employees under practical circumstances.

19. Knowledge Sharing

Banking institutions with experience in conducting training activities should get together to hold sessions on sharing of training experience, which help in cross-fertilization of ideas and make the whole process of training rich.

20. Developing Training Budget

In order to arrive at an accurate amount spent on training, the banks should think of developing a systematic budget for training, wherein the Travelling Allowance [(TA) bill which includes, Travelling expenses + Salary for the training period + Halting allowances Lodging expenses + Boarding expenses)] sanctioned for the trainees, can be collected from all the zones, by HRD Division Expenditure incurred in sending the staff for external training should also be compiled in the similar manner Apart from these, the operating expenses of STC, telephone and postal expenses, expenses on infrastructure, stationery supplied to STC through printing and stationery department of the bank should also be accounted By keeping this amount as the base, the bank can increase the budget for training as per the requirement to meet the ever increasing demand of developing the resources of the bank.

21. Recovery Management Training

Recovery management training should not be simply theoretical the bank should guide in the direction of increasing the productivity and profitability of the borrower, so that the borrower makes prompt repayment.

Recommendation:

In light of these findings, researchers are inclined to suggest some guidelines to improve the training and management development programs for organizational success in the research areas:

1. Training objectives and contents should be communicated to the designated participants well ahead so that they can prepare themselves by avoiding ambiguity about the goal of the training program. It also helps them become more motivated and active in participation.
2. Training methods should be tailored to the trainees' need so that the intended knowledge and skills can be conferred in a much more understandable and comfortable manner.
3. Training program organizers should make training materials and manuals available to participants so that they can follow the instructions of the instructor. It also keeps participants more attentive within the program.
4. Training programs should be arranged in an appropriate place where participants will remain free from all social and job related stress. Participant setting layout should be convenient enough for effective communication to be uninterrupted. Training should be arranged when it is necessary as per priority of the training need.
5. In the case of choosing qualified trainers, program designers should consider that trainer's depth of

knowledge and length of experience are two of the most important variables that will eventually help to draw attention and confidence of the participants. Moreover, selected trainers must have adequate passion towards their profession.

6. Training departments of banks should provide policy support, so that participants will be encouraged to transform learning into the job. For this reason, a supportive culture is to be nurtured and trickled down to all layers of the organization where transformation intended will be supported by the superior as well as peer groups of the organization. A reward policy should be designed with the intention of encouraging trainees to transform their learning.

7. Bank must introduce career development policy instead of mere employee selection and recruitment and promotion in the work place.

Conclusion

Training is an important sub-system in the banking organizational system, which has its prime objective of the development of employees at all levels, for contributing towards organizational effectiveness. Training should be recognized as a fructuous activity which ultimately leads to the development of the bank. Training should receive the maximum support from top management at the emotional level, in such a way that training system should be involved in solving organizational problems. Top management of the banks should support the innovations and transitions envisaged in the training and development of process. Training cannot be divorced from the practicalities of running of banking business. It should really remain entrenched as a policy so that it is not restricted only to mere statements in the banks, but should be related to those ideas and expectations that the banks aim to materialize by allotting the required resources for training. Constraints should not be deterrent for not

experimenting and taking proactive steps to enhance and improve training has to relate itself to the preparedness of the bank so that the bank could deal with the change and development effectively. Training should really aim at career development of bank employees so as to equip them to discharge additional responsibilities in future when they move up in the rung of the ladder in the organization. Training should groom the employees of the bank so as to transform them into the full-fledged employees of the bank to shoulder any of the responsibilities in changing environment. The success of training not only depends on the bank management and the faculties of the STC but also on the co-operation extended by the trainees. This requires a sort of commitment on the part of the bank management first and employees next. If the training is imparted by realizing the duties and responsibilities of the people involved in the process, no doubt training will change the employees' outlook in all respects.

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