

Influence of Training on Employee Performance in Deposit-Taking Savings and Credit Cooperative Societies in Nairobi County, Kenya

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Accepted, July 27th, 2025

Abstract

The purpose of this study was to examine the influence of training on employee performance in Deposit-Taking Savings and Credit Cooperative Societies (DT-SACCOs) in Nairobi County. The study aimed to determine how training initiatives impact employee skills, efficiency, and overall organizational outcomes. A descriptive research design was adopted, targeting 87 DT-SACCOs with 380 human resource employees as the unit of observation. Using Taro Yamane's formula, 169 HR officers were randomly sampled, while 10 HR managers were purposively selected, resulting in a sample size of 179 participants. Data were collected through questionnaires and interviews, with triangulation applied to enhance validity. Descriptive statistics summarized the data, while regression analysis tested the relationship between training and performance. The findings revealed a strong positive relationship ($R = 0.705$) where training accounted for 49.7% of the variation in employee performance ($p < 0.01$). The study concluded that structured training significantly enhances employee competence, task efficiency, and service delivery. It recommended implementing comprehensive onboarding programs, continuous professional development, and tailored skill-building initiatives to sustain high performance levels in DT-SACCOs.

Keywords: *Training, Employee Performance, Deposit-Taking SACCOs, Nairobi County*

INTRODUCTION AND BACKGROUND

Employee training has become critical in business success in the current business environment. It ensures that employees gain the skills and the knowledge needed, leading to better organizational performance. Training also ensures that a firm is able to maintain a motivated workforce which creates a good working environment for firms to succeed (Saputri et al., 2020). Well-trained employees are able to perform their duties more efficiently leading to more productivity in the workplace. Such employees are able to meet the job expectations which in turn contribute to their wellbeing. Training also ensures that the employees are able to meet the customers' needs more effectively, leading to better customer satisfaction.

According to Mahardika and Lutrlean (2020) employee training is one of the most important aspect of human resource management as it seeks to equip the employees with the knowledge and skills to perform their job satisfactory. Employee training in an organization is need based and continuous implying that firms first identify a skills gap and then continue to train

employees to fill this gap. The training is continuous to ensure that an organization has a continuous pool of employees who are up-to-date with the new demands in the market. Okechukwu (2017) explains that training alone is not enough; it has to help an organization achieve its strategic goals. As such, it is important for firms to carry out job analysis, person analysis and the organizational analysis to understand the specific areas to focus on during training. Importantly, a good training is customized to the organization's unique needs to enable it create a competitive edge through its human resource.

The need for training spans across firms in different sectors and in different countries such as the deposit-taking SACCOs (DT-SACCOs). These organizations are critical in the economic growth and development of any country as they help bridge the gap in the financial sector (Mwita, 2024). They ensure that the people who could not access traditional methods of financing are taken of, leading to inclusivity in the economic growth and development. Different countries have leveraged on DT-SACCOs to enhance economic growth and spur entrepreneurship among the low-income earners. In the USA, for instance, the Credit Union, have been critical in community-development programs and offering loans and credit services at very competitive rates (Kalmi & Ruuskanen, 2022). The institutions focus on the individuals and small businesses that may not have been served by the traditional banking systems. In Indonesia, DT-SACCOs have been critical in offering credit and saving service stops their members. These financial institutions have played a crucial role in facilitating financial inclusion in the country.

In Africa, DT-SACCOs are critical poverty alleviation programs and ensuring economic inclusion among the low-income earners. In Cameroon for instance, DT-SACCOs mobilize savings from members and offer credit services, acting as financial intermediaries in the economy (Christelle & Godlove, 2025). These institutions have been able to reach to people who would not be possible to reach in the traditional banking service. In Zimbabwe, DT-SACCOs encourage savings by encouraging members to save regularly to created large pool of funds which is used to advance credit to the members (Pasara et al., 2021). These DT-SACCOs offer credit services for a wide range of purposes such as expanding business asset acquisitions and household consumption. These institutions have been critical in financial inclusion of the urban people where the traditional banking system has not penetrated.

In the Kenyan context, DT-SACCOs have been critical in economic development by mobilizing savings, and offering affordable credit to members. These entities control a significant portion of the country's savings, with over Ksh 400billion being held in DT-SACCOs in the country as of 2023 (Kavulya et al., 2024). These institutions have become important pillars of the country's financial stability, economic growth and conclusion due to their ability to extend credit even to the most underserved regions. As of 2024, there are about 5,000 SACCOs offering diverse services in the country. About 175 of these SACCOs are licensed and authorized to engage in deposit taking activities while about the same figure (177) are allowed to conduct non-deposit taking businesses (Simiyu et al., 2024). Approximately, the Kenyan CSACCOs have about 5.5 million members who contribute the 400 billion held I the SACCOs. These intuitions have thus been critical in the country's economic growth and stability as they ensure job creation, entrepreneurship and innovation in different sectors.

Statement of the Problem

The DT-SACCOs in Kenya play a crucial role as they hold about 30% of the country's domestic savings. They contribute about 42% of the GDP and are a crucial ingredient for economic growth and development (Muhumed & Orlando, 2024). However, despite their huge role in the economy, these entities face a numerous challenge which has led to the collapse of several notable

SACCOs. Recent news in have revealed that about 58 SACCOS risk bank account freezes and property auction due to non-payment of loans to Kenya Union of Savings & Credit Co-Operatives in Kenya (Etenyi et al., 2024). These entities also face other challenges such as demotivated employees; poor working conditions and high competition form the banks. Specifically, lack of employee training which lead to poor customer services, poor marketing strategies and poor adoption of new technologies. These problems have affected the DT-SACCOs ability to attract and retain employees, further leading to more challenges to the DT-SACCOs in Kenya.

Employee training in SACCOs can help SACCOs to improve their customer service, adopt new technology with ease and improve their marketing strategies. The few studies on the role of employee training on DT-SACCOs performance is a testament that it has been neglected. Very studies have examined the influence if employee training on the performance of SACCOs in Kenya, specifically in Nairobi County. Muchiri and Muthimi (2025) examined the role of organizational structure on the performance of DT-SACCOs in Nairobi County and noted that flexible organizational structures that allows for innovation and creativity have a positive impact on SACCOs' performance. Kazungu and Ndiege (2020) explored the impact of capital structures on SACCOs performance in Tanzania and noted that an optimal capital structure is critical for ensuring SACCOs maintain the right balance of debt and equity. None of these studies focused on the role of employee training on DT-SACCOs performance thus presenting a research gap which thus study seeks to fill.

LITERATURE REVIEW

Human Capital Theory

This theory was introduced by Theodore Schultz and Gary Becker in the 1960s and states that a firm can invest in the development of employees to improve performance. This theory treats employs as an asset that can be improved to enhance performance (Wuttaphan, 2021). The theory underwent some criticism in the first years on the ground that it assumes human beings are always rational actors. However, the theory has witnessed widespread acceptance over the years due to the role played by skilled employees in enhancing firm's performance (Cañibano & Potts, 2019). This theory states that investing in an employee's training benefits both the organization and the individual employees. The employees will benefit through increased skills that leads to better pay while the organization benefits through increased productivity.

The human capital theory states that an organization can achieve better performance by investing in employee training and development. Such an investment will improve the employees' skills, increase their engagement in the workplace and lead to better productivity (Marginson, 2019). Besides, employee training helps a firm to create the right organizational culture which is important for innovation and creativity. Equipping the employees with the right skills ensures that the workforce is able to adapt to the changes in the business market by responding effectively. Training ensures the employees are adaptable to change in business environment and take advantage of new opportunities in the market.

This theory is very relevant in the current study as it explains how DT-SACCOs in Nairobi can leverage on employee training to improve their performance. The DT-SACCOs can ensure that their training programs are aimed at equipping the employees with the right skills to compete with the traditional banking sector in Kenya (Latov & Tikhonova, 2021). Importantly, training will equip the employees in DT-SACCOs in Nairobi County have the right skills that leads to better customer satisfaction, lead to more effective marketing strategies and lead to adoption of new technologies in these organizations. This theory will help the DT-SACCOs in Nairobi

County to navigate through the highly competitive business environment by equipping their human capital with the required skills to compete effectively.

Empirical Literature Review

Several scholars in different sectors and in different locations have examined the impact of employee training on performance. Most studies have revealed that employee training has a positive impact on organizational performance across different sectors. For instance, Putra (2024) examined the influence of training, communication and work discipline on employee performance. The research used a quantitative approach with a survey design whereby the data was collected using a questionnaire. The questionnaires were supplied to 101 employees after which the analysis was done using a regression model. The results revealed that employee training, communication and work discipline have a positive impact on performance. However, this study used communication and work discipline as the other co-variables implying the results cannot be used to generalize the impact of employee training on the performance of DT-SACCOs in Nairobi County.

Wambura (2025) examined the influence of employee performance in the hospitality sector in Nairobi County. The research was based on an extensive literature review and was grounded on the human capital theory. This theory was used because it emphasizes the need to invest in the human resource for better results. It was observed that employee training has a positive impact on the firm's performance. Specifically, it was noted that employee training impacts performance by improving employee skills and knowledge and motivation. It was also noted that employee training enhances motivation, reduces anxiety and increases the employee's commitment and loyalty in the company. The main limitation of this study is that it was done in the hospitality sector in Kenya which has a different business environment compared to the DT-SACCOs in Nairobi County. Consequently, the results from this study cannot be used to make a generalized conclusion on the study topic.

Landa (2020) explored the influence of training on the performance of employees in the public institutions in Tanzania. This study employed a case study on the Tanga Urban Water Supply and Sewerage Authority (UWASU). The research used a stratified random sampling method whereby a sample of 73 respondents were identified for the research. The target respondents consisted of normal employees, head of departments, and the top management of Tanga UWASU. The data for this study was collected using interviews, questionnaires and reviews of secondary information. SPSS was used in the data analysis whereby the results were presented using percentages, frequencies and means. The qualitative data in this study was done using content analysis. It was noted that the company uses several training programs to improve the employee's skills and competencies. There was a positive relationship between the employee training and the firm's performance. The main limitation of this study is that it was done in Tanzania which has a different environment compared to the Kenyan DT-SACCO sector, implying the results cannot be generalized.

Muhoro, Wachira, and Kiarie (2020) evaluated the influence of integrated employee training on the performance of Matatu SACCOs in Nairobi County. This study focused on 175 managers in popular SACCOs in Nairobi County. The study followed a positivism approach and used a census approach. The data was collected using a structured questionnaire and interviews which were sent to the Matatu representatives. A descriptive and inferential statistics by using the SPSS version 24 and presented using tables and charts. The results revealed that the use of an integrated employee training has a positive impact on the performance and sustainability of Matatu SACCOs in Nairobi County. The main limitation of this study is that it was done in the

Kenyan public sector which operates under different regulatory requirements to the DT-SACCOs sector. As such, the results from this study cannot be used to make a generalized conclusion on the research topic.

Mwita (2020) assessed the impact of education, training and information in the performance of Teachers' SACCOs in Moshi Tanzania. The data for this study was collected from 55 respondents whereby questionnaires and interviews were employed. The results were analyzed using both quantitative and qualitative methods. The quantitative data was analyzed using descriptive statistics such as mean and percentages while the qualitative data was done using content analysis. The results noted that training and information sharing has a positive impact on the performance of teachers in Moshi Tanzania. However, it was noted that lack of technology has hampered the training techniques which in turn reduces the efficiency of the training methods. It was also noted that there is low engagement of youths in the training programs which has kept them away from these programs. However, this study was done in the Tanzania public sector which has a different regulatory environment compared to the DT-SACCOs in Kenya. Consequently, the results cannot be used to make a generalized conclusion on the current research topic.

DATA AND METHODS

The study adopted a descriptive research design to examine the relationship between variables and analyze specific factors in detail. The target population comprised 87 DT-SACCOs in Nairobi County, with 380 employees working in the human resource departments serving as the unit of observation. A sample size of 179 participants was used, determined through two sampling techniques. Simple random sampling, guided by Taro Yamane's formula, was applied to select 169 human resource officers with a 5% margin of error, while purposive sampling was used to identify 10 human resource managers. Data was collected using a combination of questionnaires administered to HR officers and interviews conducted with HR managers, and the information from both sources was triangulated to enhance the validity and reliability of results. Data collection was facilitated through online surveys and drop-and-pick methods to increase the response rate while maintaining flexibility for participants.

Ethical considerations were strictly observed, including obtaining NACOSTI and Ethical review board (ERB) approval letters, ensuring informed consent, voluntary participation, anonymity, and confidentiality throughout the process. The data collected was analyzed using SPSS software. Descriptive analysis was conducted through measures of central tendency such as means, frequencies, and percentages, as well as measures of dispersion like standard deviation to summarize and interpret findings. Inferential statistics, specifically regression analysis, were used to test the relationship between training as the independent variable and employee performance as the dependent variable. The regression model used was $Y = \alpha + \beta_1 X_1 + \varepsilon$, where Y represents employee performance, X_1 represents training, α is the constant term, β_1 is the regression coefficient, and ε is the error term. The combination of descriptive and inferential methods ensured that both the general patterns and the strength of relationships between variables were thoroughly assessed.

RESULTS AND DISCUSSION

Response Rate: 86.4%, 169 respondents were targeted however; data was obtained from 146 respondents.

Descriptive Statistics on Training

The findings show that employees generally view the organization's training programs positively. More than half (53.4%) agreed that the induction and onboarding process effectively

helps new staff adapt, reflected in a mean score of 3.59. Similarly, 55.5% felt that the guidance offered during onboarding is comprehensive and useful, with a mean of 3.55, indicating moderately favorable perceptions.

Professional development initiatives were also well-rated, with 53.4% agreeing they enhance staff competence, scoring a mean of 3.58. The organization's support for continuous career growth recorded the highest approval, with 69.2% in agreement and a mean of 3.80, showing strong commitment to employee development. Leadership training was positively perceived, as 60.4% believed it adequately prepares staff for managerial roles (mean 3.69), while 63.4% agreed that its content is practical and relevant (mean 3.54).

Skill-building programs were seen as tailored to job roles, with 60.1% in agreement and a mean of 3.72. Opportunities to participate in such activities were also rated highly, with 62.4% agreeing and a mean of 3.78. Workshops were particularly valued, as 65.8% agreed they offer practical knowledge (mean 3.66), and the same proportion felt their frequency meets learning needs (mean 3.71). Overall, the results suggest that employees perceive the organization's training and development initiatives as effective, relevant, and supportive of professional growth.

“How do you assess the effectiveness of the organization's training and development programs in improving employee skills and overall performance?”

“We track training effectiveness through post-training evaluations, employee feedback, and performance appraisals. We have observed that employees who undergo onboarding and skill-building sessions adapt faster and show improved productivity. Leadership training has particularly enhanced internal promotions, while regular workshops ensure staff stay updated and competent in their roles.”

Table 1: Descriptive Statistics on Training

Training Statements	D (%)	N (%)	A (%)	Mean	Std. Dev
The induction and onboarding process in our organization is effective in helping new employees adapt and become fully integrated into the workplace environment.	13.7	32.9	53.4	3.59	1.055
The information and guidance offered during the onboarding stage are detailed, comprehensive, and useful in enabling employees to understand their roles and responsibilities.	19.9	24.7	55.5	3.55	1.139
The professional development initiatives provided by our organization play a vital role in helping staff enhance their skills and overall work competence.	14.4	32.2	53.4	3.58	1.056
Our organization actively promotes and supports ongoing professional development opportunities to ensure employees continually grow in their careers.	11.0	19.9	69.2	3.80	1.015
Leadership training programs offered within the organization adequately prepare employees to take on leadership and managerial responsibilities.	11.7	27.9	60.4	3.69	0.987
The content covered in our leadership training sessions is practical, relevant, and applicable to real work situations.	6.9	29.7	63.4	3.54	1.077
The skill-building programs in our organization are specifically designed and tailored to meet the requirements of different job roles and responsibilities.	11.8	28.1	60.1	3.72	1.049

Employees in our organization are given sufficient chances to participate in various skill-building activities aimed at improving job performance.	9.6	28.0	62.4	3.78	0.979
Workshops organized by the company provide valuable knowledge and practical skills that can be applied directly to day-to-day job tasks.	9.6	24.7	65.8	3.66	1.039
The frequency at which workshops are conducted in the organization is adequate to address employees' learning needs and skill development goals.	16.4	17.8	65.8	3.71	1.103

Descriptive Statistics on Employee Performance

The results indicate that employee performance within the organization is viewed positively. A large majority (69.9%) agreed that effective systems are in place to retain top performers and minimize talent loss, reflected in a strong mean score of 3.83. Similarly, 67.1% agreed that the turnover rate is low, showing employee stability, with a mean of 3.82.

Service delivery standards were rated favorably, as 60.3% agreed that employees consistently provide high-quality services, supported by a mean of 3.73. Customer satisfaction was also highlighted, with 67.6% agreeing that clients are generally satisfied with the services received, earning the highest mean of 3.84.

Task efficiency scored strongly, with 63.0% agreeing that employees handle assignments and transactions effectively, reflected in a mean of 3.85. Performance output was also well-rated, as 67.1% agreed that transaction volumes meet or exceed expectations, with a mean of 3.79.

Regarding skills, 65.8% agreed that employees possess the necessary knowledge to perform effectively (mean 3.80), while 58.9% agreed that they consistently demonstrate high competence in their roles, scoring a mean of 3.78. Overall, the findings suggest that the organization maintains strong employee performance marked by efficiency, competence, and high customer satisfaction.

“What measures does the organization use to ensure and evaluate high employee performance and service delivery standards?”

“We use a combination of key performance indicators, customer feedback, and periodic performance reviews to measure employee output. Consistent monitoring of task completion rates and transaction accuracy helps us maintain efficiency. We also link professional development to performance improvements, which has contributed to high customer satisfaction and low staff turnover.”

Table 2: Descriptive Statistics On Employee Performance

Employee Performance Statements	D (%)	N (%)	A (%)	Mean	Std. Dev
The organization has effective systems in place to retain its top-performing employees and reduce talent loss.	6.2	24.0	69.9	3.83	0.882
The overall turnover rate within the organization remains low, indicating employee stability.	9.6	23.3	67.1	3.82	1.022
Employees consistently maintain a high standard of service delivery to customers.	9.6	30.1	60.3	3.73	1.026
Customers generally express satisfaction with the quality of service they receive from employees.	3.4	29.0	67.6	3.84	0.900
Employees are efficient in completing assigned tasks and handling organizational transactions.	6.2	30.8	63.0	3.85	0.905

The number of transactions completed by employees meets or exceeds the organization's performance expectations.	8.9	24.0	67.1	3.79	0.968
Employees possess the essential knowledge and skills required to perform their duties effectively.	6.2	28.1	65.8	3.80	0.929
Employees consistently demonstrate a high level of competence in executing their roles and responsibilities.	6.2	34.9	58.9	3.78	0.965

Inferential Analysis

Correlation Analysis

The results show a strong positive correlation between training and employee performance, with a Pearson correlation coefficient of **0.705**. This indicates that improvements in training are strongly associated with increases in employee performance. The p-value of 0.000 ($p < 0.01$) confirms that this relationship is statistically significant; meaning the likelihood that the correlation occurred by chance is extremely low. The current study's findings that training significantly correlates with employee performance align closely with the existing literature reviewed. Wambura (2025) observed that employee training improves skills, knowledge, and motivation, leading to higher commitment and better performance. This supports the present findings, as both studies emphasize training as a driver of competence and productivity. However, Wambura's focus on the hospitality sector introduces contextual differences since the environment and operational dynamics differ from DT-SACCOs.

Table 3: Correlation Matrix

		Training	Employee Performance
Training	Pearson Correlation	1	.705**
	Sig. (2-tailed)		.000
	N	146	146
Employee Performance	Pearson Correlation	.705**	1
	Sig. (2-tailed)	.000	
	N	146	146

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

Regression Analysis

The model summary shows an R value of 0.705, indicating a strong positive relationship between training and employee performance. The R Square value of 0.497 means that training accounts for approximately 49.7% of the variation in employee performance. This suggests that nearly half of the changes in performance can be explained by the effectiveness of training programs, while the remaining variation may be influenced by other factors.

The ANOVA results show that the regression model is highly significant. The F-statistic of 142.367 with a p-value of 0.000 ($p < 0.01$) indicates that training has a statistically significant effect on employee performance. The results indicate that the constant value ($B = 1.251$) represents the baseline level of employee performance when no training is provided. The coefficient for training ($B = 0.698$) shows that training leads to positive influence on employee performance. The t-statistic of 11.932 with a p-value of 0.000 ($p < 0.01$) confirms that this effect is statistically significant. This means that training is a strong predictor of employee performance, and enhancements in training directly contribute to measurable improvements in how employees perform within the organization.

The current study's findings that training significantly influences employee performance align closely with the existing literature reviewed.

Similarly, Landa (2020) established a positive relationship between training and performance in Tanzania's public institutions. The consistency in showing training as a key factor supports the current results. The variation lies in the setting; public utilities operate under different regulations compared to financial cooperatives, which may affect applicability.

Muhoro, Wachira, and Kiarie (2020) provide the strongest alignment as their study on Matatu SACCOs in Nairobi found integrated training critical for performance and sustainability. This directly supports the current findings within the SACCO context, reinforcing the argument that training enhances employee efficiency and organizational outcomes.

Mwita (2020) also reported that training and information sharing positively impact performance in Teachers' SACCOs, though technological limitations were noted. This complements the present study by affirming the value of training while highlighting the need to address infrastructural challenges for optimal results.

Table 4: Bivariate Regression between Training and employee Performance

Model Summary						
Model		R	R Square	Adjusted R Square	Std. Error of the Estimate	
1		.705 ^a	.497	.494	.585375	
ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	48.784	1	48.784	142.367	.000 ^b
	Residual	49.344	144	.343		
	Total	98.128	145			
Coefficients ^a						
		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	1.251	.220		5.700	.000
	Training	.698	.058	.705	11.932	.000

a. Dependent Variable: Employee Performance

b. Predictors: (Constant), Training

Conclusions and Recommendations

The study concluded that employee training positively and significantly influenced the performance of DT-SACCOs in Nairobi County, which leads to a rejection of the hypothesis claim that employee training, has no significant influence on the Performance of DT-SACCOs in Nairobi County. To strengthen organizational performance, it is recommended that structured onboarding programs be made mandatory for all newly recruited staff. These programs should include orientation on organizational culture, policies, and operational procedures to enhance early adaptation. Incorporating team introductions and mentorship can foster collaboration and build strong working relationships. Regular evaluation of onboarding effectiveness should be conducted to ensure continuous improvement. Additionally, allocating resources to create comprehensive onboarding manuals and digital platforms can standardize the process across all departments.

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