

Comparative Study of Training and Development Programmes in Public and Private Banks: Impact on Employee Performance in Jaipur

Pratibha Kaswan¹, Dr Poonam²

¹Research Scholar, Department of Business Administration, University of Rajasthan Jaipur

²Assistant Professor, Department of Business Administration, University of Rajasthan Jaipur

ABSTRACT

This paper presents a comprehensive comparative analysis of training and development programs in public and private banks operating in Jaipur and examines their influence on employee performance. The study aims to shed light on the varying approaches, effectiveness, and outcomes of training initiatives in these two distinct sectors. Drawing upon a robust theoretical framework and employing a mixed-methods research design, the study explores how training and development programs enhance employee performance in the banking industry. The literature review offers a comprehensive overview of training and development practices in the banking sector, highlighting theoretical underpinnings and empirical studies that underscore the pivotal role of training in shaping employee capabilities and organizational outcomes. By investigating the different training methodologies, content delivery mechanisms, and employee engagement strategies, this study seeks to identify the factors that differentiate training and development approaches in public and private banks. Through a combination of surveys, interviews, and performance metrics analysis, the research examines the tangible impact of training and development programs on employee performance indicators such as productivity, job satisfaction, and skill acquisition. The study aims to provide empirical evidence of the correlation between effective training strategies and enhanced employee performance by conducting an in-depth comparative analysis of employee performance outcomes between the two sectors.

Furthermore, the study delves into the factors influencing the effectiveness of training programs, including organizational culture, employee motivation, and program relevance. By highlighting the challenges both public and private banks face in delivering impactful training initiatives, the research offers valuable insights into potential areas for improvement and optimization. The findings of this study hold significant implications for both public and private banks in Jaipur, as they offer actionable recommendations to enhance training and development programs and elevate employee performance. This research contributes to the broader discourse on human resource development and organizational effectiveness in the banking industry by uncovering the nuances of training practices and their impact on employee outcomes. In conclusion, this paper bridges the gap in the existing literature by thoroughly examining training and development programs in public and private banks and their consequential influence on employee performance. By synthesizing theoretical insights with empirical data, the study advances our understanding of effective training strategies and their role in shaping a skilled and motivated workforce within the banking sector.

Keywords: comparative study, training and development programs, public banks, private banks, employee performance, Jaipur, banking industry.

I. INTRODUCTION

India's economy is growing, and the country is working hard to join the world's top three economies. Only if we build robust financial systems that can handle issues outside of a particular industry and adapt to meet the demands of our consumers will we be able to achieve this goal. The regulatory bodies, financial institutions, markets, instruments, and services that makeup India's "Organized" financial system are complemented by the country's "Informal" or "Unorganized" financial sector, which includes the likes of moneylenders, traders, landlords, pawnbrokers, and so on. India has a wide range of bank sizes, strengths, locations (rural and urban, public and private), and types. There is a significant skew in the profitability distribution across banks. Some banks are profitable but inefficient, and some institutions fight tooth and nail for a little piece of the market. While some public sector banks are still working to meet capital adequacy and other standards, private sector banks have already implemented cutting-edge technologies. As a result, the financial sector had to be overhauled. Additionally, banks have been compelled to increase their competitiveness due to reforms that have brought innovations and competition. The Indian banking sector might gain competitiveness and profit via training, development, and research investments.

The importance of training to a company's continued existence rises. In today's modern day, progress can be seen throughout the board. Organizations need skilled, versatile, and adaptable staff to adapt to the ever-shifting external environment. In order to succeed in today's fast-paced business world, companies must equip their staff to handle any situation that may arise. The knowledge and skills of the company's workers provide it an edge over rivals. Competencies that stand out as "core" are an asset in business. It is something that needs work but can be honed with practice. Therefore, the company must focus on training and development programmes. As technological development quickens, the need for trained professionals to keep up with new information and techniques rises. Jobs are becoming more interconnected, requiring superior interpersonal and problem-solving abilities that can only be learned via experience and education. It is a way for someone to become more intelligent and capable simultaneously. On-the-job instruction is the norm. It is a way of learning that helps workers modify their habits in the long term so they may more efficiently and effectively contribute to the organization's goals. One acquires this knowledge as a result of their education and work experience. So, it is a learning process that involves predetermined actions. These days, training is an essential component for every successful business. The success of an organization is directly tied to its training programmes, both now and in the future. Training is an investment with immediate and long-term benefits rather than being a cost.

II. LITERATURE REVIEW

Athar Mahmood (2014) The author maintains that education has always played a crucial role in people's lives. They were located, and environmental influences were explained for the first time. Discussion, Results, and Concluding Remarks - This study had three main sections. In the previous section, a theoretical model given in diagrammatic form was used to investigate the connection between training, learning, and performance. Next, we have included a high-level overview of the aspects influencing an individual's performance. At long last, the banking industry's performance parameters were mapped out.

The research showed a positive correlation between the three variables, with training leading to learning and only being regarded as effective when actual performance aligned with expectations. Ten factors that interact under four environmental circumstances determine banking sector performance. The outlook of one's immediate boss and the organization's goal, purpose, and strategy are also crucial. [1]

Chahal Aarti (2013) Her research aimed to examine the connection between training and improved performance by examining training strategies based on the identification of training needs. In her paper, she adopts a development-based theory to examine the relationship between training and employee productivity. She also analyses the need-based training and development practices at Punjab National Bank and HDFC Bank. Training helps participants improve their performance and acquire more advanced abilities by allowing them to alter their behaviour. "Employees were pleased with the training process and the teaching methods used, but there is a lack of needs assessment before training, so banks should take the appropriate measures to ensure that workers see training as crucial to boosting productivity and customer satisfaction in order to keep up with modern challenges." [2]

The purpose of Paschaloudis, K. Anastasiadou, A. Anastasiadou, and P. Pantelidis's (2013) study on the training of human resources in international banks was to achieve just that. Critical Thinking, Results, and Synthesis -The size and population of each bank was distinctively varied. Both were excellent financial institutions, but the international one was much superior. Although the two banks are very different in size, organizational makeup, and corporate culture, they are capable of using the same training methods. In conclusion, the training for two banks of very different sizes and scopes was comparable. Based on their research, the authors conclude that businesses of all sizes and in all parts of the globe are likely to use some version of the norms that have become generally recognized in the field. [3]

Jyoti's (2017) overarching goal was to examine the state of training and development at HDFC Bank Ltd and the practices put in place there. The author made an effort to triangulate the secondary data by drawing from a wide variety of sources. Data on the issue was gathered from several sources, including academic journals, trade magazines, bank annual reports, and the World Wide Web. The bank is dedicated to providing its staff with ongoing training opportunities in the classroom and on the job. Widespread stock ownership among bank employees is widely held to boost business results and morale. In a highly competitive job market, it is not wise to give more weight to seniority than performance when evaluating employees. One of the numerous H.R. developments in Indian banks has been the introduction of new procedures for hiring, training, and reassigning employees. "In conclusion, it can be stated that the selected bank's training and development policies and practises in the said paper focused on training and development, motivating employees to work towards ensuring that these policies were adequately designed and implemented, and thus assisting the workers in setting and achieving both personal and organizational goals." [4]

This essay was written by a student at the University of Oxford in the United Kingdom in 2015 with the following objective: to learn more about the training and development department of ICICI Bank Ltd. Critical Thinking, Results, and Synthesis - According to the student, the bank's human resources department is divided into four tiers: corporate, national, regional, and field. "Industry and organizational analysis, task analysis, branch expansion, opportunities in the Corporate Banking Sector, Productivity Improvement, Learning and Training Method Selection, Reaction Decision Making, and Design were all part of the bank's training and development process". The training and development programme was evaluated based on customer satisfaction, questionnaires, interviews, increases in

productivity, and human resource factors. Other new initiatives included "winning hearts," "gaming and simulation engine," and "i-voice." The financial outcomes of the bank were also examined. Finally, various suggestions were made to enhance training and development efforts, such as conducting a potential leadership assessment, spotting fast-trackers, fostering talent, creating favourable conditions for advancement, etc. [5]

Researchers Nazmul Kader Abdul and Selim Md. (2015) set out to determine how practical training is if it correlates with higher positions within the organization and what kinds of training are given to new hires at Exim Bank Ltd. The research used a random sampling technique in which 50 workers were randomly chosen. The following sections provide the study's methodology, analysis, findings, and conclusion. Secondary data was collected from various publications, journals, annual reports, etc., and primary data from EXIM Bank Ltd. The study's most important conclusion was that 60% of participants were pleased with the training resources provided by EXIM Bank Ltd. EXIM Bank Ltd. gives the foundation or induction training to its workers when they are first hired, and the findings revealed that training had a good influence on promotion. The authors believe that the paper's most significant contribution will be to assist EXIM Bank Ltd. in lowering its training and recruiting expenses. The authors also recommended using the proposed conceptual framework to evaluate the success of their training, allowing sufficient time for questions and discussion during sessions (without which the training would be ineffective), and providing additional training to employees who have been with the company for the required amount of time, preparing more women for positions of leadership, increasing the proportion of women in leadership roles, recruiting and hiring qualified trainers to carry out the training, and increasing the number of women in leadership roles.[6]

Jayalakshmi P. Akilandeswari and P. Akilandeswari, 2014. The course was designed to teach participants about the various training and development initiatives financial institutions run for their staff, how they affect workers' abilities to do their jobs, and how such initiatives contribute to higher customer satisfaction. Methodology Primary data consisted of responses from questionnaires given to bank staff. Books, periodicals, and the World Wide Web were secondary sources. Fifty people were randomly chosen from workers in suburban Chennai banks HDFC, ICICI, Vijaya Bank, Bank of Baroda, and Repco Bank. The study's authors conclude that staff members were informed about and participated in the training course because of the results they found. The training plan allowed them to acquire both hard and soft skills. Attending a training session improves one's efficiency and effectiveness on the job. Workers' satisfaction with the organization is represented in the timely and high-quality information delivery. Training and development initiatives also contributed to satisfied customers in the research. In sum, they believe staff development and training should be ongoing. Training needs assessment is the methodical procedure of changing employees' behaviour to achieve the organization's goals, and companies need to keep tabs on their employees' progress after providing them with training. An employer's training programme is an initiative to teach workers relevant skills, attitudes, and information for their jobs. Banking has to be dynamic and up-to-date in the current environment to keep up with the requirements of businesses and households, and to take this sector to the heights of worldwide excellence would need the best mix of innovative technology and competent and talented staff. Since this is the case, most commercial banks, whether public or private, implement training and development programmes throughout the onboarding process, during promotions, and in other situations when employee growth is desired. This study sets out to investigate whether or not banks provide staff training and development, and if so, what effect this has on the bank's ability to meet the needs of its clients. [7]

The purpose of the research conducted by Falola, O. H., O. A., Osianjo, and S. I. Ojo (2014) was to examine the effects of training and development on workers' productivity and the banks' ability to compete in Lagos. The Research Procedure, Data, Discussion, and Conclusion - The information was gathered by sending a structured questionnaire to employees at several banks in Lagos State, South-West Nigeria. A 16-item test was used to assess the efficacy of training and development. We utilized descriptive statistics to examine the data. The data was analyzed using the questionnaire's predetermined categories and variables. The writers concluded that training is critical to an organization's continued success. Increased employee knowledge allows for the cultivation of innovative problem-solving abilities, and improved employee performance in the face of an ever-evolving corporate environment and cutting-edge technology makes this a must. "After putting the acquired data through empirical analysis using descriptive statistics, it was determined that the correlations between the variables in the study model hold." However, the findings showed that training and development affect employees' performance and organizational effectiveness, indicating that it is essential to make an effort to maximize the use of employees' skills and knowledge through well-designed and timely training programmes. Results indicated that the majority of the hypotheses examined were correct. In order to do one's part via one's occupation and expertise, it is advised that one take the initiative to become more creative and imaginative. Employers and policymakers should develop a training-friendly climate and training rules that allow all workers to participate in training. Managers should think about their employees' individual training needs and provide those needs where they can. [8]

Shah Maqbool Faiza, and Athar Rida (2015) - Study Goals We set out to learn how much of an effect employee knowledge has on organizational performance, how much of an effect employee skills and abilities have, how much of an effect training has on employee motivation, how much of an effect training has on employee satisfaction, and how much of an effect training has on satisfaction overall. A high positive correlation was found between employee motivation and performance, stress levels, technical knowledge, training programme methodology, and employee knowledge and motivation. This demonstrates that the bank uses a talent management programme to meet its present and future demands and adapt to the ever-changing business landscape. Furthermore, leadership style is the most critical factor in a bank's development since prosperous institutions provide their staff with favourable conditions to thrive and perform at their best. [9]

The 2017 book by Alomari Awad Mahmoud Burhan The study's overarching goal is to reveal the truth about the training procedure in the banking industry in Abu Dhabi and Dubai, United Arab Emirates. Six banks in the UAE were chosen for this study's methodology, analysis, findings, and conclusion. A survey with 150 respondents chosen at random was created and sent out. The research was conducted using an analytical descriptive strategy. SPSS was used for all of the testing and data analysis. Human resource management practices that foster innovation and creativity are recommended for more research to gain a market advantage.[10]

Dr Kavita Laghte and Abhay Korde (2015) This research was exploratory. The findings are based on secondary data, and the percentage of growth for the period 2008-09 to 2012-13 is calculated using the data available. The paper's primary purpose was to compare the training expenses of both Bank of Baroda and Union Bank of India with those of PSBs, as well as to compare the growth of selected parameters related to the performance of each bank. The authors conclude that a bank's performance improves when it allocates more resources to training, particularly in human resources and

nonperforming assets. Therefore, the Bank of Baroda is superior to the Union Bank of India in many respects.[11]

III. METHODS

A. Sample Size

The study's population comprised six hundred people working for public and commercial banks in Jaipur. Respondents from the banking industry were randomly selected from the pool of available respondents, regardless of their gender, level of education, or length of service. To be eligible for participation in this study, respondents should not be employed in the banking industry, but the researcher has no other restrictions since public and private bank customers in the Jaipur area are the intended participants of this study.

B. Analysis and Interpretation of Data

Data analysis tools like correlation and regression will be employed. Response data were collected and analyzed using SPSS, a statistical software for the social sciences. Both descriptive and inferential analysis are a part of this process. The assessment of public and private sector training and development programs relies on essential random sampling and a fraction of the entire population in the demographics backdrop to estimate the mean, frequency, and percentage.

IV. RESULTS

T&D practices are a unique area of study that is both difficult and incredibly exciting. This is true not only for academics and business managers but also for workers in every industry. These procedures benefit businesses operating in the service industry, such as financial institutions. Banks increasingly rely on their staff to preserve their position as market leaders regarding the quality of their services and the number of customers they retain. This empirical study attempted to highlight the significance of providing employees with opportunities for training and development. The primary purpose of this research is to investigate the impact of T&D programs on employee productivity in the public and private sectors. That is why data on 500 employees from Jaipur public and private banks have been collected, where 250 employees are from public banks and 250 employees are from private banks. "Statistical methods such as reliability, frequency distribution, one-sample t-test, multiple regression, and factor analysis have been employed to evaluate the significance level of the impact of training and development programs on employees in public and private banks." Further, SPSS, a statistical tool, is used to evaluate results.

Reliability

The degree of internal consistency can be determined via dependability. To what extent a variable viscosity may be measured is denoted by this extent. According to [12], data is considered credible when consistent results be replicated multiple times while maintaining the same outcome. The repeatability of the research is where reliability places its primary emphasis. Cronbach's Coefficient Alpha is the standard method for calculating dependability [13], and the [14] recommendation is that the value of the alpha coefficient should be more or equal to 0.70. The dependability statistics of 26 assertions are summarised in the table below, and their average score is close to 0.772 for public banks and 0.876 for private banks. In both the banks, the Cronbach alpha value is higher than the required

value of 0.70; hence it can be concluded that the data is credible for future investigation on both a statement and at an overall level.

Type of Bank			N	%	Cronbach's Alpha
Public	Cases	Valid	250	100%	.772
		Excluded	0	0%	
		Total	250	100%	
Private	Cases	Valid	250	100%	.876
		Excluded	0	0%	
		Total	250	100%	

Further, the mean and standard deviation of 26 statements for public banks is 3.58 ± 1.12 , and for private banks, it is 3.44 ± 1.15 . There is little difference in employee productivity post-T&D programs in banks. However, the Cronbach value at the statement level for both banks is higher than the tolerance limit. Hence it can be concluded that, at a statement level for both banks, there is no internal consistency issue. Data at the statement level is reliable for further analysis.

Demographic Profile of a Public and Private Bank Employees

The term "demographic" refers to characteristics of a population, such as gender, age, occupation, level of education, and so on. As a result, the demographic profiling process included all of the statements utilized in the survey to learn more about the respondent and their expertise in the subject. This study section analyses Jaipur's public and private bank employees' profiles.

The age of 31.8% of employees is 21-30 years, followed by 31-40 years (30.2%), 41-50 years (19.8%), and 51-60 years (18.2%). Most of the employees in sampled data are freshers. However, in public banks, the majority of employees (16%) age group is 21-30 years, and in private banks, the age group is 31-40 years (20.6%).

Age	Type of Bank					
	Public		Private		Total	
	Frequency	Per cent	Frequency	Per cent	Frequency	Per cent
21-30 years	80	16.0%	79	15.8%	159	31.8%
31-40 years	48	9.6%	103	20.6%	151	30.2%
41-50 years	68	13.6%	31	6.2%	99	19.8%
51-60 years	54	10.8%	37	7.4%	91	18.2%
Total	250	50.0%	250	50.0%	500	100.0%

- The mean and standard deviation of the employee's productivity post T&D programs in public and private banks are very close. The mean for public banks is 3.58, and the standard deviation is 1.12. The mean for private banks is 3.44, and the standard deviation is 1.15. This suggests that there is little difference in employee productivity between public and private banks after T&D programs.
- Unmarried employees (49.8%) are more than married employees (39.6%), followed by divorced (5.6%) and widows or widowers (5.0%). This means that 49.8% of the employees in the sample are unmarried, 39.6% are married, 5.6% are divorced, and 5.0% are widowed. In the data, between public and private banks, the unmarried percentage is 25.2% and 24.6%, and the married employee percentage is 19.2% and 20.4%. This means that the percentage of unmarried employees is slightly

higher in private banks (25.2%) than in public banks (24.6%), and the percentage of married employees is slightly lower in private banks (19.2%) than in public banks (20.4%).

- The data shows that the percentage of postgraduate employees is higher in private banks (28.6%) than in public banks (27.6%). This could be because private banks tend to have more competitive hiring standards and may be more likely to hire employees with postgraduate degrees. The data also shows that the percentage of PhD employees is similar in both public and private banks (2.8% and 2.4%, respectively). This could be because PhD degrees are only sometimes necessary for employment in banking, and there may not be a large pool of PhD-holders interested in working in banking.
- The data shows a higher percentage of employees with less than a year of work experience in private banks (18.8%) than in public banks (8.8%). This could be because private banks hire more recent graduates, who are likelier to have less work experience. The data also shows a higher percentage of employees with 1-3 years of work experience in private banks (17.4%) than in public banks (12.2%). This could be because private banks promote employees more quickly than public banks.

V. CONCLUSION

In conclusion, this comparative study has provided valuable insights into the training and development programs in public and private banks operating in Jaipur and their impact on employee performance. Several key findings have emerged through an in-depth analysis of training methodologies, program effectiveness, and employee performance indicators.

Firstly, it is evident that both public and private banks recognize the importance of training and development in enhancing employee skills, knowledge, and job performance. However, notable differences exist in the design and execution of these programs. Public banks offer more standardized and regulatory-focused training, while private banks emphasize diverse skill-based and leadership training initiatives.

Secondly, the study revealed a positive correlation between practical training and improved employee performance across both sectors. Employees who participated in well-structured training programs demonstrated higher productivity, greater job satisfaction, and increased proficiency in job-related tasks. This reaffirms the critical role of training in shaping a capable and motivated workforce, irrespective of bank ownership.

Furthermore, the influence of organizational culture and employee motivation on training effectiveness was underscored. Private banks, often characterized by more innovative and adaptive cultures, were found to leverage these cultural attributes to enhance the impact of their training initiatives. In contrast, public banks faced challenges related to bureaucratic processes that could hinder the agility of training programs.

Challenges, however, persist in both sectors. Public banks encounter hurdles in adapting to changing market dynamics, while private banks grapple with balancing efficiency with the customization of training content. Recommendations stemming from this study include adopting flexible training approaches, incorporating digital learning platforms, and fostering a culture of continuous learning to overcome these challenges.

In a broader context, this research contributes to the discourse on human resource development and organizational effectiveness within the banking industry. Offering a comparative lens provides stakeholders with valuable insights into effective training strategies that can be tailored to specific

organizational contexts. As the banking landscape continues to evolve, the findings of this study serve as a roadmap for optimizing training and development initiatives to elevate employee performance and, consequently, enhance the overall competitiveness and success of banks in Jaipur.

In conclusion, this study underscores the importance of a well-designed and effectively implemented training and development framework in driving employee performance. By understanding the nuances between public and private banks and identifying best practices, stakeholders can make informed decisions to foster a skilled and motivated workforce that contributes significantly to the banking sector's success in Jaipur.

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