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Effect of Training and Development on Organizational Commitment in Insurance Companies in Uasin Gishu County, Kenya

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How to Cite: Mandago, R., & Tarus, J. K. (2024). Effect of Training and Development on Organizational Commitment in Insurance Companies in Uasin Gishu County, Kenya. Journal of Human Resource & Leadership, 4(2), 36-47.

Abstract

Purpose: To assess the effect of training and development on organizational commitment in insurance companies in Uasin Gishu County, Kenya

Research Methodology: In a bid to effectively achieve these objectives, the study adopted a descriptive research design based on samples drawn from across the insurance companies in Uasin Gishu County. The target population was 754 insurance companies' employees. A twostage sampling technique was adopted where stratified random sampling was used to select the insurance companies after which simple random sampling was used to select respondents within the insurance companies. The study used the Krejcie and Morgan table (1970) to calculate the sample size which was 260 respondents from the target population of 754 respondents. The sample size was distributed proportionally to the insurance companies according to Neyman's allocation formula to maximize survey precision. Data was collected by use of self-administered questionnaires which was tested for validity and reliability after piloting 26 questionnaires at Kisumu city insurance companies. Data was analyzed by use of both inferential and descriptive statistics using SPSS version 25.

Results: There is a significant effect of training and development on organizational commitment in insurance companies in Uasin Gishu County, Kenya.

Conclusion and Recommendations: The availability, accessibility, and relevance of training programs in an organization is critical for organizational commitment. The insurance companies should therefore ensure that employees working in the organization are highly skilled and motivated by developing training and development programs that are accessible, relevant, frequently provided, and improved on to meet the dynamic requirements of the organization for organizational commitment. The organization should provide training on new work methods and regularly conduct a training needs assessment for relevant and satisfying training. In this regard, the insurance companies should invest in this HIWS as information sharing, team-based support, incentives and training for maximal organizational commitment.

Keywords: *Training and development, organizational commitment, relevance and frequency*

Received: 26th August 2024 Revised: 31st August 2024 Published: 3rd September 2024

Email: info@edinburgjournals.org||ISSN: 2790-010X



1.0 Introduction

Training and development initiatives are educational activities within an organization that are designed to improve the job performance of an individual or group (Steinert, et al., 2016). These programs typically involve advancing a worker's knowledge and skill sets and instilling greater motivation to enhance job performance. It includes various tools, instructions, and activities designed to improve employee performance. It's an opportunity for employees to increase their knowledge and upgrade their skills. Training is an organized method of learning and development that expands the efficiency of individuals, groups, and the organization (Alipour, Salehi, & Shahnavaz, 2009). Development mentions the accomplishments leading to gaining of new abilities and skills for personal growth of employees. Their research shows that the companies with higher employee training expenditures reported 218% more income per employee. They also experienced 24% higher profit margins (Workhuman., 2023).

Kleiman (2000) described that the essential parts of a worthy employee training program are constructed on orientation, management skills, and operational skills of employees. A perfect employee training and development program must be a mixture of knowledge, career development, and goal setting. These approaches benefit the program to be more useful for the employees and organization. Companies that provide training and development programs for their employees are achieving high levels of employee satisfaction and low employee turnover (Wagner 2000). Training increases an organization's reliability for the reason that employees recognize their organization is spending in their future career. Training effects on behavior of employees and their working skills which results in enhanced employee performance and further constructive changes (Satterfield and Hughes 2007) that serves as increase employee performance (Kraiger 2002). For effective training the employees should have **greater** access to employee training and development information, the training should be relevant and frequent (Mpofu & Hlatywayo, 2015)

Training and development initiatives are educational activities within an organization that are designed to improve the job performance of an individual or group (Day, Bastardoz, Bisbey, Reyes, & Salas, 2021). These programs typically involve advancing a worker's knowledge and skill sets and instilling greater motivation to enhance job performance. According to Hussain, Khan, and Khan, (2020), there is a significant influence of training & development and its dimensions on organizational commitment.

According to Ingsih, Prayitno, Waluyo, and Suhana (2020), the lack of scholarly staff and a failure to attract and retain qualified academic staff can be witnessed in South African educational institutions all incriminated for wanting state of HIWS and Organizational commitment. In addition, South Africa ranks eighth globally in employee turnover at 7.7% owing to low organizational commitment and dissatisfactory human resource practices (www.hrreporter.com., 2018). In Ghana Issifu (2020) found that employees' affective, continuance, and normative commitment are predicted by their job satisfaction in Enterprise Life Insurance Company Limited. The annual reports of ProCredit Savings and Loans Company Limited in Ghana have indicated that staff retention remained a major challenge throughout the year, as both banks and non-bank financial institutions continued to poach experienced staff (Gyensare, 2013). Universities in Uganda face employee commitment challenges that impede successful attainment of their objectives owing to challenges in effective utilization of human resource management practices with an inclination of high employee involvement systems (Mugizi & Nuwatuhaire, 2019). Based on the review of previous studies related to organizational commitment and high employee involvement systems.

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Gathogo (2021) investigated high-performance work practices and performance employee at Kenya Airways, Kenya. The study employed a descriptive survey design. Data analysis entailed both inferential and descriptive statistics. Based on the study findings the adoption of high-performance work practices as reward management, performance management, training and development and employee relations had a positive effect on employee performance. Awino and Korir (2020) investigated the moderating effect of rewards system on the relationship between career training and employees' commitment in selected manufacturing firms in Kenya. The approach utilized was the explanatory research design. The findings revealed that career training was found to have positive and significant effect on employee commitment while rewards system was found to have a positive and significant effect on employee commitment. The findings further revealed that there was positive and significant moderating effect of rewards system on the relationship between career training and employee commitment.

1.1 Problem Statement

Organizations where employees are neither committed to the organization nor their jobs, organization distress remains common place leading to poor employee performance and organizational performance problems (Eslami & Gharakhani, 2012). Lower levels of commitment may be an index of a lack of coherent strategies linking human resource development interventions to increasing commitment in the workplace. These give eminence to the adoption of high-involvement work systems to realize organizational commitment by insurance companies. In this regard, substantial efforts have been devoted by insurance companies to have a committed work force to enhance their performance. However, the mechanics of how to forge the right level of employee commitment to the organization is still not straightforward, more specifically among insurance firms in Kenya (Dome, Kemboi & Kogei Kapkiai, 2017). In this regard the Insurance Industry in Kenya continues to face performance challenges with low penetration at 3% according to IRA, report 2017 as compared to other industries as well as reduced profit margins (Azinga, Kamaara, & Ombui, 2020). Okiko (2014), and Kinyanjui (2015) opine that the insurance industry in Kenya faces a high rate of staff turnover. High employee turnover due to low organizational commitment has been argued to be the key blockage to the companies' ability to steer their penetration and performance. This study examined the effect of training and development on organizational commitment in insurance companies in Uasin Gishu County, Kenya

2.0 Literature Review

2.1 Theoretical Review

The theory of reasoned action was propounded by Ajzen and Fishbein, 1980; Fishbein and Ajzen, 1975 who argued that behavior is directly determined by one's intention to engage in the behavior (Noe, Hollenbeck, Gerhart, & Wright, 2017). Thus, intention is a function of attitude toward the behavior and subjective norm. Attitude toward the behavior is jointly determined by behavioral beliefs (i.e., anticipated consequences of the behavior), and outcome evaluation (i.e., evaluation of the consequences of behavior) while the subjective norm is also jointly determined by normative beliefs and motivation to comply (Fishbein & Ajzen, 2011).

Thus, the theory of reasoned action remains fundamental in predicting organizational behaviors. In this regard, the Theory of Reasoned Action remains instrumental in conceptualizing the effect of high-involvement work systems on organizational commitment. Theory of Reasoned Action justifies the individual behavior as intentional, a function of rationally based attitudes toward the behavior, and internalized normative pressures concerning

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such behavior. Thus, organizational commitment is rationalized by high-involvement work systems and the organizational policies subjecting the employees to such behavioral outcomes. With regard to high involvement work systems in modifying employee behavior which is reciprocated through organizational commitment.

Porter et al. (1974), O'Reilly and Chatman (1986), and Meyer and Allen (1991), all share the views of Wiener (1982), in which Organizational Commitment was seen as the total internalized pressure to behave in a way that satisfies the organization's goal and interest (Hooper & Ophoff, 2017). Thus, having a strong Organizational Commitment leads an employee to have a strong belief to follow the correct action whilst they belong in their organization (Wiener, 1982; Randall, 1987) cited in (Hooper & Ophoff, 2017). However, the Theory of Reasoned Action did not explain unique variance in either volitional behavior (altruism) or less volitional behavior (tardiness) (Becker, Randall & Riegel, 1995) cited in (Miroshnik, 2013). The distinction between a goal intention and a behavioral intention concerns the capability to achieve one's intention, which involves multiple variables thus creating great uncertainty. Ajzen acknowledged that "some behaviors were more likely to present problems of controls than others, but we can never be certain that we can be in a position to carry out our intentions. Viewed in this light it becomes clear that strictly speaking every intention is a goal whose attainment is subject to some degree of uncertainty (Falko, Justin, & Vera, 2014).

2.2 Conceptual framework

The current study conceptualizes a relationship between training and development and Organizational Commitment.

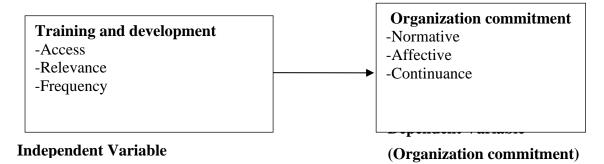


Figure 1: Conceptual framework

Source (Author, 2024)

2.3 Literature Review

Training and development not only enhance the abilities, knowledge, and skills of the staff member but also change their attitudes and behaviors (Hussain, Khan, & Khan, 2020). Training & development is considered helpful in attaining the goals and objectives of an organization as it provides skills, knowledge, and abilities to employees (Bashir & Long, 2015). Therefore Training & development remains a tool that not only enhances employees' performance but is critical in changing their attitude and behavior towards organizations as a premise of their organizational commitment. Bashir., Nouruddeen., Long., and Sang., (2015) also note that training & development are associated with employees' organizational commitment in West. Newman., et al., (2011) found a positive association between motivation to learn with continuance commitment and a non-significant association between affective and normative commitment.

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Bashir and Long (2015) addressed the question "What is the relationship between employees' perception of training and employees' organizational commitment?" using the widely accepted theories of the three-component model of organizational commitment and training-related variables. The study utilized the survey methodology approach. Associational descriptive research designed to identify the relationship between employees' training measured by five training variables (perceived availability of training, motivation to learn in training, perceived co-worker support for training, perceived supervisor support for training, and perceived benefits of training) and employees' organizational commitment measured by three organizational commitment components (affective commitment, continuance commitment, and normative commitment). The target population of this study consisted of the academic staff of one of the faculty in a public university in Malaysia. A comprehensive sampling approach was used in this survey, whereby the survey was distributed to the target population. The target population is academic staff and 60 responses were analyzed. Findings from the study revealed a significant and positive relationship between the training-related variables (availability of training, motivation to learn, co-worker support for training, supervisor support for training, and benefits of training) the affective and normative commitment components of the organizational commitment; while a non-significant relationship with continuance commitment. Additionally, the results of the study revealed that the best predictor of affective commitment is co-worker support for training followed by availability of training. For normative commitment, the best predictor was availability of training. However, the study was conducted in a single university in Malaysia and therefore results of the study may not be generalizable to all higher institutions nor the universities excluded in the sample. The study was limited to academic staffs, and does not involve other employees such as non-academic staff. This provided a gap for the current study.

Bulut and Culha (2010) investigated the impact of organizational training on employee commitment focusing on employees' emotional and affective responses towards their organization. The hypothesis of this study was built on a resource-based view, social exchange theory and psychological contract theory. Field research was conducted through surveys with 298 participants of four- and five-star hotels operating in Izmir, Turkey. Confirmatory factor analyses were used to analyse the quality of the training scales and multiple regression analyses were conducted to test the hypotheses of the study. The results revealed that all dimensions of training positively affected employee commitment. However, the study was conducted in the hospitality industry limiting the generalization to the insurance industry.

Cen, Francis, and Angundaru (2017) established the role of training in building employee commitment and the task of job satisfaction in the association between training and employee commitment in the banking sector in Uganda. The study used correlation, regression, and MedGraph to investigate the hypotheses. The findings revealed that there is a positive relationship between training and employee commitment, a positive relationship between training and job satisfaction, and a positive relationship between job satisfaction and employee commitment. The regression model showed that the predictor variables explain at least 29.7 percent of the variance in employee commitment (adjusted R2 = 0.297). MedGraph results revealed a partial type of mediation because the correlation between training (independent variable) and employee commitment (dependent variable) decreased from 0.507*** to 0.271*** by inclusion of job satisfaction (mediating variable). However, the study was conducted in the Ugandan banking sector limiting its generalization to the Insurance industry in the Kenyan context providing a gap for the current study.

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Silva and Dias (2016) examined the role of organizational training on organizational commitment. The case of private security employees working remotely. The empirical work is focused on the private security sector in Portugal, with a sample of 182 validated questionnaires applied to private security guards who were active at the time. Organizational training and turnover intentions were studied as single constructs, while organizational commitment has been studied separately: affective organizational commitment, continuance organizational commitment, and normative organizational commitment. Results support the existence of a direct and positive relationship between organizational training and the three components of organizational commitment (affective, normative, and continuance). Results show a direct and negative relationship between affective and continuance organizational commitment and turnover intentions. The study was limited to security sector in Portugal limiting the generalization of the findings to the Kenyan context.

Hussain, Khan, and Khan (2020) inquired association of training & development along with its dimensions with organizational commitment. We used Smart-PLS to analyze the data which were gathered from 320 academic staff of seven public sector universities of Khyber Pakhtunkhwa (KP), Pakistan. The results of this work found a significant influence of training & development and its dimensions on organizational commitment of academic staff. The results further suggested that training and development play a crucial role in the enrichment of organizational commitment of academic staff. However, the study focused on a learning institution and not insurance companies thus providing a gap for the current study. Nkosi (2015) analyzed the effects of training on employee commitment, retention, and performance in a Local Municipality situated in Mpumalanga Province, South Africa. Based on convenience sampling method, a total of one hundred and thirty employees were selected and participated in the study. A questionnaire structured in a likert scale format was employed to gather data on training, employee commitment, retention and performance. Data was analysed using SPSS statistical package. The Cronbach's alpha of 0.813 and the Keiser-Meyer-Olkin of 0.865 were obtained from the data analysed. The findings derived from multiple regression analysis using the ordinary least squares regression technique confirmed that; training has a significant effect on employee commitment, retention, and performance enhancement within the local municipality examined. However, the study used only questionnaires in data collection and was limited to the South African context providing a gap for the current study.

Butali and Njoroge (2017) studied the impact of training and development on organizational performance and to find out the moderating effect of organizational commitment on the relationship between training and development and organizational performance. This study was carried out in three companies namely Kenya Power, KenGen, and Mumias Sugar Company. The study adopted a descriptive survey design was adopted in the study. The study population was all the 5866 employees in the three companies. The findings of the study were that training and development had a significant effect on organizational performance. The study further showed that affective commitment, continuance commitment and normative commitment moderated the relationship between training and development and organizational performance. However, the study didn't focus on organizational commitment as the dependent variable. Besides the studies were conducted in government corporations unlike the current study focusing on the private sector.

3.0 Methodology

In a bid to effectively achieve these objectives, the study adopted a descriptive research design based on samples drawn from across the insurance companies in Uasin Gishu County. The target population was 754 insurance companies' employees. A two-stage sampling technique

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was adopted where stratified random sampling was used to select the insurance companies after which simple random sampling was used to select respondents within the insurance companies. The study used the Krejcie and Morgan table (1970) to calculate the sample size which was 260 respondents from the target population of 754 respondents. The sample size was distributed proportionally to the insurance companies according to Neyman's allocation formula to maximize survey precision. Data was collected by use of self-administered questionnaires which was tested for validity and reliability after piloting 26 questionnaires at Kisumu city insurance companies. Data was analyzed by use of both inferential and descriptive statistics using SPSS version 25.

4.0 Results and Discussion

4.1 Descriptive Statistics

4.1.1 Descriptive Statistics of Training and Development

The study hypothesized that training and development affected organizational commitment. Thus; five questionnaire items were used to study the status of training and development in the insurance companies in Uasin Gishu County, Kenya presented in Table 1 which reveals that a total of 76.4% of respondents agree and strongly agree that they are satisfied with the relevance of training that they receive (M=4.03 SD=1.005), 12.6% disagree while 11.1% were undecided. 71.4% of the respondents agree and strongly agree that their supervisors frequently offer them training on new work methods (M=3.89 SD=.982), 12.6% disagreed while 16.1% were undecided. Besides, a majority of the employees 65.9% agreed and strongly agreed that training sessions are easily accessible and meaningful (M=3.85 SD=1.053), 14.1% were in disagreement while 20.1% were undecided. 65.3% of respondents agreed and strongly agreed that the management solicits their input on relevant training opportunities (M=3.90 SD=1.128), 15.6% were undecided while 19.1% were undecided. 74.9% of the respondents were in agreement that the organization has effective training and development programs (M=4.03 SD=.942), 8.0% were in disagreement and 17.1% were undecided.

Table 1: Descriptive Statistics of Training and Development

Responses	SD %	D%	UD%	A%	SA%	MEAN	SD
I am satisfied with the	0.0	12.6	11.1	37.2	39.2	4.03	1.005
relevance of training that							
I receive							
My supervisors	0.0	12.6	16.1	40.7	30.7	3.89	.982
frequently offer me							
training on new work							
methods	0.5	10.6	20.1	22.2	22.7	2.05	1.052
Training sessions are	0.5	13.6	20.1	32.2	33.7	3.85	1.053
easily accessible and							
meaningful The management solicits	1.0	14.6	19.1	24.1	41.2	3.90	1.128
my input on relevant	1.0	14.0	19.1	24.1	41.2	3.90	1.120
training opportunities.							
The organization has	0.5	7.5	17.1	38.2	36.7	4.03	.942
effective training and	0.0	, .5	1,,1	33.2	20.7		.> 12
development programs							
Training and						3.94	.690
development							

Source: Research Data, (2023)

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4.1.2 Descriptive Statistics of Organizational Commitment

The dependent variable of the study was Organizational Commitment in insurance companies in Uasin Gishu County, Kenya. Results presented in Table 2, reveal that 89.9% of respondents concurred that they are concerned about leaving their organization without guaranteeing a new job (M=4.33 SD= .666) while 0.5% were in disagreement. 91.4% of the respondents were of the view that even if they wanted to leave their organization, it is very hard for them right now (M=4.41 SD= .651), 1.0% were in disagreement while 6.5% were undecided. 83% of the respondents were also in agreement that they consider the problems of the organizations as their problems (M=4.35 SD= .770), 0.5% were in disagreement while 16.6% were undecided. 79.4% of the respondents agreed that their opinion, being loyal to the organization is important (M=4.23 SD=.770) while 20.6% were undecided. 80.4% of the respondents also agreed that they would be happy to spend the rest of the rest of their professional life in their organization (M=4.29 SD= .788) while 0.5% were in disagreement and 19.1% were undecided. Based on the weighted mean of 4.36 and SD of 0.568 the respondents agreed with all the statements on OCB.

Table 2: Descriptive Statistics of Organizational Commitment

Responses	SD %	D%	UD%	A%	SA%	MEAN	SD
I'm concerned about leaving this organization without guaranteeing a new job	0.0	0.5	9.5	46.7	43.2	4.33	.666
Even if I wanted to leave this organization, it is very hard for me right now	0.0	1.0	6.5	43.2	49.2	4.41	.659
I consider the problems of the organizations as my problems	0.0	0.5	16.6	30.2	52.8	4.35	.770
In my opinion, being loyal to the organization is important	0.0	0.0	20.6	35.7	43.7	4.23	.770
I'd be happy to spend the rest of my professional life in this organization	0.0	0.5	19.1	31.2	49.2	4.29	.788
Organizational Commitment						4.36	0.568

Source: Research Data, (2023)

4.2 Correlational Analysis

The correlation coefficient shows the magnitude and direction of the relationship between the study variables. The correlation analysis output in Table 3 shows that there is a positive significant correlation between training and development and competitiveness at p < 0.01 level of significance where r = .169. This implies that an organization that adopts training and development is bound to attain organizational commitment. This is supported by Uribetxebarria, Gago, Legarra, and Elorza, (2020) add that HIWS directly predicts organizational commitment.

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Table 3: Training and Development vs Organizational Commitment

	Training development	and	Organizational Commitment
Training and development	1		
Organizational commitment	.169**		1

^{**}Correlation is significant at the 0.01 level (2-tailed).

Source; (Field data, 2023)

4.3 Regression Analysis

The study used multiple regression analysis to establish the relationship of independent variables and dependent variable that is training and development *vs* Organizational Commitment of insurance companies in Uasin Gishu County as presented in table 4.

Table 4: Effect of Training and development on organizational commitment

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		В	Std. Error	Beta		
1	(Constant)	.774	.200		3.872	.000
	Training and development	.246	.037	.291	6.652	.000

a. Dependent Variable: Organizational Commitment

 \mathbf{H}_{01} : There is no significant effect of training and development on organizational commitment in insurance companies in Uasin Gishu County, Kenya.

Results reveal a standardized regression coefficient for training and development (β=0.246), which implies that an increase of 1 standard deviation in training and development is likely to result in a 0.620 standard deviation increase in organizational commitment. T-test was used to identify whether the predictor was making a significant contribution to the model. When the ttest associated with β value is significant then the predictor is making a significant contribution to the model. The results show that employee training and development (t =6.652, P<.05). Therefore, the null hypothesis was rejected. In this regard, the study concluded that training and development significantly affect organizational commitment. These findings are supported by Hussain, Khan, and Khan (2020), Ocen, Francis, and Angundaru (2017), Butali and Njoroge (2017), and Silva and Dias (2016) who found that training and development significantly affects organizational commitment. This is based on the fact that training and development rationalize attitudes toward organizational commitment and internalized normative pressures concerning such behavior. The significant role of training and development in enhancing organizational commitment is premised on Theory of Reasoned Action. In this regard, the training and development that insurance companies design for their employees should be able to recalibrate their behaviors to achieve the goals of the organization amidst its capacity to engender high levels of organizational commitment. Therefore, training and development is an important tool for motivating employees and increasing their level of organizational commitment. The insurance companies should therefore ensure that employees working in the organization are highly skilled and motivated by developing training and development

^{*.} Correlation is significant at the 0.05 level (2-tailed).

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programs that are accessible, relevant, frequently provided, and improved on to meet the dynamic requirements of the organization for organizational commitment.

5.0 Conclusion

There is a significant effect of training and development on organizational commitment in insurance companies in Uasin Gishu County, Kenya. The significant role of training and development in enhancing organizational commitment is premised on Theory of Reasoned Action. In this regard, the training and development that insurance companies design for their employees should be able to recalibrate their behaviors to achieve the goals of the organization amidst its capacity to engender high levels of organizational commitment.

6.0 Recommendations

The availability, accessibility, and relevance of training programs in an organization is critical for organizational commitment. The insurance companies should therefore ensure that employees working in the organization are highly skilled and motivated by developing training and development programs that are accessible, relevant, frequently provided, and improved on to meet the dynamic requirements of the organization for organizational commitment. The organization should provide training on new work methods and regularly conduct a training needs assessment for relevant and satisfying training. In this regard, the insurance companies should invest in this HIWS as information sharing, team-based support, incentives, and training for maximal organizational commitment.

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