

The Effect of Training and Development Practices on Employees' Performance in Commercial Banks in Sierra Leone: Case of Union Trust Bank (UTB)

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Abstract

How effectively an employee has been trained and developed affects the quality of their performance. This study looks at how training and development programs impact employees' performance in Sierra Leonean commercial banks using Union Trust Bank as a case study. The data for this study, which used an Ordinary Least Square regression model, came from a structured questionnaire that was administered and an interview schedule that involved 100 people who were visited at the case institution. After that, frequency tables, charts, and statistical analysis utilising the STATA 18 software are used to investigate the data. The data analysis's findings show that employee performance and efficient training and development are positively correlated. More specific findings are that UTB employees agreed that the employer's training technique does not normally align with some training needs. It is a challenge for UTB to adapt to employee feedback on training; it is also a challenge to retain employee engagement before and after trainings have been conducted. These challenges affect, to a certain extent, job performance and level of productivity at UTB. The study further reveals the relationship between training and development on one hand, and employees' performance, productivity, job satisfaction, staff turnover, maintenance costs, and the overall profitability of the firm. The research concludes by providing recommendations to UTB in developing appropriate and cost-effective training techniques for employees.

Keywords: Training, Development, Employee, Performance, Productivity and Commercial banks.

1. Introduction

Many businesses have recognized the critical need to develop skills and capacities, and they are now focusing on the transformation of their organizational learning, development, and strategy. Adapting to new processes, procedures, technologies, and systems is necessary due to changes in both internal and external organizational environments. According to Nakypbayev, (2022) providing employee training programs is crucial for companies seeking to expand and compete in their sector. In today's world, the availability of these programs is leveraged to help recruit the top people. Using retail franchises and branches as an example, the researchers examine how training programs impact workers turnover, motivation, and job satisfaction. According to Orimuo et al.'s (2023) investigation of the training delivery style, design, and process as well as

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the connection between employee perceptions of training and organisational performance, on-the-job training programs are more likely to enhance employee capabilities than other forms of training. The quality of every organization's human resources is critical to its performance; hence every organization should strive to increase the quality of its staff.

Commercial banks are not excluded in this circle. The rapid growth and change in technology, and work environment techniques, it is clear to say that every organization especially commercial bank requires an urgent need for training and development for the adaptation of these constantly changing workforce skills and capabilities. The introduction of new procedures, systems, and technologies in the banking sector—such as computer-based data entry systems, automated teller machines (ATMs), credit and debit cards, electronic cash systems, connections to mobile money and other platforms, and the trend towards the use of customer-friendly new technologies in many commercial banks—indicates the necessity for staff members to receive training in these areas. As per Moskowitz (2008), bankers must get training and development to keep up with the latest advancements in technology, systems, processes, and procedures in the banking industry. There is a relationship between staff training and organisational effectiveness. Organisations frequently make investments to increase the competencies and skills of their personnel. This has an increasingly profitable return on the organization and employees' performance level. There are two ways; direct or indirect effects to employee training and the effect on the organization's performance. Training programs are viewed as the gear to improving both employees and organizational capacities, which is deemed as the direct kind of effect of both parties. Hence, this is when the organization spends money for the improvement in skills level and capabilities of its employees, with the expectation that the return will be more productivity and more effectiveness in performance level. After training, staff will be well equipped with the requisite skills and capabilities which will help the organization to handle both contemporary and future needs. However, training leads to high levels of employee motivation and commitment by employees who actually see the opportunity that they are given hence the appreciation of the investment in their organizations (Pittaway & Thorpe, 2012).

Many studies have proven that equipping employees with the right skill, knowledge, capabilities through training and development, will yield organizational success and leads to improved and increased employee performance. Other HRD methods that have been connected to favourable organisational results include mentorship programs, staff orientation procedures, career development and retraining, job skills training, and leadership development, according to Miriti et al. (2021). Further research has indicated connections between career happiness, learning and growth, and dedication to continuous learning. Through several related lines of study, seminal scholars in HRD have concentrated on these HRD practices and the performance outcomes they are linked with (Jehanzeb & Bashir, 2013). Once more, Keller (2018) discovered that among entry-level accountants, learning and development opportunities had a favourable relationship with emotional commitment. Skilled labor in most African banks is a crisis since most banks in Sub-Saharan Africa has it as one of their many challenges. Hence most of these banks use training and development as a tool to upgrade and develop their employees in order to meet their expectations. There are lots of theories that show how the commitment of governments and private providers, sponsors and partners pay in funding training needs and the concept of how to get value for such monies been spent.

In Sierra Leone, commercial banks lay emphasis on training and development, as they believe this will give them an edge over other competitors. Local banks like the Sierra Leone Commercial Bank (SLCB), Rokel Commercial Bank (RCB), Guarantee Trust Bank (GTB), Union Trust Banks, etc. invest 10% of their profit (which is set aside) on human resource development (HRD) every year. They organize seminars, workshops, focused group discussion, in order to identify training needs for the organization. Banks like the United Bank of Africa (UBA), Guarantee Trust Bank (GTB) and Rokel Commercial Bank (RCB) are considered the leaders in banking technologies. These banks

are among the first set of banks that introduces technologies into the banking system such as, mobile banking, credit cards, debit cards, ATM, etc. Surveys have shown that it takes a huge investment in human resource in order to have high level skilled employees that will be able to use these technologies. Others banks that follow suit are advised to first have the finance and other resources to incorporate such technologies. However, training gives the room for these technologies to be used. Union Trust Bank (UTB) in 2010 based on the Human Resource Departments' performance appraisal shows that the bank has 33% improvement in employee performance, the bank has 70% graduates (both diplomas and degrees), with training session recorded 12 times that year (Union Trust Bank Limited, 2022). Also, in 2015 the bank recorded 51% improvement in the performance of employees, having held 18 training sessions that year. Therefore, it is pragmatic that reduction in the number of training session of the bank has a negative effect on employee performance, as lack of training and development in any organization will have tendency to contribute to the reduction in the performance level of employees.

In order to assess the impact of training and development specifically on job knowledge, work quantity and quality, and employee motivation, the researchers created a standardised questionnaire. Purposive sampling was used in the data collecting process to obtain 100 valid replies from a sample size of 100 employees. Analysis of the response rates in Excel and Stata 18 was conducted using frequency tests and bar charts. This provides a quantitative and empirical direction for the study's findings. The majority of employees agreed with the item statements, indicating that training and development had a significant and positive impact on their performance. These findings represent the main results. It is nonetheless a truth that training and development procedures continue to require a great deal of expertise and knowledge. This study aims to examine the impact of training and development on employee performance, productivity, and related issues. It also makes recommendations for the most effective ways to improve training and development in Sierra Leone's commercial banks while also adding to the body of knowledge in this area.

The remainder of the study was organized as follows: Section two covers the literature review, section three details the methodology, and section four presents the data analysis and findings. Finally, section five concludes with a summary, applications, policy implications, and recommendations.

2. Literature Review

2.1 Theoretical Literature

Theories give researchers direction in identifying the most productive areas for their research. The foundation of this study is informed by the Social Learning Theory, Organisational Learning Theory, and Human Capital Theory.

2.1.1 Organizational learning theory

Organisational learning theory is a meta-theory that takes into account the following aspects: the nature of the knowledge or innovation and its impact on subsequent learning processes; the macro-environmental influences on knowledge application and learning; the individual level factors that influence learning about new knowledge; and the socio-organizational context of learning about new knowledge (Argote & Spektor, 2011; Argote, 2013; Nonaka, 1994). Learning inside an organisation occurs socially. Within an organisation, individuals collaborate to create understanding and information regarding the relationships between actions and results, as well as the impact of the learning environment (organisational context) on these relationships (Brown & Duguid, 1991; Fiol & Lyles, 1985; Nutley & Davies, 2001; Simon, 1991; Duncan & Weiss, 1979). Therefore, organisational learning is more than the culmination of individual knowledge and learning, and it may last far longer than an individual's lifetime. Persistent learning can be recorded through formal policies and procedures that are explicit and encoded, through information and data collection systems (Argote, 2013; Berta & Baker, 2004; Crossan, 1999), or

through less formal means such as informal channels of communication, organisational memory, culture, and behavioural norms (Brown & Duguid, 1991; Virani, 2009).

Organisational Learning Theory (OLT) is a critical component of organisational performance and innovation because it highlights the ongoing process of knowledge acquisition, retention, and change within organisations. The following studies demonstrate the importance of OLT across diverse industries: Mu et al. (2021) explored the role of task conflict in cooperative innovation projects (CIPs) from an OLT perspective. Their findings reveal that constructive task conflict fosters knowledge acquisition and assimilation between partners, which in turn leads to the success of CIPs. The study highlights the importance of using task conflict as a learning tool, where project managers can enhance organizational learning by promoting debates that uncover tacit knowledge and improve compatibility between knowledge bases. This shows how learning from conflict can be a pathway to innovation and project success. Birasnav et al. (2019) integrated OLT with social capital theory to improve operational performance in buyer-supplier relationships. Their research illustrates how the creation of social and cognitive capital through collaboration enhances organizational learning, which leads to better communication and understanding between firms. The study emphasizes the role of top-level leaders in fostering a learning-oriented culture that enables organizations to respond flexibly to market uncertainties, ultimately leading to improved performance. This suggests that organizations leveraging both social relationships and learning capabilities can significantly boost their operational effectiveness. In the context of sustainable tourism, Schönherr et al. (2023) examined how digital transformation facilitates organizational learning to promote sustainability. Their study found that tourism organizations that adopt digital technologies not only improve knowledge retention and transformation but also contribute to the economic, social, and environmental pillars of sustainable tourism. The research demonstrates that digital tools can enhance organizational learning processes, guiding sustainable practices through data-driven decision-making and environmental awareness campaigns. This highlights the growing importance of digital transformation in shaping sustainable organizational learning strategies. Fauske and Raybould (2005) applied OLT to the education sector, exploring its role in schools. Their study identified key factors influencing organizational learning, such as the distribution of information, the priority of learning, and the complexity of changing routines and conceptual frameworks. The research suggests that schools can enhance their learning capacity by addressing barriers to change and ensuring that learning is prioritized both structurally and socially. By examining how schools implement new technologies and learning frameworks, the study underscores the importance of OLT in educational reform and institutional development. In summary, OLT is essential for fostering innovation, improving operational performance, and driving sustainable development across various sectors. Whether through managing conflict in innovation projects, leveraging social capital in business relationships, or integrating digital transformation in tourism, OLT provides a framework for organizations to adapt, evolve, and thrive in dynamic environments.

2.1.2 Social Learning Theory

Social Learning theory occurs through observing others and modeling their behaviors, attitudes, and emotional reactions (Bandura 1977). This theory emphasizes the importance of social context and the reciprocal interaction between personal, behavioral, and environmental influences. Social Learning Theory is widely applied in various fields, including education, psychology, and organizational behavior. In the context of training and development, it underscores the importance of mentorship and peer interactions in facilitating learning and improving performance. Bandura, ideologies about SLT surrounds around the following key concepts: Observational Learning: Individuals can learn new behaviors by watching others, particularly role models. This process involves attention, retention, reproduction, and motivation. Reciprocal Determinism: Bandura proposed that personal factors, behaviors, and environmental influences interact to shape learning and behavior. Self-Efficacy: A critical component of Social Learning Theory, self-efficacy refers to an individual's belief in their ability

to succeed in specific situations. Higher self-efficacy can enhance motivation and persistence. Social Learning Theory (SLT), which emphasizes learning through observation, imitation, and modeling, has been applied in various fields, demonstrating its versatility. In education, Kaliappen et al. (2021) integrated SLT with innovative teaching tools such as Wizer.Me and Socrative to enhance student engagement in higher education. By encouraging students to answer questions before and after classes, the study demonstrated how technology can foster active learning and collaboration, aligning with SLT's principles of learning through interaction and feedback. In the workplace, Zeb et al. (2023) utilized SLT to examine the role of supervisor support in improving job performance. Their findings highlighted that through observation and support, employees build self-confidence, which in turn enhances performance and reduces the intention to leave. This study illustrates how SLT can be applied to develop workplace dynamics where learning from role models (supervisors) leads to positive outcomes in job performance. In the context of social media, SLT is employed to understand consumer behavior. Chia et al. (2021) explored how social media influencers (SMIs) impact customers' attitudes and purchasing intentions through word-of-mouth. By modeling desired behaviors, SMIs serve as role models for consumers, effectively shaping their purchasing decisions. Similarly, Le and Hancer (2021) used SLT to investigate YouTube travel vloggers' influence on viewers. The study revealed that viewers' desire to imitate vloggers' behaviors is driven by attributes like attractiveness, expertise, and trustworthiness. Finally, Li et al. (2023) conducted a systematic review of SLT in online learning environments. They found that SLT plays a critical role in enhancing engagement and collaboration in digital learning contexts, as learners benefit from both collaborative interaction and observational participation. This underscores the importance of incorporating social elements in online education, allowing learners to observe and emulate their peers' behaviors. These studies collectively showcase the broad applicability of SLT in improving learning outcomes, workplace dynamics, and consumer behavior across different fields.

2.1.3 Human Capital Theory

Human Capital Theory (HCT) posits that individuals acquire skills and knowledge that enhance their productivity and economic value, thereby impacting their earnings and overall economic growth. This theory has been extensively studied and validated through various empirical research efforts. This theory according to Becker (2009), the basis for the perspective that training and development is worthwhile investment. Human Capital Theory (HCT) plays a critical role in understanding how investments in people—through education, training, and skills development—contribute to organizational and economic success. The following studies highlight the significance of HCT across various sectors: Wright and Constantin (2021) applied HCT to analyze employer motivations for recruiting temporary skilled migrants in Australia. Their study found that employers view migrant workers as cost-effective investments due to their perceived productivity and the constraints of visa policies, which limit worker mobility and provide employers with stable access to these workers' human capital. This underscores how strategic human capital management—by leveraging government policies and visa regulations—can maximize worker productivity and efficiency. Carlbäck, Nygren, and Hägglund (2024) explored the challenges of human resource development (HRD) in the Swedish hospitality industry, applying HCT to address staffing shortages in seasonal restaurants. Their findings emphasize the crucial role of human capital in ensuring business sustainability. Attracting, engaging, and retaining employees with the necessary skills and experience are critical for the industry's growth, particularly as the sector recovers from the pandemic. The study suggests that a shift toward employee-driven development could help overcome talent shortages, aligning with the HCT view that investment in human capital is essential for long-term success. Gillies (2011) examined the prevalence of HCT within European education policies, highlighting how education is seen as a high-yield investment in the context of the knowledge economy. The study argues that HCT's focus on education as a driver of economic growth has shaped European policy discourse. However, it also raises concerns about the narrow focus on economic outcomes, warning that this could diminish the broader social, moral, and personal development goals of education. This

critique suggests the need for a balanced approach, integrating both economic and non-economic values in educational policies. Wuttaphan (2020) provided a comprehensive literature review of HCT, emphasizing its importance in human resource development (HRD) and the broader knowledge-based economy. The review highlights that investments in human capital are critical for gaining competitive advantage and achieving sustainability in complex business environments. The study also explores future trends in HCT, noting that successful human capital development is key to organizational performance and long-term viability. Moreover, HCT is fundamental in understanding how investing in human capital—through education, training, and strategic HR management—drives productivity, economic growth, and organizational success. These studies demonstrate its wide-ranging applications, from recruitment strategies and policy-making to addressing labor market challenges and ensuring sustainable development in various industries.

According to Olaniyan and Okemakinde (2008), the focus of human capital theory is on how worker productivity and efficiency are impacted by training and development, which increases the cognitive inventory of economically valuable human capability. According to human capital theory, investing in people benefits both the individual and society as a whole financially (Sweetland, 2015). Investing in human capital is essential to increasing an individual's labour productivity, just as investing in physical capital. Because a skilled labour force boosts productivity and attracts investments to entrepreneurship, this improves the labour force both qualitatively and numerically. HCT is supported by a plethora of research that show people with more education typically make more money and have greater job chances. For instance, Psacharopoulos and Patrinos's (2018) meta-analysis revealed that, internationally, the average return on investment in education is almost 10%, demonstrating that obtaining an education has a substantial positive economic impact.

2.2 Empirical Review

Training and Development are the experiences gained by employees', which prepares them to be equipped and uplift unskilled workforce to enhance improvement. Training and development are considered to be a pivotal instrument in every organization, more especially for those employees that are unskilled and needs advancement. Therefore, Sims (2002) highlights that whereas development equips workers for potential future employment, training concentrates on current occupations. Dessler et al. (2005) state that the particular objectives of training techniques are to increase an individual's productivity, performance, capability, and capacity. Furthermore, according to Alipour (2009), training is a methodical approach to learning and development that boosts individual, team, and organisational efficiency. Furthermore, in training, a specialist imparts knowledge about the expertise needed to improve job competence while taking into account both the needs for job-related skills now and in the future (Saleem et al., 2011). A multitude of writers have expounded upon the notion of training and growth in various ways. However, the central focus point in each of these studies the development and capacitating of the labor-force in order to enhance productivity. Thus, training and development is concerned with capacitating and building employees 'work related activities.

In context, it is common to say that training and development are one, but they however have different in characteristics/features which actually separate them for the purpose of learning. These features, as given by Noe & Tews, (2008), are: focus, use of work experiences, goal, and participation. In training process, the focus must be up-to-date, there are low uses work experiences, the goal is the enhancement of skills and knowledge for the current job, and a mandatory role for participation when initiated while development initiatives are applicable. Development is considered to be self-driven or person and requires lots of dedication and self-motivation enhance and seeks ways for personal development and growth. In the same way, Armstrong & Taylor, (2023), give a comprehensive review of human resource management (HRM), with a focus on how HR practices are integrated into corporate strategy. It addresses

critical issues like as successful people management, employee engagement, performance management, diversity and inclusion, and change management. The book also discusses legal and ethical issues in human resource practices, as well as future developments such as the impact of technology on HR. Similarly, Obisi et al., (2014) analyzes how training and development affect organizational effectiveness in Nigeria's public sector. The study aimed to ascertain the nature of the link between training/development and organizational efficiency. The data collected in the field were presented and analyzed using descriptive statistics, while the relevant hypotheses were tested using chi-square, Pearson's correlation, and linear regression. The findings revealed that: There is a favorable association between training/development and organizational effectiveness.

Employees' performance is the amount of quality input they make towards their jobs that will enable them to contribute to the goal of the organization, to influence employees' performance, management should be able to outline in detail the blueprint of the organization in such a way that it will be easily comprehensive by the employees. Through successive training and development for the employees they will be to navigate around what the organization aims at which will guide their behaviors and attitudes towards the job. Expectancy theory, a cognitive process theory of motivation, is defined as the performance individuals achieve from that effort and the rewards they receive from their performance and effort based on the idea that people believe there are relationships among the hard work they contribute at work (Shafiq & Hamza, 2017). Thirty-five years of empirical research into goal-setting theory are described by Locke & Latham (2002). The results demonstrated the pervasive effect of organisational goals on worker behaviour, employee performance, and management practices.

The impact of employee performance and productivity on training and development has been studied by Tahir et al. (2014). The way in which employees contribute to the organization's overarching aim serves as the basis for measuring their success. Since every department in the company is equal, the productivity of the company is increased by adding up all of the departments' performances. Additionally, according to Ramya & Rao (2016), there is a significant positive correlation between the performance of Indian commercial banks and their HRM practices. Additionally, Falola et al. (2014) argue that training and development is a crucial strategic tool for raising employee performance. Organisations continue to increase their training budgets annually in the hopes of gaining a competitive edge, and the results demonstrate the strong correlation between training and development and performance. However, Imran & Tanveer (2015) noted that skill augmentation via training and development is crucial for all organisations, especially those in the banking sector, to provide their clients with high-quality services. This is brought on by technological advancements, globalisation, and rising consumer demands.

2.3 Research Questions

The study seeks to answer the following research Questions;

1. What effect does Training and Development have on the performance level of employees at Union Trust Bank?
2. Do Training and Development practices contribute to the Union Trust Bank's productivity?
3. What challenges are typically faced in the training and development process?

3. Methodology of the Study

3.1 Case Institution

Union Trust Bank (UTB) is the only locally owned bank in Sierra Leone that offers a competitive and robust product line. UTB was established as a private limited company on April 26, 1995, in accordance with the Companies Act (Cap 249) of Sierra Leone. It is authorised to conduct banking operations under the terms of the Banking Act of 2000 (as modified by the Banking Act, 2009) by the National Banking Regulator and the Central Bank of Sierra Leone. The bank presently

operates twelve (12) branches and three sub-branch locations across the nation, each offering unique services that satisfy the requirements for implementing any number of products. The main office of the bank is located at 2 Howe Street in Freetown. The shareholders of UTB comprise a diverse group of key participants in the country's economy, including both corporate entities and indigenous individuals. As a result of this quality, UTB is recognized as the first significant private financial institution, owned, operated, and marketed by native Sierra Leoneans. This unique positioning enables the bank to offer a comprehensive array of high-quality, value added products and services specifically designed to meet the needs of banking, investment and consulting. It provides digital channels including UTB mobile tellers, ATMs, Internet banking, and mobile banking, among others. The bank processes international money transfers through a variety of providers, including Money Gramme, Western Union, and RIA. Thus, in 2004, the bank raised its capital to Le3.0 billion from its initial authorised share capital of Le1.5 billion (Union Trust Bank Ltd site, page). According to the human resources department, Union Trust Bank (UTB) employed 280 people in total as of 2015. This number included management, supervisory, and support professionals. UTB can upgrade itself with new banking technologies, as was previously mentioned.

3.2 Research Design

The process of establishing the plans, tactics, or overall framework for research is commonly referred to as research design. In order to collect precise and pertinent data for the research, a quantitative approach was employed in the survey. This approach aims to investigate numerically-based objective data in order to provide a higher degree of data analysis dependability.

3.3 Population and Sample Size

The target population mainly comprised clerical staffs of the bank including managers and supervisors who are working in the head office and the other branches countrywide, for the purposive sampling that has 280 employees as of 2015, as per Union Trust Bank's human resource department record. The overall population of UTB workers comprising management, supervisory and support staff were 615. The HR department is the listed source for the total number of workers at UTB. The UTB population distribution is shown in Table 3.3.

Table 3.3: Total Population Distribution

Departments	Total Population
Human Resource	20
Operations	250
Finance	98
IT Unit	21
Treasury	31
Marketing and Credit	100
Total	615

Source: field data, 2024

3.3.1 Sample Size

According to Garson (2012), a sample size is a subset of the population that is selected to represent the complete population or any combination of sampling units that is not equal to the total number of sampling units that comprise the population. One hundred respondents were chosen from the entire population in order to save time. Consequently, what was suggested by (Malhotra, 2014) is used to estimate the sample size. The maximum size of sampling, which is 100, was used by the researchers in order to increase the reliability of the research due to some uncertainty about respondents' ability to return questionnaires on time. However, 125 people is still a good number for the intended purpose of the study, according to Malhotra's determination of sampling size.

3.4 Techniques and Data Collection

The sample size was determined by use of purposive sampling procedures. Using this sampling technique, a purposeful selection of certain universe units is made in order to establish a sample that is representative of the target population and is used to disseminate the questionnaire. Convenience sampling, according to Kothari (2004), is the process of choosing population constituents for the sample based on their accessibility. Primary data was gathered using a survey questionnaire with a thick and drop method to increase the number of appropriate responses and serve as an interview guide.

4. Analysis and Results

This study aims to assess the impact of training and development on employee performance inside the firm. The results of this study and the subsequent review of the responses represent the major areas of training and development and its subsequent challenges for employee performance. The study employed the use of descriptive statistics measured by use of means and standard deviation. Cronboach"s alpha is a coefficient of reliability, or internal consistency, of a set of scale or test items. The researchers analyzed the data both qualitative and quantitative. The statistical tool employed in the study was regression analysis. Employee performance is the study's dependent variable, with training and development serving as the independent variable respectively. The dependent variable is being regressed against the study objectives, which include effective training on employee performance, training benefits and their contribution to organizational productivity, and the challenges connected with training and development techniques. Data was extracted from questionnaires, sanitized, and coded using Microsoft Excel. The data includes Likert-scale replies from respondents classed as follows: 1- Disagree, 2- Neutral, and 3- Agree. There were 100 responses that investigates the impact of training and development practices on employee's performance. After cleaning and coding the data, Stata 18 was used to do regression analysis. The study uses the Ordinary Least Square (OLS) as model fit for doing analysis. This study uses the OLS model because of its interpretability, versatility in handling different data, simplicity, linearity, efficiency, and capabilities for statistical inference. Here is a presentation of the multiple-linear equations:

$$EP = \beta_0 + \beta_1td + \mu$$

Where EP= Employee Performance,

β_0 = the intercept,

β_1 =the regression coefficient and

μ is the error term

4.1 Training Effects and Perspective

Table 4.1 presents the training effects and employees perspectives on training and development, with utilization of Likert scale method.

Table 4.1: Descriptive Statistics

Variables	Obs	Mean	Std. Dev
How can you agree or disagree that your organization's training is well planned?	100	6.96	1.1094
Training during is enough for all category of staff	100	6.88	1.1307
On the job and off the job training are best preferred training techniques	100	7.07	1.3277

Source: *Field Data, 2024*

The mean and standard deviation values are 6.96 and 1.10 respectively for respondents on whether UTB training is well planned. The report also shows a mean and standard deviation of 6.88 and 1.13 respectively for the respondents on if training durations is enough for all categories of staff and finally a mean of 7.07 and standard deviation of 1.32 for participants on training techniques.

4.2 Benefits of Training and Development Practices on Employee Performance

Table 4.2 investigates the benefits of training and development practices on employee performance. To collect data, the respondents were to rate statements about their training and development practices.

Table 4.2: Descriptive statistics

Variables	Obs	Mean	Std. Dev
Gives job satisfactions and employee motivation	100	7.36	1.4036
Training and development practices create space for internal promotion	100	7.19	1.4049
Training and development identify hidden talents within the organization	100	7.18	1.4591

Source: Field Data, 2024

The above results show a mean of 7.36 and a standard deviation of 1.4 for job satisfaction and employee motivation and another mean of 7.19 and standard deviation of 1.4 for training and development practices create space for internal promotion. The result further shows a mean of training and development identify hidden talents within the organization.

4.3 Challenges Faced in the Training and Development Process

Table 3 investigates the effects of training and development on employee performance UTB. To collect data, the respondents were to rate statements about the challenges faced in conducting training.

Table 4.3: Descriptive Statistics

Variables	Obs	Mean	Std. Dev
Effective training and development for its staff	100	7.35	1.5201
The techniques used are appropriate for training needs	100	6.91	1.3426
Lack of employee feedback on training	100	7.53	1.2015

Source: Field Data, 2024

The outcomes revealed that the organization conduct effective training and development with a mean of 7.35 and Standard deviation of 1.52. It also revealed that the techniques used are appropriate for training needs with a mean of 6.91 and standard deviation of 1.34. The result further revealed that there is lack of feedback on training and it shows a mean of 7.53 and standard deviation of 1.20.

4.4 The Impact of Training and Development on Employee Performance

Table 4.4 demonstrates the considerable impact of training and development methods on employee performance, with 83% of respondents saying that these procedures are essential for obtaining high-level performance as in line with Nakypbayev, (2022). According to the research, 70% believe the company's performance has improved in the last five years, while 80% acknowledge that badly conducted training has a negative impact on productivity. Furthermore, 84% believe that training improves job satisfaction, and 81% attribute an improvement in profitability to training activities. Furthermore, 92% agree that training clarifies professional roles, while 86% believe it aids in adjusting to changing technology. These findings highlight the importance of firms, particularly in the banking sector, prioritizing comprehensive training programs to improve employee performance and overall organizational success.

Table: 4.4 Training and development challenges on employees' performance

No	Variables	D	F	%	N	F	%	A	F	%	Total
1	Training and Development practices stand at the centre of high-level performance.		6	6		11	11		83	83	100
2	Performance level of the company in the last five years was increasingly high		13	13		17	17		70	70	100
3	Training that is conducted poorly will have an adverse effect on Performance and Productivity		7	7		13	13		80	80	100
4	Training enhances employee performance by influencing positively job satisfaction		11	11		5	5		84	84	100
5	Improved performance from employee training can reduce staff turnover and lower maintenance costs		30	30		22	22		48	48	100
6	The bank realizes increase in profitability as a result of training and development		5	5		14	14		81	81	100
7	Training helps to understand the job clearly		3	3		5	5		92	92	100
8	You cope with constantly changing technology through training		4	4		10	10		86	86	100

Source: Field Data, 2024

4.5 Scatter Plot Diagram

The researchers first test the variables by using scatter plot diagram to know the relationship between the dependent and independent variables. The Scatter plot diagram below shows how correlated the dependent and independent variables and the relationship between them. According to the findings, effective training and development strategies improve employee performance. The scatter plot displays a linear relationship, which means that as one variable increases, so does the other. In this situation, as employee performance grows, so does effective training and development. Although the association is strong, the moderate R^2 value suggests that additional factors may potentially impact effective training and growth. Further research could look into these other aspects to provide a more complete picture. The straight line pointing upward indicates a positive connection between the two variables. An upward slope indicates that higher levels of employee performance are linked to higher levels of successful training and development. This link means that investing in excellent training and development can result in higher employee performance. It shows that firms could benefit from introducing training programs to improve overall performance. Figure 4.5 presents the scatter plot result:

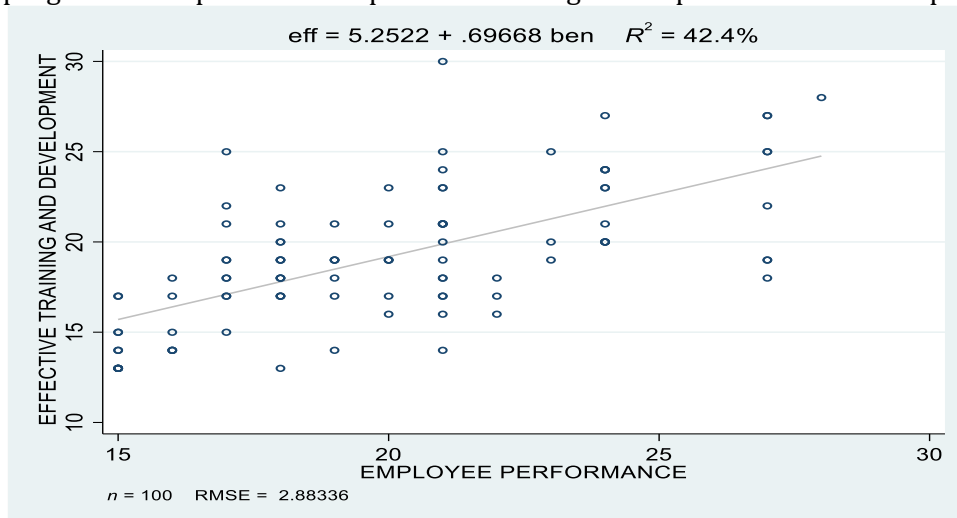


Figure 4.5: Scatter Plot Diagram

4.6 Test for Multicollinearity

A Variance Inflation Factor (VIF) score of 1 shows no correlation between the independent variables, whereas a VIF greater than 10 indicates significant multicollinearity. Values between 1 and 2.5 are often deemed appropriate. In this scenario, all VIF values (1.097–1.334) are less than 2, indicating that there is no significant multicollinearity among the variables. The reciprocal of VIF (1/VIF) represents the fraction of variance that is not inflated due to multicollinearity. Values close to one suggest lower multicollinearity. All 1/VIF values are more than 0.7, indicating the absence of multicollinearity concerns. The mean VIF of 1.21 indicates that the independent variables contribute 21% to the variance of the computed coefficients. This falls well within the allowed range. The results show that multicollinearity is not an issue in your model, as all VIF values are low and well below the threshold that indicates troublesome multicollinearity. As a result, you can proceed with your study with confidence, knowing that your regression coefficient estimations will most likely be stable and interpretable. The result is presented in table 4.6 below;

Table 4.6: The Result for Multi collinearity

Variables	VIF	1/VIF
eff_tra_dev	1.173	.852
Challenges	1.097	.911
Epf	1.235	.809
Mean VIF	1.21	

Source: Stata 18 computation

4.7: Results for Ordinary Least Square (OLS) Regression

Table 4.7 presents the estimation result of the effectiveness of training and development on employee performance (denoted as Epf). The F-statistics show that the interest variables collectively are positive and significant in their ability to explain the variability in the dependent variable. The column (1), represents the estimation models for the variables of interest (eff_tra_dev, challenges and Pers_tra_ben). Each model regressed against the dependent variable (Epf). The researchers included all the three objectives as shown by their labeling.

Table 4.7: Presents OLS Result on Training and Development practices on Employee Performance

VARIABLES	(1) Epf
eff_tra_dev	0.5724*** (0.0749)
challenges	0.0467 (0.1302)
Pers_tra_ben	0.3583*** (0.1231)
Constant	1.2984 (2.8594)
Observations	100
R-squared	0.4802

Standard errors in parentheses*** p<0.01, ** p<0.05, * p<0.1

Source: Stata 18 computation

The table examines the relationships between various variables of interest and employee performance. The variables include Effective Training Development, (denoted as eff_tra_dev), Challenges, and Employees' Perceptions of Training Benefits (denoted as Pers_tra_ben). Effective training and development strategies considerably improve employee performance (coefficient = 0.5724, p < 0.01). Hence, employee performance is predicted to rise by approximately 0.5724 units for every unit increase in effective training development, assuming all other variables

remain constant. This outcome is consistent with the projection of Armstrong & Taylor, (2023). The significance level ($p < 0.01$) indicates strong evidence that the association is not chance. On the other hand, challenges have a coefficient of 0.0467 (which is not statistically significant). The coefficient for challenges is extremely small and statistically insignificant (p -value not provided, but assumed > 0.1). This suggests that the problems encountered during the training and development process have no significant impact on employee performance in this study. It implies that, while problems do exist, they do not significantly impede performance outcomes. This result is in agreement with ORIMUO et al., (2023). Employees who have a positive perception of training benefits have a significantly higher performance rate ($p < 0.01$). Employee performance improves by about 0.3583 units for every unit increase in the perception of training benefits. The significance level ($p < 0.01$) suggests a strong association. The R-squared score of 0.4802 implies that the model's independent variables account for about 48.02% of the variability in employee performance. This indicates a modest level of explanatory power, implying that other variables not included in the model may also influence employee performance.

5. Summary

The study's focus was on ascertaining the effects of Training and Development practices on employees' performance in Commercial Banks in Sierra Leone, a case of UTB. With regards to collecting reliable and concrete data from the case organization all levels of operation starting from senior managers, senior executive junior executive, non-executive, and permanent and ad-hoc staff. Responses from these sets of employees facilitated the discovery of comprehensive data regards training and development effects on employee's performance at UTB. The key findings of the study were presented based on the study's objectives. In the first place, all of the respondents representing 100% in Union Trust Bank agreed that training and development has significant impact on employee performance at all levels and its effectiveness is beneficial to both the trainers and the trainees. This general result is in conformity with Miriti et al., (2021) findings. Majority of the study's participants at UTB representing 82% agreed that the bank is conducting training and development practice. This outcome agrees to the Social Learning theory projections as captured by (Bandura 1977). Furthermore, 82% of the participants commented that UTB conduct training for the goals of enhancing quality performance of employees at all levels. In the conduct of training and development activities 51% of the study's respondents commented that UTB often faces serious challenges which normally affect employee comprehension of training materials thereby affecting their performance rate. Moreover, majority of the respondents also pointed out that inappropriate training technique, lack of employee feedback, poor engagement system, in competent instructors are few of the challenges encountered in the training process. Looking at the effect of the training practice of UTB on its performance, 70% of the participants stated that the bank's performance level during the last five years was increasingly high, and a key factor to attaining this performance level was as a result of their training and development practice. Furthermore, employees at UTB reveals that the bank's training and development practice has been influential to employee performance and productivity, employee job satisfaction, employee retention and turnover, the bank's profitability, employee job understanding, and adaptability to new technology. With regards to the benefits training and development practice has created at UTB, 93% the study's respondents commented that the banks training and development programs have been beneficial to organizational productivity as in line with Keller, (2018). The majority of them has also commented that the bank's training practice has led to the improvement of employee's' quality performance, job satisfaction and motivation, internal promotion, save cost for the bank by reducing waste of materials, and boosted employees' performance at certain height.

5.1 Applications

The study's findings offer valuable insights for enhancing organizational practices, particularly in the banking sector. Firstly, HR departments can apply these insights to design more effective training programs. By tailoring training to the specific needs of employees, organizations can

optimize skill development, enhance employee engagement, and drive overall productivity. Furthermore, integrating training initiatives into performance management systems can create a direct link between training efforts and performance evaluations. This approach ensures that training contributes to measurable improvements in employee performance and career advancement. Additionally, the study highlights the role of training in boosting employee motivation and job satisfaction. Organizations can use this information to develop training programs that not only address skill gaps but also offer opportunities for internal promotions. This strategy can reduce turnover rates and foster greater employee loyalty. The research also underscores the importance of training in helping employees adapt to technological advancements. Banks and other institutions can leverage these insights to implement training programs that facilitate smooth transitions to new technologies, ensuring that employees remain proficient and competitive in a rapidly evolving landscape.

5.2 Policy Implications

The findings of this study underscore several key policy implications for improving training and development programs within organizations. To maximize the effectiveness of these programs, organizations should create comprehensive training frameworks that align with both organizational goals and the diverse needs of employees. Policies should mandate well-structured training initiatives that address current and future skill requirements. Additionally, incorporating robust feedback mechanisms is essential; policies should stipulate regular assessments of training effectiveness and integrate participant feedback to continually refine training methods and content. Linking training programs to career development opportunities is also crucial, as it significantly motivates employees and enhances job satisfaction by providing clear pathways for internal promotions based on training outcomes. In light of rapid technological advancements, policies should emphasize technology-focused training to ensure employees remain proficient in managing new technologies. Adequate resource allocation, including financial investment and support for training participation, is vital for the success of these initiatives. Moreover, implementing systematic evaluation metrics to assess the impact of training on employee performance and organizational productivity will enable organizations to measure return on investment and make informed decisions about future training initiatives. Despite the Union Trust Bank's profitability over the past five years, respondents indicated that the bank's training and development practices are somewhat ineffective and require improvement. The researchers believe that UTB, like other firms, should prioritize investing in high-quality training programs to boost employee performance, as there is a strong positive correlation between the two. In Sierra Leone, UTB has been lagging behind other banks in areas such as internet and digital banking technology, customer base, employee engagement, and corporate banking. This lag extends to effective training and development strategies and the resources necessary to enhance employee performance. To address this, it is critical to cultivate a positive view of training among employees by clearly communicating its benefits and involving them in program development, consistent with the principles of Organizational Learning Theory as outlined by Argote & Spektor (2011), Argote (2013), and Nonaka (1994). Businesses should also address and overcome barriers to training efficacy. Ongoing evaluation and feedback systems can enhance training activities, while broader talent development strategies, such as mentorship and career advancement opportunities, can improve overall employee performance and retention.

5.3 Conclusion and Recommendations

The researchers present a scatter plot diagram to know if the dependent and the independent variables have relationship and also test for Multi collinearity before doing further analysis. From all indication, it is believed that training and development is key to the firm's performance, and respondents at UTB also acknowledged this fact. From the analysis effective training and development has a positive and significant effect on employee performance, as it increases the performance level of employees by 0.5724 which can easily translate to UTB productivity. The

result also show that employee perspective of training benefits, shows a negative and significant effect of 0.3583. Despite knowing how important is training and development, the entity still faces severe training and development challenges; this gives the researchers the urge to ask participants about the factors that generally lead to these challenges that cause low organizational performance. Therefore, the researchers sought the views of various participants on the factors that lead to their training and development challenges. Challenges of training and development show a positive and insignificant result, as challenges affect training development by 0.1302, indicating that challenges impact performance adversely or favorable if not been accessed and mechanism put in place. UTB being the only local commercial bank owned by Sierra Leonean shareholders, the management should invest and build on their human resource management to formulate policies and strategies that aligning training and development with organizational goal. UTB management should make investments in and improve their human resource management by developing policies and plans that link training and development to organizational objectives as firmly held by the Human Capital Theory (Sweetland, 2015). The government, investors, shareholders, and other financial stakeholders should support management, and management should, in turn, support the general training and development platform. The management should also design a robust recruitment policy that will permit them to employ competent personnel who will, in turn, pass on their skills and competencies to other employees to improve performance. The entity's trainers should regularly review training materials, processes and procedure and select a cost-effective training technique that will improve performance and save cost for the entity, thereby improving organizational profit whilst employees are performing exceptionally well.

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