

# Impact of Employee Training and Motivation on Business Development in Banking Sector: Study Conducted in Pakistan

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## Abstract

With the wide competitive environment, greater demand for providing better product and services, constantly varying in information technology and the business environment in commercial banking sector demanding more than ever in the past the importance give on the trained employees in order to meet the necessities of the customers and the business survival. Banking sector is now calling up broader banking skills, banking knowledge and abilities for maintaining their existence and growth that demand for the proper and effective training to the employees. In the different case studies researchers explain the importance of training with respect to business development in different organizations such as Expectancy Theory explain that motivation of employees enhance when rewards are given to those employees who efficiently transfer training. Training, Incentive, job involvement and motivation ultimately upgrade not only the efficiency of employees but also of the organization. It has correctly been said, employee development is the key to the organizational sustainable development. Organizations must have those employees who are able to rapidly adapt to an ever-changing world market. Companies should invest in continuing employee training and development in order to remain both employees and organization is successful. This study explores that how employee performance can affect the development of business in banking sector of Pakistan? Employee performance affects business performance positively and negatively. For measuring the effect of different variables on business development variables have been taken which include dependent variable (Business Development) and independent variables (Training, Motivation, incentives, Job Involvement). Data has been collected through questionnaire from employee of different banks. After collecting data statistical model is implemented on numeric data. It is observed that effect of every independent variable on dependent variable is different from each other in banking sector which show that the above discussed variables definitely affect the employee performance which directly or indirectly effect on business development. However, it is recommended for management of banking organizations to provide training facilities to their employee and use different tools for the development of employees a priority in order to get out the best workforce as well as enhancing the productivity of an organization. Further research studies are also recommended on the training and development of employees in order to have a broader understanding of its valuable impacts.

## Keywords

Business Development, Employees Training, Incentives, Job Involvement, Motivation

## 1. Introduction

For the development of any organization, money, material and equipment play a vital role. Without skilled employees these all sources cannot be used efficiently. Not any organization can progress by one or two individual factors; it

is combined effort of all the stakeholder of the organization. In competitive environment every organization wants to provide better product and services to their customers. New technology boosts up the level of satisfaction of consumers. In every field of life technology has changed the modes of working. Automatic machines have taken the place of men power. The productivity of machine has become double after

installation of latest machinery. This also reduces direct and indirect cost.

On other hand in services sector, methods and tools for providing services to their customers also have been changed. Banking sector is the major field of service. A few years ago all banks were maintaining their daily transactions on register manually; there were no concept of online data recording and online payment transforming. After revolution in the information technology (IT) field, the methods of working almost have been changed in the businesses. This development also creates the competitive environment in global world.

With the wide competitive environment, the greater demand for providing better product and services, constantly varying in the information technology and business environment in commercial banking sector is demanding more than ever in the past to give the importance on trained employees in order to meet the requirements of the customers and the business survival, banking industry now calling for up to date and broader banking skills, knowledge and abilities for maintaining their survival and growth, that demand for the proper and effective training to the employees.

This study highlights the effect of employee performance on the on business development in banking sector of Pakistan. Study finds out the variables that directly or indirectly affect the employee performance that directly effect on business efficiency. The variables that affect the employee performance are called independent variables whereas employee performance will considered as dependent variable. Data has been collected from different banks by their employee. Data is collected with the help of questionnaire (given in appendix) and interview of different employees. Effect of four independent variables such as employee training, employee motivation, incentives and job involvement business development is evaluated. These variables also effect on each other's i.e. if employer provide the training to employee as per job requirements, employee will be motivate towards their job on the other side if organization provide performance based incentive and bonuses to their efficient employees, they will work more efficiently than before. In the light of above discussed scenario can say that these variables also effect on each other. The aim of this study is to find the tools and methods that help in the development in of banking sector and how different policies can help in upgrading the working methods of employees. It's also focused in this study that how an organization get maximum benefits by employees through introducing different incentives/bonus plans.

### **1.1. Effect of Employee Performance**

If an organization wants to remain in competitive environment, it should maintain continuous development in employee's education. In this scenario, organizations increase the employee's efficiency. To enhanced capability, knowledge and skills of the talented employees, organizations provide effective training to its employees

which could prove that training of employees is major source to develop the organizational performance in competitive advantage in a global market. To develop the desired knowledge, skills and abilities of the employees, to perform well on the job, require effective training program that may also effect employee motivation and dedication. Organizations provide training to their workers to optimize employee's performance In order to prepare their workers according to the job requirement. By applying long term planning, many organizations invest in the building new skills by their employees that enable them to manage uncertain conditions in future. When employees recognize their organization concentration on them through offering training programs, they apply their best efforts to achieve organizational goals.

### **1.2. Importance of Training**

In different case studies researchers have explained the importance of training with respect to business development in different organizations such as Expectancy Theory explain that motivation of employees enhance when rewards are given to those employees who efficiently transfer training (Vroom, 2012). Training can be categorized into two types: for example, specific training and informal training, training provided to employees on the job is specific training, on other side training provide to the employees off the job, it is said to be informal job training. On the job training works as a means in the increment of salary (Lillard, 1992).

### **1.3. Employees Performance in Banking Industry**

Employees are the most valuable asset of every company they can make or break a company's reputation and can adversely affects profitability. In banking industry of Pakistan, due to the aggressive competition, increased tendency of consumers towards high quality of products and services, more customer direction, fast technological advancements resulting in systematic alterations, an ever changing business environment signifies, more than before, the banking industry of Pakistan need for training their employees. For the development of Pakistan's economy, banking industry play a vital role. Its help in revenue generating and it is the sign of self confidence and national security. In 1947, there was a weak banking system inherited to Pakistan. There was deficiency of professionals who can run the banking sector in the right way. In later 1970's planning of nationalization of banks in Pakistan did not support to banking sector. In 1990's privatization and construction of different institute with central bank and other commercial banks developed the network of banking system in Pakistan (Qureshi, 2010). Therefore in environment of technological development employer should realize success demands the improvement of employee skills and abilities and it requires continuous investment in training and development. Training is the systematic accomplishment and expansion of the knowledge, skills and attitudes. Training required by the employee to sufficiently execute a task or job

and to improve performance in the job environment.

#### 1.4. Employee Motivation

These all tools which described above are often use to increase the motivation of the employees and the effects of these are help in developing the business. By providing the training only to the employees is not must beneficial until or unless employees are motivated to get knowledge about their jobs. Among economic, financial and human resources, the latest resources are essential and have the capacity to give a company with competitive advantage as compared to others (Rizwan, 2010). Employee Performance basically depend on so many factors like performance evaluations, employee motivation, Employees job involvement, compensation, employee training and development, job security, organizational structure and others. This study focuses on employee training and motivation as these factors highly influence the performance of employees. Employee motivation is the policy of managers to increase effective job management among employees in an organization. Managers motivates their employees by providing different facilities and get maximum benefits from their abilities (Shadare, 2009)

Motivated employees are responsive of the definite goals and objectives they must achieve; therefore they direct its efforts in that direction. Motivation formulates an organization more successful because motivated employees are constantly looking to improved practice to do a work, so it is important for any organizations to persuade motivation of their employees (Kalimullah, Research Journal of International Studies, 2010). By motivating the employees an organization can get their best work even in tough situation, and this is only possible if organization motivate its employees.

#### 2. Aim of Study

The primary purpose of this study is to find the different tools that can help in the enhancement of the work force efficiency and loyalty for their job in the banking sector of Pakistan. In competitive environment, customer satisfaction and retention is the main target of every organization in banking sector. This study explores how an organization can satisfy their employees who are directly or indirectly help in developing the business? This research will help in implementing the different methods regarding the employees training to enhance the efficiency of employees as well as its effect on business performance.

#### 3. Research Objective

The primary objective of this case study is to apply this phenomenon on the employees of banking sector in Pakistan. Also highlights the relationship between training of employee and development of organization.

#### 4. Research Questions

How employee's training is important for the development of organization in banking sector?

How employee's training help in retention of the costumers in competitive environment?

How an organization can motivate their employees?

What are the effects of employee's motivation on business success?

#### 5. Literature Review

Training of employees play a vital role in the development of organizations, increasing productivity and improving the performance of employees, and eventually put companies in the best position to face competition and stay at the top. This shows there is a major difference between the organizations who train their employees and the organizations that do not provide the training facilities to their employees. Training generates benefits for the organization as well as for employees by influencing the employee's performance positively through the development of employee knowledge, skills, ability, competencies and performance (April, 2010).

Training is a systematic and planned activity, its results enhancement in skill level of employee; it will help them to perform their tasks in right way. When employees observe that organization show a positive behavior in his training, employee performance increase towards its work (Gordon, 1992).

##### 5.1. Relationship Between Training and Employee Performance

There is a positive relationship exist between training and employee performance. Training exist generates benefits for the organization as well as for employees by influencing the employee's performance positively through the development of employee knowledge, skills, ability, competencies and performance. Organizations that are dedicated to generating profits for their shareholders, providing quality service to their customers and beneficiaries, these organizations must invest in the training of its employees (Evans, 1999).

Training must be related to money, job promotion and recognition i.e. that are the things, which the trainee acquired. If the trainee have highly motivated, the more quickly and efficiently a new skill or knowledge is acquire (Flippo, 2012).

There are four main prerequisites for acquiring knowledge: Motivation comes first. Cue comes at second requirement. The learner can recognize related indicator (cue) and relate them with desired response with the help of training. Response comes at third. Learner feel the response if training followed immediately by positive reinforcement. The last requirement is feedback; the information that learner receive and indicate in the quality of his response is said to be feedback. This response of learner must be given rapidly to make sure the successful training (Leslie, 1990)

The achievement of specified task measured by

predetermined or identified standards of accuracy, completeness, cost and speed is called Performance. In an employment contract, performance is considered that the employee must release to performer from all liabilities in such a manner that lay down under the contract. Not only competitiveness, productivity and learning are the ways of enhancing individual performance but also efficiency and effectiveness are ingredients of performance (Cooke F L, 2000).

### **5.2. Effect of Motivation on Employees' Performance**

When an organization motivate their employees by using different tools for achieving challenging tasks in strenuous circumstances, the performance of employee improve (Kenney, 1992) Stated that employee's performance can be measured against the standards of performance set by the organization. Good performance means how batter employees performed on the job by assigning different tasks, employee's performance can be measured can be measured by applying these techniques. With respect to the employee's performance, every organization has some expectations from employee's performance and when they perform more than standards set by the organization and meet organizational goals they are thought good performers.

It is observed that salary is an important factor that affects the performance of an employee, improved its performance and also shows the influence of an employee's decision to leave or to stay in the organization. It shows that it also effect on the turnover ratio of any organization. If an organization has more turnover ratio it means that organization do not satisfactory environment for employees (Kline, 2007).

### **5.3. Factors Effects Employee's Motivation**

There is an effective relationship of Performance based payments and performance improvements. For earning more money, every employee put extra effort to increase the productivity of an organization. Performance based payments motivate and stimulate employees to more creative and generating more efforts. By doing this, talented employees earn more than unskilled workers. According to case studies of different organizations it was observed that production increased, whenever system changed from monthly salary to daily wages. It means that increment in wages has directly affected the employee performance (Lazear, 1999).

In case of fruit pickers, the working progress changed when wages system shifted to incentive payment policy. It is the capability of managerial performance bonuses that enhance the employees output. As concerned of higher management, managers often focus on recruiting and retaining talented employees by changing from piece rate to salary. The main purpose of this action is retaining the efficient employees by providing more incentives (Bandiera, 2005).

People who employed on piece rate system often shows more output than those people who work on monthly salary

system (Fernie and Metcalf, 1999). This strategy can use in manufacturing organizations where employee involve in assembling of different parts of product. If people are employed on monthly salary system in that organization, they will not keen for assembling more parts than those employees who have employed on piece rate system, because employee salary increase with working efficiency.

### **5.4. Different Tools for Enhancement of Employees Motivation**

According to (Houran J) employees want to earn reasonable salary or wages, no one work free, nor should they, and employees desire that they are getting work according to the instructions given to them by the management of the organization. Money is the fundamental technique for motivation of employees no any other techniques even come to close with this technique with respect to it influential value described by (Sara, 2004) according to researcher money is the most important technique which mostly use in the motivation enhancement procedures. May organizations use these techniques in different form such as providing annually performance base bonuses and rewards on the completion of the project to the employees with respect to their work better in project according to their skills and powers and in the same way according to the (Maurer, 2001) rewards and recognitions main factors in improving employees job satisfaction and motivation on work place which is directly associated with organizational achievements.

Another researcher (Manu J. S., 2004) described that required techniques and modals that may prevent from failure of employees training program. There is a positive relationship between employee training and development. For this purpose organization should choose the models and technique training and development that are successfully fit into the culture of organization. Needs of necessary business skills and essential training techniques should be assessed carefully. The suitable managerial techniques and comprehensive plan or modal should be implemented for effective training and development programs of employee's motivation, reducing the performance gap and achieve the organizational tasks efficiently.

### **5.5. Effect of Employee's Job Involvement on Business**

Job involvement also considers an important part and plays a vital role for work force and also for organization. If employees are involved in all the issues heartily that are directly related to their job assignment, then they will try to resolve the issue by taking initiative and give special consideration to remove any problem (Lawler, 1986).

### **5.6. Job Satisfaction and Business Development**

It is the general understanding that job satisfaction is an attitude of an individual toward their job. In other words

satisfaction is effective or emotional response towards one's job.

There are numbers of factors that influence the job satisfaction. The majors can be summarized by recalling the dimensions of job satisfaction. It can include their pay, working conditions working environment, promotion policies, workload and supervision (Luthans, 1985). According to the above mentioned it can clearly observed that if organizations provide on the job and off the job facilities, it help in improving the employees moral towards its job. (Porter L, 1974)

## 6. Research Designed

The following is the procedure through which the data is collected from employees of different banks.

### 6.1. Population

All employees are work in banking sector in Gujranwala region are out population. All samples are collected from the population (employees) of Gujranwala region. We used only employees of different banks with in Gujranwala region.

### 6.2. Sampling

All samples are collected from different commercial banks that we visited are United bank of Pakistan (UBL), Muslim Commercial bank of Pakistan (MCB), Allied bank of Pakistan (ABL), National Investment bank (NIB), national bank o Pakistan (NBP), The bank of Punjab (BOP), Standard Chartered bank. The above mentioned banks are visited by us for the purpose of collection of data

### 6.3. Methodology

We have conducted survey questionnaire for collection of data for this research. All answers are given by banks employees. Questionnaire consists of five main parts. First ask about general perspective of training on employee performance. Second part shows impact of training and motivation on business development. Third section consists of relationship among job involvement, and Incentives. Fourth part shows the relationship between employee training and job. Fifth section describes the type of training mostly used by banks and final section shows the demographics of respondents.

### 6.4. Data Collection

I used the sample of 15 questionnaires for my study. The questionnaire was formed by using five options (1 for strongly agree) and (5 for disagree). The respondents were the employees of different banks in Punjab region. We selected all types of banks including private banks and government banks, conventional banks and Islamic banks are also tested. The respondents included of all age level with their related experience. The questionnaire used for data collection is shown in Appendix I.

### 6.5. Population Frame Work

In literature review it has been observed that business performance directly or indirectly affected by different variable. The variables that affect the performance of business and employee are called independent variables and the effected variables (employee performance and business development) are called dependent variables.

In this study we focused on five variables that included one dependent variable like "Business Development" and four independent variables which included Employee training, Incentives, and Job involvement and employee motivation. All independent variables are effect on dependent variable positively. Independent variables are also effect on each other. Training motivates employees to do work at their best. Whereas when organization introduced incentive plan o monthly bases according to the performance since employees involvement toward their job is improved.

These all variable ultimately affect the performance of employee which is directly or indirectly effect the business positions. Organizations provides competitive job environment to employee to get maximum output from their job. In banking sector organizations provides market based salary packages for reducing turnover ratio and attractive incentive plans for involving to their job. Banks provides off the job training to improve efficiency of employee's services for their customers. Often banks provide on the job training environment to their employees, this tool help in motivating the employee.

### 6.6. Data Collection Procedure

We built a questionnaire to collect data from our respondents which containing five (5) liking and disliking options for checking the sensitivity of our data for all variables. Respondent may select any of five (5) options which help to respondent to provide the information at their best. We visited different commercial banks and collect data.

### 6.7. Data Analysis Techniques

For the purpose of data analysis we use statistical tools for further assess of our data collected by our respondents. According to our study we use regression modal to find out the relationship among dependent and independent variables.

### 6.8. Data Analysis Software

We used SPSS software for analysis of data after collecting all data from respondents. All data is analyzed after putting all data in software this process had been done by using E Views Software.

### 6.9. Data Analysis

We collected data from 15 respondents of different banks. After collecting data, we use E-views software for calculating the correlation between dependent variables and independent variables and used Lickert method from Uma Sikaran Book (Research methodology) for calculation of

correlation between variables. In the Table 1 we calculate correlation between two variables BD (dependent) and TR (independent). There is positive relationship between BD and TR as the coefficient between two variables. If BD is 1 the TR shows 0.772 which mean that TR is more important for the BD. According to these results it can say that TR plays a vital role in BD even more than 77% approx. which is high stability for measuring the relation between these two variables.

**Table 1.** Correlation between Business Development & Training.

	BD	TR
BD	1	0.772187342505344
TR	0.772187342505344	1

**Table 2.** Correlation between Business Development & Incentive.

	BD	INC
BD	1	0.3659625273557
INC	0.3659625273557	1

**Table 3.** Correlation between Business Development & Job Involvement.

	BD	JINV
BD	1.000000	0.081832
JINV	0.081832	1.000000

Table 2 represents the correlation between variables. The correlation between business development and Incentives is positive. It means that incentives facilities of any organization can positively affect the business development. In banking sector according to the respondent, incentive plans offers to the employees for getting maximum output from employees. In this calculation BD affected by INC up to .36, it means that INC affect BD 36% approx. these statistics represents that there is a positive relationship between business development and incentive plan. Positive relationship mans that business can improve if banking organizations introduced incentive plans for their efficient employees. According to the results of these to variables incentives also affect positively as training, but training impact on business development is more as compare to

**Table 5.** Effect of Incentive, Training, Job involvement and Motivation on Business development according to regression analysis.

Dependent Variable: BD				
Method: Least Squares				
Date: 07/17/14 Time: 12:51				
Sample: 1 15				
Included observations: 15				
Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.556091	0.706367	0.787256	0.4494
INC	0.028858	0.222293	0.129820	0.8993
JINV	-0.005490	0.213211	-0.025749	0.9800
MOT	-0.125497	0.211471	-0.593449	0.5661
TR	0.693225	0.208766	3.320586	0.0077
R-squared	0.812070	Mean dependent var		2.266667
Adjusted R-squared	0.756898	S.D. dependent var		1.032796
Durbin-Watson stat	1.569618	Prob(F-statistic)		0.035672
F-statistic	3.944459			

incentives because banking companies provide training to their all employees but incentive plan are often performance based plans that's why its affect less than Training.

In table 3 there are two variables used for measuring correlation between BD and JINV. The correlation measured by using data analysis software (EViews5) and implemented Likert Methods by author Uma Sikaran). The data used in this correlation collected from 15 employees of different banks. It is concluded that JINV mild effect BD. It means that job involvement affect 8.1832% on business development. This ratio shows that business development affected by job involvement with decreasing ratio. Job involvement positively affects the development of business in banking industry. I can say that if organizations (banks) use different methods for employee's job involvement, it can help in achieving desired tasks of business set by the management.

**Table 4.** Correlation between Business Development & Job Motivation.

	BD	MOT
BD	1	-0.0511198632443248
MOT	-0.0511198632443248	1

Table 4 represents the correlation between BD and (MOT BD-MOT). The above results are conducted with the help of data analysis software (E views 5) by using likert methods. It is concluded that BD negatively affected by the MOT. According to the data gathered by our respondent through questionnaire and implementing statistical application it is observed that it is very difficult to motivate the employees of banks with the help of different tools. This observation could be wrong in case of other organization but in the light of above processed it is clearly mentioned that motivation of employees in banking sector could not affect positively. In above table BD affected by MOT at - 5.111986% which means that banking employees are not motivated for their job but only doing job but not loyal with their job. In the light of above it can say that banking organization should plan for motivation of employees towards their work. This target can achieve if banks provide facilities to their employees and reduce their working responsibilities.

## 6.10. Regression Analysis

By applying OLS method square least the study also analyze the effect of job Training, Incentive, Motivation, Involvement on the business defined are as following table.

*According to Equation*

$$BD=0.028858*INC-0.005490*JINV-0.125497*MOT+0.693225*TR$$

$$BD=0.591096$$

This statement shows that Training and incentive positively affect business development and other two variables (job motivation and job involvement) negatively affect business development.

## 7. Conclusion

Every organization wants to develop their business to move in competition environment. There are so many factors that can help in developing business at any stage. If an organization starts its new, that organization must hire skilled employees who run their work according to their previous experience. In case of running business if organization wants to improve their business, they must use. Training for employees of an organization is considered very much important in order to achieve superiority and competence. But does training plays any other role besides providing learning and equip the employees with demanding competencies? Surely it does as indicated that training has a positive impact on both job involvement and business development. There are many limitations of the study as the sample size is 15, which is too small a large scale study can provide more dependability to the study. This study however, clearly emphasizes the need and importance of training on the employees in the banking industries characterized by low confidence due to high work pressure.

According to Table 1 we calculate correlation between two variables BD (dependent) and TR (independent). There is positive relationship between BD and TR as the coefficient between two variables. If BD is 1 the TR shows 0.772 which mean that TR is more important for the BD. According to these results it can say that TR plays a vital role in BD even more than 77% approx. which is high stability for measuring the relation between these two variables.

Table 2 represents the correlation between variables. The correlation between business development and Incentives is positive.

According to table 3 it is concluded that JINV mild affect on BD. It means that job involvement affect 8.1832% on business development. This ratio shows that business development affected by job involvement with decreasing ratio. Job involvement positively affects the development of business in banking industry.

Table 4 represents the correlation between BD and (MOT BD-MOT). The above results are conducted with the help of

data analysis software (E views 5) by using likert methods. It is concluded that BD negatively affected by the MOT. According to the data gathered by our respondent through questionnaire and implementing statistical application it is observed that it is very difficult to motivate the employees of banks with the help of different tools.

Regression table tells us that Training and incentive positively affect business development and other two variables (job motivation and job involvement) negatively affect business development.

Training, Incentive, job involvement and motivation ultimately upgrade not only the efficiency of employees but also of the organization. It has correctly been said, employee development is key to the sustainable development of any organization. Organizations should have those employees that are able for rapidly adapt to an ever-changing world market. Companies should invest in continuing employee training and development in order to keep successful both employees and organization.

The 21st century will be constructive to those organizations, which are able to learn faster and adapt to changes before their competitors. Training improves employee's initiative and quality of work, thus assisting them to be more committed to achieving the organizational objectives and goals in order to enhancing employee's effectiveness within the organization.

Summarily, training and employee development impacting on employee productivity has not only improve the important for organizations, but also help in the prosperity of most countries that has put into consideration the design and delivery of training and development of employees at state level.

As the national policies aspire to improve nation's human capital, this optimally in turn results to the economic development of the nation. However, it is recommended for the management of organizations to give training and development of employee's precedence in order to get the best output from workforce as well as improving the organization's productivity. Further research studies are also recommended on the training and development of employees in order to have a broader considerate of its valuable impacts.

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