

**MODELLING THE EFFECTS OF
MANPOWER TRAINING AND
DEVELOPMENT ON EMPLOYEE
PERFORMANCE: A CASE OF BANK
EMPLOYEES IN NIGERIA**

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Abstract

In this study, a statistical analysis and the formulation of a mathematical model equation of the effects of manpower training and development on employee efficiency and performance were carried out. These were done to show the effects of providing adequate information and necessary instructions to employees through seminars, workshops and conferences among others on how to better perform tasks. Using the Nigerian banking industry as a case study, data were collected through a set of questionnaire administered on bank employees of selected banks in Nigeria. Multiple regression and descriptive statistics were employed for the analysis and the formulation of the mathematical model equation. From the analysis, the result shows significant positive effects of training and development on employee's performance. Furthermore, the result indicates that an increase in training and development will yield a corresponding increase in employee's performance. The study concludes that, effective and consistent training and development will serve as a great benefit to banking organizations as human resources and capabilities will be highly utilized.

Keywords: Training and development; Modelling; Organizational performance; Human resources.

1.0.Introduction

Training and development refers to educational activities within a company created to enhance the knowledge and skills of employees while providing adequate information and necessary instructions on how to better perform specific tasks. In training and development, the initiative is taken by management with the objective of

meeting present and future manpower needs of employees in an organization (Beach, 1975). Organizations depend more on human resources than any other resource for the attainment of its objectives. However, these objectives cannot be achieved unless the organization is made up of employees who have the necessary skills, knowledge and abilities to work (Burns *et al.*, 2009).

Employees may have these qualities but still find it very difficult to cope due to some factors such as organizational changes and so on. Organizations today face many challenges in the management of human resources. These challenges may range from constant changes in organizational environment, an unmotivated work force to shortage of skills and manpower even in the face of high rate of unemployment (Bowling, 2009). Therefore, the management of organizations involves training and development of manpower, as one of its various activities. When workers are employed, they are trained to develop and increase their abilities, skills and knowledge. Experience has shown that many employees fail in their duties and responsibilities, because the provision of training as an indispensable part of management function was not rendered to them. Employees are not just trained for their own benefit only, but also, for the attainment of the organization's objectives. Organizations go through lengthy processes to recruit qualified and suitable employees, but often some business leaders disregard the importance of developing their employees and nurturing their potentials (Gibson, 1976).

The gainful success of orientation or any other type of training for bank employees can be traced to the amount of learning that occurs and is transferred to the work done by the employees. Mostly, unplanned, uncoordinated, and haphazard training efforts significantly reduce the learning that could have occurred. Training and development will take place, especially through informal work groups, whether an organization has a coordinated effort or not—because employees learn from other employees (Rajinikanth *et al.*, 2014). But

without a well-designed, systematic approach to training, what is learnt may not be what is best for the organization. Training is useful in a business environment especially in the banking industry. A typical training method is the case study. When this method of training is used, participants are asked to sort through data provided to identify the principal issues and then propose solutions to these issues. The learning objective of the trainees is to know the basic concepts and principles and discover new ones for the growth of the bank. A variation of case study is the incident process, in which trainees are given only a brief description of the problem and must gather additional information from the trainer by asking specific questions. This study shall determine the effects of training and development on performance among bank employees. In addition, the study shall also develop a mathematical model that depicts this effect.

The study is broken down into different sections. Section 2 discusses the reasons why employee training and development is important and the problems or challenges of training and development. Section 3 shows the methodology while section 4 comprises the results and discussion. Section 5 details the conclusion of the study and recommendations for further research.

2.0. Training and Development:

2.1. Benefits of training and development

Positive employee retention

The hiring and retention of talent can be an ongoing challenge for employers. However, one way to retain staff is by providing them with career development opportunities. Training and development program offerings in employment contracts establish

an employee's sense of value within the company; fosters loyalty and ultimately increases staff retention. Investing in the professional development of staff is not only vital for team retention but learning and development professionals worldwide have reported a stronger appetite for upskilling than ever before. Even more notable is that, 51% of organization employees claim they may change job functions or business areas entirely (Craig *et al.*, 1967).

Training future leaders

Acquiring leadership talent can start from the initial recruitment or human resources professionals can select current employees as managerial candidates. Having established leadership development programs ensures that a business is always considering future organizational goals and succession planning by preparing promotable talents (Hilbert, 1978).

Employee empowerment

Recent research shows that, leaders who inspire, ignite people's imaginations, and mobilize them with a compelling vision are more impactful than managers who simply focus on the bottom line (Awan *et al.*, 2016).

Increased workplace engagement

Regular development initiatives can help to keep employees motivated, while frequent training programs will also establish regular re-evaluation of employees, skills and processes (Pigor *et al.*, 1981). Assessing the current skills and abilities within a team will enable managers to strategically plan targeted development programs that consider any potential skills gaps. The training of staff is very important even if highly qualified individuals are employed. Unless properly trained, they cannot be constant sources of efficiency.

Problems of training and development

The problems that militate against manpower training and development in Nigeria are listed below:

Organizational Change

Dealing with organizational change is challenging and more common than ever. Dealing with changes due to mergers, acquisitions, technology, budgets, and staffing is the top challenge cited by Learning and Development professionals.

Developing leaders

Many work environments are faced with leadership development challenges. It is crucial for organizations to develop leaders on every level—from the front lines to the CEO—to support its success.

Delivering consistent training

When a company is global or geographically dispersed, the difficulty of providing consistent training is increased. The most common challenges of training and development include geographic limitations, increased costs, language barriers, translation issues, and virtual training needs (Mitchell, 1983).

Tracking skills application

Discovering the "stickiness or sustainability of a training program is challenging at best. Learning and development professionals must find and implement an effective way to ensure skills that are learned and applied in the real work environment (Cole, 2002)

Instilling conflict management skills

Training learners about handling conflict can be difficult. Conflict management is a critical skill and can deeply affect an organization's success when it is lacking.

Conflict can decrease turnover, employee morale and the longevity and well-being of a business.

Quantifying training effectiveness

It is important for many professionals to provide a quantitative assessment of how training programs are impacting their organization. It is challenging to figure out which metrics to use, how to incorporate them into post-training assessments, how and when to follow up, and how to adjust future training based on the results (Mac-Anthony, 2015).

Improving learning effectiveness

Training learners effectively is important. There are so many topics to cover and many require unique delivery methods in order for solid skill development to occur. It is important to ask the right questions and identify the desired outcomes when planning each training session.

Demonstrating value to leadership

It is the task of senior leadership to determine which activities are worth funding. It is paramount for professionals to demonstrate bottom-line value in order to get buy-in from leaders. Keeping corporate training and development as a top priority in an organization is challenging.

Adapting training to millennials

Traditional training methods may not work with Millennials. This generation may be technologically proficient, but they also tend to lack important skills such as communication, diplomacy, and relationship building. It can also be difficult to provide training to multiple generations.

3.0. Methodology

This study employed a quantitative approach with a descriptive design, using a semi-structured questionnaire to gather data on the impact of training and development on employee performance among selected bank employees at a branch of one of the largest deposit money banks in Nigeria located at Eti-Osa Local government area, Lagos State. The total population of this research study was the total number of functional bank employees at the branch. The study sample was derived from this population. In this study, random sampling technique was adopted for selecting the study sample. Seventy bank employees were randomly selected to serve as respondents. Due to the nature of the study, the research used primary data collected from the selected bank employees using a set of questionnaire.

Prior to the administration of the questionnaire, it was pre-tested a week before the actual data collection with 5 participants that had similar characteristics with the study population but were not included in the final data. The score obtained was compared to examine the internal consistency reliability. The reliability coefficient is a numerical index of reliability, typically ranging from 0 to 1. A number closer to 1 indicates high reliability. A low reliability coefficient indicates more error in the assessment results, usually due to temporary factors. Reliability is considered good or acceptable if the reliability coefficient is 0.80 or above (Glass *et al.*, 1984). It was discovered that the reliability coefficient for the questionnaire was 0.89 at 0.5 level of significance.

A multiple linear regression model was used to analyse the impact. The idea behind regression analysis is the statistical

dependence of one variable, the dependent variable, on one or more variables, the independent or explanatory variables. The objective of such an analysis is to estimate or predict the mean or average value of the dependent variable based on the known or fixed values of the explanatory variables (Glass *et al.*, 1984). The general form for a multiple regression analysis was as follows:

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + \dots + b_nX_n + e_{ij} \dots \dots \dots (i)$$

where,

Y = dependent variable = **Employee Performance**

a = equation constant

$b_1 \dots b_n$ = coefficients of explanatory variables-

$X_1 \dots X_n$ = independent or explanatory variables = **Training and Development**

$X_1 = FE$ = formal education

$X_2 = WSC$ = workshop, seminars, and conferences

$X_3 = TOI$ = trainings organized internally

$X_4 = ICT/FT$ = I.C.T and FinTech trainings

$X_5 = OSP$ = oversees sponsored programs

e_{ij} = error term

All the above dependent and independent variables were derived from the questionnaire.

In this equation, the constants $b_1 \dots b_n$ determine the slope or gradient of that line and the constant term “ a ” determines the point at which the line crosses the Y axis, otherwise known as the Y -intercept. Therefore, the mathematical model equation formulated for this study was given in the form;

$$EP = a + b_1FE + b_2WSC + b_3TOI + b_4ICT/FT + b_5OSP + e_{ij} \dots \dots \dots (ii)$$

The analysis of the primary data was done using Multiple Linear Regression analysis. This is a test of model-of-fitness (R^2 value) and analysis of variance (ANOVA). It is a statistical tool that compares the relationship between a dependent and independent variable. Training and development are the independent variables while employee performance is the dependent variable.

The questionnaire consisted of six sections. Section A elicited information on the demographic profile of the respondents’ bio data such as gender, age, religion, level of education and marital status. Section B collected data on the effects of training and development on employee performance; Section C was designed to investigate if the training program is available and the categories of employees needing training, while Sections D, E and F ascertain methods, performance indices and challenges of training and development respectively. Each participant was informed about the purpose of the study and was given instructions on how to complete the questionnaire.

4.0. Results and Discussion

Out of the 70 copies of questionnaire distributed for the study, 68 copies were returned by the respondents. Table 1 shows that majority of the respondents are between the age range of 36 to 45 years old (50%), followed by those between 46 to 55 years of age (26.5%) and 25 to 35 years old (23.5%). It can be deduced from the table that, most of them are married (88.2%) while very few of them are separated (5.9%), divorced (2.9%) and widowed (2.9%). Also, half

(50%) of them held B.Sc./BA/HND certificates, followed by those who held

M.BA/M.Sc. certificates (44.1%). Just 5.9% held WASSCE/SSCE certificates.

Table 1: Socio-Demographic Characteristics of Respondents

| SN | Items | Responses | Frequency | Percentages |
|----|------------------------|-------------|-----------|-------------|
| 1 | Age (in years) | 25 – 35 | 16 | 23.5 |
| | | 36 – 45 | 34 | 50.0 |
| | | 46 – 55 | 18 | 26.5 |
| 2 | Marital Status | Married | 60 | 88.2 |
| | | Separated | 4 | 5.9 |
| | | Divorced | 2 | 2.9 |
| | | Widowed | 2 | 2.9 |
| 3 | Academic Qualification | WASSCE/SSCE | 4 | 5.9 |
| | | B.Sc/BA/HND | 34 | 50.0 |
| | | MBA/M.Sc | 30 | 44.1 |

Using a four-point Likert scale of strongly agree = 4; agree = 3; disagree = 2 and disagree = 1, Table 2 shows that, majority of the respondents agreed (50%) and strongly agreed (50%) that, training seeks to address specific helpful skills while 24% and 44% strongly agreed and agreed respectively that it has effect on the performance of employees. The employees also indicated that 12% strongly agreed and 56% agreed that training endows job satisfaction. Very few respondents disagreed (2.9%) that, training has empowered bank employees to improve employee performance and that employee development has brought about quality management of banking systems, while the other respondents strongly agreed and agreed. Based on employee retention, 76.5% agreed that, it has been achieved through training and development.

Table 3 shows the available training opportunities in the organization which includes approval to pursue formal education to acquire additional degrees

while on the job; workshops, seminars and conferences; internally organised training for employee and regular ICT/FinTech training. About 85% of the respondents indicated that oversees sponsored programs are not available. Based on the categories of employees to be trained, Table 4 shows that, majority of the respondents revealed that, junior employees (84.1%), senior employees (82.4) and even all other categories (79.4%) of employees should be trained.

Table 5 shows that, the training method adopted for the bank employee are: lecture method (91.2%), employee rotation (79.4%), linkage programmes (73.5%), coaching method (76.5%), career mentorship (73.5%), audio-visual methods (73.5%), demonstration method (85.3%), discussion method (82.4%), education excursion method (79.4%) and power point presentation (88.2%) respectively. This shows that, all the adopted methods of training are well supported by the employees to improve their performance at their jobs.

Table 2: Training and Development Available to the Employees

| SN | Effect of Training and Development | SA (%) | A (%) | D (%) | SD(%) |
|----|--|-----------|-----------|---------|-------|
| 1 | Training provided seeks to address specific helpful skills | 34 (50) | 34 (50) | 0 (0) | 0 (0) |
| 2 | Training and development programmes impacted on employee performance of employee | 24 (35.3) | 44 (64.7) | 0 (0) | 0 (0) |
| 3 | Training has empowered bank employees to improve on employee performance | 16 (23.5) | 50 (73.5) | 2 (2.9) | 0 (0) |
| 4 | Training programmes gave more employee satisfaction | 12 (17.6) | 56 (82.4) | 0 (0) | 0 (0) |
| 5 | Employee development has brought about quality management of the banking system | 20 (29.4) | 46 (67.6) | 2 (2.9) | 0 (0) |
| 6 | Employee retention has been achieved through training and development | 12 (17.6) | 52 (76.5) | 4 (5.9) | 0 (0) |

Table 3: Training and Development available to the Employees

| SN | Training Programs available to the Employee | YES (%) | NO (%) |
|----|---|-----------|-----------|
| 1 | Formal education to acquire Degrees | 66 (97.1) | 2 (2.9) |
| 2 | Workshops, Seminars Conferences | 56 (82.4) | 12 (17.7) |
| 3 | Training Organized Internally for Employees | 64 (94.1) | 4 (5.9) |
| 4 | Regular I.C.T./FinTech Training | 56 (82.4) | 12 (17.6) |
| 5 | Oversees sponsored programs | 10 (14.7) | 58 (85.3) |

Table 4: Categories of Employee needing Training

| SN | Categories of Employee | YES (%) | NO (%) |
|----|------------------------|-----------|-----------|
| 1 | Junior Employee | 64 (94.1) | 4 (5.9) |
| 2 | Senior Employee | 56 (82.4) | 12 (17.6) |
| 3 | All Categories | 54 (79.4) | 14 (20.6) |

Table 5: Methods of Training adopted for the Employee in an organization.

| SN | Methods of Training Adopted | YES (%) | NO (%) |
|----|-----------------------------|-----------|-----------|
| 1 | Lecture Method | 62 (91.2) | 6 (8.8) |
| 2 | Employee Rotation | 54 (79.4) | 14 (20.6) |
| 3 | Linkage Programmes | 50 (73.5) | 18 (26.5) |
| 4 | Coaching Method | 52 (76.5) | 16 (23.5) |
| 5 | Career Mentorship | 50 (73.5) | 18 (26.5) |
| 6 | Audio-Visual Method | 50 (73.5) | 18 (26.5) |
| 7 | Demonstration Method | 58 (85.3) | 10 (14.7) |
| 8 | Discussion Method | 56 (82.4) | 12 (17.6) |
| 9 | Education Excursion | 54 (79.4) | 14 (20.6) |
| 10 | Power Point Presentation | 60 (88.2) | 8 (11.8) |

Table 6: Employee's Performance after Training and Development

| SN | Performance Areas | SA | A | D | SD |
|----|--|-----------|-----------|---------|-------|
| 1 | Help improved on <i>customer service delivery</i> by workers | 34 (50.0) | 32 (47.1) | 2 (2.9) | 0 (0) |
| 2 | Training and development fostered employee <i>creativity and innovation</i> | 22 (32.4) | 46 (67.6) | 0 (0) | 0 (0) |
| 3 | Has drastically improved the <i>motivation</i> of employee | 26 (38.2) | 42 (61.8) | 0 (0) | 0 (0) |
| 4 | Had improved the performance of management and <i>administrative duties</i> by the employee | 26 (38.2) | 40 (58.8) | 2 (2.9) | 0 (0) |
| 5 | <i>Enhanced daily routine</i> of bank services | 28 (41.2) | 38 (55.9) | 2 (2.9) | 0 (0) |
| 6 | Has ensured <i>good relationship</i> between the employees and the top management to attain the goal of the Bank | 34 (50.0) | 32 (47.1) | 2 (2.9) | 0 (0) |

In the same vein, 61.8% of the respondents agreed that training and development have drastically improved the motivation of employee, while it improves the performance of management and administrative duties by the employee. Also, 55.9% of the respondents agreed it has enhanced daily routine services while 50% strongly agreed that the training and

development programmes ensured a good relationship between the organization and employees and 50% strongly agreed that it improved customer service delivery by workers respectively according to Table 6.

According to the Table 7, based on the challenges faced during training exercises, 52.9% of the respondents strongly agreed that, it is lack of fund for developing programmes, followed by 38.2% that, agreed while only 8.8% disagreed. About 47% strongly agreed and agreed that poor budgetary allocation to banks is the challenge being faced while only 5.9% disagreed. About 56% of the total respondents agreed that lack of more sponsored programmes for employee development, followed by 35.3% respondents strongly agreeing to this. Majority of the respondents agreed that, lack

of complete top management support, corruption, lack of necessary training facilities, poor knowledge of ICT/FinTech facilities, discrimination against banks employee by the parent organization, lack of good leadership and lack of due process in employee selection for trainings are the challenges being faced during training exercises. Table 7 also revealed that, 55.9% of the respondents agreed that, it is lack of employee promotion after participation in training programmes; and another 50% of the respondents agreed that negative attitude to work is the challenges being faced.

Table 7: Challenges faced by the Employees during Training Exercises

| SN | Challenges during Training Exercises | SA | A | D | SD |
|----|---|-----------|-----------|----------|----------|
| 1 | Lack of fund for developing programmes | 18 (52.9) | 13 (38.2) | 3 (8.8) | 0 (0) |
| 2 | Poor budgetary allocation to Special banks | 16 (47.1) | 16 (47.1) | 2 (5.9) | 0 (0) |
| 3 | Lack of more sponsored programmes for employee development | 13 (38.2) | 19 (55.9) | 2 (5.9) | 0 (0) |
| 4 | Lack of complete top management support | 12 (35.3) | 14 (41.2) | 3 (8.8) | 5 (14.7) |
| 5 | Corruption | 9 (26.5) | 13 (38.2) | 7 (20.6) | 5 (14.7) |
| 6 | Lack of necessary training facilities | 11 (32.4) | 16 (47.1) | 7 (20.6) | 0 (0) |
| 7 | Poor knowledge of ICT/FinTech facilities | 9 (26.5) | 14 (41.2) | 7 (20.6) | 4 (11.8) |
| 8 | Discrimination against special banks employee by the parent organizations | 11 (32.4) | 16 (47.1) | 6 (17.6) | 1 (2.9) |
| 9 | Lack of good leadership | 12 (35.3) | 12 (35.3) | 6 (17.6) | 4 (11.8) |
| 10 | Lack of due process in employee selection for trainings | 13 (38.2) | 14 (41.2) | 2 (5.9) | 5 (14.7) |
| 11 | Lack of employee promotion after participation in training programmes | 10 (29.4) | 19 (55.9) | 4 (11.8) | 1 (2.9) |
| 12 | Negative attitudes to work | 10 (29.4) | 17 (50.0) | 6 (17.6) | 1 (2.9) |

NB: From Table 3, Questions 1 – 5 were used as the independent variable (Training and Development) while Question 3 from Table 6 was used as the dependent variable (Employee Performance).

5.1 Testing of Research Hypothesis

1. Hypothesis One

H₀: There is no significant effect of training and development on employee performance.

H₁: There is significant effect of training and development on employee performance.

Table 8 shows that, the coefficient of determination (R-square) value is 0.969, which shows that 96.9% of the change in employee performance is explained by the study variables while 3.1% is explained by the rest of the variables not considered in this study. The value above indicates a strong relationship between the variables of the study; that is, a low disparity exists

between the dependent and independent variables.

The results in Table 9 shows that, the F value is 1137.130 which is significant at 5% significance level since the p-value is $0.000 < 0.05$. This indicates that the regression model is important in explaining the effect of training and development on employee performance.

Table 8: Model Summary

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
|-------|-------------------|----------|-------------------|----------------------------|
| 1 | .985 ^a | .969 | .968 | .21073 |

a. Predictors: (Constant), *Training and Development*

Table 9: ANOVA^a: Analysis of Variance

| Model | | Sum of Squares | Df | Mean Square | F | Sig. |
|-------|------------|----------------|----|-------------|----------|-------------------|
| 1 | Regression | 100.989 | 2 | 50.495 | 1137.130 | .000 ^b |
| | Residual | 3.197 | 72 | .044 | | |
| | Total | 104.187 | 74 | | | |

a. Dependent Variable: *Training and Development*; b. Predictors: (Constant), *Employee Performance*

Table 10: Coefficients^a

| Model | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
|-----------------------------------|-----------------------------|------------|---------------------------|--------|------|
| | B | Std. Error | Beta | | |
| (Constant) | .048 | .059 | | .813 | .419 |
| Formal Education | .541 | .079 | .552 | 13.467 | .000 |
| Workshop, Seminars, & Conferences | .598 | .040 | .535 | 15.578 | .010 |
| Trainings organized internally | .479 | .135 | .791 | 17.594 | .025 |
| I.C.T and FinTech trainings | .879 | .011 | .213 | 11.597 | .000 |
| Oversees sponsored programs | .460 | .025 | .798 | 17.214 | .011 |

From equation (ii):

$$EP = a + b_1FE + b_2WSC + b_3TOI + b_4ICT/FT + b_5OSP + e_{ij} \dots\dots\dots(iii)$$

From the hypothesis result in Table 10, the equation becomes:

$$EP = 0.048 + 0.541FE + 0.598WSC + 0.479TOI + 0.879ICT/FT + 0.46OSP + e_{ij} \dots\dots(iv)$$

The results in Table 10 show a significant positive effect of training and development on employee performance. This indicates that, the independent variable has a positive effect on the dependent variable; that is, an increase in the independent variables (training and development) will yield a corresponding increase in the dependent variable (employee performance). Since the significant value is 0.000, which is less than the p value of 0.05, we hereby reject the null hypothesis and accept the alternate which states that, there is a significant effect of training and development on employee performance.

5.0. CONCLUSION

The training and development programme is to be offered to the professionals in a continuing and need-based way so that they can easily adjust themselves with the frequent changes of financial technology. The skills needed to be effective in a new environment are likely to be found in an aggregation of professional talent. There is another human component of the banker; that is, the end user. Without the orientation of the end users, the ultimate objectives of the banker cannot be a successful one. Because, everything is meant for the end users, if they fail to utilize the available human resources of their respective bankers then, all missions relating to training and development in the banking community will

be nothing but the waste of man, money, time and resources. Thus, when banks address clear training and development, human resources and capabilities can be well utilized which in turn serves great benefit to the bank and financial institution in whole?

6.0. RECOMMENDATIONS

From the results obtained from this study and to reap the positive effects of a training initiative, banks should ensure that the following recommendations are instituted at the workplace for efficient employee performance and to serve as practice that can benefit the employees for smooth administration.

- a. For any organization to succeed, the policy of training, re-training and development of all employees in form of workshops, conferences, seminars etc. should be vigorously and regularly pursued and made compulsory.
- b. It is vital to evaluate training and development to assess its effectiveness in producing the learning outcomes specified when the training intervention is planned, and to indicate where improvements or changes are required to make the training even more effective. The basis upon which each category of training is to be evaluated should be determined at the planning stage while considering how the information required to evaluate learning events would be obtained and analysed.

Most employees’ development occurs through experience. Development is most likely to occur when there is a mismatch between the employee’s skills and past experiences and the skills required for the

employee. There are several ways that employee experiences can be used for employee and these include the enlargement of current employee knowledge, employee rotation, and promotion to positions with greater challenges.

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