# International Journal of Science and Business

# The Effects of Training and Development on Employees Performance: The Case of the National Financial Credit Bank (NFCB) of the Centre Region of Cameroon

Alain Vilard Ndi Isoh, Tanwani Solomon Ofon & Sheku Ahmed Fofanah

**Abstract:**
Human capital is the most valuable asset of any organisation; thus, the active role they play cannot be undervalued. Equipping these valued assets through training and development becomes crucial to guarantee job performance and competitiveness. Though extensive research has been conducted in this area, much is still left to be done especially in the case of Cameroon's banking industry. To this effect, this study is aimed at modelling a framework based on the impact of training and development on employee performance in the case of the National Financial Credit Bank (NFCB) in Cameroon. Three specific objectives were established including: Orientation and onboarding training, soft and technical skills training, and product and service knowledge training on employee performance. A case study design was adopted and supported by the philosophical underpins of positivism epistemology and objectivism ontology. Relevant data was sourced through questionnaire survey distributed to a target population of one hundred (100) employees of the NFC Bank in the centre region of Cameroon. Data was analysed using the Structured Equation Model (SEM) with all specifications observed. The study revealed that there is insignificant statistical evidence to suggest that orientation and onboarding training affects employees' performance. It was also noted that soft and technical skills training and product and service training all have significant positive statistical impacts on employees' performance. This study concludes that companies with management policies on soft and technical skills development and product and service knowledge training have higher chances to improve performance.

**Keywords**: Training, Soft and Technical Skills, Onboarding, Performance, Human Capital

About Author (s)

**Dr. Alain Vilard Ndi Isoh, Ph.D.,** (Corresponding author) Lecturer at the ICT University USA (Cameroon Campus)**.** Director of studies, Cardiff Metropolitan University, UK

**Tanwani Solomon Ofon,** ICT University USA (Cameroon Campus)**.** Head, Human Capital, NFCB

**Sheku Ahmed Fofanah, Ph.D.,** Deputy Director and Research Programs Leader**;** London School of Commerce, UK

## 1.1 Introduction:

The financial industry in Cameroon is made up of fifteen commercial banks and over five hundred and fifty (550) micro-finance institutions (MFIs) (Ofeh & Jeanne, 2017). The restructuring of the economy in 2006 led to a drop in the number of MFIs from 656 in 2000 to about 490 in 2006 (Fotabong, 2012). The need for regulation on human capacity development is a priority in global financial systems (Engetou, 2017). On this note, a study by Miller (2014) found that 43% of employees revealed that their training programs were ineffective, while 25% reported performance enhancement after a training program. Training and development is expensive. Reports from 340 organisations revealed that on average organisations spent $1,208 per staff on training and development as indicated in figure 1 below.

**Figure 1: Average Direct Expenditure per Employee (2006-2013)**
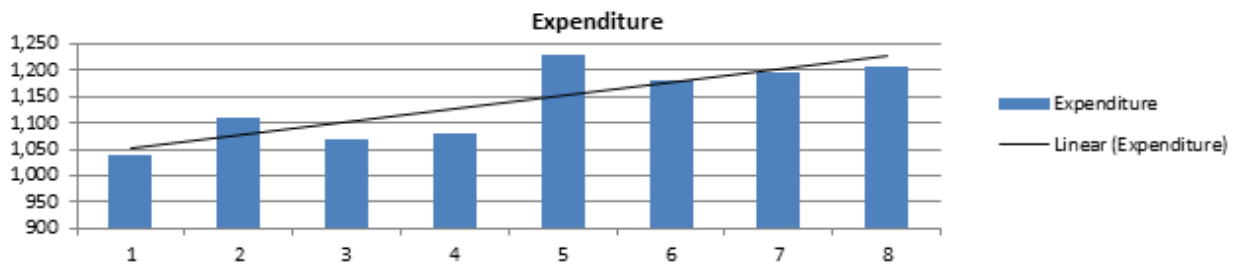


**Source:** (Miller, 2014)

The National Financial Credit Bank (NFCB) of Cameroon has put in place training policies tailored towards addressing training needs for all its fourteen (14) branches. Enhanced skills, knowledge, and competent workforce would create a competitive advantage (Halawi & Haydar, 2018). Irrespective of the size of the organisation, employees are the most critical success factor (Aziz, Salleh, & Mustafa, 2012). This study is therefore aimed at modelling a framework on the impact of training and development on employees' performance at the NFC bank in the centre region of Cameroon. The objectives of the research include: To assess the impact of orientation and onboarding training on employees' performance, to evaluate the impact of soft and technical skills training on employee performance, and to establish the impact of product and service training on employee performance.

## 2.0 Review of Relevant Literature
## 2.1 Key Definitions: Training, development and Performance

According to Gordon (1992), training is any planned activity intended to enhance the level of skills, knowledge, and competencies of individuals necessary to effectively carry out assigned tasks. It also encompasses the practice of formal processes to convey knowledge and empower employees to build the skills needed to satisfactorily perform their jobs (Reynolds, 2004). Similarly, training is the process by which people learn skills, concepts, attitudes, and knowledge to facilitate the achievement of set goals (Mathis & Jackson, 2000; Dessler, 2003 & Ricky *et al.,* 2016). On the other hand, development is a broad-based continued multi-dimensional set of activities that are aimed at equipping individuals or organisations to perform a defined job or execute a new role in the future (McNamara, 2008). To some extent, training and development imply changing how employees perform their job, knowledge of the job, attitudes towards their job, and their interaction with collaborators and/or supervisors.

Employee performance could be defined as the results of the efforts of employees to attain set goals, whereas performance relates to what an organisation has realised with respect to results and successes (McNamara, 2008 & Nassazi, 2013). In addition, Afshan *et al.,* (2012) defined performance as the attainment of specific tasks measured against predetermined criteria of accuracy, completeness, cost, and speed. Performance is measured using the number of errors, the lead-time for a transaction, level of employee engagement, number of customer complaints, productivity, ability to use new technology, and level of attainment of agreed objectives (Nassazi, 2013).

## 2.2 Theoretical Underpinnings

Three theories are considered. The Theory of Reinforcement (Skinner, 1966), The Learning Type Theory (Gagne, 1985), and the Social Learning Theory (Bandura, 1977). The reinforcement theory emphasised on the learning behaviour of people. It advocates that learners will repeat behaviours that are attached to positive outcomes or results (Skinner, 1953). Skinner proposed that training and development programs have to be aligned with the goals and objectives of the organisation and that positive results should be the expectations after completing training and development programs. Rewards could take the form of bonuses, salary increases, promotions, and training certificates linked to positive outcomes. These appreciative actions will generate positive outcomes. Once this is implemented in line with Skinner's theory of reinforcement, the employees will develop more interest in the training and development programs. Key components of the reinforcement theory include policy, reward function, value function, and the environment (Skinner, 1953).

On the other hand, the learning type theory emphasises on the learning of intellectual skills (Gagne, 1985). Gagne proposed different learning types in his theory with prescribed external and internal preconditions. The five types of learning include: intellectual skills, verbal information, attitudes, cognitive strategies, and motor skills. Cognitive strategies relate to the possibility to practice and develop new solutions to problems. Also, to learn attitudes, the learners must have the exposure to trustworthy role models or credible opinions (Gagne & Driscoll, 1988). The learning responsibilities for intellectual skills are organized with regards to the level of complexity; which involves the recognition of stimulus, generation of response, and the following of procedures. Preconditions are identified by analysing the learning or training task that is to be carried out. This theory summarised nine (9) instructional actions and cognitive processes. They include: gaining of attention (reception), notifying learners about the objectives (expectation), exciting remembrance of previous learning (retrieval), presentation of incentive or stimulus (selective perception), provide learning guidance (semantic indoctrination), prompting performance (responding), provide feedback (reinforcement), evaluating performance (recovery) and foster retention and transfer (simplification) (Gagne, Briggs, & Wager, 1992).

Lastly, the social learning theory is increasingly being cited as a vital component to enhance desirable behavioural change (Cassidy, 2004; Muro & Jeffrey, 2008). Direct reinforcement cannot address all types of learning, especially social elements that cannot be taught (Bandura, 1977). Social elements are learned by employees from their social environment. Such learning types are described as observational learning and are connected with the understanding of different human behaviours. In observational learning, the environment of the organisation plays a vital role. This, therefore, obliges that the environment should be properly designed in a way that the employees could learn the right things (Reilly, 1998).

Furthermore, the theory provides explanations on the mental state as a factor in the learning process. Where the mental state of an employee is negative regarding any learning activity, he or she will not take part. In case, they are forced to do so, they will not have the right mind-sets to gain anything useful from the process. In designing organisational training and development programs, the mental state could be made positive by associating rewards systems to such programs (Jehanzeb & Bashir, 2013). This measure would motivate employees and build a positive mental state (Bandura, 1977). Triangulation of the aforementioned theories is as shown below.

**Table 2: Theoretical Gap Matrix**

| Variables | Reinforcement theory (Skinner, 1966) | Learning type theory (Gagne, 1985) | Social learning theory (Bandura, 1977). |
|---|---|---|---|
| Orientation | √ | √ | x |
| On-boarding | √ | √ | x |
| Soft skills | √ | √ | x |
| Technical skills | √ | √ | x |
| Product and service | √ | √ | x |
| Performance | √ | √ | √ |
| Outcome & Reward | √ | √ | √ |
| Environment | x | x | √ |
| Experimentation | √ | √ | x |

Source: Adapted from Skinner (1966); Bandura (1977) & Gagne (1985)

## 2.3 Hypotheses Formulation
### 2.3.1: Orientation and On-boarding Training and Employees Performance

Considering the growing interest in service orientation research, the concept has been demonstrated to be a major defining factor in the creation of superior customer service and value (Urban, 2012; Jayawardhena *et al*., 2017; Isoh *et al.,* 2020). In a study, to explore the relationships between organizational service orientation, job satisfaction, customer satisfaction and financial performance in the Turkish banking industry, findings revealed that organizational service orientation is positively correlated with employee performance, thus resulting in a committed workforce, low staff turnover, team spirit, service quality image, and profitability (Eren *et al*., 2013). Furthermore, studies have revealed that one third (1/3) of all external hires leave the organization after two years of engagement, and 15% of new hires leave a business almost immediately if the onboarding process is poor (Urban, 2012). Equally, approximately 35% of companies spend zero dollars on onboarding training (Bauer, 2010). When the onboarding process is properly done, the organization is likely to achieve increase employee retention by about 25%, improve employee performance by about 11%, and, most importantly, this can help keep more than 69% of a company's workforce for over three (3) years (Bauer, 2010). There are evidences of significant relationships between service orientation and performance of most companies but the correlation coefficients are not high (Urban, 2012). To this effect, this study therefore hypothesised that:

*H₁: Orientation and Onboarding training has a positive relationship with employees' performance in the case of the National Financial Credit Bank (NFCB) in the centre region of Cameroon.*

### 2.3.2: Soft and Technical Skills Training and Employee Performance

Research studies have shown that soft skills characteristics including but not limited to empathy, positivity, and social skills are critical for an effective workforce. Hard skills are the technical knowledge required for a job whereas soft skills are interpersonal abilities, also known as people skills that one has (Robles, 2012). These skills allow employees to thrive not only in the present, but to continue to grow as the demands of the job evolved. Soft skills trainings has proven to have a strong impact on performance on individuals' career outcomes (Ibrahim, Boerhannoeddin, & Kayode, 2017). Considering how costly training new employees can be, investing in soft skills training is a smart move for companies. When these soft skills are absent, customer satisfaction drops. Soft skills training helps companies to achieve their missions by improving interpersonal abilities, emotional intelligence, critical thinking, communication and presentation talents, negotiation abilities, business etiquette, leadership skills, and self-awareness (Robles, 2012). The obvious solutions are technical and digital literacy skills. Technical skills are crucial as they enable employees to execute business plans, stay on top of fast-changing technologies, and provide the opportunity for internal mobility and in-house development (Urban, 2012). By refining talents, companies get high-skilled employees with experience tailored to their needs. Companies that create internal hiring programs often observe an increase in employee career satisfaction, performance, and staff retention (Jehanzeb & Mohanty, 2018). To this effect, this study therefore hypothesised that:

*H₂: Soft and Technical skills training and development have a positive relationship with employees' performance in the case of the National Financial Credit Bank (NFCB) in the centre region of Cameroon.*

### 2.3.3 Product and Service Training on Employee Performance

Product and service knowledge is an indispensable sales skill required by every customer service agent (Business Queensland, 2017). The knowledge of services and product features permits employees to advertise their benefits accurately and persuasively. Customers generally respond to enthusiastic sales staff that are passionate about their products and services and eager to share the benefits with them (Business Queensland, 2017). Customers are more likely to trust the salespersons who demonstrate confidence in what they are selling. This confidence comes from their knowledge of the products and services (Hudson, 2018). The study therefore hypothesised as follows:

*H₃: Product and Service training has a positive relationship with employees' performance in the case of the National Financial Credit Bank in the centre region of Cameroon*

The aforementioned hypotheses are shown on the conceptual framework below

### Figure 1: Conceptual Framework
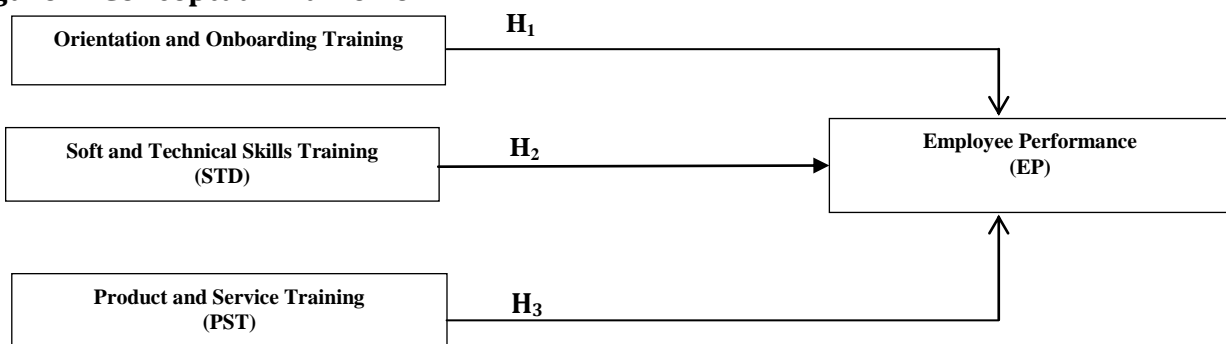
## 2.4 Methodology

The target population of the study consisted of one hundred (100) staff of the five branches of the National Financial Credit Bank in the centre region of Cameroon. Sample size determination was guided by the Cochran technique (Cochran, 1977). Primary data was purposively sourced using semi-structured questionnaire survey (Kothari, 2004). Structured questionnaires are usually used in analytical surveys to test theory and find causal associations amongst variables under study. Ethical issues including voluntary participation, anonymity, and confidentiality were strictly observed. The hypothesised model was carefully operationalised (Campbell, 1952). Two main variables were measured: Training and development (Independent Variable), and employee performance (Dependent Variable). Training and development was subdivided into three (3) latent constructs: orientation and onboarding training, technical and soft skills training, and product and service knowledge training with seven (7), eight (8) and nine (9)  indicators respectively while employee performance has ten (10) indicators.

The questionnaire was structured using five (5) Likert scale measurement ranging from Strongly Agree (SA), Agree (A), Neutral (N), Disagree (D) and Strongly Disagree (SD) (Boone & Boone, 2012) and was checked for content, face and expert validity before distribution. The research instrument was checked for reliability using the alpha Cronbach test (Cronbach, 1951; Heale & Twycross, 2015). Ambiguous questions were eliminated (Freedman, 2000). Data was cleaned using both exploratory and confirmatory factor analyses (Hurley *et al.,* 1997). Missing data was completed using the Expectation-Maximization Algorithm (EMA). Parametric assumptions were tested. Multivariate normality was validated using the Shapiro-Wilk test, Multicollinearity was assessed using Variance inflation Factor – VIF /and Tolerance –T and homogeneity test using Lavene Test. Outliers were identified using the boxplots methods. The cut-off value for tolerance test is [T > 0.1] and VIF [VIF < 10] (Schermelleh-Engel, Moosbrugger, & Muller, 2003; Field, 2009; Hair *et al.,* 2010). In addition, Field (2009); recommended that the Lavene statistic must be statistically insignificant at [P-Value > 0.05] for the assumption of homogeneity of variance to be admissible. The hypothesised model was validated using a structural equation technique with the aid of the AMOS 24 statistical package. The Measurement model for SEM was tested for suitability for all retained latent variables (Field, 2009). The assessment of SEM include the test of reliability - Alpha Cronbach [$\alpha$ > 0.7] and validity - Construct validity [AVE > 0.5 ] and discriminant validity [ AVE > Maximum share variance]. Furthermore, to ensure good fits, other indices for structural modelling were observed: Absolute Fit Indices [Chi-square ($X^2$) GFI, AGFI, AIC, BIC, ECVI, RMR, SRMR]; Relative Fit Indices [IFI, TLI, NFI]; Parsimonious Fit Indices [PGFI, PNFI, PNFI2, PCFI] and Non-centrality-based Indices [RMSEA, CFI, RNI, CI]. For the model to be of appropriate fitness, the Chi-square [$X^2$] test should be insignificant with [P-values > 0.05]. Other closer absolute indices like GFI and AGFI should have a value of 0.9 and above [GFI, AGFI > 0.90] (Bryman., 2008). Similar to GFI and AGFI, the IFI, TLI, and NFI should be 0.9 and above [IFI, TLI, and NFI > 0.90] (Hair, Black, Babin, & Anderson, 2010; Hair et al., 2010). Under the Non-centrality based indices, the CFI should be 0.9 and above [CFI > 0.90] and the RMSEA should be 0.08 and lower [RMSEA < 0.08] for acceptability of the model. The econometric model specification is as shown below.

**EP** = $f(OT, STD, PST)$

**EP** = $\alpha + \beta_1 OT + \beta_2 STD + \beta_3 PST + e$...............................................................**1**

**93** **International Journal of Science and Business**        Published By
**Email**: editor@ijsab.com   **Website**: **ijsab.com**

IJSAB
International

$$PATH\ 1 \rightarrow\ EP = \alpha + \beta_1 OT + e1 \dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots 1.1$$

$$PATH\ 2 \rightarrow\ EP = \alpha + \beta_2 STD + e2 \dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots 1.2$$

$$PATH\ 3 \rightarrow\ EP = \alpha + \beta_3 PST + e3 \dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots 1.3$$

Where; [EP → Employees Performance], [STD → Soft and Technical Skills Training], [PST→ Product and Service Training], [e1, e2 and e3 → error terms for paths (1), (2) and (3)] while [ $\beta_1$ $\beta_2$ and $\beta_3$ → Path coefficients]. The priori expectation → $\beta_1 > 0$; $\beta_2 > 0$; $\beta_3 > 0$ as shown below:

**Table 3: Measurement of Variables and expected relationships**

| N | Variables | Measurement | Expected Impact | A priori |
|---|-----------|-------------|-----------------|----------|
|   | Dependent Variable Employees performance (EP) | Five Likert Scale point with coding grading from strongly agree to strongly disagree |  |  |
|   | Independent Variables |  |  |  |
| 1 | On-board training and orientation training (OT) | Five Likert Scale point with coding grading from strongly agree to strongly disagree | + | $\beta > 0$ |
| 2 | Soft and Technical Skills Development (STD) | Five Likert Scale point with coding grading from strongly agree to strongly disagree | + | $\beta > 0$ |
| 3 | Products and service Training (PST) | Five Likert Scale point with coding grading from strongly agree to strongly disagree | + | $\beta > 0$ |

### 3.0 Data Analysis and Presentation of Results
### 3.1 Missing Data Analysis
The analysis for missing data was completed using the questionnaire response rate of 95% of participants involved in the study. For validity purposes, the Little's MCAR test was conducted to verify if missing data were completely at random and intentional (Hair *et al.*, 2010 & Pallant, 2010). The result revealed that missingness was completely at random with [Chi-Square ($X^2$) = 241.427, DF (Degree of Freedom) = 231, Sig. = 0.305 > 0.05]. Missing data observed in the study were completed using the Expectation-Maximization Algorithm (EMA) methods.

### 3.1.1 Exploratory Factor Analysis (Orientation and On-boarding Training (OT), Soft and Technical skill Training and Development (STD), Product and Service Training (PST))
A total of twenty-one (21) indicators were used to measure three (3) specific independent latent constructs in the ratio 6:10:5 corresponding to Orientation and onboarding training (OT), Soft and technical skill training, and (STD), Product and service training (PST) respectively. Based on the analysis, the Kaiser-Meyer-Olkin Measure of Sampling Adequacy was 0.804 greater than 0.5 [KMO = 0.804 > 0.5] indicating an adequate sample size for the analysis. Kaiser, (1974) recommends accepting values between [0.5 and 1] (Field, 2009). Equally, the Bartlett's Test of Sphericity revealed [Chi-square ($X^2$) = 265.575; Degree of Freedom (DF) = 55 and P-value = 0.000 < 0.01] indicating that there exist at least one (1) significant correlation amongst observed items. Bartlett's test should be significant at [P-value <.05] (Field, 2009; Hair *et al.,* 2010) as shown below:

**Table 4: KMO and Bartlett's Test**

| KMO and Bartlett's Test | | |
|---|---|---|
| Kaiser-Meyer-Olkin Measure of Sampling Adequacy. | | .804 |
| Bartlett's Test of Sphericity | Approx. Chi-Square ($X^2$) | 265.575 |
| | Degree of Freedom (DF) | 55 |
| | P-value (Sig.) | .000 |

Promax Rotation was used to indicate retained and rejected indicators relating to the independent latent constructs. Three (3) new components with defined extraction procedure were created. Small coefficients of less than 0.4 were suppressed. The results revealed that for the three components extracted, eigenvalues were; 5.023, 1.430, and 1.225 all greater than 1[EV > 1]. Components with eigenvalues of less than 1 were rejected from the analysis. However, the three extracted components accounted for 69.796% of Total Variance Explained (TVE) distributed in the ratio 45.664%: 12.999%: 11.132% relating to components 1, 2, and 3 respectively. The pattern matrix for the three factors components based on extraction mode of Principal Component Analysis and Rotation Method of Promax with Kaiser Normalization converged in 6 iterations revealed the following factor loading patterns as shown in the table below.

**Table 5: Pattern Matrix**

| | Component | | |
|---|---|---|---|
| | 1 | 2 | 3 |
| OT1 | .838 | | |
| OT2 | .768 | | |
| OT4 | .881 | | |
| OT5 | .758 | | |
| STD3 | | .742 | |
| STD8 | | .781 | |
| STD9 | | .836 | |
| STD10 | | .670 | |
| PST3 | | | .945 |
| PST4 | | | .693 |
| PST5 | | | .698 |

Extraction Method: Principal Component Analysis.
Rotation Method: Promax with Kaiser Normalization.
a. Rotation converged in 6 iterations.

Based on the aforementioned analysis, it is evidence that there is no factor with a coefficient of less than 0.5 and no cross-loading. To this effect, retained and rejected indicators for Orientation and onboarding training (OT), Soft and technical skill training and development (STD), Product and service training (PST) are shown below:

**Table 6: Retained and Rejected Indicators Independent Construct**

| Latent Construct | Retained Indicators | Rejected Indicators |
|---|---|---|
| OT: Orientation and On-boarding Training | OT1: established induction programs<br>OT2: Appropriate Training content<br>OT4: The timing of the training is appropriate<br>OT5: The training cuts across all employees | OT3: I understood the training<br>OT6: There are training supervisors |
| STD: Soft and Technical Skills Training and Development | STD3: The trainings are relevant<br>STD8: The choice of internal trainers is appropriate<br>STD9: The choice of external trainers is appropriate<br>STD10: Personal development is encouraged | STD1: needs are properly assessed<br>STD2: The content are sufficient<br>STD4: The timing is appropriate<br>STD5: Financial resources are available<br>STD6: Appropriate choice of participants<br>STD7: The rate of the trainings is enough |
| PST: Product and Service Training | PST3: The frequency of trainings is sufficient<br>PST4: The timing of the trainings is appropriate<br>PST5: The choice of the trainer is appropriate | PST1: I understood the training delivered on products and services<br>PST2: I am up to date with different products and services of the bank |

### 3.1.2 Exploratory Factor Analysis: Employees Performance

A total of ten (10) indicators were used to measure the dependent latent construct. The assumption of sampling adequacy and evidence of significant correlation was tested and results were as follows: The Kaiser-Meyer-Olkin Measure of Sampling Adequacy is 0.854 greater 0.5 [KMO = 0.854 > 0.5] indicating appropriate sample size for the analysis. Equally, the Bartlett's Test of Sphericity revealed [Chi-square ($X^2$) = 390.897; Degree of Freedom (DF) = 45 and P-value = 0.000 < 0.01] indicating at least one (1) significant correlation amongst observed items. Having met the aforementioned assumptions, Two factors were extracted using, Principal Component Analysis (PCA) technique with Eigenvalue greater than 1[Eigen Value ≥ 1] for admissibility. Promax rotation was used and smaller coefficients of less than 0.4 were suppressed. The results revealed Eigenvalues of 5.668. Component with an Eigenvalue of less than 1 was rejected from the analysis. However, the extracted component accounted for Total Variance Explained of 72.630% in the ratio 62.979%: 9.651% relating to components 1 and 2 respectively. Pattern matrix for the two factors components as shown below:

**Table 7: Pattern Matrix**

| Employees Performance (EP) | Component | |
|---|---|---|
| | 1 | 2 |
| EP1 | .891 | |
| EP2 | .527 | |
| EP3 | .994 | |
| EP4 | .947 | |
| EP5 | .664 | |
| EP7 | .806 | |
| EP8 | .795 | |
| EP9 | .582 | |
| EP10 | | 1.003 |

Extraction Method: Principal Component Analysis.
Rotation Method: Promax with Kaiser Normalization.
a. Rotation converged in 3 iterations.

**Table 8: Retained and Rejected Indicators Dependent Construct**

| Latent Construct | Retained Indicators | Rejected Indicators |
|---|---|---|
| EP: Employee Performance | EP1: I understand the vision, mission and values of the bank<br>EP3: There is a significant drop in the number of errors<br>EP4: My turn around time to perform a task has dropped<br>EP5: My level of attainment of agreed objectives has increased<br>EP6: There is improved collaboration with staff of different units<br>EP7: There is improved communication with staff<br>EP8: I recommend improvements on the bank's products<br>EP9: I perform my task with little or no supervision | EP10: There is a drop in the number of customer complaints |

### 3.1.3 Confirmatory Factor Analysis (CFA):

Confirmatory Factor Analysis (CFA) is a multivariate statistical procedure used to test how well measured variables represent the number of constructs. The three main model fit indices in CFA are: Model Chi-square, Confirmatory Factor Index (CFI) with values ranging between 0 and 1 [values greater than 0.90 →conservatively, 0.95→ indicate good fit); Root Mean Square Error of Approximation (RMSEA) with values (0.1→ Excellent, 0.05→ Good and 0.08→ mediocre fit), Tucker Lewis Index (TLI) ranging between 0 and 1 with values greater than

**96** **International Journal of Science and Business**     Published By
**Email**: editor@ijsab.com  **Website**: **ijsab.com**

IJSAB
**International**

0.90 indicating a good fit (Hair et al., 2010). CFI values range from 0 to 1, with larger values indicating a better fit. A CFI value of 0.95 or higher is presently accepted as an indicator of a good fit (Hu & Bentler, 2009).

**Figure 2: Confirmatory Factor Analysis for Dependent Construct**
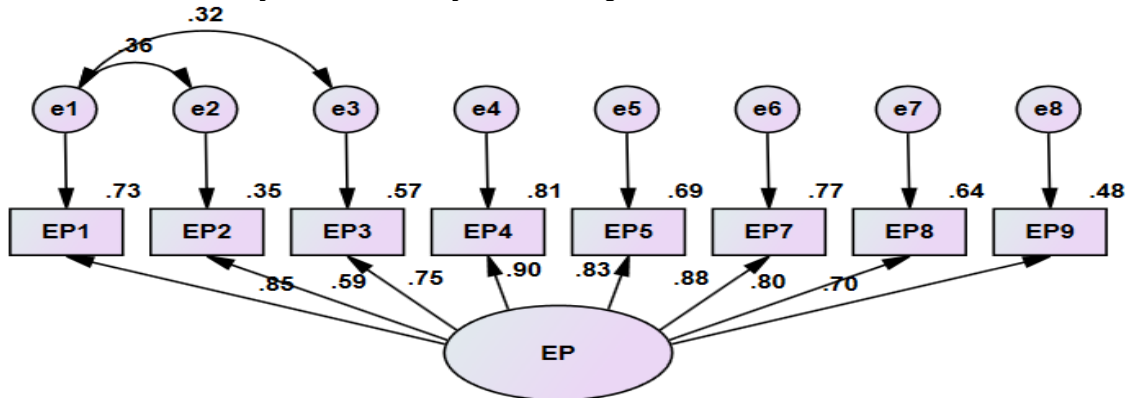


CMIN/DF = 1.447; GFI = 0.903; IFI = 0.975; TLI = 0.959; CFI = 0.974; RMSEA = 0.063
SRMR = 0.036, P-Value = 0.099

**Figure 3: Confirmatory Factor Analysis model for Independent Latent Constructs**
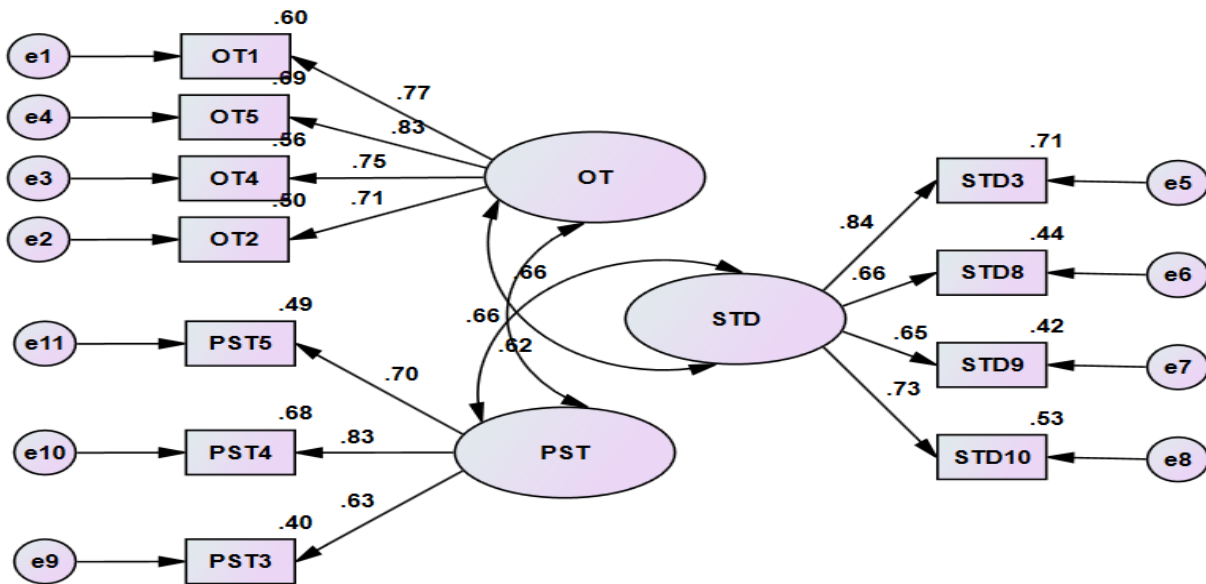


Three Factors Correlated Confirmatory Factor Analysis
CMIN/DF = 1.357; GFI = 0.902; IFI = 0.942, TLI = 0.918
CFI = 0.939; RMSEA = 0.083, SRMR = 0.073

The path analyses for all indicators for the construct; employees' performance (EP) were significant at the 95% confidence interval. Furthermore, data cleaning was conducted, and some indicators were further dropped from the analysis to enhance model fitness based on the specifications of CFA as shown above.

**3.2 Validity and Reliability Measurement (VRM)**
Not all latent constructs used were appropriate measurements. Discrepancies are often caused by unreliable data and wrong measurements. To ensure that all retained indicators are valid, construct validity tests were conducted with 0.5 acceptable thresholds [AVE > 0.5]. Reliability was tested for internal consistency using the Alpha Cronbach Test. The acceptable

threshold is 0.6/0.7 [α > 0.7] and the analyses for all four constructs were reliable and valid as shown below:

**Table 9: Cronbach's Alpha and Average variance Extracted**

| Latent Constructs | Cronbach's Alpha [α > 0.7] | Construct validity [AVE > 0.5] | Status |
|---|---|---|---|
| OT | 0.846 | 0.661 | Reliable and valid |
| STD | 0.811 | 0.600 | Reliable and valid |
| PST | 0.772 | 0.620 | Reliable and valid |
| EP | 0.933 | 0.627 | Reliable and valid |

### 3.3 Parametric Assumptions
Four parametric assumptions were tested. The box plot method was used to identify outliers and treated using arithmetical means of their respective distributions. The diagrams below illustrate the treatment of outliers.
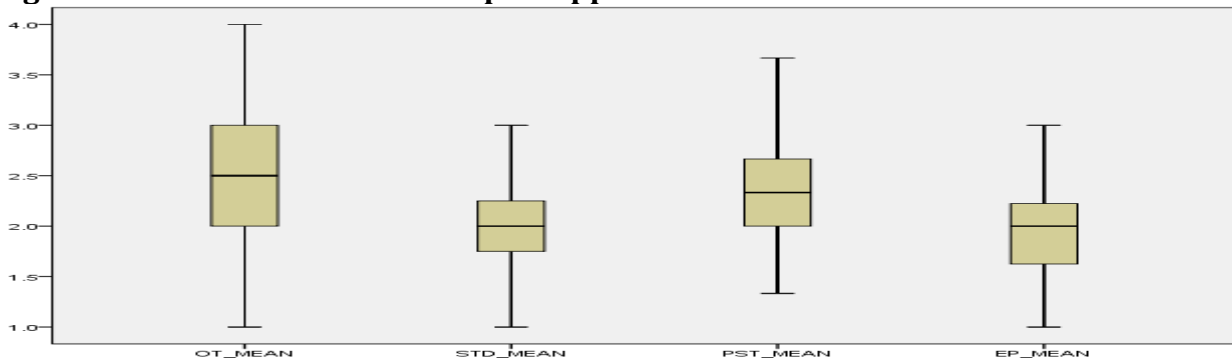
**Figure 4: Outliers Identified-Boxplot approach**
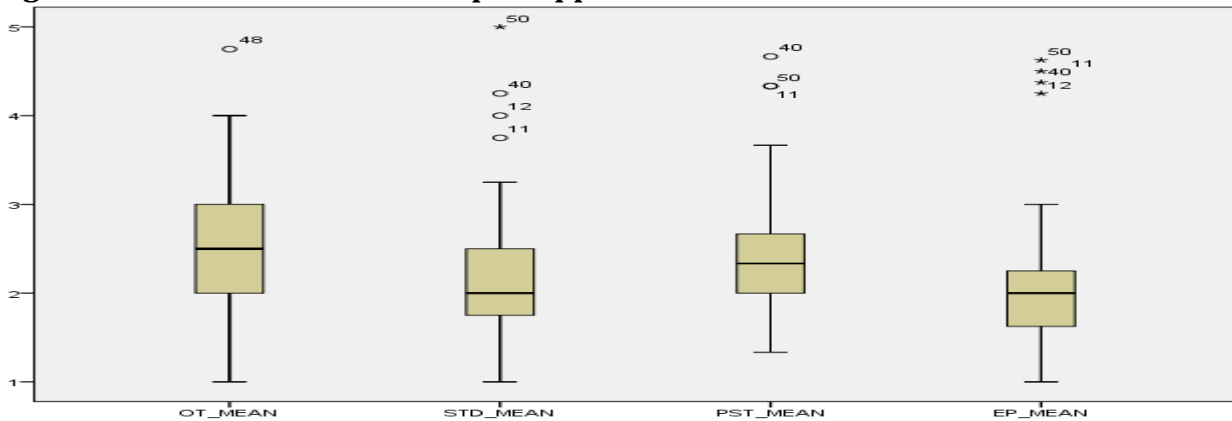


**Figure 5: Outliers Treatment-Boxplot Approach**



Multivariate normality was tested using the Shapiro-Wilk (S-W) test and the homogeneity of variance was tested using Lavene statistic. Both tests were admissible with [P-Value > 0.5].The assumption of multicollinearity was tested using both the Tolerance test [T > 0.1] and Variance Inflation Factor [VIF < 10]. Results were admissible as shown in the table below.

Table 10: Parametric assumptions

| Latent constructs | Multivariate Normality Shapiro-Wilk | Test of Homogeneity of Variance: Lavene Test | Multicollinearity | |
|---|---|---|---|---|
| | | | Tolerance | VIF |
| Onboarding and orientation training | [0.379 > 0.5] | [0.204 > 0.5] | [0.690 > 0.1] | [1.45 < 10] |
| Soft and technical skills training | [0.071 > 0.5] | [0.482 > 0.5] | [0.725 > 0.1] | [1.38 < 10] |
| Product and service training | [0.180 > 0.5] | [0.372 > 0.5] | [0.585 > 0.1] | [1.71 < 10] |
| Employees performance | [0.386 > 0.5] | - | - | - |

**3.4 Testing of Hypotheses using Structural Equation Model (SEM)**

Structural equation modelling is a multivariate statistical analysis. It is the combination of both factor analysis and multiple regression analysis, and it is used to analyse the structural relationship between measured variables and latent constructs.  The three predictors of employees' performance as hypothesised in this study were tested using the specifications of structural equation models. The results are as follows:

**Figure 6: Structural Equation Model**
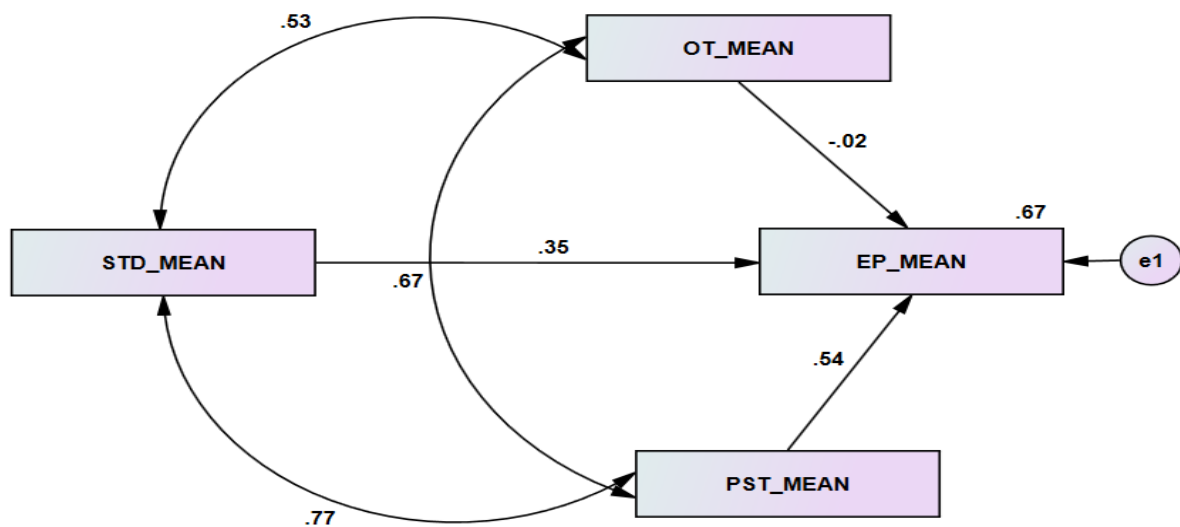


CMIN/DF = 1.45; GFI = 0.98; IFI = 0.99; TLI = 0.986, CFI = 0.997; RMSEA = 0.06
SRMR = 0.00; P-Value = 0.078

The path coefficient for product and service training is significantly different from 0 at the 95% confidence interval [$\mu < 0.05$] suggesting that product and service knowledge training has a positive impact on employee performance at the National Financial Credit Bank in the centre region of Cameroon. The regression coefficient for orientation and onboarding training is insignificantly different from 0 at the 95% confidence interval [$\mu > 0.05$]. There is insignificant statistical evidence to suggest that orientation and onboarding training affects employees' performance at the National Financial Credit Bank in the centre region of Cameroon. Furthermore, the study revealed that soft and technical skills training is significantly different from 0 at the 95% confidence interval  Thus, soft and technical skills training has a positive impact on employee performance at the National Financial Credit Bank in the centre region of Cameroon. The overall model explains 67.5% of the variance of employees' performance at the National Financial Credit Bank in the centre region of Cameroon.

**Table11: Harmonized Results of Tests of Hypotheses**

| Hypotheses | P-Value at 95% (CI) | Decision / Conclusion |
|---|---|---|
| $H_1$: Onboarding and orientation training affects employees performance | [P-V = 0.839 > 0.05] Statistically insignificant. $R^2$ = Weak negative effect @ -2.2% | Decline to reject the null hypothesis and conclude that there is insignificant statistical evidence to suggest that Onboarding and orientation training affects employees performance |
| $H_2$: Soft and technical skills training positively impacts Employees Performance | [P-V = 0.006 < 0.05] Statistically significant @ 95% CI, $R^2$ = Weak positive effect @ 34.6% | Reject the null hypothesis and conclude that there is adequate significant statistical evidence to suggest that soft and technical skills development positively impact employees performance |
| $H_3$: Product and service training skill affects employees' performance. | [P-V = 0.000 < 0.05] Statistically significant at the 95% CI $R^2$ = moderate positive effect @ = 53.8% | Reject the null hypothesis and conclude that there is adequate statistical evidence to suggest that products and service training positively affects employees performance |

## 4.0 Discussion and conclusion

Based on the aforementioned hypothesised relationships, the study revealed a statistically insignificant effect of onboarding and orientation training on employees' performance at the National Financial Credit Bank (NFCB) in Cameroon. This finding is contrary to results concluded by Urban (2012) who revealed that service orientation and performance are significantly related to most companies. Findings from the study also suggested that soft and technical skills training affect employees' performance. This is supported by Shafiq & Hamza (2017), Kum (2014), and Al-rifai & Al- Momany (2015) who opined that training increases organisational productivity. Furthermore, this research revealed that product and service training has a positive impact on employee performance at the NFC Bank. This result is supported by studies concluded by Farooq, Khalil-Ur-Rehman & Zreen (2018) and Sal (2016) who revealed that soft and technical skills training are key variables that influence employees' performance in a highly competitive business environment like the banking industry. It is therefore evident to suggest that a highly productive and performing staff should be developed in terms of product and service knowledge and soft and technical skills capacity. An increase in the frequency and quality of training of employees will have a direct positive impact on the overall performance of the employees and the bank.

## References

Adale. (2015, June 26). *Probability Sampling: Definition, Types, Advantages, and Disadvantages. Statistics How To.* Retrieved from www.statisticshowto.com: http://www.statisticshowto.com/probability-sampling/.

Afful, J. B. (2009). *Rhetorical Analysis Of Introductions In An Undergraduate.* Cape Coast: University of Cape Coast, Ghana.

Aguinis, H., & Kraiger, K. (2009). Benefits of training and development for individuals and settings: a selective literature examination. *Benchmarking an International Journal*, 214-231.

Akume, A., & Annicet, B. (2017). *The Performance of Microfinance Institutions in Cameroon: Does Financial Regulation Really Matter?* Bamenda: Research Journal of Finance and Accounting.

Al, & Saunders. (2009). Ethics in Research. *Prentice-Hall*, 183-184.

Amberkar, V. (2018, June 7). Retrieved August 25, 2019, from https://www.assesshub.com/blog/how-to-overcome-training-challenges/

Andrés, M. R., Broncano, S. G., & Monsalve, J. N. (2015). Could innovative teams provide the necessary flexibility to compete in the current context? *Cuadernos de Gestión, 15*(1), 145-164.

Argyris, C., & Schön, D. (1978). *Organizational learning: A theory of action perspective.* Addison Wesley.

Aziz, N. M., Salleh, H., & Mustafa, N. K. (2012). People critical success factors (CSFs) in Information Technology/Information System (IT/IS) implementation. *Journal Design + Built, 5*, 1-17.

Babbie, E. R. (2010). The Logic of Sampling. The Basics of Social Research. *Wadsworth Cengage Learning*, 208.

Bandura, A. (1977). *Social Learning Theory.* London: Prentice-Hall International.

Bandura, A., Ross, D., & Ross, S. (1961). Transmission of aggression through the imitation of aggressive models. *Journal of Abnormal and Social Psychology*, 63, 575-582.

Bauer, T. N. (2010). *Onboarding New Employees: Maximizing Success.* Retrieved 05 31, 2020, from SHRM Foundation: https://www.shrm.org/foundation/ourwork/initiatives/resources-from-pas

Berger, R. (2013). Now I see it, now I don't: researcher's position and reflexivity in qualitative research. *SAGE*, 1-16.

Bhattacherjee, A. (2012). *Social Science Research: Principles, Methods, and Practices, USF Tampa Bay.* Retrieved from http://scholarcommons.usf.edu/oa_textbooks/3.

Bianchi, C., & Vassallo, N. (2005). *Epistemological Meaning, Contexts, and Justification.* Cesano Maderno (MI): Springer, Heidelberg.

Boone, H. N., & Boone, D. A. (2012). Analyzing Likert Data. *Journal of Extention*, 1-5.

Boru, T. (2018). *Research Design and Methodology.* Cape Town: University of South Africa.

Bradley, J. (1993). Methodological issues and practices in qualitative research. *Library Quarterly*, 431-449.

Bryman, A. (2008). *Social research methods, 4th edition.* Oxford: Oxford University Press.

Bryman., A. (2008). *Social research methods.* Oxford, United Kingdom: Oxford University Press.

Burell, G., & Morgan, G. (1979). *Sociological and Paradigms and Organizational Analysis.* London: Heinemann Educational Books.

Burkhardt, T. A. (2015). *Thinking in Systems: Improving Organizational Effectiveness and Culture.* Oregon: Capstone Report.

Business Queensland. (2017, o6 17). *Knowing your products and services*. Retrieved 05 31, 2020, from Running Business/marketing and sales: https://www.business.qld.gov.au/running-business/marketing-sales/sales/skills/know-product

Caldwell, R. (2012). Systems Thinking, Organizational Change, and Agency: A Practice Theory Critique of Senge's Learning Organization. *Journal of Change Management*, 145-164.

Campbell, N. (1952). What is Science? *New York Dover*, 110.

Cassidy, S. (2004). Learning Styles: An overview of theories, models, and measures. *Educational Psychology, 24*(4), DOI: 10.1080/0144341042000228834.

Christian, N. (2016). *Corporate Governance and Financial Performance in MicroFinance Institutions in Cameroon.* Douala: The University of Douala.

Churchill, H., & Sanders, T. (2007). *Getting your Ph.D.: a practical insider's guide.* London: Sage Publications Ltd.

Cochran, W. (1977). *Sampling techniques (3rd ed.).* New York: John Wiley & Sons.

**101** **International Journal of Science and Business**
Email: editor@ijsab.com   Website: **ijsab.com**
Published By

IJSAB
International

Coopey, J. (1998). Learning to trust and trusting to learn: a role for radical theatre' Management Learning. *29*(3), 365-382.

Cothari, C. (2004). Research Methodology. Methods & Techniques. In C. Kothari, *Research Methodology. Methods & Techniques* (pp. 96-104). New Delhi: New Age International (P) Limited, Publishers.

Creswell, J. (1994). *Research design: Qualitative and quantitative approaches.* Thousand Oaks, CA:: SAGE Publications.

Creswell, J. (1998). *Qualitative Inquiry and Research Design: Choosing among five traditions.* Thousand Oaks CA: Sage Publications, Inc.

Creswell, J. (2003). *Research design: Qualitative, quantitative, and mixed methods approaches (2nd ed.).* Thousand Oaks, CA: SAGE Publications.

Cronbach, L. J. (1951). Coefficient alpha and the internal structure of tests. *Psychometrika, 16*(3), 297-334.

Curral, L. A., Forrester, R. H., Dawson, J. F., & West, M. A. (2001). It´s What you do and the Way You Do It: Team Task, Team Size, and Innovation-related Group Processes. *European Journal of Work and Organizational Psychology, 10*, 187-204.

Dawson, P. (1994). *Organizational Change: A Processual Approach.* Aberdeen: Paul Chapman Publishing.

Deane, P. (2018, May 22). *A guide for interdisciplinary researchers: Adding axiology alongside ontology and epistemology.* Retrieved from Integration And Implementation Insights: https://i2insights.org/2018/05/22/axiology-and-interdisciplinarity/

DeRose, K. (1995). Solving the Skeptical Problem. The Philosophical Review. 104, 1-52.

Dessler, G. (2003). *Human resource management.* Upper Saddle River: Upper Saddle River, N.J. : Prentice-Hall.

Dinnen, J. (2014, March 27). *Clearly Define Your Research Strategy.* Retrieved from MacKenzie Corporation: https://www.mackenziecorp.com/phase-2-clearly-define-research-strategy/

Dudovskiy, J. (2018). *The Ultimate Guide to Writing a Dissertation in Business Studies: A Step by Step Assistance.*

Easterby-Smith, M., Araujo, L., & Burgoyne, J. (2008). *Current debates and opportunities' in London: Sage.* London: Sage.

Elmokadem, P. (2019, April 19). *6 Types of Online Employee Training Programs.* Retrieved August 18, 2019, from https://www.uscreen.tv/blog/6-types-online-employee-training-programs/

Elnaga, A., & Imran, A. (2013). The Effect of Training on Employee Performance. *European Journal of Business and Management, 5*, 137-144.

Engetou, E. (2017). *The Impact Of Training And Development On Organizational Performance.* Kokkola: Centria University Of Applied Sciences.

Enos, T., & Brown, S. C. (1993). *Defining the new rhetoric.* Newbury Park: SAGE.

Eren, S. S., Eren, M. S., Ayasc, N., & Hacioglu, G. (2013). The effect of service orientation on financial performance: The mediating role of job satisfaction and customer satisfaction. *Social and Behavioral Sciences*, 665 – 672.

Farley, A. (2019, October 1). *Technical Skills.* Retrieved from www.investopedia.com: https://www.investopedia.com/

FerreiraI, R. R., & Abbad, G. (2013). Training needs assessment: where we are and where we should go. *BAR - Brazilian Administration Review*.

Field, A. (2009). *. Discovering Statistics Using SPSS* (3rd ed.). London: SAGE.

Fotabong, L. (2012, January 1). *The Microfinance Market of Cameroon. Analyzing Trends and Current Developments.* Retrieved from www.microfinancegateway.org: http://www.microfinancegateway.org/

Freedman, V. A. (2000). Implications of Asking "Ambiguous" Difficulty Questions: An Analysis of the Second Wave of the Asset and Health Dynamics of the Oldest Old Study. *Journal of Gerontology: Social Sciences*, 288-297.

Gabriel, D. (2013, March 17). *Inductive and deductive approaches to research.* Retrieved from Permalink: https://deborahgabriel.com/2013/03/17/inductive-and-deductive-approaches-to-research/

Gagne, R. (1985). *The Conditions of Learning (4th Ed.).* New York: Holt, Rinehart & Winston.

Gagne, R., & Driscoll, &. M. (1988). *Essentials of Learning for Instruction.* Englewood Cliffs: Prentice-Hall.

Gagne, R., & Driscoll, M. (1988). *Essentials of Learning for Instruction (2nd Ed.).* Englewood Cliffs: Prentice-Hall.

Gagne, R., Briggs, L., & Wager, W. (1992). *Principles of Instructional Design (4th Ed.).* Fort Worth: HBJ College Publishers.

Given, L. (2006). Qualitative research in evidence-based practice: A valuable partnership. *Library Hi-Tech, 24*.

Gordon, M. (1992). *The handbook on manpower planning (1sted.).* London: Blackwell Publishers.

Hair, J., Black, J. F., Babin, B. J., & Anderson, R. E. (2010). *Multivariate data analysis* (7th ed.). New Jersey, USA: Prentice-Hall.

Halawi, A., & Haydar, N. (2018). Effects of Training on Employees performance. *International Humanity Studies*, 24-36.

Heale, R., & Twycross, A. (2015, August 10). *Validity and reliability in quantitative research.* Retrieved from CrossMark: https://www.researchgate.net/deref/http%3A%2F%2Febn.bmj.com%2F

Hofer, B. K., & Pintrich, P. R. (1997). The Development of Epistemological Theories: Beliefs about Knowledge and Knowing and Their Relation to Learning. *Review of Educational Research*, 88-140.

Hu, L., & Bentler, P. M. (2009). Cutoff criteria for fit indexes in covariance structure analysis. *Structural Equation Modeling*, 1-55.

Hudson, M. (2018, 05 23). *How Product Knowledge can Increase Sales.* Retrieved 05 31, 2020, from The Balance Small Business: https://www.thebalancesmb.com/small-business-relief-options-during-covid-19-4802304

Hurley, A. E., Scandura, T. A., Schrieshem, C. A., Brannick, M. T., Seers, A., Vandenberg, R. J., et al. (1997). Exploratory and con®rmatory factor analysis: Guidelines, issues, and alternatives. *Journal of Organisational Behaviour, 18*, 667-683.

Ibrahim, R., Boerhannoeddin, A., & Kayode, B. K. (2017). The effect of soft skills and training methodology on employee performance. *European Journal of Training and Development, 41*(4), 00-00 DOI: 10.1108/EJTD-08-2016-0066.

Isoh, A. V., Ekanu, E., & Fofanah, S. (2020). Modeling a framework on the impact of service quality on customerrs satisfaction and service loyalty in selected commercial bank in Cameroon. *Contemporary Marketing Research Journal, 7*(1), 1-18.

Jack, H. (1978). Applied Human Relation. Prentice-Hall *of India*, pp 326.

Jayawardhena, C., Farrell, A. M., & Sharma, A. (2017). The Impact of Employees' Customer Orientation and Service Orientation Behaviours on Customers' Service Evaluation. *Indian Institute of Information Technology and Technology, Gwalior*, 1-38.

Jehanzeb, K., & Bashir, N. A. (2013). Training and Development Program and its Benefits to Employee and Organization: A Conceptual Study . *European Journal of Business and Management*, 243-252.

Jehanzeb, K., & Beshir, N. (2013). Training and development program and its benefits to employee organization. *European Journal of Business and Management*, 243-252.

Jehanzeb, K., & Mohanty, J. (2018). Impact of Employee Development on Job Satisfaction and Organizational Commitment: Person–Organization Fit as Moderator. *International Journal of Training and Development, 22*(3), 171-191.

Khan, K., & Baloch, N. (2017). Impact of training on employee development and other behavioral outcomes. *Journal of Managerial Sciences*, 93-107.

Kirkpatrick, D. (1996). Training & Development. *Revisiting Kirkpatrick's four-level-model.* , 54-57.

Kivunja, C. (2017). Understanding and Applying Research Paradigms in Educational Contexts. *International Journal of Higher Education*, 26-37.

Kline, R. (2010). Principles and Practice of Structural Equation Modeling. *The Guilford Press*.

Kluczny, S. (2018, June 1). *9 Characteristics of Top Employee Training Programs.* Retrieved August 24, 2019, from https://www.bizlibrary.com/: https://www.bizlibrary.com/article/employee-training-9-characteristics-of-top-programs/

Kolb, D. (1984). *Experiential learning: Experience as the source of learning and development.* New Jersey: Prentice-Hall.

Little, R. J. (1988). A test of missing completely at random for multivariate data with missing values. *Journal of American Statistical Association, 38* ( 404), 1198-1202.

Management, T. (2018, July 11). *What is an onboarding process?* Retrieved from www.ibm.com: https://www.ibm.com/

Mathis, R., & Jackson, J. (2000). Human resource management (9th ed.). *South-Western College Publishing*, 217.

McNamara, C. (2008). *Employee Training and Development: Reasons and Benefits.* New York: Authenticity Consulting, LLC.

Merrill, G. H. (2010). *Ontological realism: Methodology or misdirection?* North Carolina: IOS Press.

Miller, L. (2014, December). *2014 State of the Industry Report: Spending on Employee Training Remains a Priority.* Retrieved from Global-Hrd-Newsletter-Middle-East: https://www.td.org/

Mirrison, M. (2011, March 16). *What are Soft Skills Trainings?* Retrieved from rapidbi.com: https://rapidbi.com/

Moksha, S. (2013). Theorizing Middle-Way Research Approach from Nagarjuna's Mulamadhyamaka Karika of 2nd Century AD. *International Journal of Scientific Research and Reviews*, 22-56.

Muro, M., & Jeffrey, P. (2008). A critical review of the theory and application of social learning in participatory natural resource management processes. *Journal of Environmental Planning and Management*, 51:325-344.

Nassazi, A. (2013). *Effects of training on Employee performance. .* Uganda.

Ofeh, M. A., & Jeanne, Z. N. (2017). Financial Performances of Microfinance Institutions in Cameroon:Case of CamCCUL Ltd. *International Journal of Economics and Finance*, 1-18 doi:10.5539/ijef.v9n4p207.

Pallant, J. (2010). *SPSS survival manual: A step by step guide to data analysis using SPSS.* McGraw-Hill International.

Parveen, H., & Showkat, N. (2017). Non-Probability and Probability Sampling. *e-PG Pathshala*, 1-9.

Plaksij, Z. (2019, 9 11). *Sales Process: A Roadmap to Better Sales Performance*. Retrieved from Sales Process: A Roadmap to Better Sales Performance: https://www.superoffice.com/blog/sales-process/

Ponto, J. (2015). Understanding and Evaluating Survey Research. *JOURNAL OF THE ADVANCED PRACTITIONER ON ONCOLOGY*, 168-171.

Reilly, A. J. (1998). *THREE APPROACHES TO Organisational Learning* (2 ed., Vol. 16). Jossey-Bass/Pfeiffer.

Reynolds. (2004). *Helping People Learn, .* london: Reynolds, J (2004) Helping People Learn, CIPD, London.

Ricky, G., Jean, P., & Stan, G. (2016). *Organizational Behavior: Managing People and Organizations.* Texas and Pennsylvania: Cengage.

Robles, M. M. (2012). Executive Perceptions of the Top 10 Soft Skills Needed in Today's Workplace. *Business Communication Quarterly, 75*(4), 453-465 : DOI: 10.1177/1080569912460400.

Rogers, C. (1969). *Freedom to Learn.* Columbus: Merrill.

Rogers, C., & Freiberg, H. (1994). *Freedom to Learn (3rd Ed).* Merrill/Macmillan: Columbus.

Rogers, C., & Freiberg, H. (1994). *Freedom to Learn (3rd Ed).* Columbus: Merrill/Macmillan.

Salah, M. R. (2016). The Impact of Training and Development on Employees Performance and Productivity. *International Journal of Management Sciences and Business Research, 5*(7), 36-40.

Salah, M. R. (2016). The Impact of Training and Development on Employees Performance and Productivity. *International Journal of Management Sciences and Business Research*, 57, 484.

Saunders, B., Kitzinger, J., & Kitzinger, C. (2015). Anonymising interview data: challenges and compromise in practice. *SAGE*, 617.

Saunders, M., Lewis, P., & Thornhill, A. (2007). *Research Methods for Business Students.* Prentice Hall .

Saunders, M., Lewis, P., & Thornhill, A. (2012). *Research Methods for Business Students" 6th edition.* Pearson Education Limited.

Saunders, S. A., & Cooper, D. L. (2009). *Orientation in the socialization process.* Semantic Scholar.

Saxena, S. (2017, August 27). *google.com.* Retrieved August 21, 2019

Schermelleh-Engel, K., Moosbrugger, H., & Muller, H. (2003). Evaluating the fit of structural equation models: Tests of significance and descriptive goodness-of-fit measures. *Methods of Psychological Research, 8*(2), 23-74.

Schroeder, M. (2016, July 28). *Value Thoery: The Stanford Encyclopedia of Philosophy.* Retrieved from https://plato.stanford.edu/archives/fall2016: <https://plato.stanford.edu/archives/fall2016/entries/value-theory/>

Shmueli, G. (2010). To Explain or to Predict? *Institute of Mathematical Statistics*, 289-310.

Singh, A., & Masuku, M. (2014). SAMPLING TECHNIQUES & DETERMINATION OF SAMPLE SIZE IN APPLIED STATISTICS RESEARCH: AN OVERVIEW. *International Journal of Economics, Commerce and Management*, 1-22.

Singh, V., & Walwyn, D. R. (2017). Influence of Personal Epistemology on Research Design: Implications for Research Education. *Journal of Research Practice, 13*(2).

Skinner, B. (1953). *Science and Human Behavior.* New York: Macmillan.

Skinner, B. (1966). *Contingencies of Reinforcement.* New York: B.F. Skinner Foundation.

Smith, B. (2004). *Beyond Concepts: Ontology as Reality Representation.* New York: The State University of New York.

Sultana, A. (2012, october). Retrieved August 18, 2019, from https://www.researchgate.net/publication/274194048_Impact_of_training_on_employee_performance_A_study_of_telecommunication_sector_in_Pakistan

*The Importance of Training and Development in the Workplace.* (n.d.). Retrieved August 25, 2019, from https://2020projectmanagement.com/resources/project-management-training-and-qualifications/the-importance-of-training-and-development-in-the-workplace

Urban, W. (2012). Organizational Service Orientation as a Quality Predicator in Services. In *Quality Management and Practices* (pp. 101-117).

Williams, C. (2007). Research Methods. *Journal of Business & Economic Research*, 65-70.

Williams, C. (2007). *Research Methods.* Grand Canyon: Journal of Business & Economic Research.

Williams, M. (1999). Skepticism. Epistemology. *Blackwell, Oxford*, 35-69.

Wolf, L. (2010, September 15). *What Gets Measured Gets Done: Key Performance Indicators.* Retrieved from https://cdlib.org: https://cdlib.org/cdlinfo/2010/09/15/what-gets-measured-gets-done-key-performance-indicators/

# Published by