

Effect of Training Practice on Employees' Job Performance at Deposit Money Banks in Kano State, Nigeria

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Abstract

The study examined the effect of training practice (proxied by on-the-job training and off-the-job training) on employees' job performance at Deposit Money Banks (DMBs) in Kano State, Nigeria. The study adopted a survey research design. The population used for the study comprised 1382 out of which a sample size of 372 (including the attrition rate) was determined using Yamane's (1967) sample sizes determination formula and a convenient sampling technique was used to select the respondents. The study utilized an adapted questionnaire as the instrument for data collection. The data collected for the study were analyzed using Partial Least Square Structural Equation Modeling (PLS-SEM) in determining the measurement, structural models and hypotheses testing through Smart PLS 3.0 software. The study found that on-the-job training has a positive and significant effect on employee's job performance at Deposit Money Banks (DMBs) in Kano State, Nigeria, while off-the-job training has a positive but insignificant effect on employee's job performance at Deposit Money Banks (DMBs) in Kano State, Nigeria. Based on the findings, the study concludes that on-the-job training positively and significantly influences employee's job performance at Deposit Money Banks (DMBs) in Kano State, Nigeria, while off-the-job training positively but insignificant influence employee's job performance at Deposit Money Banks (DMBs) in Kano State, Nigeria. The study thus recommended among others that The management of DMBs in Kano State, Nigeria should design off-the-job training directly to the employee's tasks at work to allow the employees to learn more about their jobs and improve employees job performance.

Keywords: Training, On-the-Job Training, Off-the-Job Training, Employees Performance, Deposit Money Banks.

1. Introduction

It is of great significance to note that globally employees are the backbone of any organization. No matter how big or small the organization is, employees are the true determinants of how successful or how incompetent an organization will turn out to be, this fact is not different from that of the banking sector in Nigeria. Therefore, having adequately trained employees is vital to ensure that the banking sector in Nigeria has the right workers that have been professionally trained and qualified to do their tasks properly. But the problem here is that the economy is very dynamic in nature, and the sector is expected to give more output than it had given before. All this demand places strain on the bank managers and in turn, they are forced to pressurize their employees for better performance and output levels. However, to have productive employees, employees must get the adequate training they require. In return, the banking sector is compelled to implement updated employee training strategies now and then, to increase the productivity of employees.

Training refers to the teaching and learning activities carried out for the primary purpose of helping members of an organization acquire and apply the necessary knowledge, skills, abilities, attitudes and other characteristics needed by a job or organization. Training constitutes a basic concept in human resource development. It is concerned with developing a skill to a desired standard through instruction and practice (Khan et al., 2016). Training is a highly used tool that can bring an employee to a position where they can do

their job effectively, correctly and conscientiously (Nmadu et al., 2020). Training is also the act of increasing the knowledge and skill of an employee for a job. Societies have changed and become more complex throughout the centuries thereby making the skills, tools and work needed to be done have also changed and to manage these changes job training is involved. Huang & Jao (2016) identified two strategies that are integrated into managerial and employee training, namely; off-job training and on-the-job training. Off-the-job training entails providing training to the employees or managers in a context away from the site, where the skills and knowledge gained are to be applied (Huang & Jao, 2016).

Deposit money banks invest a large amount of money for training purposes in building and enhancing the capacity of their human resources. But whether this investment is effective or not is a question often asked by policymakers and shareholders. The institution usually trains employees by using off-the-job training methods like seminars, workshops, lectures, etc. along with on-the-job training methods to improve the performance of the employees. But the effectiveness of these training methods is often questioned due to low productivity from the employees in the sector. Although previous studies conducted in this area focused more different dimensions, for instance, Opeke and Mayowa-Adebara, (2020) focused on the influence of human capital development on employee commitment in university libraries in South-West, Nigeria; Olaoye and Afolalu (2020) focused on the effect of training and development on Earning per Share (EPS) of deposit money banks in Nigeria. While, This study focused on the effect of training practice (proxy by on-the-job training and off-the-job training) on employees' job performance at selected deposit money banks in Kano State, Nigeria. Therefore the main objective of this study is to examine the effect of training practices on employee performance of Deposit Money Banks (DMBs) in Kano State, Nigeria. To achieve this objective, the study was guided by the following specific objectives:

- i. access the effect of on-the-job training on employee performance of DMBs in Kano State, Nigeria; and
- ii. evaluate the effect of off-the-job training on employee performance of DMBs in Kano State, Nigeria.

Based on the above objectives the study formulated the following hypotheses:

HO1: On-the-job training has no significant effect on employee performance of DMBs in Kano State, Nigeria.

HO2: Off-the-job training has no significant effect on employee performance of DMBs in Kano State, Nigeria.

2. Literature Review

Training

According to Hassan et al. (2013), training is a planned process which is designed to improve individuals' job performance. According to Kulkarni (2013), training is a kind of nerve that helps the fluent and smooth functioning of work that in return improves the quality of work life of employees and organizational development. To survive in the competitive market successfully, training plays a significant role as a tool which helps organizations to gain a competitive advantage. Wayne (2015) defined training as a process and method of designing the training content and delivering it in a manner to improve employees' skills to perform their tasks efficiently. Thus, training is perceived as a method of acquiring programmed knowledge to shape employees' behaviour in the desired manner toward accomplishing a specific activity. Falola et al. (2014), considered training as an aspect of human resource intervention that improves employees' competency to perform productively. Employee training is a planned activity that focuses on increasing and enlarging the capabilities, and improving the technical and conceptual skills of employees so that they can possess the necessary abilities to handle complex situations and better perform their job. The central idea underlying training in any sector is how best to keep employees current, vibrant and versatile so that they can continuously perform their roles effectively in this age of rapid socio-economic, political, scientific, and technological changes and globalization, (Nmadu, et al., 2021).

Training is important because it prepares employees to undertake those jobs of higher difficulty and responsibility that require skills and skills through the career path, and this is one of the most common and used approaches in institutions that want to succeed and continue their lives, (Abozed & Salem 2020). Zeb, et

al (2017), argued that training is frequently used to fill the existing gap between the present and future performance of the workforce. Training is categorized into different types: example, on-the-job training which is known as specific training as well and off-the-job training, which is also termed informal training.

On-the-job Training

On-the-job training methods are those which are given to the employees within the everyday working of a concern. It is a simple and cost-effective training method. Proficient as well as semi-proficient employees can be well trained by using such training methods. The employees are trained in an actual working scenario. The motto of such training is “learning by doing.” Instances of such on-job training methods are job rotation, coaching, temporary promotions, etc (Onyango&Wanyoike, 2014).

On-the-job training is sometimes called direct instruction or sit-by-me training in England. On-the-job training is a face-to-face, one-to-one kind of training at the job site, where someone who knows how to do a task shows another how to do it. On-the-job training is still used today. It is probably the most popular method of training because, at its minimal level, it requires only a person who knows how to do the task and the tools the person uses to do the task, (Bedington, 2011). An advantage of this type of training is that it allows instant feedback about what the learner is doing right or wrong, allowing the correction of erroneous actions immediately.

Off-the-job Training

Off-the-job training methods are those in which training is provided away from the actual working condition. It is generally used in the case of new employees. Instances of off-the-job training methods are workshops, seminars, conferences, etc. Such a method is costly and effective if and only if a large number of employees have to be trained within a short period (Onyango&Wanyoike, 2014).

Off-the-job training involves lectures, training courses, workshops and group discussions. This kind of training enables employees to apply new skills learned and knowledge acquired in a safer working context. Training should be provided when the employees lack the desired information and skills to work productively, (Sisson 2012). Off-the-job training is efficiently used when many employees have a training requirement and the resources are available for the training. This method of training is done at an organized off-site, at a different location from the current organization for an agreed time (Ahmed &Yohanna, 2014). The purpose of this method of training at a different site is to provide employees with a change of scenery which most times have a positive impact. They can also analyse previous behaviours for reflection on what has been successful and what has not (Khan, 2016). The trainees are provided with educational material, which covers the theory aspect. During this type of training, trainees feel more inclined to express their views and feelings. They can also explore new and pioneering impressions using case studies, conferences, seminars, audio-visuals, lectures, simulations and role-play (Afshan et al., 2019).

Employee Job Performance

How well a person performs the tasks and responsibilities of their position is considered employee performance. Many businesses evaluate the performance of their staff members annually or quarterly to identify areas that require improvement and to promote growth in areas where expectations are being met or exceeded. Sinha (2016) stated that employees’ performance is depending on their willingness and also the openness of the employees themselves on doing their job. He also stated that having this willingness and openness of the employees in doing their job, could increase the employees’ productivity which also leads to performance. Step (2017) also explained that to have a standard performance, employers have to get the employees’ tasks to be done on track to achieve the organization’s goal or target. By having the work or job done on a track, employers could be able to monitor their employees and help them to improve their performance. Furthermore, a reward system should be implemented based on the performance of the employees. This is to motivate the employees to perform more on their tasks. Several factors are described by

Stup (2017) towards the success of the employees' performance. The factors are such as physical work environment, equipment, meaningful work, performance expectation, feedback on performance, areward for a good or bad system, standard operating procedures, knowledge, skills and attitudes.

Empirical Review

On-the-job Training and Employee Performance

Yimam (2022) investigated the impact of training on employees' performance in a technology-focused academic institution. The study used a quantitative approach and the cross-sectional survey was used to collect data from a sample population of administrative employees of Bahir Dar University, Ethiopia who took training in 2019 chosen by simple random sampling. The study used a questionnaire as the instrument for data collection. Data were analyzed using both descriptive and inferential statistics. Findings: Results show that training design, training needs assessment, training delivery style and training evaluation have a significant positive effect on employees' performance in technology-focused academic institutions.

Also, Nassary (2020) examined the effect of employee training on employee performance in Arusha Municipality. The study adopted a survey research design. A sample of 80 respondents was selected through purposive, probability and simple random sampling procedures. Data were analyzed through descriptive and inferential statistics to determine the effects of employee training on job performance. The study found that on-the-job training has a strong effect on employees' performance. The study also found that short courses training and seminars were preferred by respondents to forums and workshops for building the capability of the trainees.

Equally, Onyango and Wanyoike (2014) assessed the effect of the training on the performance of staff in public health institutions in Kenya. The target population is the doctors, clinical officers, nurses and subordinate staff serving in public health facilities within Siaya County. The data was collected through the administration of questionnaires. A sample size of 56 respondents was used, employing a stratified sampling technique. The data were analyzed using descriptive statistics and regression analysis via, SPSS. The study found that there is a strong positive relationship between the training of employees and performance in public health institutions in Kenya.

Off-the-job Training and Employee Performance

Rashid et al. (2020) examined the relationship between on-the-job training and off-the-job training towards employee performance; and determined the strongest factor influencing employee performance among Franchise Restaurants' staff in Klang Valley. The study adopted a survey. A total of 197 respondents were gathered for this study. Data were collected through a self-administered survey questionnaire. Pearson Correlation analysis was conducted to see the correlation between independent variables and dependent variables. The findings of the study indicated that employee performance is significantly influenced by both on-the-job training and off-the-job training. The study also found that off-the-job training has a stronger impact towards employee performance among Franchise Restaurants' staff in Klang Valley.

Shem and Ngussa (2015); determined the effect of job training on employee performance among Institutions of Higher Learning in Arusha City. The study adopted a survey research design. The study employed a questionnaire which was randomly distributed to 149 teaching and non-teaching staff and the responses were analyzed by using descriptive and inferential statistics. Findings revealed that the level of employee performance effectiveness was high. This might be because they were provided with regular training in terms of orientation, off-the-job training, on-the-job training and coaching/mentoring. The study further found no significant difference in the performance of employees categorized according to gender and position. It was also revealed that orientation, off-the-job training, on-the-job training and coaching/mentoring, are positively correlated with job performance.

Theory: Social Learning Theory

Social learning theory was propounded by Bandura in 1977. The theory affirms that people learn from one another, via observation, imitation, and modelling. The theory assumed that People who learn by doing are more likely to produce products and services faster and can boost enterprise performance. The application of Bandura's theory of observation can be seen in workplaces when a beginner or less skilful employee imitates a skilful worker in a given profession. Thus, less skilful employees should first see how others work before he starts operating. The master, at the same time, may not be expected to apply the modern didactic principles of teaching the skills (Bergh & Theron, 2006). An apprenticeship program is a means of facilitating the training process. This kind of training process can be explained using Bandura's (1977) theory of imitation or observation. Hence, the theory fits into this study. The justification for adopting this theory is based on the fact that the theory affirms that people learn from one another, via, observation, imitation and modelling.

3. Research Methodology

The objective of this study is to examine the effect of training practices on employee performance in Deposit Money Banks (DMBs) in Kano State, Nigeria. The study adopted a survey research design. The study covered 8 deposit money banks in Kano, Kano State Nigeria. The deposit money banks covered are; Access Bank Plc, First Bank of Nigeria Limited, First City Monument Bank Limited, Guaranty Trust Bank Plc, United Bank for Africa (UBA), Zenith Bank Plc, Fidelity Bank Plc, and Ja'iz Bank Plc. The population of this study comprised thousand three hundred and eighty-two (1,382) employees of the eight selected banks. The justification for choosing the above banks is based on their staff strength. And the justification for focusing on the employee is based on their experience with the research variables. The sample size of 310 was determined using Yamane's (1967) sample sizes determination formula. Yamane's (1967), sample sizes determination formula is given as $n = \frac{N}{1+N(e)^2}$ Where: 'n' is the sample size; 'N' is the finite population size; 1 is constant; and 'e' is the level of precision. However, a twenty (20%) cent attrition rate was added to the sample size determined as suggested by Singh and Masuku (2014). Therefore the sample size used for this study was 372 and a convenience sampling technique was used to select the respondents for the study. The study utilized a questionnaire as the instrument for data collection. The questionnaire used was adapted from the works of Aklilu (2021) and Akther, et al. (2019). The questionnaire was administered based on the population of each selected bank. The reliability of the instrument used was accessed using Cronbach alpha. A Cronbach alpha value of greater than 0.7 is appropriate (Hair, et al., 2014). Out of 372 copies of the questionnaire administered, 239 copies (64% of the total questionnaire administered) were valid for the analysis. The data was analyzed using Partial Least Square Structural Equation Modeling (PLS-SEM) in determining the measurement, structural models and hypotheses testing through SmartPLS 3.0 software (Hair, et al., 2016). The validity and reliability of the measures were first all ascertained before testing the hypothesized relationships using algorithm and bootstrapping techniques (Hair, et al., 2014). The model for the PLS-SEM is shown below:

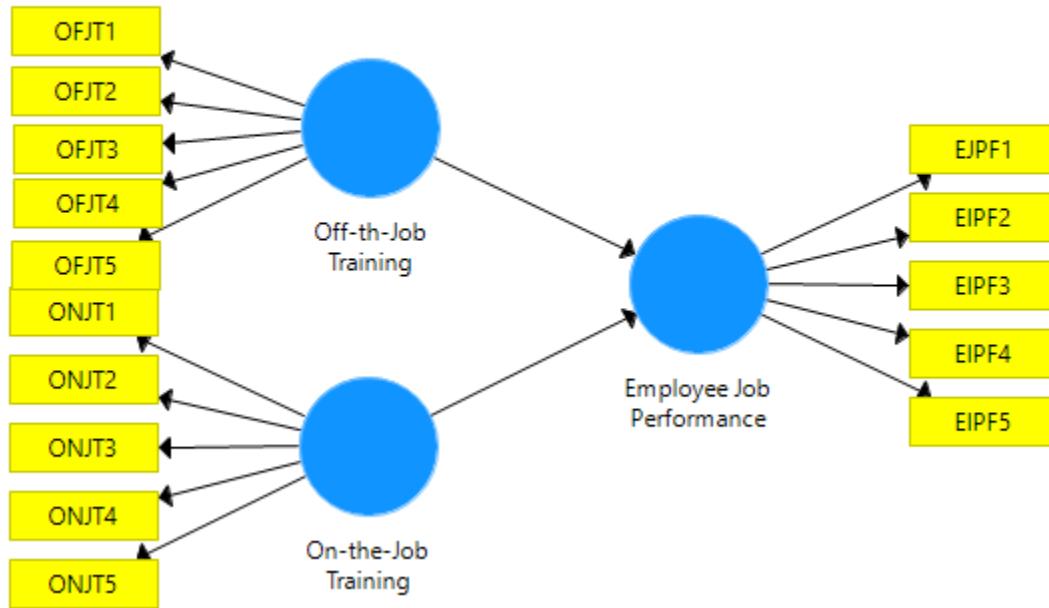


Fig. 1: Model Specification
Source: Smart PLS Output, 2023

Measurement of Variables

Independent variable: Training practice measured by on-the-job training and off-the-job training. The scale of on-the-job training and off-the-job training was adapted from the works of Aklilu (2021) and Akther, et al. (2019).

Dependent variable: Employee Job Performance. The scale of employee job performance was adapted from the works of Williams and Anderson (1991) and Alsafadi and Altahat (2021).

4. Result and Discussion

Table 1 Descriptive Statistics of Dependent and Independent Variables

	Mean	Standard Deviation
On-the-job Training	0.317	0.065
Off-the-job Training	0.123	0.067
Employee Job Performance	0.228	0.032

Source: Author’s computation Smart PLSOutput, 2023

Table 1 above is a descriptive statistic of dependent and independent variables. The table shows the behaviour of dependent and independent variables and provided the statistical description of the variables as expressed in the data collected in terms of the mean and standard deviation. The mean values of the variables with their respective standard deviation values for the variables used are all below 1, also the interval between the mean values and the standard deviation values in all the respective cases is not width, this shows the normality and evenly distribution of the data for the variables. Although the normality of data is the issue of concern when

applying the ordinary least square (OLS) regression, however, while applying the PLS-SEM, this assumption is overridden and not an issue that could prevent any further analysis or produce a form of bias in the result, (Hair, et al., 2019).

Discriminate Validity

The discriminant validity was assessed using the Heterotrait-monotrait ratio as presented in the table below

Table: 2 Heterotrait-Monotrait Ratio (HTMT)

	Employee Performance	On-the-job Training	Off-the-job Training
Employee Performance			
On-the-job Training	0.303		
Off-the-job Training	0.394	0.544	

Source: SmartPLS Output, 2023

The table above shows the results of the Heterotrait-Monotrait (HTMT) ratio for the variables used in this research which was used to assess the discriminate validity. From the table, the result in all the respective cases shows that values are less than 0.9. That is, the result revealed that there is no problem of discriminate validity in all respective cases this is in line with the suggestion of Henseler, et al. (2015). Discriminate validity problems are present only when HTMT values are greater than 0.90 for structural models (Henseler, et al., 2015).

Measurement Model Evaluation

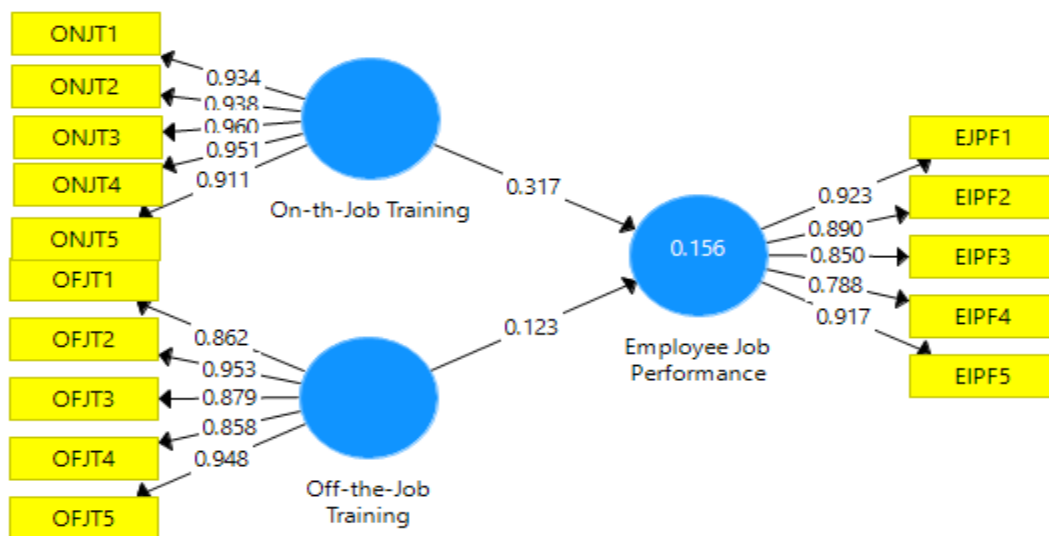


Fig. 2: Measurement model of the study constructs and indicators.

Source: SmartPLS Output, 2023

Table 3: Convergent validity

Variables	Indicators	Loadings	Cronbach's alpha	Composite Reliability	Average Variance Extracted (AVE)
On-the-Job Training	ONJT1	0.934	0.966	0.974	0.882
	ONJT2	0.938			
	ONJT3	0.960			
	ONJT4	0.951			
	ONJT5	0.911			
Off-the-Job Training	OFJT1	0.862	0.942	0.956	0.812
	OFJT2	0.953			
	OFJT3	0.879			
	OFJT4	0.858			
	OFJT5	0.948			
Employee Job Performance	EIPF2	0.890	0.923	0.942	0.766
	EIPF3	0.850			
	EIPF4	0.788			
	EIPF5	0.917			
	EJPF1	0.923			

Source: SmartPLS Output, 2023

Fig. 2 and Table 3 above were used to assess the convergent validity. Convergent validity was used to evaluate the measurement model. Convergent validity was determined by examining the factor loadings, composite reliability and average variance extracted (AVE) (Gholami, et al, 2013). All the questionnaire items of the variables used in this study satisfied the acceptable factor loadings of above 0.6, and that was why all the questionnaire items were retained as non was deleted from the model; composite reliability (CR) of all the constructs were all above 0.7 and Average variance extracted (AVE) were all above 0.5 this results is in line with the suggestion of Hair et al. (2019). The above result is shown in fig. 2 and table 3 above.

Collinearity Test

A collinearity test was conducted to ensure the absence of multicollinearity which could lead to bias in the results. This was assessed through the variance inflation factors (VIF). As a rule, VIF values shouldn't exceed 5 to indicate the absence of multicollinearity, (Hair, et al., 2019). The result of the collinearity test is shown in the table below:

Table 4: Collinearity Statistics (Variance Inflation Factor (VIF))

Variables	VIF
On-the-Job Training	1.372
Off-the-Job Training	1.378

Source: SmartPLS Output, 2023

From table 3 above, the Variance Inflation Factor (VIF) values of 1.372 and 1.378 for all the respective cases show that the explanatory variables are not highly correlated. This result, therefore, shows the absence of multicollinearity among the independent variables used since multicollinearity exists only when the VIF Value is above 5. And this case, all the VIF values are below 5 indicating the absence of critical collinearity issues among the indicators of formatively measured constructs, (Hair, et al., 2019; Ringle et al., 2019).

Table 5: Model Goodness of Fit (GoF) Summary

	Saturated Model	Estimated Model	
SRMR		0.048	0.048
d_ULS		0.280	0.280
d_G		2.309	2.309
Chi-Square		1,976.215	1,976.215
NFI		0.703	0.703

Source: SmartPLS Output, 2023

The 5 table above shows the result of the model goodness of fit. Sequel to the need to validate the PLS model, there is a need to assess the goodness of fit of the model as suggested by Hair, et al., (2017). This study used the standardised root mean square residuals (SRMR). The choice of this index was based on the fact that the SRMR provides the absolute fit measure where a value of zero indicates a perfect fit. The study adopted Hu and Bentler's (1998) suggestion that a value of less than 0.08 represents a good fit while applying SRMR for model goodness of fit. The study result indicates an SRMR value of 0.048 which is less than 0.08, therefore indicating the fitness of the model of this study as suggested by Hu and Bentler (1998); Ringle, et al. (2019).

Structural Model and Hypotheses Testing

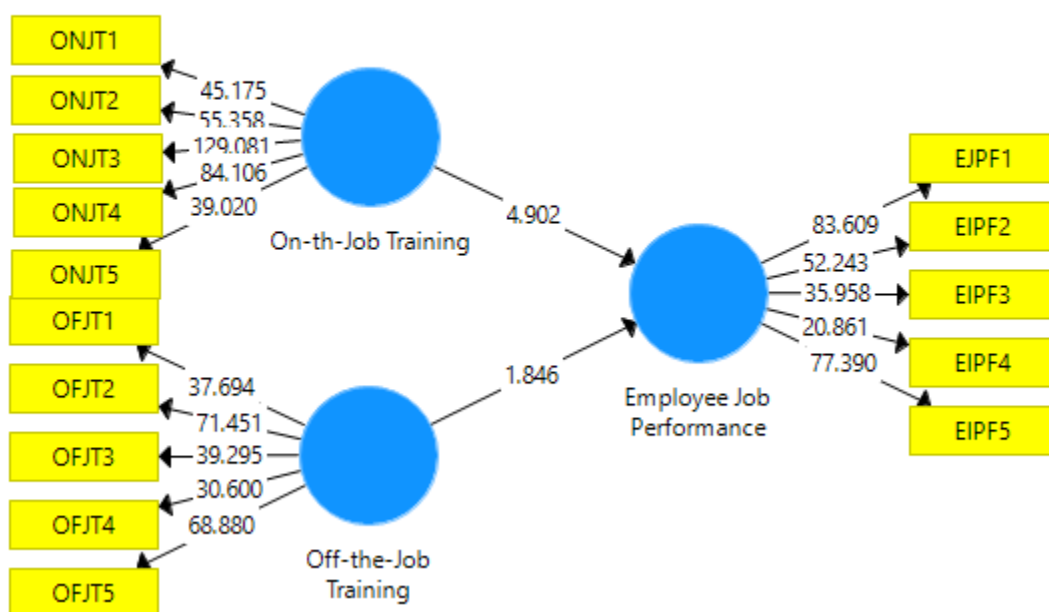


Fig. 3: Structural Model and Hypotheses Testing

Source: SmartPLS Output, 2023

Table 6: Results of the Structural Model Analysis (Hypotheses Testing)

Hypotheses	Relationship	Beta (β)	Standard Error	T Statistics	P value	Decision	R ²	Adj. R ²
HO1	ONJT->EJPF	0.320	0.065	4.902	0.000	Rejected	0.156	0.151
HO2	OFJT->EJPF	0.127	0.067	1.846	0.066	Accepted		

Source: SmartPLS Output, 2023

Figure 3 and Table 6 above show depicted the result of the hypotheses tested. The standard beta and the corresponding t-values and p-values were used in assessing the structural model in this study. This was done through the bootstrapping procedure. The bootstrapping result from the Smart PLS with respect to on-the-job training reveals that the path coefficient of on-the-job training and employee job performance (ONJT->EJPF) is positive and statistically significant with a beta (β) value of 0.320 (32%), t-value of 4.902 and the p-value of 0.000 (β -value = 0.320, t-value = 4.902 & p-value = 0.000). This result has provided sufficient evidence for rejecting the null hypothesis which states that on-the-job training has no significant effect on employee job performance of DMBs in Kano State, Nigeria. Therefore this null hypothesis is rejected. This has proved that the relationship between on-the-job training and employee job performance is positive and significant at 0.05 significant levels.

The hypothesis concerning the off-the-job training and employee job performance (OFJT-> EJPF), the bootstrapping result from the Smart PLS reveals that the path coefficient of off-the-job training and employee job performance is positive but insignificant with a beta (β) value of 0.127 (13%), t-value of 1.846 and p-value of 0.066 (β - value = 0.127, t-value = 1.846 & p-value = 0.066). This result has provided evidence for accepting this null hypothesis which states that off-the-job training has no significant effect on employee job performance of DMBs in Kano State, Nigeria. Therefore the null hypothesis is accepted. This result shows that the relationship between off-the-job training and employee job performance is positive but insignificant at 0.05 significant levels.

The R² shows the predictive relevance of the model. The R² shows the variance in the dependent variable as explained by the independent variables. The result shows an R² value of 0.156 (16%) accounted by the predictive variables on the criterion variable of the model. That is, the coefficient of determination (R²) of 0.156 indicates that about 16% of the variation in employee performance of DMBs in Kano State, Nigeria can be explained by the combined effects of on-the-job training and off-the-job training, while the remaining 84% variation in employee performance of DMBs in Kano State, Nigeria, can be explained by other variables not captured in this study.

From the analysis above, the study found that on-the-job training has a positive and significant effect on the employee job performance of DMBs in Kano State, Nigeria. This implies that as DMBs in Kano State, Nigeria increase on-the-job training for their, the level of employee job performance increases significantly. The finding of this study is in agreement with the findings of Nassary (2020) who in their study found that on-the-job training has a positive and significant effect on employee job performance.

The study also found that off-the-job training has a positive but insignificant effect on employee job performance of DMBs in Kano State, Nigeria. This implies that off-the-job training offered to the employees of DMBs in Kano State, Nigeria is positive but not significant. This finding of this study contradicts the findings of Rashid et al. (2020) and Shem and Ngussa (2015) who in their works found that off-the-job training has a positive significant effect on employee job performance. This could be because of differences in the location of the research area. As Rashid et al. (2020) and Shem and Ngussa (2015) conducted their study on Franchise Restaurants' staffs in Klang Valley and Institutions of Higher Learning in Arusha City respectively.

5. Conclusion and Recommendations

This study examined the effect of training practice (proxied by on-the-job training and off-the-job training) on employees' job performance at Deposit Money Banks (DMBs) in Kano State, Nigeria. From the findings of this study, it is concluded that on-the-job training positively and significantly influences employee's job performance at Deposit Money Banks (DMBs) in Kano State, Nigeria, while off-the-job training positively but insignificant influences employee's job performance at Deposit Money Banks (DMBs) in Kano State, Nigeria.

Based on the findings and conclusion drawn from this study, the study recommends that:

- i. The management of DMBs in Kano State, Nigeria should maintain on-the-job training strategies for their employees by way of continually to improvement or mentorship and apprenticeship to allow their employees to keep learning and improve their job performance.
- ii. The management of DMBs in Kano State, Nigeria should design off-the-job training directly to the employee's tasks at work so to allow the employees to learn more about their jobs and improve employees job performance.

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