

## Banking and Government Sectors in North Nigeria: A Comparative Study on Work Motivation, Job Performance, Intrinsic Rewards and Training

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### ABSTRACT:

**Introduction and Purpose:** The research at hand explores employee motivation in Nigerian context with banking and government sectors as the backdrop. Contemporary organizations have put much emphasis to understand the dynamics of job performance, the impact of intrinsic rewards and training on employees and the intertwined relationship they have with motivation, which the present study tries to explain. This is specially so because a happy and motivated worker is an efficient performer.

**Methodology:** Set in North Eastern part of Nigeria a sample size of 146 employees which included 88 from government organizations and 58 from private banking sector were taken up for the study through non-probability convenience sampling method. The data collection instrument gathered the demographic profile of the respondents while information for other above mentioned variables was drawn together through different Likert type scales employed in earlier researches. Cronbach's Alpha values were put to confirm the validity of the instrument, moreover Pearson Correlations, Pearson Chi Square Test, One Way Analysis of Variance (ANOVA), Levene Statistics, Games-Howell Test, Simple Means, Standard Deviation and Percentages were additional data analysis tools.

**Findings:** The comparative analysis of bank and government employees vis-à-vis variables tested gave out findings which were similar as well as different for these two sectors. Government employees were found to be more motivated, having positive views on intrinsic rewards and training that they received, which was in sharp contrast to banking professionals. Despite being less motivated bankers nonetheless were better performing job wise than their government sector counterparts. Age and income also had affect on the above mentioned independent variables for the employees surveyed.

**Originality, Limitation and Implication:** The novelty aspect of the study is sustained right from the initial research on the topic, continuing with theory level/conceptual framework, literature review to findings. Despite the research having resource crunch is unique in the manner that no such work in has been carried out in North Eastern part of Nigeria, the area which is vastly uncharted. The study is likely to fuel academic and scholarly pursuits in future studies which are similar in nature, it can be a guiding light to human resource practitioners in the corporate world as well as researchers in the field of management.

**Keywords:** Work Motivation, Job Performance, Intrinsic Rewards, Training, Nigeria, Government and Banking Sectors

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### I. INTRODUCTION AND LITERATURE REVIEW

One of the highly researched areas of management, Employee Motivation (EM) is assigned much importance by human resource managers, especially so as it effects their performance at jobs. Pinder (1998, p. 11) defined work motivation as “a set of energetic forces that originates both within as well as beyond an individual's being, to initiate work-related behaviour, and to determine its form, direction, intensity and duration”. Torrington, Hall, Taylor & Atkinson (2009, p. 276) further have defined the term as “Motivation is the desire to achieve beyond expectations, being driven by internal rather than external factors, and to be involved in a continuous striving for improvement”. Beardwell & Claydon (2007, p. 694) view motivation as a psychological process in context of work, which is the product of interaction between an employee and the work environment and it is characterized by a certain level of willingness. The employees are willing to increase their work effort in order to obtain a specific need or desire that they hold.

The next aspect of the present research Job Performance (JP) can be put as what an employee does and is not doing in any organizational setting, both in qualitative and quantitative terms. According to Campbell, McHenry & Wise (1990) observable behaviors that are performed by employees in their jobs, which are in consonance with the organizational goals, can be termed as job performance. Not only limited to actual job

tasks, employee performance also includes work attendance, how cooperative/helpful he is or for that matter efficiency of the worker keeping time aspect in mind.

Campbell (1990) has talked about the behavioral component of work performance, which means what people do while at work, the action aspect, which can be scaled or counted, the examples could be sales dialogue with clients, assembling parts of a product, preparing computer software programs and the like (Campbell et al., 1993). Hunter & Hunter (1984) have stated that organizations give much significance to job performance because the concept is synonymous to high workplace productivity.

Moving further, it is pertinent to understand the dynamics of employee motivation and performance in relation to Intrinsic Rewards (IR). As put by Pitts (1995, p. 11) "Reward is the benefits that arise from performing a task, rendering a service or discharging a responsibility." The author further adds that in usual cases the reward packages include wages, salaries, bonuses, pension schemes, health insurance, allocated cars, beneficial loans, subsidized meals, profit sharing, and share options among others. According to Armstrong & Brown (2006, p.22), in the total reward system there is pay, bonuses and other benefits which are termed as tangible rewards, while opportunity to develop, recognition from the employer and colleagues, personal achievement and social life are intangible or intrinsic rewards.

In the view of Ajila & Abiola (2004) since intrinsic rewards are intangible in nature, they cannot be touched but only felt in the form of appreciation, caring attitudes from employer and job rotation. Further they state that these rewards are part of the job itself, examples being satisfaction from completing a task, appreciation from employer etc. Thus employee satisfaction as a result of ones' occupation or work can be termed as intrinsic or non-monetary rewards, which can be defined as the appreciation which an employee gets by his or her efforts by completing his job (Porter & Lawler, 1968). Moreover studies like that of Malhotra, Budhwar & Prowse (2007) expound that intrinsic non-monetary rewards have a sway on the faithfulness of an employee more efficiently than extrinsic rewards. It has been found that according to Kuvaas & Dysvik (2009) motivated employees are highly engaged and involved in their work and jobs and are more willing to take responsibilities, thus in other words their job performance is on the higher side.

Going further, Goldstein & Ford (2002) view training as one of the most pervasive methods at workplace for improving job performance. Chiaburu & Tekleab (2005, p. 29) define training as "the planned intervention that is designed to enhance the determinants of individual job performance". Training is the formal process by which a person acquires knowledge, skills, and competencies. Moreover studies like that of Meyer & Allen (1991) have confirmed that express or even indirect use of training affect the motivation and organizational commitment of the employees. Training has been viewed as means of job satisfaction for employees by Rowden & Conine (2005), which motivates them and the pleasure derived from work transform into enhanced or better work performance for the employees.

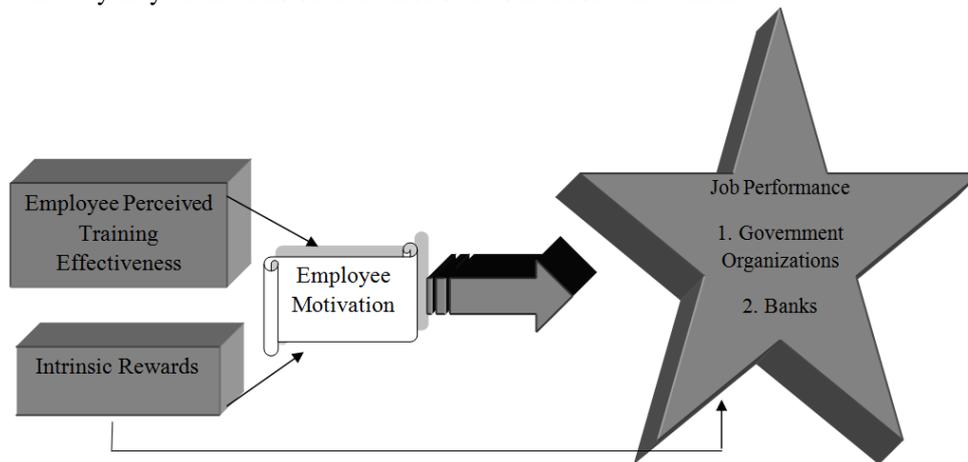
Chen & Lou (2004) in their study have asserted that in this vibrant and globalized world, training not only helps in achievement of organizational goals but it also facilitates employees manage anxiety and frustration at work or for honing skills for achieving efficiency and effectiveness of work (better job performance). Learning that is the outcome of training affirmatively affects the job performance of the employees, which is indispensable constituent for the realization of organizational goals (Tsai, Yen, Huang & Huang, 2007). A study by Berge et al. (2002) concludes that training and development are a critical ways of ensuring learning in the organizations by augmenting in employees' knowledge, skills and attitude so as to be efficient job performers.

The experimental investigations also designate motivated staff to affect their acquired skills through training more effectively in their work (Cannon-Bowers, Salas, Tannenbaum & Mathieu, 1993; Facticeau, Dobbins, Russell, Ladd & Kudisch, 1995). Khan, Khan & Khan (2011) in their research have pointed out an assortment of dynamics for job performance of employees in organizations, but assert training to be the most important factor for the same. Tsai, Yen, Huang & Huang op. cit. conclude that there is big association between perceived training effectiveness and job satisfaction of employees, which makes it conclude that it also enhances the motivation and consequently performance levels of the employees. According to Brinkerhoff (2006) employees who perceive training as effective means of satisfying their lower level needs together with high level needs such as self esteem or self actualization tend to be efficient performers. Therefore in the next section for better understanding, the proposed research model further takes the present study towards its aim.

## **II. CONCEPTUAL FRAMEWORK OF THE STUDY**

The projected conceptual framework of the research at hand encompasses four variables. The two of them Employee Perceived Training Effectiveness (EPT) and Intrinsic Reward were propositioned to affect the Employee Motivation which in turn would lead to the different levels of Employee Performance. It was also predicted that Intrinsic Reward would also directly affect the Employee Performance. There are three elements of motivation, they are direction or what a person is trying to do, effort or how hard a person is trying and

persistence, in other terms how long a person keep on trying. Motivation theory tries to explain why people at work behave the way they do in terms of their efforts and strive for achievement.



**Figure 1:** Conceptual Model of the Research

Khan, Khan & Khan op. cit. have further pointed out the reciprocal relationship between motivation and training that well motivated employees would possibly have a positive view of training thereby leading to their superior involvement in such programs. This mutual association between motivation and training was also asserted by Pettinger (2002). Sahinidis & Bouris (2008) discovered a strong link between Employee Perceived Training Effectiveness and motivation in their study. Nasreen & Mirza (2012) have linked superior job performance with advanced level of proficiency in doing a task and this according to them can be achieved by providing training to the personnel working in any organization. It has been argued in various investigations that Intrinsic Reward can be used to motivate employees and extract better efficiency and performance from them (Reio & Callahan, 2004; Deeprise, 1994). Therefore the proposed model assumes that both Employee Perceived Training Effectiveness and Intrinsic Reward would affect their motivation level, which in turn would influence their Job Performance in government and banking sectors.

### **III. OBJECTIVES OF THE RESEARCH**

Following objectives were desired to be met in the present research:

- 1) To identify and understand the relationship between Employee Perceived Training Effectiveness, Intrinsic Reward, Employee Motivation and Employee Performance.
- 2) To comparatively assess association between Employee Perceived Training Effectiveness, Intrinsic Reward, Employee Motivation and Employee Performance by putting government and banking sectors as independent variables.
- 3) To investigate and establish the intensity of the effects of Employee Perceived Training Effectiveness and Intrinsic Reward as factors on Employee Motivation and subsequent Employee Performance thereof.
- 4) To evaluate effects of demographic factors on Employee Perceived Training Effectiveness, Intrinsic Reward, Employee Motivation and Employee Performance

### **IV. STATEMENT OF HYPOTHESES**

- H<sub>0</sub> EPTE has no significant and positive relationship with EM in government and banking sectors.
- H<sub>0</sub> IR has no significant and positive relationship with EM in government and banking sectors.
- H<sub>0</sub> Perception of employees on IR has a negative correlation with EP for government and banking sectors.
- H<sub>0</sub> There is no positive contribution of EM on EP for government employees and banking professionals.
- H<sub>0</sub> EPTE has no positive bearing on the EP in government employees and banking professionals.
- H<sub>0</sub> Age has no significant relationship with IR, EPTE, EM and JP.
- H<sub>0</sub> Higher income employees do not have higher motivation levels.
- H<sub>0</sub> Employees do not have significant positive perception of IR.
- H<sub>0</sub> There is no significant relationship between income, JP and EPTE.
- H<sub>0</sub> There is no significant difference between government employees and banking professionals vis-à-vis EM, JP, IR and EPTE.

## V. METHODOLOGY

### 1. Study Population

The total sample size of 146 respondents was divided into 88 of those working in government organizations, while 58 were in private banking sector. Non- probability sampling procedure of convenience sampling was employed to obtain the data. There were six local government areas (LGAs) from which the respondents were surveyed, namely Damaturu, Gashua, Dapchi, Potiskum, Geidam and Nangere in Yobe State of Nigeria. Majority of the government sector respondents were in administrative positions, accounts and health management areas. Banks included were Guarantee Trust Bank, First Bank and Diamond Bank in Damaturu, the town was exclusively taken to survey bank employees as it being capital of the state had the largest concentration of banks. Among the participants majority (42.5%) were in age group of 35-40 years, 80.1% were males while 19.9% were females, majority at 71.9% being singles. Academically in greater parts (84%) of employees were having bachelor's degree, with mean work experience of 12.34 years and income of less than Naira 50000.

### 2. Data Collection Instrument and Tools of Research

Besides collection of demographic data of the participants, the instrument used in the study at hand was divided into four supplementary parts. To determine the EM level six item scale developed by Baron (1983, p. 123) was used, while to assess the EP three item scale of Bishop (1987) was employed. Similarly EPTE and IR were gauged through the instrument derived from Chiaburu & Tekleab (2005) and Patterson & Spreng (1997) respectively. The reliability analysis of the instrument was done through Cronbach's Alpha. Additional tools of data analysis were Pearson Correlations, One Way Analysis of Variance (ANOVA), Levene Statistics, Games-Howell Test, Pearson Chi Square Test, Simple Means, Standard Deviation and Percentages.

### 3. Reliability Analysis

Table 1. Reliability Statistics

Factors	Cronbach's Alpha Value	No. of Items
EM	.789	6
EP	.604	3
IR	.812	5
EPTE	.784	4
Overall Scale	.881	18

## VI. ANALYSIS AND RESULTS

### 1. Employee Perceived Training Effectiveness, Intrinsic Rewards and Employee Motivation

A very strong positive correlation was established between EPTE and EM among banking and government employees with significance level .014 ( $r = .320$ ,  $p < 0.01$ ) and significance level .003 ( $r = .313$ ,  $p < 0.01$ ) respectively. Therefore null hypothesis that EPTE has no significant and positive relationship with EM in government and banking sectors was rejected. This simply means that as the employees in both the organizations perceive that if training provided by their organizations is more effective, they were more motivated for work.

Positive correlation was also recorded for both the sectors between IR and EM with significance level .000 ( $r = .568$ ,  $p < 0.01$ , in government) and significance level .001 ( $r = .413$ ,  $p < 0.01$ , in banking sector employees). Thus null hypothesis that IR has no significant and positive relationship with EM in government and banking sectors was rejected. This implies that if the employees surveyed considered intrinsic rewards felt by them positively, their organizational motivation level increased.

### 2. Affect of Intrinsic Reward, Employee Motivation and Employee Perceived Training Effectiveness on Employee Performance

For government employees researched IR and EP showed an affirmative correlation amongst themselves with  $r = .530$ ,  $p < 0.01$  which was confirmed by significance level .000, thereby meaning with their positive view of intrinsic rewards received, the organizational performance levels increased. In sharp contrast banking professionals' performance decreased with increase in their perception of intrinsic rewards ( $r = -.489$ ,  $p < 0.01$  and significance level .000). Therefore for them besides intrinsic rewards, it can be concluded that value of material or extrinsic rewards was more important. Thus null hypothesis that perception of employees on IR has a negative correlation with EP for government and banking sector is rejected for former and accepted for latter.

An exceptionally positive correlation was marked between EM and EP ( $r = 0.597$ ;  $p < 0.01$ ), significance level being .000 for government employees' data which entails that as the motivation among the employees increased their JP was also boosted. Nevertheless for banking sector employees, there was non-significant

negative correlation between these two variables, which implies that motivation levels did not have any type of affect on their performances. Consequently null hypothesis that there is no positive contribution of EM on EP was rejected for government employees and accepted for banking professionals.

Same way for government employees  $r=0.326$  and  $p<0.01$  (significance level .002) again showed a very positive correlation between EPTE and EP, which point towards the fact that as the employees perceive that the training provided by their organizations was more effective, their level of performance at work also increased. However no such significant correlation was found for bank employees, which means their perception of training provided to them had no affect on their organizational performance levels. The null hypothesis that EPTE has no positive bearing on EP was rejected for government employees and accepted for banking professionals.

### **3. Affect of Employee Age on Independent Variables**

For government employees, Pearson correlation established that age of respondents had a negative correlation with their perception of the IRs and EPTE ( $r= -.214$ ,  $p<0.05$  with significance level .045 and  $r= -.340$ ,  $p<0.01$  with significance level .001 correspondingly). This can be inferred like as the age increased, there was negative view on part of the employees vis-à-vis the intangible rewards they feel from their respective employers as well as their perception of training provided by their organizations, but younger employees on the other hand were having the opposite view on the matter. For employees working in banks for EPTE on the other hand there was a positive correlation with age with  $r= .281$ ,  $p<0.05$  with significance level .032, thus as age increased for them they had positive view of training aspect. Nonetheless no worthwhile significance was recorded for IR in banking sector employees.

For government employees, One Way Analysis of Variance (ANOVA) also confirmed that there was a significant difference between various age groups in their motivation level with  $F(4,83) = 2.818$ ,  $p<.05$  (.030). The assumption that group variances were equal was additionally rejected as Levene Statistic (2.681) with significance level of .037 showed a significant difference ( $p<0.05$ ), which led to the employment of Games-Howell procedure. The multiple comparisons therefore revealed a significant difference of .026 ( $p<0.05$ ) for the age groups 35-40 years and those employees who were more than 40 years of age in their motivation levels. Among bank employees analysis showed no such statistical findings, thereby implying no relationship between age and motivation.

Among government employees with  $F(4,83) = 4.175$ ,  $p<.05$  (.002) and subsequent Levene Statistics of 4.980 and significance level of .001 ( $p<0.05$ ), Games-Howell test divulged a highly significant difference (significance level .008;  $p<0.05$ ) in the performance (job) levels of employees who were 25-30 years of age and in the age group 35-40 years. The mean performance level for employees in the age bracket 25-30 years was better (6.29) than those who were 35-40 years (5.22). However age seemed not to play any part in the performance level of the bank employees statistically. Therefore null hypothesis that age has no significant relationship with IR, EPTE, EM and JP is rejected for government employees, while for banking professionals same is true for EPTE only.

### **4. Affect of Income on Independent Variables**

Further it was found that in both set of employees, whether government or those in banking sector, richer ones were more motivated, testimony to the fact being the correlation dynamics of  $r= .258$ ,  $p<0.05$  with significance level .015 and  $r= .260$ ,  $p<0.05$  with significance level .049 respectively. Therefore null hypothesis that higher income employees do not have higher motivation levels was rejected both for government and banking sectors. Additionally as the income of the government employees was more they had more positive view of IRs they got from their organizations with  $r= .294$ ,  $p<0.01$ , significance level being .005. This was in sharp contrast to the bank employees where statistically no relationship was found vis-à-vis income and IR. Thus null hypothesis employees do not have significant positive perception of IR was rejected for government employees and accepted for banking professionals.

Though no significant association was recorded for government employees vis-à-vis income and their job performance, among banking sector employees with  $r= -.435$ ,  $p<0.05$  with significance level .001, a very significant negative correlation was found. It means bank employees unlike government ones who were earning more were having smaller levels of performance as compared to their lesser earning counterparts. Nonetheless for EPTE, both set of employees statistically showed no worthwhile association. Therefore null hypothesis that there is no significant relationship between income, JP and EPTE was rejected for bank employees and accepted for government ones and for EPTE it was accepted for both sets of employees.

### **5. Comparative Employee Motivation and Job Performance Levels of Government and Bank Employees**

Government employees with mean 5.92, standard deviation 1.042 were more motivated than bank employees (mean 5.72, standard deviation .696), further Pearson chi square value of 22.567, df 4 and asymptotic

significance .000 ( $p < .05$ ) showed a highly significant difference between these two set of employees for their motivational level. Despite of lower motivational levels, bank employees (mean 6.45, standard deviation .597) were performing better in their jobs as compared to government employees (mean 5.83, standard deviation 1.031). Test result of Pearson chi square with value 16.814, df 5 and asymptotic significance .005 further showed a significant difference in the performance levels of employees from these two sectors of work.

#### **6. Perception Analysis vis-à-vis Intrinsic Rewards of Government and Bank Employees**

A highly significant difference in perceptions of employees towards intrinsic rewards they receive from their respective organizations working in government and banking sectors was found with Pearson chi square value of 25.537, df 5 and asymptotic significance .000 ( $p < .05$ ). Government employees had more positive view of the matter with mean 5.70, standard deviation 1.105 than bank employees (mean 5.52, standard deviation .628).

#### **7. Comparative Analysis on Perception of Employee Perceived Training Effectiveness among Government and Bank Employees**

On the matter of the views of government and bank employees regarding how effective was the trainings provided by their respective organization, Pearson chi square value of 9.723, df 4 and asymptotic significance .045 ( $p < .05$ ) showed a significant difference. Bank employees had a more positive perception for training effectiveness with mean 6.19, standard deviation .634 as compared to government employees (mean 5.88, standard deviation 1.202). Thus null hypothesis that there is no significant difference between government employees and banking professionals vis-à-vis EM, JP, IR and EPTE was rejected.

### **VII. DISCUSSION, CONCLUSION AND RECOMMENDATIONS**

Findings which emerged from the present study were both similar as well as different for the employees working in government and banking sectors. If the perception of the intrinsic rewards felt by both the set of employees was positive it was found that their motivation level was also on a higher side. Government employees had relatively more positive feelings of intrinsic rewards than bank professionals. Nonetheless bank employees' attitude was beyond such rewards, which implies that they would be satisfied more with monetary types of rewards so as to increase their performance. It was also found that though with increase in motivation levels, government employees did better job at their workplace, but motivation and job performance had no association for bank professionals. It can be inferred here that as the banks chosen for the present study were from private sector, these employees were either motivated or not motivated, but due to professional compulsions and to save their job they had to keep better pace of their work, even unwillingly.

Also the positive view of government employees towards reception of training played an affirmative role in their performance at job, as they perceived training to be effective, they did better work. Banking employees on the other hand did not perform better or worse with their feelings of training received. Another finding was that in advanced age government employees intrinsic rewards and perception of training was not taken favorably as compared to their younger counterparts. Banking professionals who were in higher age bracket took training provided to them constructively, though statistically no association was found for their views on intrinsic rewards. Age affected the motivation and performance levels of the government employees, younger ones being better in both the aspects, but it had no influence on the banking professionals. Income however affected the motivation levels of the employees of both the sectors, those who were earning more were also found to be better aggravated for work. But among bank employees there was no affect of income for their views on intangible rewards which they received from their workplace; nonetheless richer government employees in terms of earning had favorable opinions about the same. It may be so that intrinsic rewards were the reason for them to work better and go up in organizational chain, which automatically means better salary or earning.

Increase or decrease in income levels did not affect the job performance level of the government employees, it may be due to the fact that public employees receive fixed salary structure, whether they work to fullest potential or not. On the other hand banking professionals on higher position earning better were performing lesser than those who had less income. This may be due to the fact since lower level participant from banks were doing private job, they had more pressure to perform rather than to perish. However income for both the sectors was not having any affect on employees how they viewed training provided to them by their respective organizations.

Comparing the two set of employees at the organizational level, it was found that government workers were having higher motivation than their banking counterparts, but latter were found to be better performing in their jobs, again it may be due to the fact that they had more secure jobs than the private bankers, that job security played a high role in job satisfaction thus leading to better motivation and bankers performing better despite of having less motivation to save their jobs. Statistically confirmed, it was also found that government

employees favorably received intrinsic rewards provided by their organizations as compared to bankers, again latter wanted to have more monetary rewards, due to fact that they were earning less. A study in India by Abbas (2012) had similar finding where it was found that banking professionals were least satisfied with the financial terms of their employment. Overall it was found that bankers were more forthcoming in their perception for training effectiveness by their organizations comparing the matter with government employees.

### VIII. FUTURE STUDIES

Studies in future can be done on the following points:

1. Research on effect of extrinsic rewards on bank professionals can be initiated in the region where present study was done.
2. More exploration is required for banking professional why they were not motivated with the intrinsic rewards, as it played no role in motivating them or enhancing their job performance.
3. Better understanding of the reason why banking professionals on higher levels of earning were performing less as compared to lower grade staff can be explored in future studies.

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