

Title of Paper: A study of Employee Perception on Training and Development in Select Service

Sector Industries

Dr. Hitesh Chelawat

Business Consultant, V.H. Enterprises, Udaipur

ABSTRACT

Service Sector is the most vibrant sector of the Indian Economy. It contributes to about 57% of GDP of the country and contributes to about 28.1% of employment. It is one of the fastest growing sectors with CAGR of 8.7% for the period 2001 – 2013. The service sector had a contribution of 32.5% in total exports for the year 2013. It is projected to grow at a rate of 10.6% for the current year pushing China to second place in terms of growth rate. It is also likely to be the biggest employment generation sector with large number of vacancies in the coming year. The sector also faces many challenges like competition from foreign companies, shortage of skilled manpower, state – of – the – art technology, etc.

Training and Development is vital for any organisation's success. Today, organisations across the World are spending billions on training and development of employees each year. Yet, organisations are facing problems of attrition and lack of skilled manpower. The importance of training and development in the Service Sector, which is characteristically dependent on human resources skills and aptitude, need no emphasis. The sector contributes to highest employment in the World.

The present study tries to investigate the service sector employee perception on training and development in their organisations. For the study, five industries of service sector, viz. Banking, Healthcare, Hotel & Tourism, Insurance and Information Technology have been selected. A sample of 200 employees was selected based on Snowball Sampling. A questionnaire was prepared based on Likert Scale containing questions about demographic details and employee perception on training and development in four categories, need assessment, training practices & procedures, implementation & feedback and general.

The results of the study show that although employees in all service sector industries feel that training is necessary and should be compulsorily provided by the organisations, they also feel there is lot of scope for improvement in training and development practices and programmes. The employees also feel that the feedback system for training programmes is not proper and there is lack of learning retention and on-job implementation of training. The employee perception on training and development practices in their organisations has been has been varying in different industries but has been largely similar in different organisations in the same industry.

Keywords: Banking, Healthcare, Hotel & Tourism, Insurance, Information Technology, Training & Development.

INTRODUCTION

Indian ranked tenth in the World by overall GDP and eleventh in terms of Service Sector GDP in 2013. Service Sector contributed to more than 57% in GDP for year 2012-13. It had 28.1% share in employment and 32.5% in total exports for year 2013. It is one of the fastest growing sectors with a compound annual growth rate of above 8.7% since 2001 and a projected growth rate of 10.6% for the current year. The service sector comprises of various industries, such as Banking, Insurance, Hotel & Tourism, Healthcare, Telecommunications, Transport, Financing, Real Estate, BPO/KPO, Information Technology, Retailing, etc. The growth in the service sector can be majorly attributed to Banking, Hotel & Tourism, Healthcare, IT & IT enabled services and Retail. The Indian services sector has attracted the highest amount of FDI equity inflows in the period April 2000-December 2014, amounting to about US\$ 41,755.46 million which is about 18 per cent of the total foreign inflows, according to the Department of Industrial Policy and Promotion (DIPP).

IMPORTANCE OF THE STUDY

As Service Sector is one of the largest employers and constitutes 28.1% of employment in the country, the importance of human resource in the sector can be well estimated. Moreover, all employees in this sector have at least basic education, i.e. they are literate. The importance of training and development of employees is well – recognised for success of any organisation. Organisations across the World have been spending billions every year for training of employees and yet they are confronted with attrition problems due to employee dissatisfaction and poaching from competitors. The study has tried to analyse the perception of employees about training and development and career development in their organisations. The study has been done in five select industries of Service Sector, viz. Banking, Healthcare, Hotel & Tourism, Insurance and Information Technology.

SERVICE SECTOR INDUSTRIES

BANKING INDUSTRY

Banking in India has been through a long journey. It has achieved a new height with the changing times. The use of technology has brought a revolution in the working style of the banks. Nevertheless, the fundamental aspects of banking i.e. trust and the confidence of the people on the institution remain the same. However, with the changing dynamics of banking business brings new kind of risk exposure.

The tempo of development for the Indian banking industry has been remarkable over the past decade. It is evident from the higher pace of credit expansion; expanding profitability and productivity similar to banks in developed markets, lower incidence of non-performing assets and focus on financial inclusion have contributed to making Indian banking vibrant and strong.

Currently, Indian banks face several challenges, such as increase in interest rates on saving deposits, possible deregulation of interest rates on saving deposits, a tighter monetary policy, a large government deficit, increased stress in some sectors, restructured loan accounts, unamortised pension/gratuity liabilities, increasing infrastructure loans, and implementation of Basel III.

Training and Development in Banking Industry

The key to the success of any organization lies in how efficiently the organization manages its' human resources. The issue is all the more relevant to the public sector banks who are striving hard to keep pace with the technological changes and meet the challenges of globalization. In order to meet the global standards and to remain competitive, banks will have to recruit specialists in various fields such as Treasury Management, Credit, Risk Management, IT related services, HRM, etc. in keeping with the segmentation and product innovation. As the entire Indian banking industry is witnessing a paradigm shift in systems, processes, strategies, it would warrant creation of new competencies and capabilities on an on-going basis for which an environment of continuous learning would have to be created so as to enhance knowledge and skills.

HOTEL AND TOURISM INDUSTRY

The Hotel Industry comprises a major part of the Tourism industry. Apart from earning foreign exchange, the industry today contributes directly to employment and indirectly facilitates tourism and commerce.

Considering India's size and unparalleled diversity - natural, geographic, cultural and artistic, there is vast room for growth in tourism industry. The expected growth of the industry in future has provided its players with an opportunity to invest in new technologies such as CRM tools and latest security systems.

Commencing with a slow growth at the start of the millennium, the Indian tourism industry has performed quite well in the last couple of years. The focus of the industry is on the "Atithi Devo Bhavah" campaign, targeted at the inbound foreign tourists in the country. Translated literally this means "Guest is God".

However, the industry faces number of challenges. India's poor domestic tourism infrastructure is leading to a threat of losing foreign tourists to other competing countries. India is highly prone to prevailing socio-economic and political conditions, like terrorist strikes, riots, epidemics, political uncertainty, slowdown in reforms etc. The growth in the Indian tourism sector is accompanied by the imminent destruction of local ecology and an increase in pollution, which, in the long run, is going to negatively impact the tourism industry of India.

Training & Development in Hotel Industry

In modern hotel business, it is all about competence in people, and especially the employees' qualities. The qualities are about knowledge, skills and thoughts which lead to a hotel's survival and development. Therefore, staff training is essential in many ways; it increases productivity while employees are armed with professional knowledge, experienced skills and valid thoughts; staff training also motivates and inspires workers by providing employees all needed information in work as well as help them to recognize how important their jobs are.

The major challenge of this sector is shortage of skilled employees along with the attrition rate. Managers require huge range of competencies such as, people management, viable skills, business insights, analytic skills, succession planning, and resource development in order to get success in this sector. In addition to that, employees need to be trained on Business Etiquettes, Courtesy, and Business Communication.

HEALTHCARE INDUSTRY

Healthcare is one of India's largest sectors, in terms of revenue and employment, and the sector is expanding rapidly. The estimated size of Indian Healthcare industry is projected to reach over USD 280 billion by 2020. The growth in the sector is driven by private and public sector, healthcare facilities, medical insurance sector, medical diagnostic and path labs. The private sector accounts for more than 80% of total healthcare spending in India.

Despite the global economic downturn, medical tourism in India has emerged as the fastest growing segment in the tourism industry. Due to high cost of treatments in the developed countries, people living out there, are forced to look out for alternative and cost effective destinations for the treatment. India provides best-in-class treatment, in some cases at less than one-tenth the cost incurred in the US. India's private hospitals excel in fields such as cardiology, joint replacement, orthopaedic surgery, gastroenterology, ophthalmology, transplants and urology. Medical tourism in India has grown at a CAGR of over 27% during 2009-2012.

According to 2001 population norms, there is still a shortage of 4,477 primary healthcare centres and 2,337 community healthcare centres. India would require 1.75 million beds by 2025. Over 6800 more hospitals are needed in India to provide basic health facilities to people in rural areas. There is a shortage of 350,000 nurses in India. India needs double the number of doctors from 0.7 million to 1.5 million and triple the number of nurses from 0.8 million to 2.5 million. During the last five years rural health sector has been added with 15,000 health sub-centres and 28,000 nurses and midwives.

Training & Development in Healthcare Industry

Training and development for human resources staff starts with differentiating between types of health care providers and the types and levels of services each type of facility provides. Hospitals, clinics, urgent care offices and medical centres are a few of the types of facilities where HR professionals work.

Workforce planning in the health care field includes staffing for patient safety, designating positions for specialized patient care and conducting assessments for employment and succession plans. Human resources staff with knowledge of administrative and clinical roles in health care facilities is better able to participate in workforce planning.

INSURANCE INDUSTRY

The insurance industry in India has come a long way since the time when businesses were tightly regulated and concentrated in the hands of a few public sector insurers. Following the passage of the Insurance Regulatory and Development Authority Act in 1999, India abandoned public sector exclusivity in the insurance industry in favour of market-driven competition. This shift has brought about major changes to the industry. Significantly, the insurance business was opened on two fronts. Firstly, domestic private-sector companies were permitted to enter both life and non-life insurance business. Secondly, foreign companies were allowed to participate. The inauguration of a new era of insurance development has seen the entry of international insurers, the proliferation of innovative products and distribution channels, and the raising of supervisory standards.

There are good reasons to expect that the growth momentum can be sustained. In particular, there is huge untapped potential in various segments of the market. While the nation is heavily exposed to natural catastrophes, insurance to mitigate the negative financial consequences of these adverse events is underdeveloped. The same is true for both pension and health insurance, where insurers can play a critical role in bridging demand and supply gaps. Major changes in both national economic policies and insurance regulations will highlight the prospects of these segments going forward.

Training & Development in Insurance Sector

Rapid expansion in the insurance sector has created about 5 lakh job opportunities approximately in the past five years. These openings are mainly in the field of insurance advisors or marketing agents. Earlier there were no formal training programs as such for insurance agents. But, the scenario has changed, with the coming up of big players in the sector. People with formal training are preferred in recruitment because it can be helpful in the insurance field.

However, only the insurance degree in this field does not guarantee success. To be successful an agent must have strong interpersonal, networking, and communication skills. With this rapid expansion and coming up of major players in the sector, the need of human resource development has increased.

INFORMATION TECHNOLOGY INDUSTRY

The success of Indian firms and professionals in the information technology (IT) arena during the last decade has been spectacular. Entrepreneurs, bureaucrats, and politicians are now advancing views about how India can ride the IT bandwagon and leapfrog into a knowledge-based economy.

The global Information Technology sector has made a remarkable progress in the last decade. It has transformed the world, enabling innovation and productivity increases, connecting people and communities, and improving standards of living and opportunities across the globe. While changing the way individuals live, interact, and work, IT has also proven to be a key precondition for enhanced competitiveness and economic and societal modernization, as well as an important instrument for bridging economic and social divides and reducing poverty.

The pace of technological advance is accelerating and ICT is increasingly becoming a ubiquitous and intrinsic part of people's behaviours and social networks as well as of business practices and government activities and service provision. These transformations will continue to move human progress forward by further leveraging IT's positive social, political, and economic impact on government, enterprise, and civil society alike.

Training & Development in Information Technology Industry

With this rapid expansion of IT sector and coming up of major players and new technologies like SAP, the need of human resource development has increased. With the growing investment by IT companies in the development of their employees many companies have now started their own learning centers. Companies are investing in both the technical training, which has always been an essential part in IT industry, as well as in managerial skills development.

With the rapid expansion in IT/ITES sector, it is soon going to face a huge shortfall of skilled employees, if the growth in the software industry goes by as expected.

RESEARCH METHODOLOGY

The study discusses the role and importance of service sector industries in the Indian Economy and the training and development practices adopted in these industries. The study also tries to find out the employee perception about training and development practices in their organisations. For the study, primary data was collected through questionnaires identifying the facets of training followed in various organizations in different industries in service sector viz. Banking, Healthcare, Hotel & Tourism, Insurance and Information Technology. The data collected was used to compare the practices in the different industries.

Structured questionnaire based on Likert scale was used to collect data.

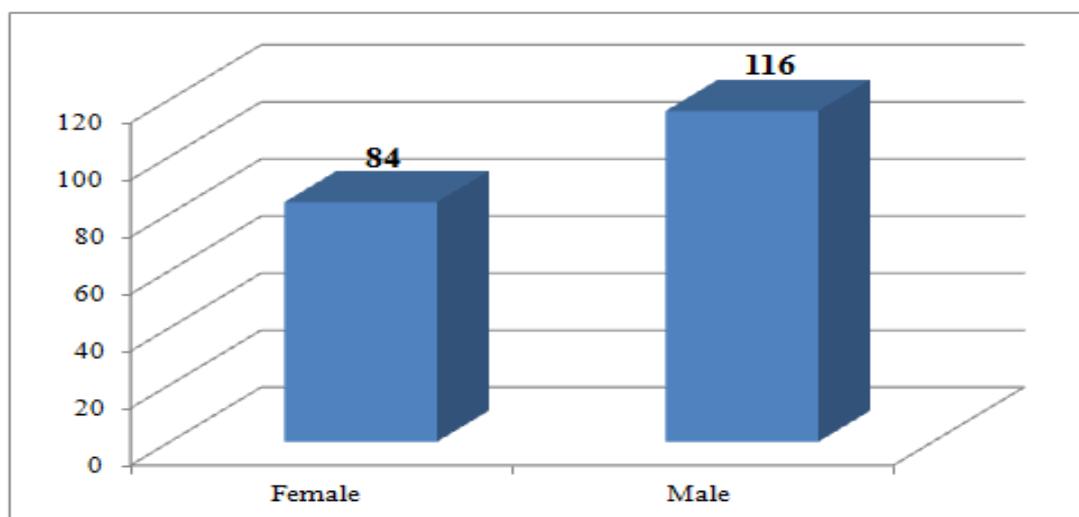
The questionnaire for the study was divided into two parts. The first part contained the demographic details of the respondent including his age, gender, designation, organization, experience, income and the number of different types of training programmes attended by him. The second part of the questionnaire contained questions relating to training and development based on Likert scale. The questions were further divided into four parts, viz. need assessment, training practices & procedures, feedback & implementation and general. The second section contained 25 questions in total. At the end of the questionnaire, the respondent was asked to give suggestions to make training programmes more effective in future.

The sampling technique for the study was Snowball sampling to select employees from particular service industries. A sample of 200 employees, 40 from each service sector industry was selected for the study.

The data collected was tabulated and compared using column charts.

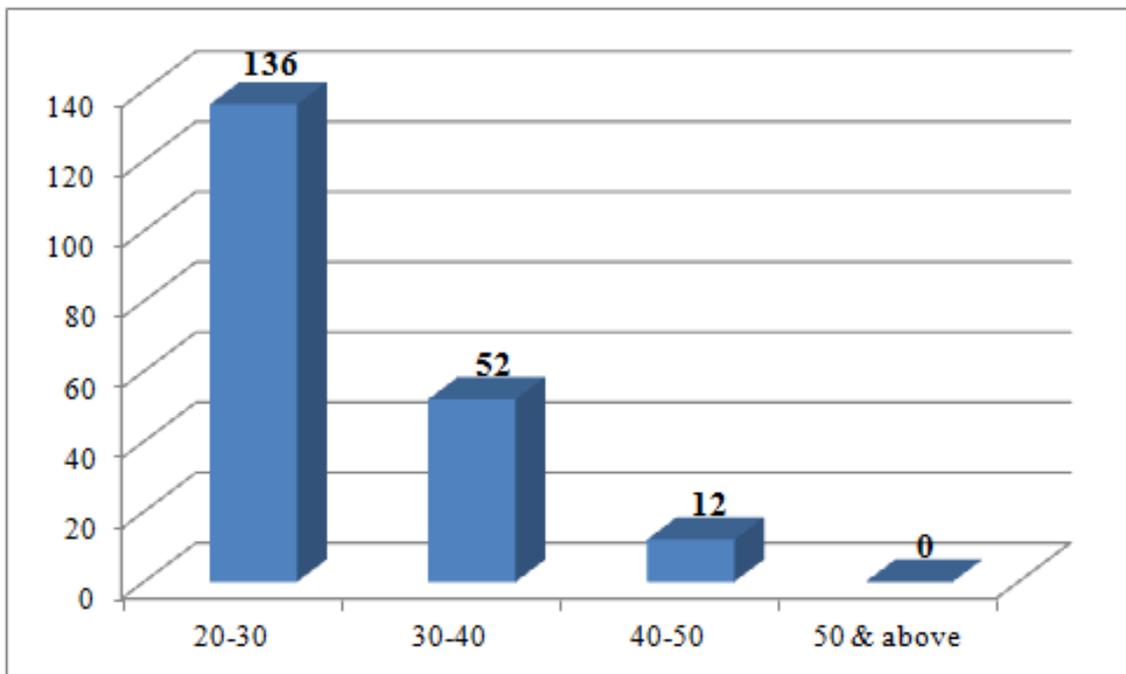
DATA ANALYSIS

Fig. 1: Gender of Respondents



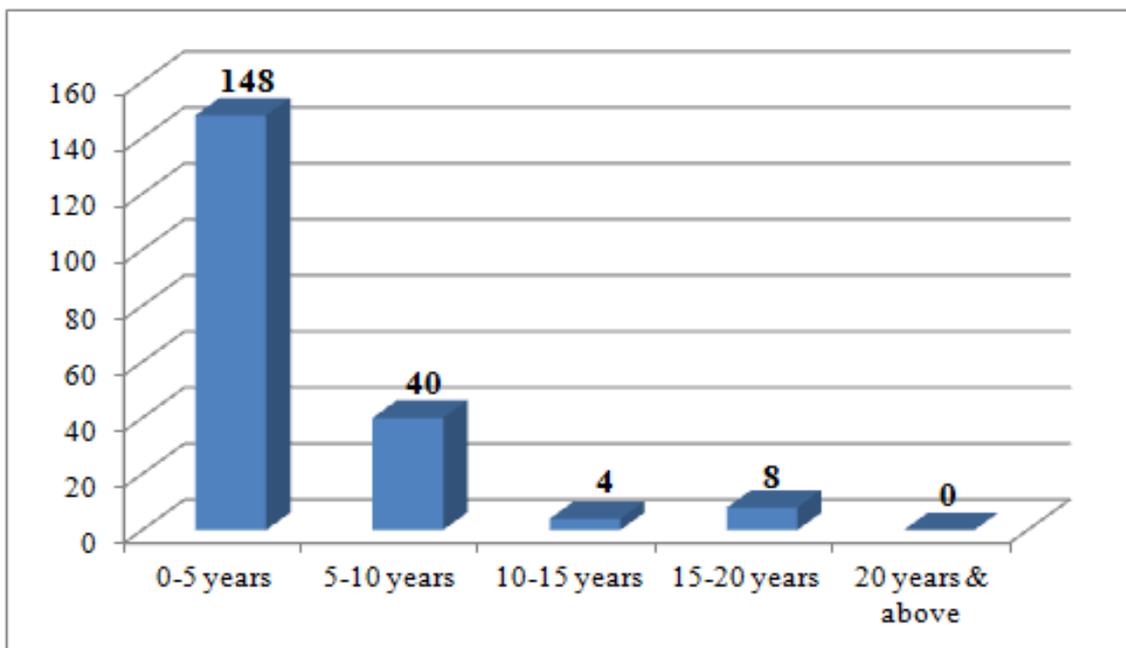
Interpretation: 42% of the total respondents in our study are female while 58% of the respondents are male. Thus, the study involves a proper gender balance among respondents.

Fig. 2: Age of Respondents



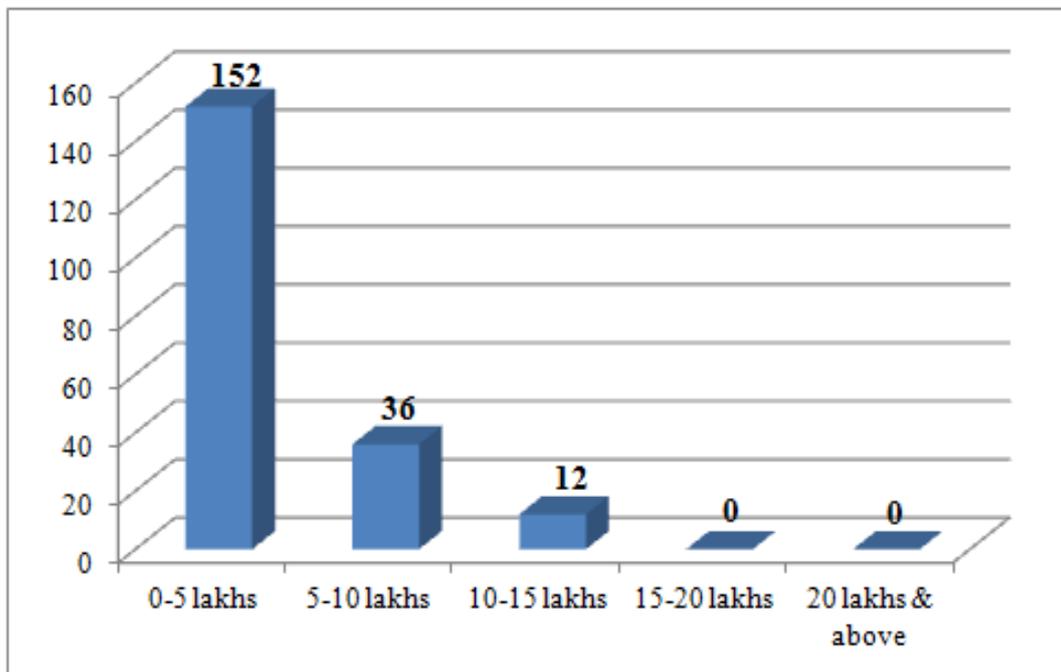
Interpretation: 68% of the respondents belong to the age group 20-30 years, 26% to the age group 30-40 years and 6% to the age group 40-50 years while none of our respondent was above 50 years of age. Thus, the study included more number of younger respondents with less work experience.

Fig. 3: Work experience of Respondents



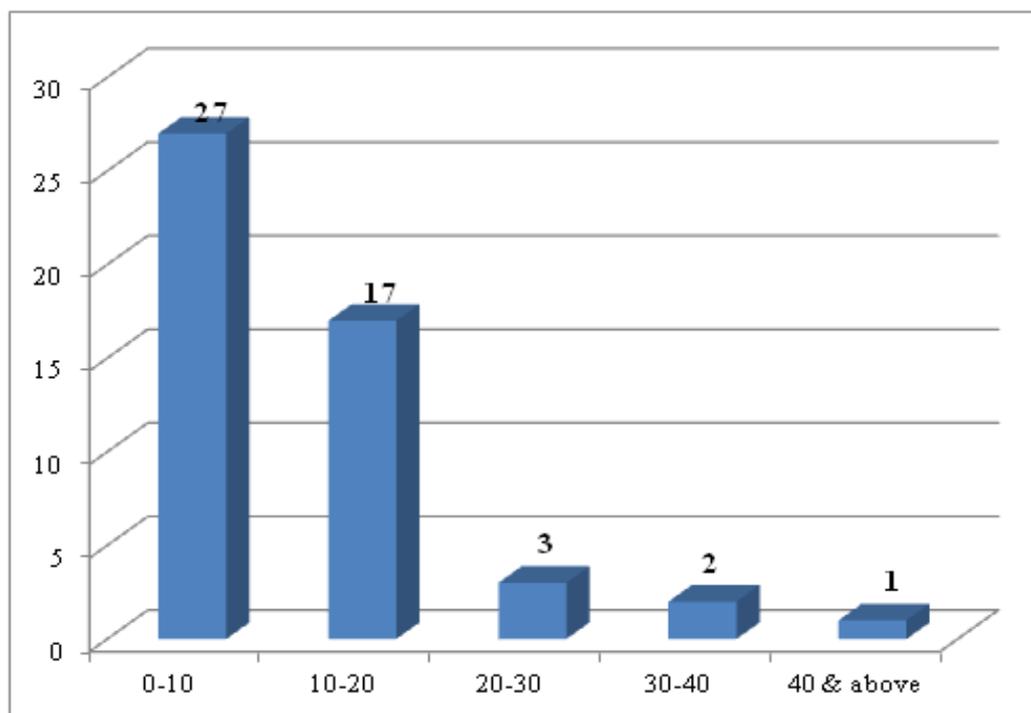
Interpretation: 74% of the respondents under study have total work experience of less than 5 years, 20% have experience between 5-10 years and only 6% have experience of greater than 10 years. Thus, the study involves respondents which are comparatively less experienced and working at lower & middle level of management in their organisations.

Fig. 4: Income of the Respondents



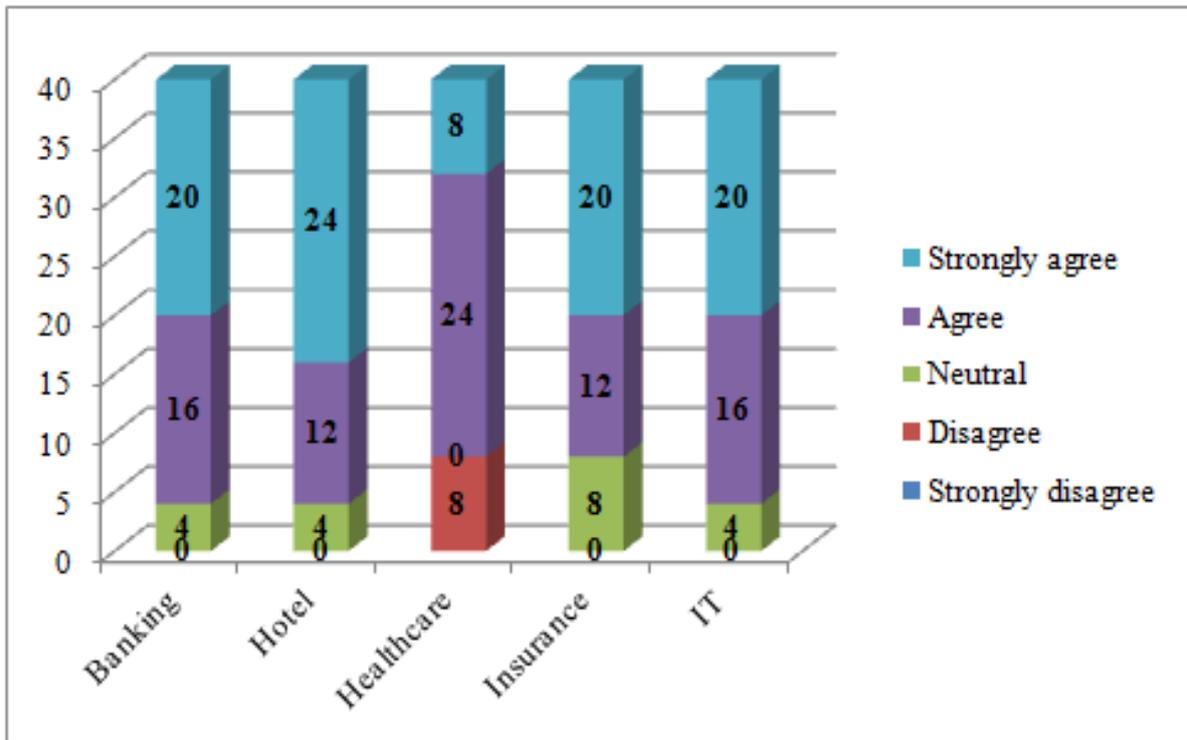
Interpretation: 76% of the respondents have income below 5 lakhs, 18% have income between 5 to 10 lakhs and 6% have income between 10 to 15 lakhs, while none of the respondents had income greater than 15 lakhs. Thus, most of the respondents have income of less than 10 lakhs.

Fig. 5: No. of Training Programmes Attended



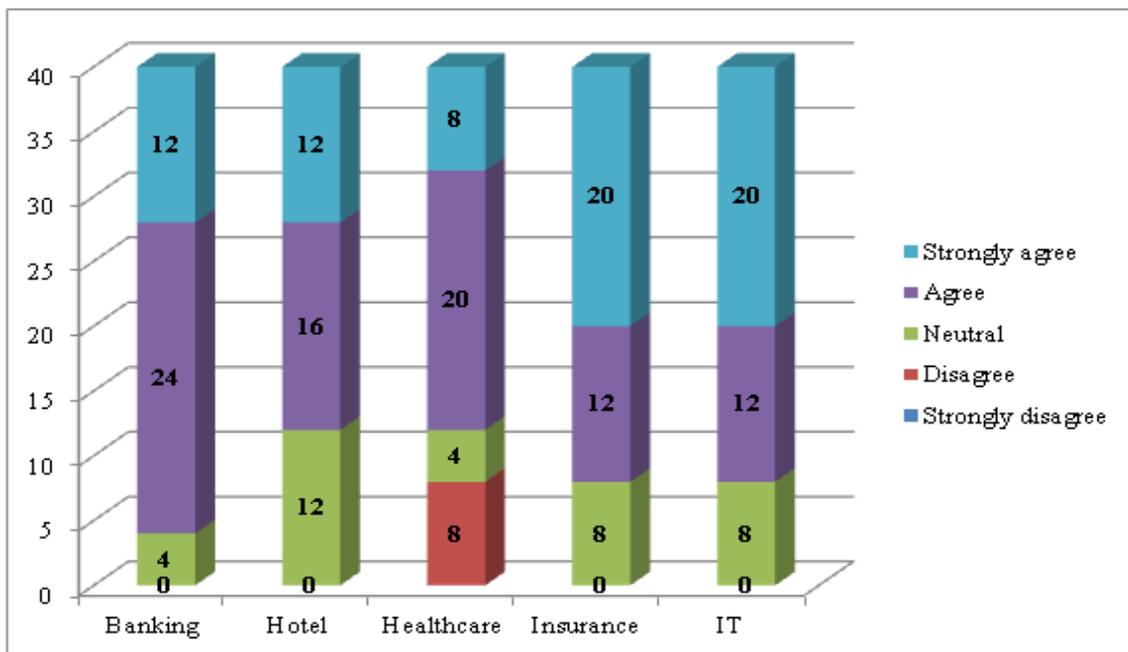
Interpretation: 54% of respondents have attended less than 10 training programmes, 34% have attended between 10 to 20 programmes, 6% have attended 20 to 30 programmes, 4% have attended 30 to 40 programmes and 2% have attended over 40 programmes.

Fig. 6: There is a formal Performance Management System (PMS) in my organisation



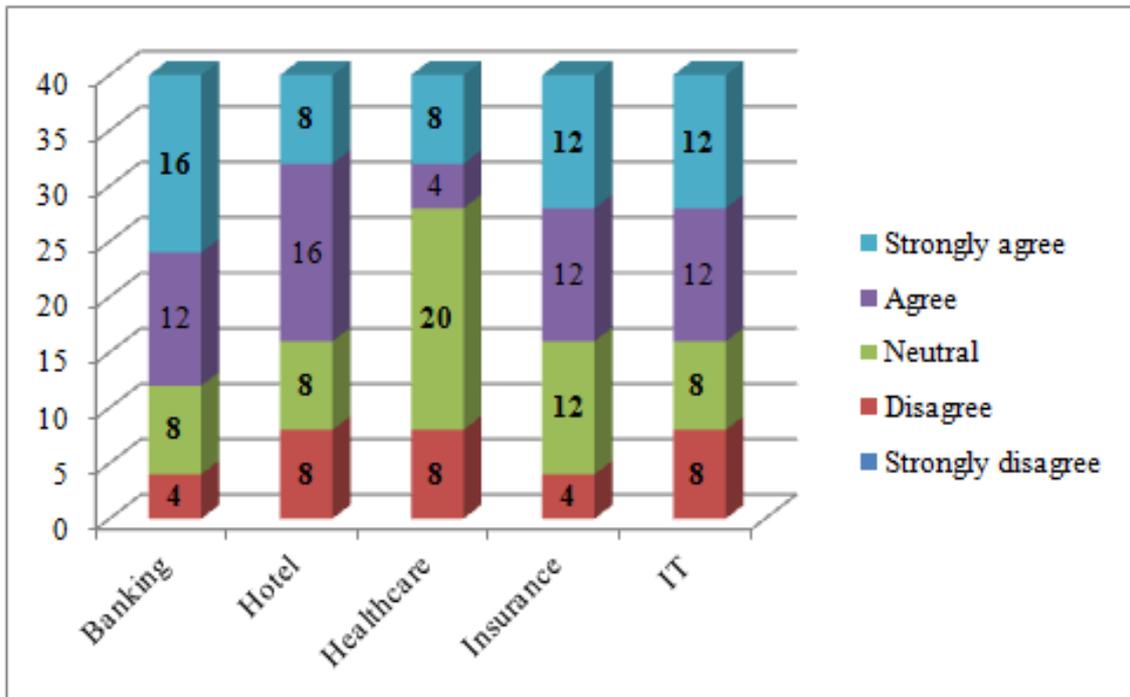
Interpretation: 86% of the respondents agree that their is a formal PMS in their organizations while others are neutral.

Fig. 7: PMS is systematically designed in my organisation



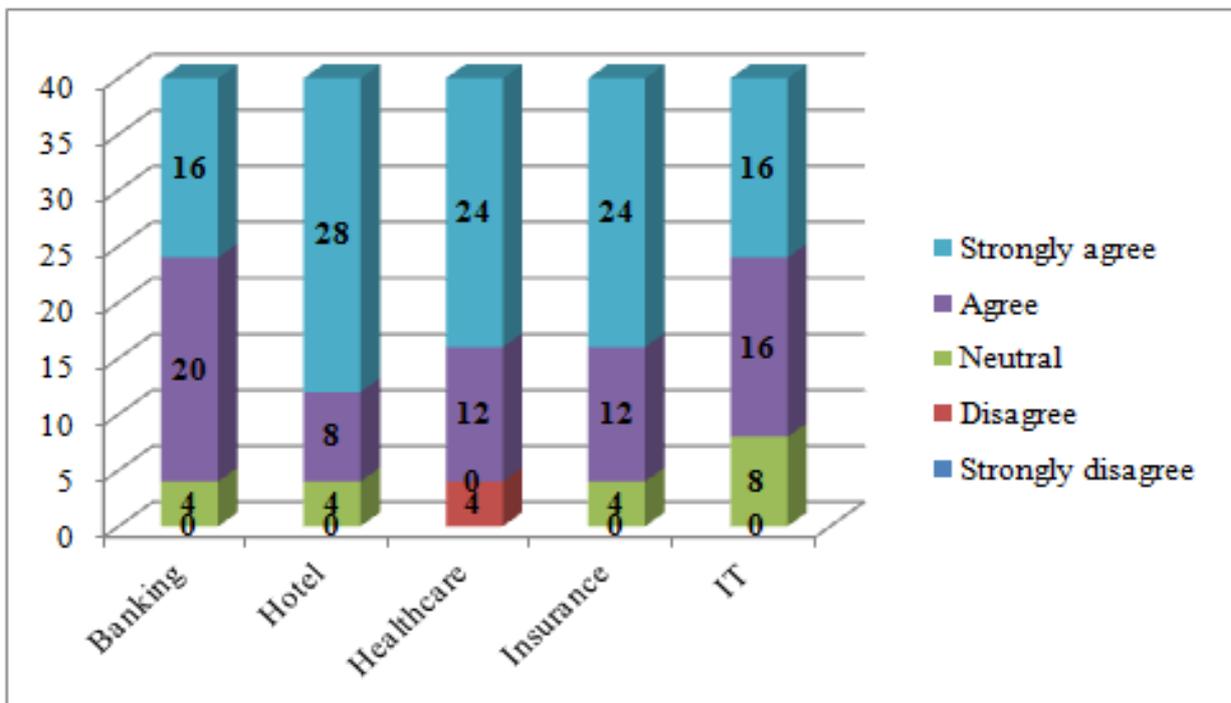
Interpretation: 78% of the respondents agree that PMS is systematically designed in their organisations while another 18% are neutral. The trend is more pronounced in banking industry and less in healthcare industry where 4% respondents disagreed.

Fig. 8: There is also a structured Performance Appraisal System (PAS) followed in my organisation



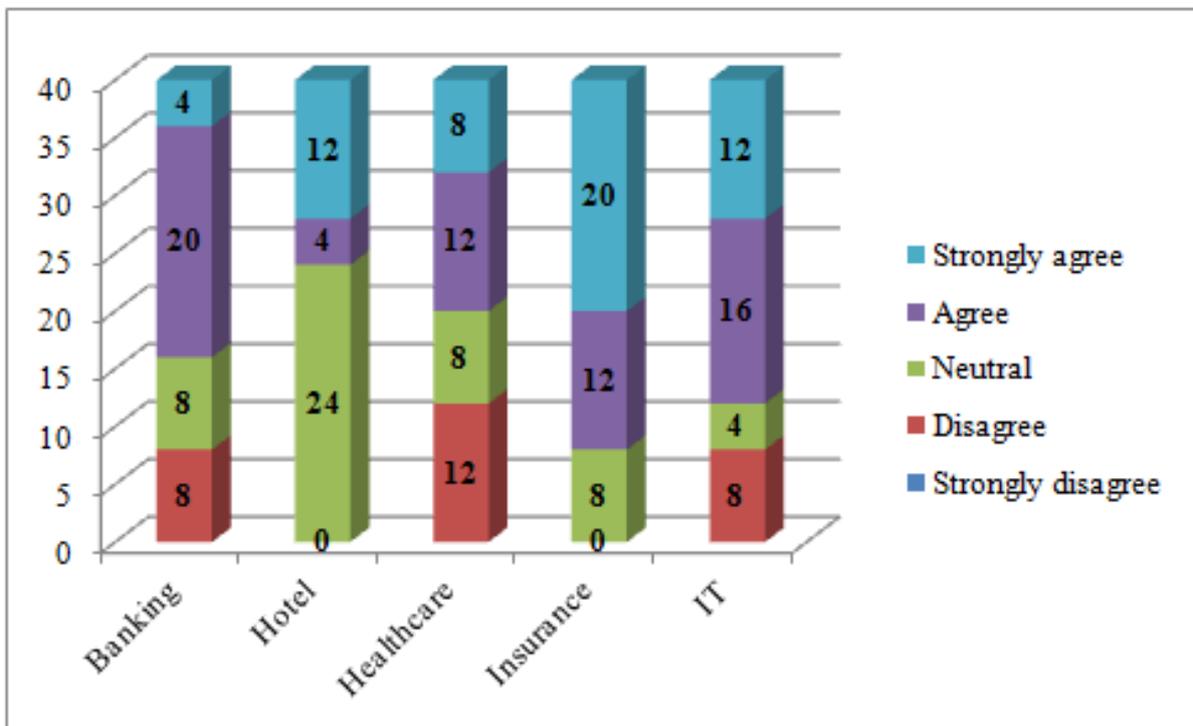
Interpretation: 56% of the respondents agreed that there is a structured PAS followed in their organisation while 28% are neutral and 16% disagree. The respondents in healthcare industry feel lack of structured PAS in their organisations.

Fig. 9: PAS is scientific and helps in Career Path Management (CPM)



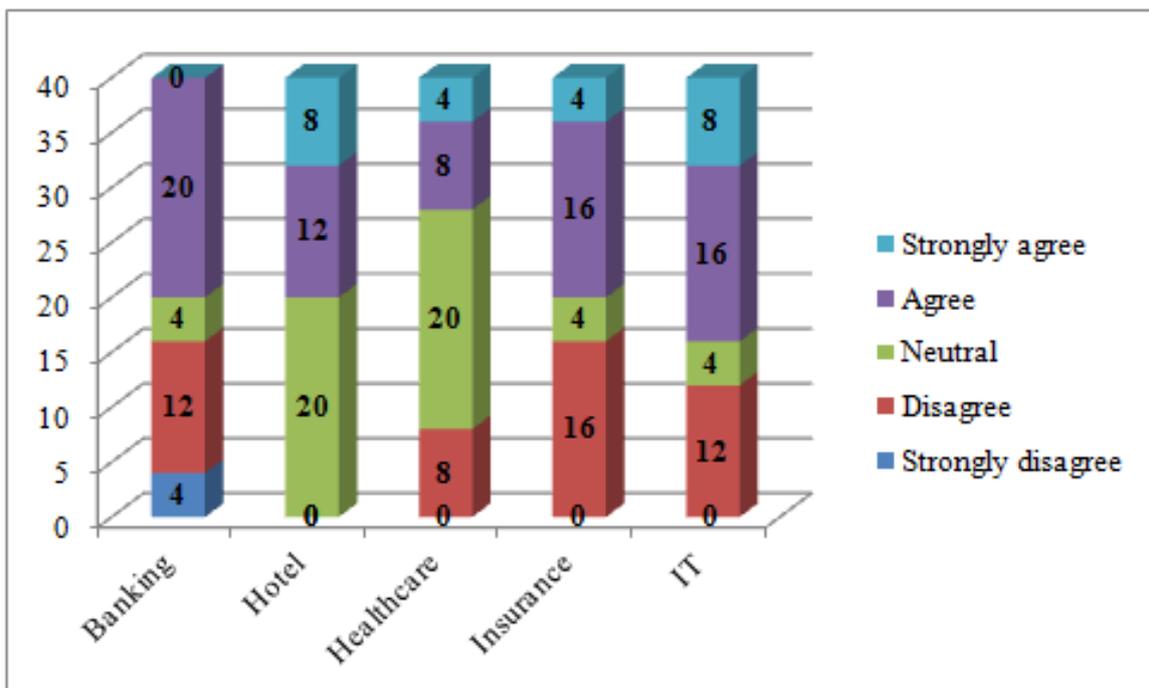
Interpretation: 88% of the respondents agree that PAS is scientific and helps in CPM. The respondents from all industries agree that PAS helps in CPM.

Fig. 10: There is a clear CPM followed in my organisation



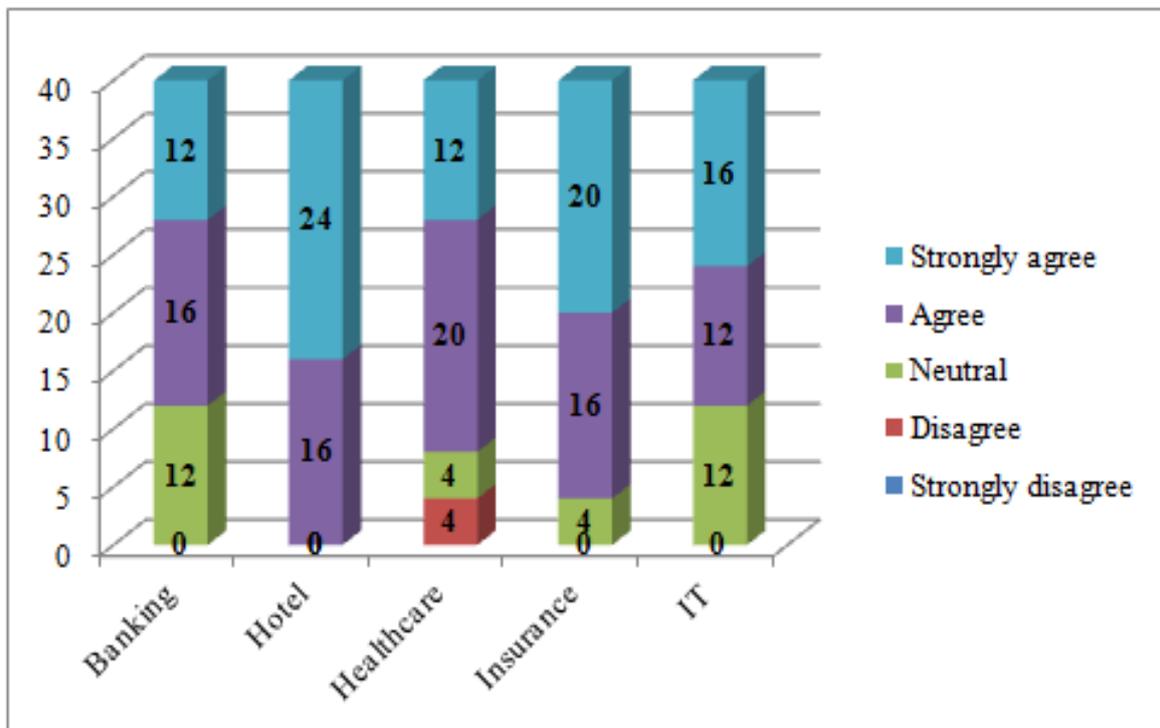
Interpretation: 60% of the respondents agree there is a clear CPM followed in their organisation, 26% are neutral and 14% disagree. CPM is being followed in Insurance industry and not clearly being followed in hotel and healthcare industry.

Fig. 11: PMS, PAS and CPM are linked for TNA in my organisation and department



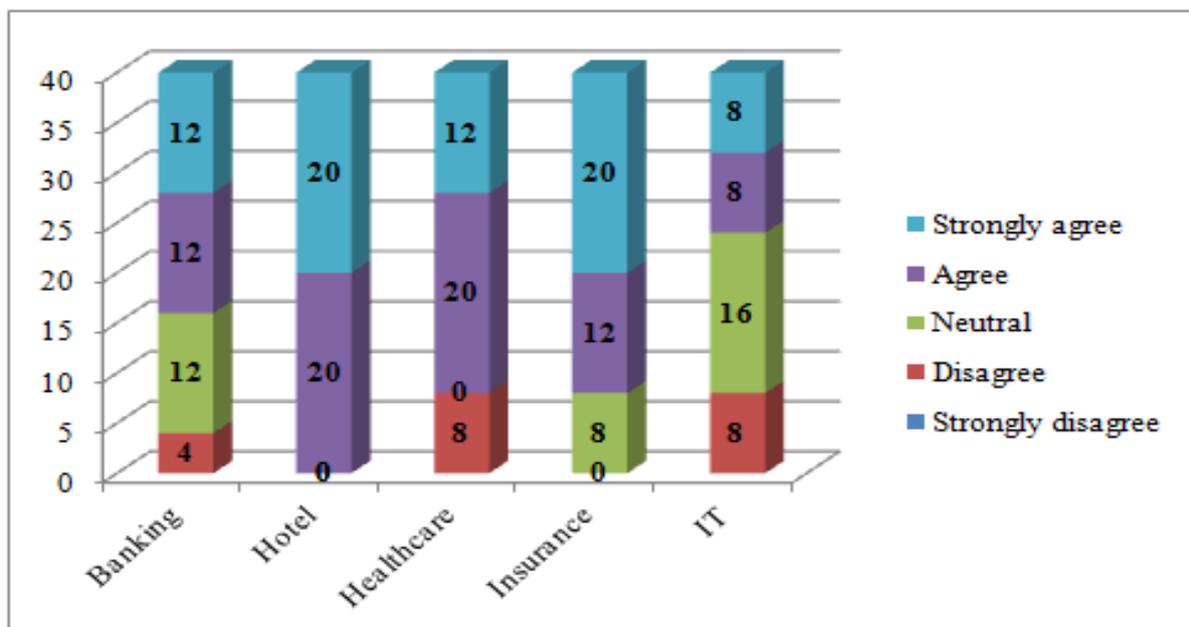
Interpretation: 48% of the respondents agree that PMS, PAS and CPM are linked for TNA in their organisation and department, 26% are neutral while 26% disagree. The disagreement is more pronounced in banking, insurance & IT industry.

Fig. 12: Training programmes in my organization are systematic and well-planned



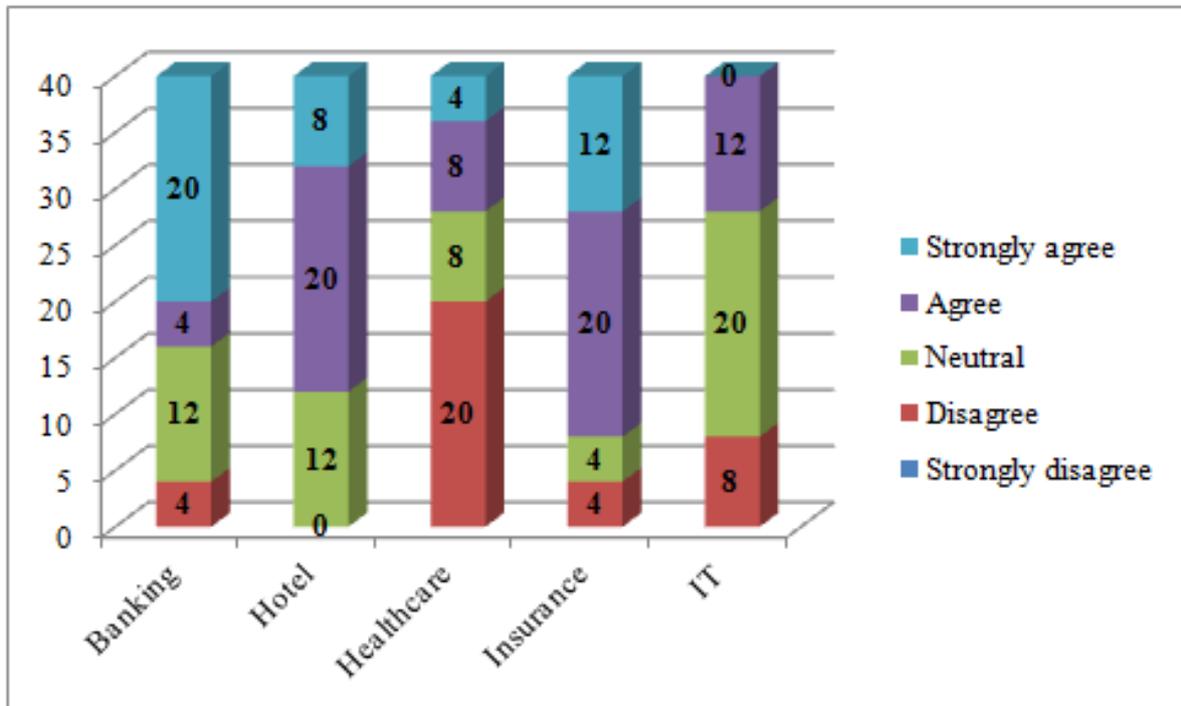
Interpretation: 82% of the respondents agree that training programmes in their organization are systematic and well-planned, while 16% are neutral & 2% disagree. The training programmes are systematic & well-planned in all industries.

Fig. 13: The goals of training are clearly explained before the start of training



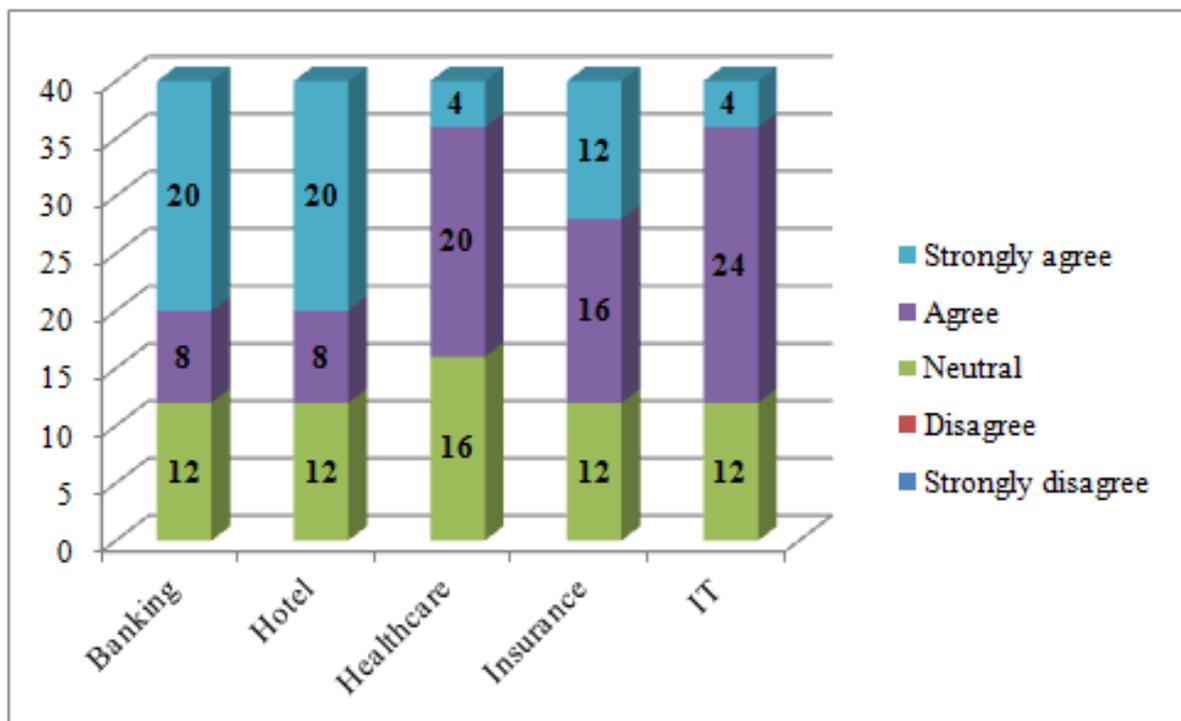
Interpretation: 72% of the respondents agree that the goals of training are clearly explained to them before the start of training, 18% are neutral and 10% disagree. In hotel industry, the goals of training are clearly explained while in banking & IT industry it is less clear.

Fig. 14: The training given is always relevant to role/job/position



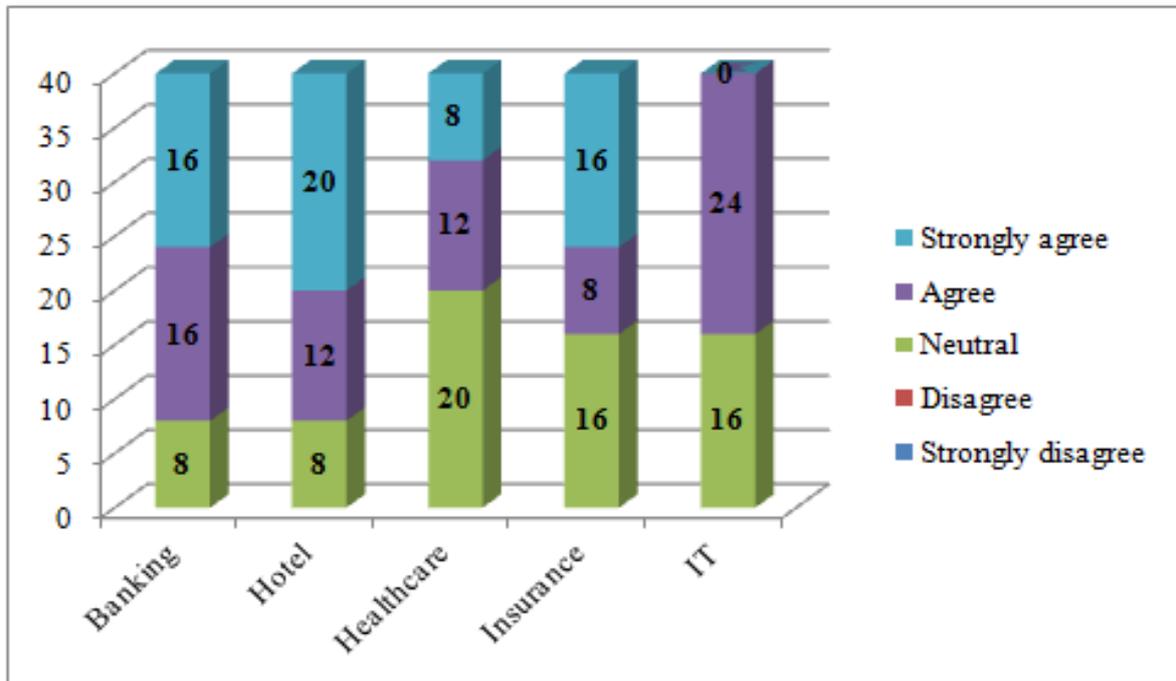
Interpretation: 54% of the respondents agree that training given is always relevant to role/job/position, 28% are neutral and 18% disagree. The healthcare & IT industry respondents feel that training is not always relevant to job/position/role.

Fig. 15: All the trainers are subject expert in the area of training



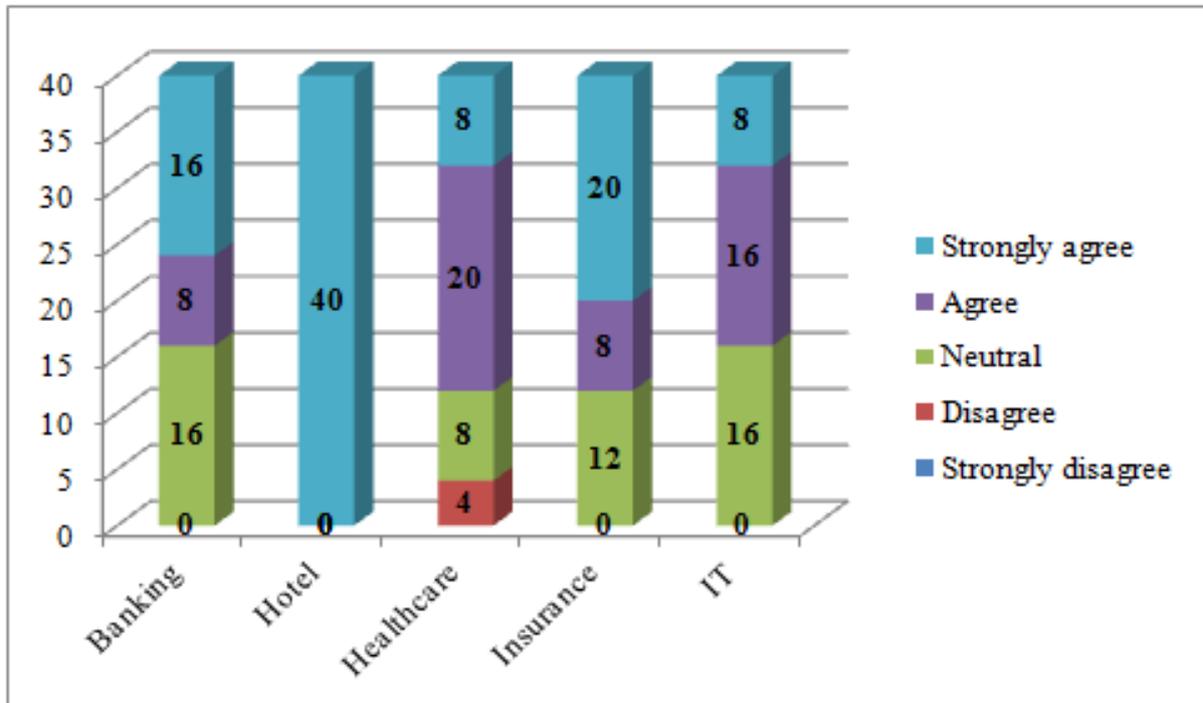
Interpretation: 68% respondents agree that all the trainers are subject experts in the area of training while 32% are neutral. Thus, all industries are having trainers who are subject experts in their area.

Fig. 16: All the trainers follow proper training methodology and curriculum



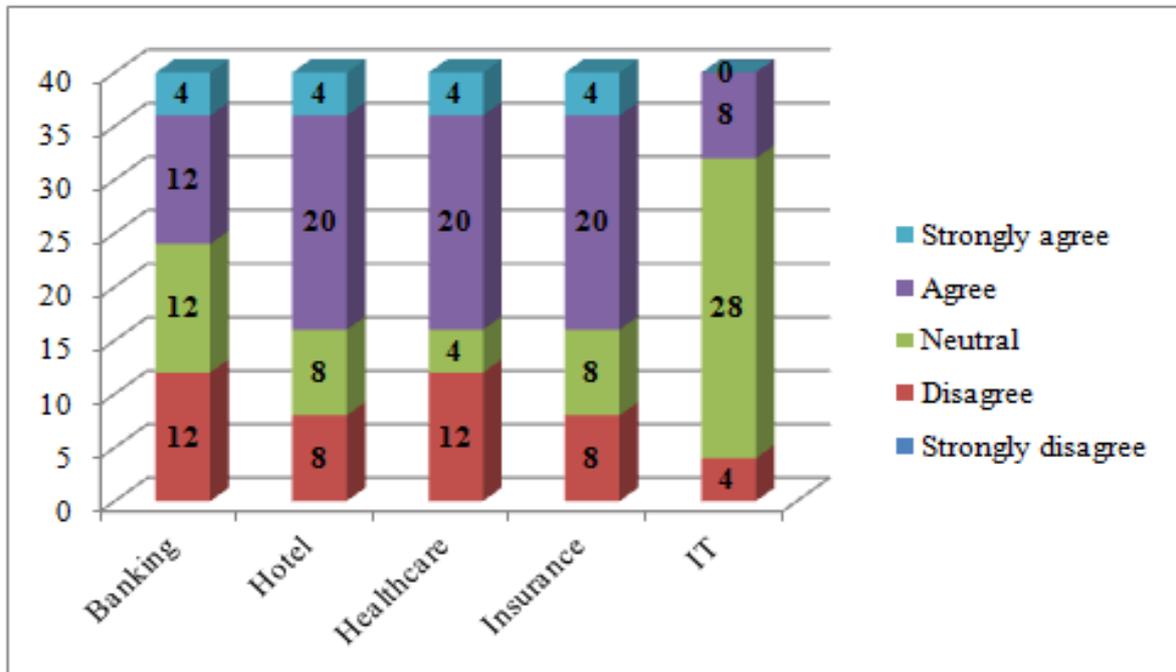
Interpretation: 66% respondents agree that all the trainers follow proper training methodology and curriculum while 34% are neutral. Thus, training methodology and curriculum seems to be proper in all industries.

Fig. 17: Multiple audio-visual and print media are used for effective delivery of training



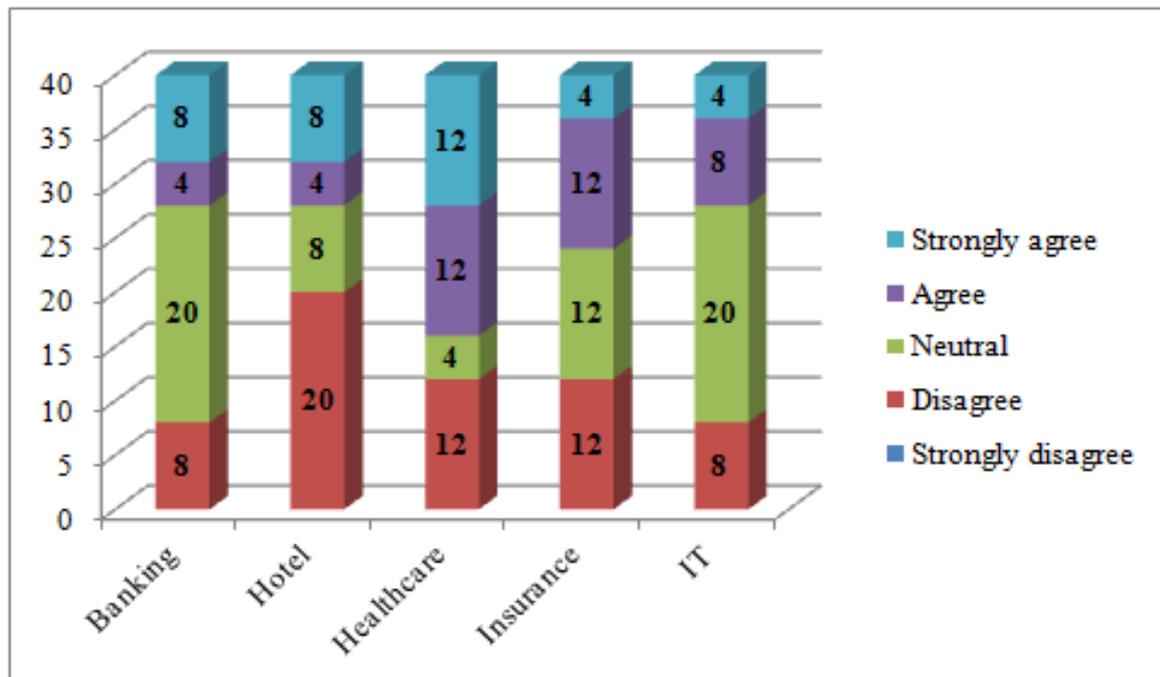
Interpretation: 72% respondents agree that multiple audio-visual and print media are used for effective delivery of training, while 26% are neutral & 2% disagree. Multiple audio-visual & print media are much more popular in hotel industry.

Fig. 18: Training includes ice-breaker exercises and group/team activities



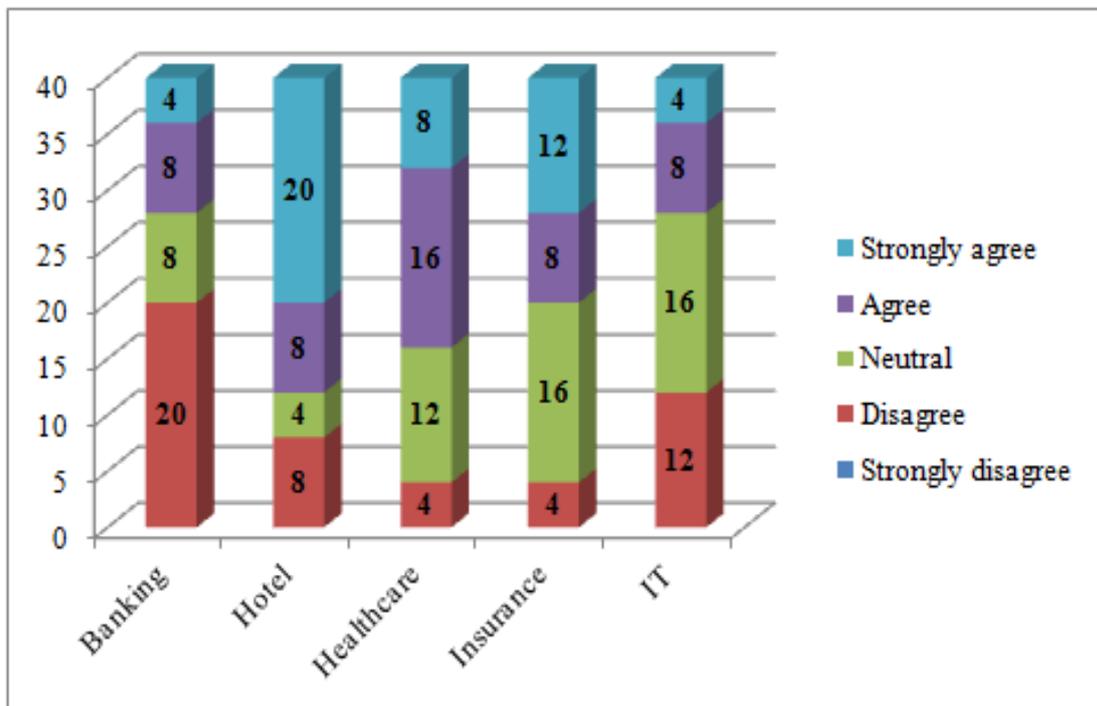
Interpretation: 48% respondents agree that training in their organisation includes ice-breaker exercises and group/team activities, 30 are neutral & 22% disagree. Use of ice-breaker exercises & group/team activities is more common in hotel, healthcare & insurance industries.

Fig. 19: Training includes humour/fun/games to make learning interesting



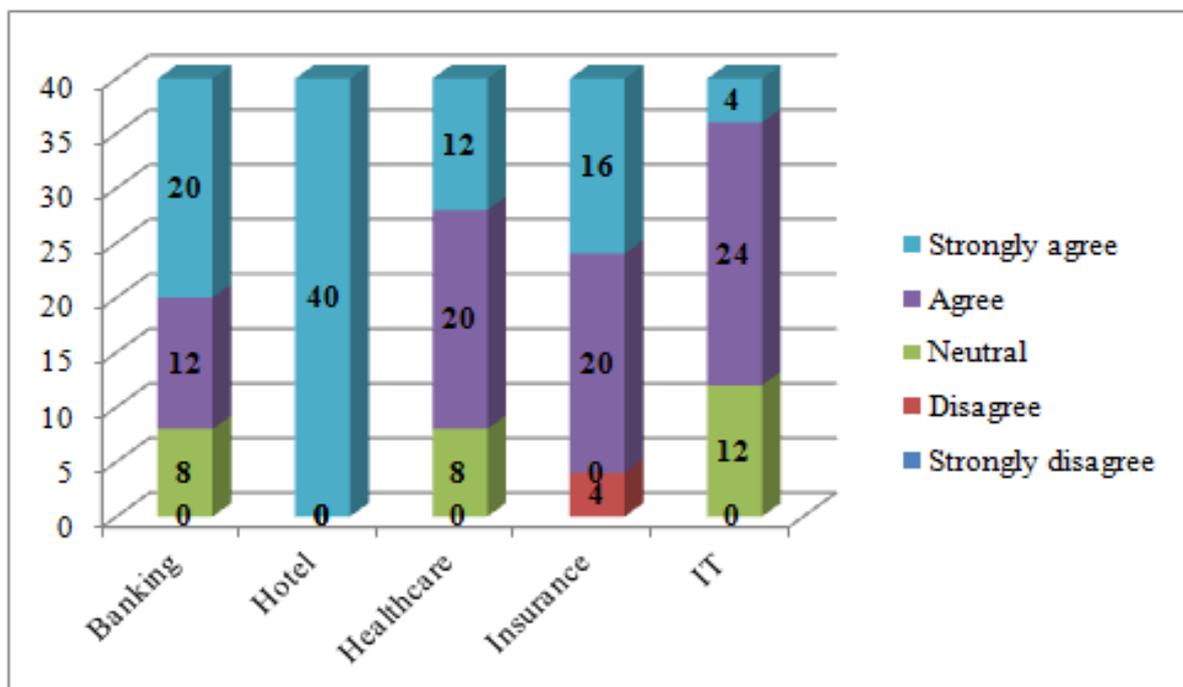
Interpretation: 38% respondents feel that training in their organisation does not include humour/fun/games to make learning interesting, while 32% are neutral & 30% disagree. The use of humour/fun during training is more popular in healthcare industry & less popular in hotel industry.

Fig. 20: Training involves active participation of participants



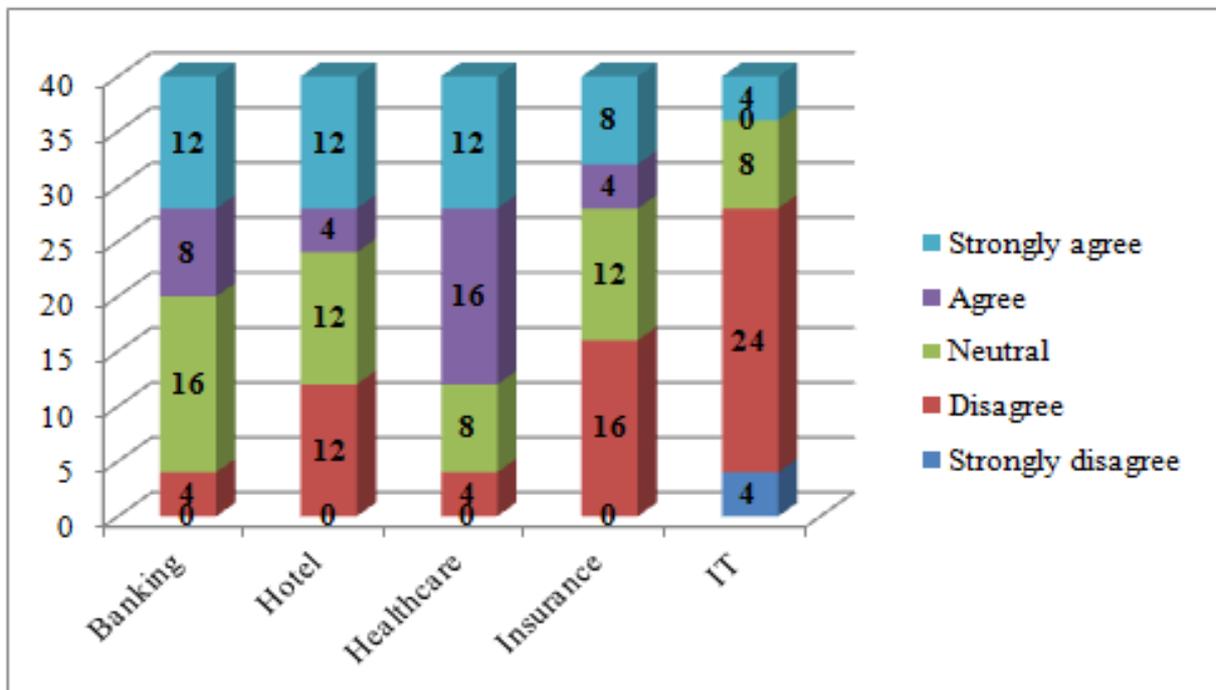
Interpretation: 48% respondents agree that training in their organisation involves active participation of participants, while 28% are neutral & 24% disagree. Participant involvement is maximum in hotel & healthcare industry and least in banking & IT industry.

Fig. 21: There is a formal system of feedback in training



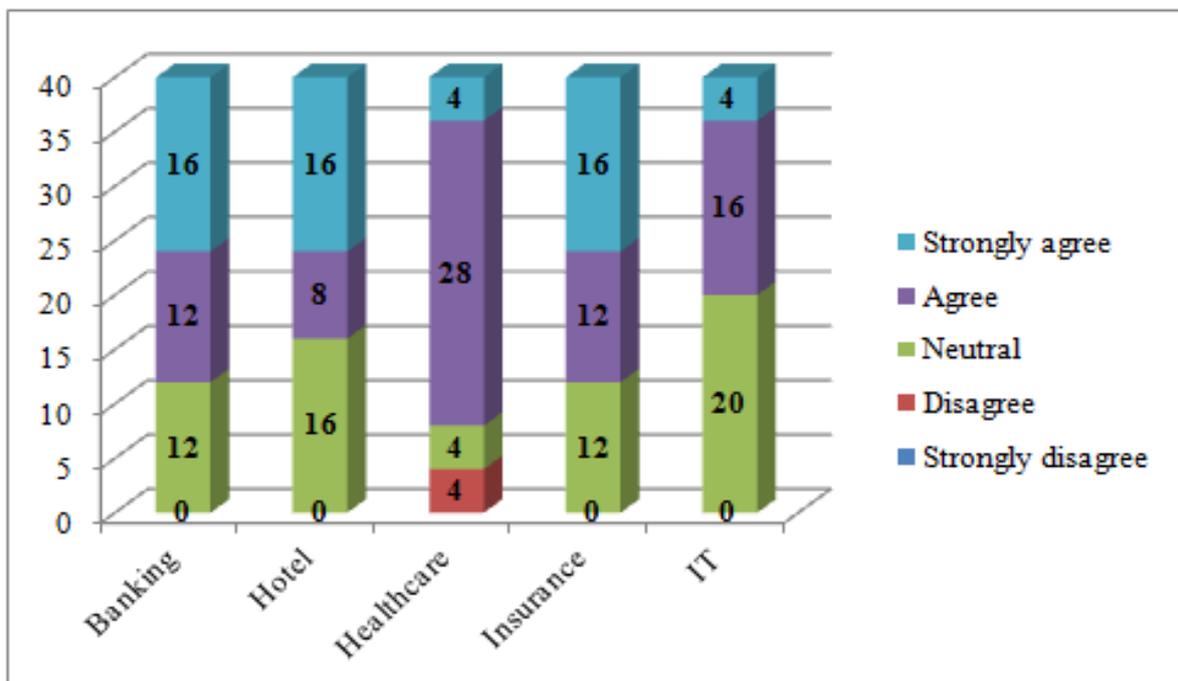
Interpretation: 84% respondents agree that there is a formal system of feedback in training in their organization, while 14% are neutral and 2% disagree. The formal system of training feedback is most effective in hotel industry.

Fig. 22: Top management/Supervisors participate as observers in training programmes



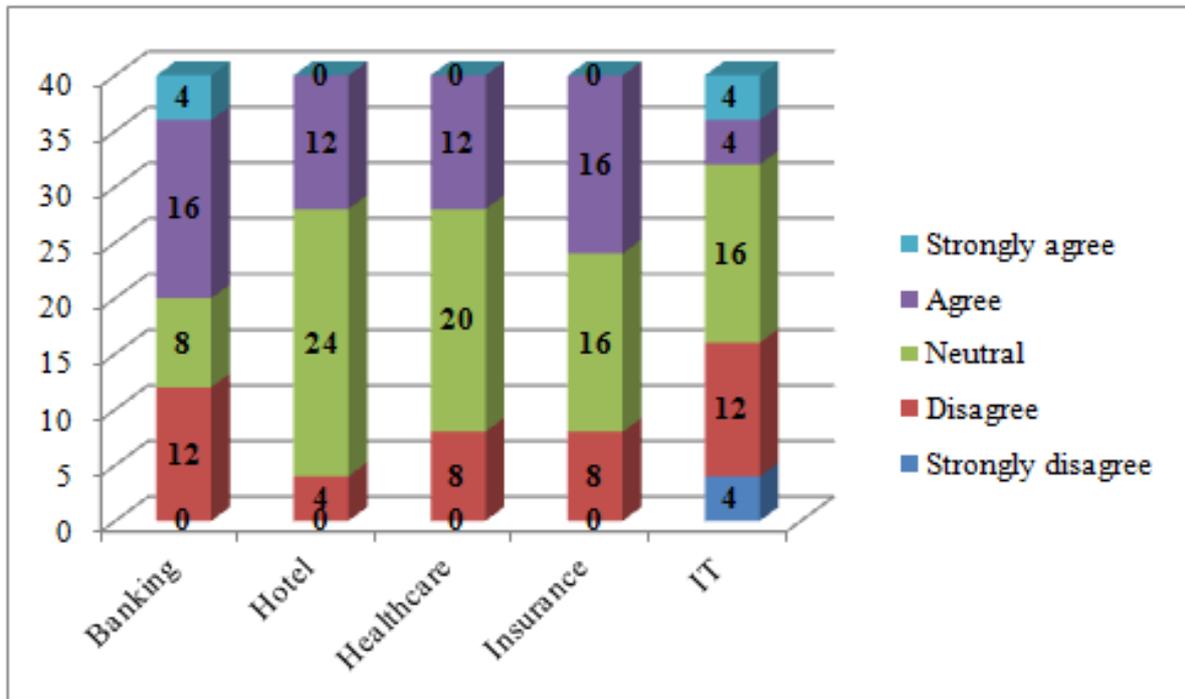
Interpretation: 40% respondents agree that top management/supervisors participate as observers in the training programmes, while 28% are neutral & 32% disagree. The top management/supervisor participation as observer is more in healthcare industry & least in insurance & IT industry.

Fig. 23: Trainees commit to incorporate training lessons in their jobs



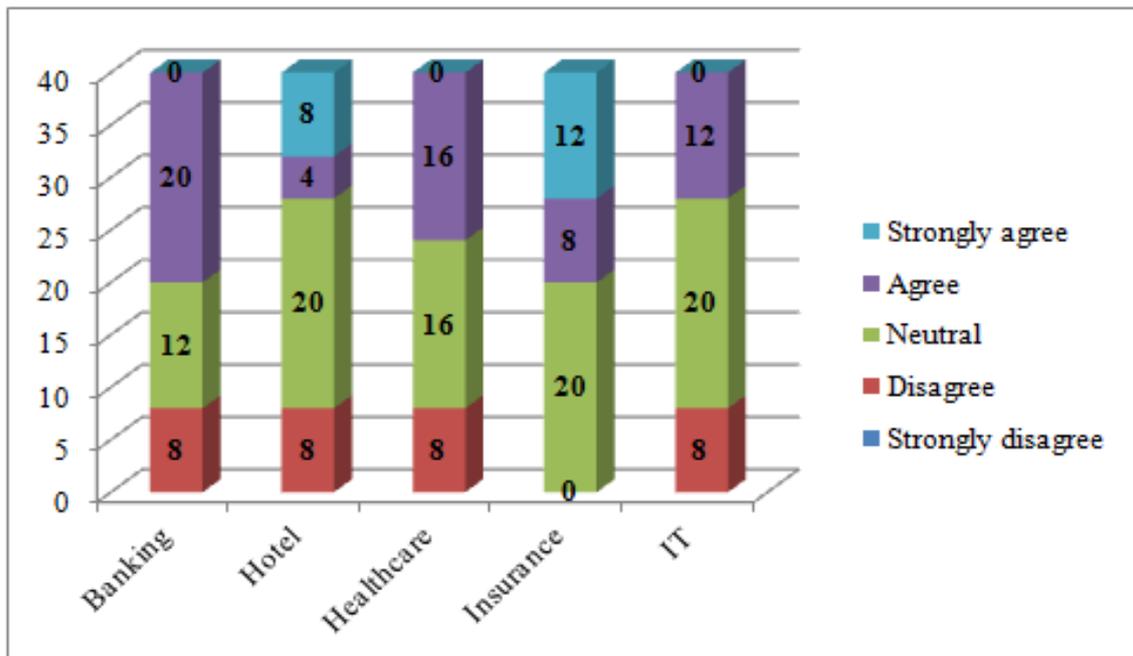
Interpretation: 66% respondents agree that trainees commit to incorporate training lessons in their jobs, while 32% are neutral & 2% disagree. The trainee commitment to incorporate training lesson in job is less pronounced in hotel & IT industry.

Fig. 24: Training includes a mechanism to follow-up after feedback for measuring effectiveness



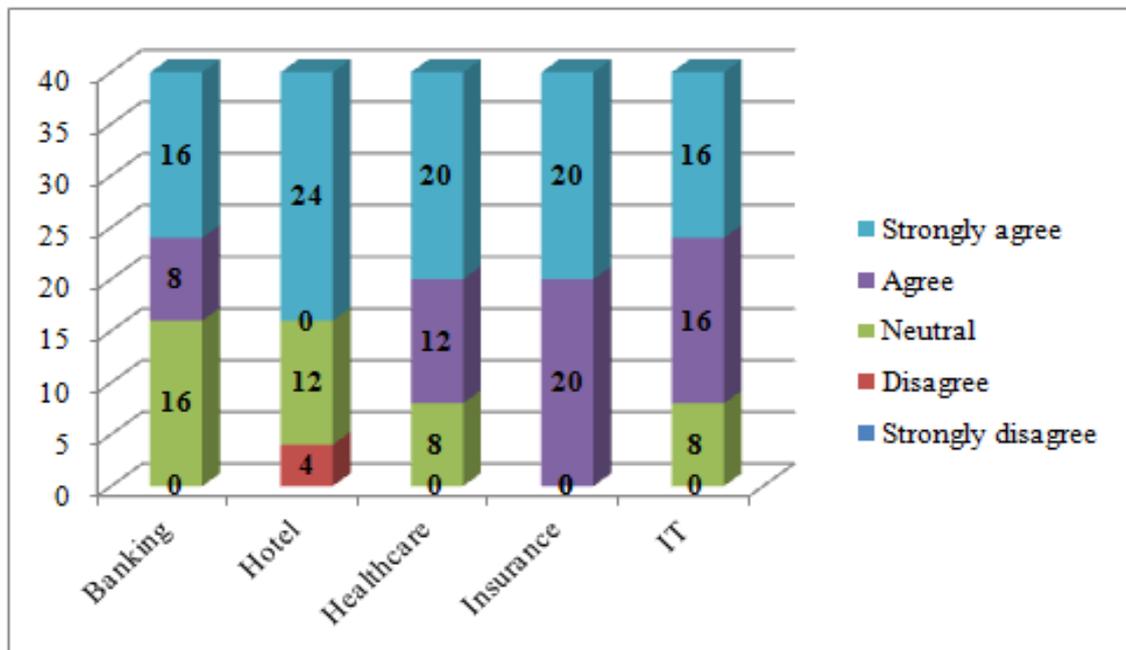
Interpretation: 34% respondents agree that training includes a mechanism to follow-up after feedback for measuring effectiveness, 42% are neutral & 24% disagree. The follow-up mechanism for measuring effectiveness is least used in IT industry.

Fig. 25: Trainees are able to retain and implement change in knowledge/skill post a training programme



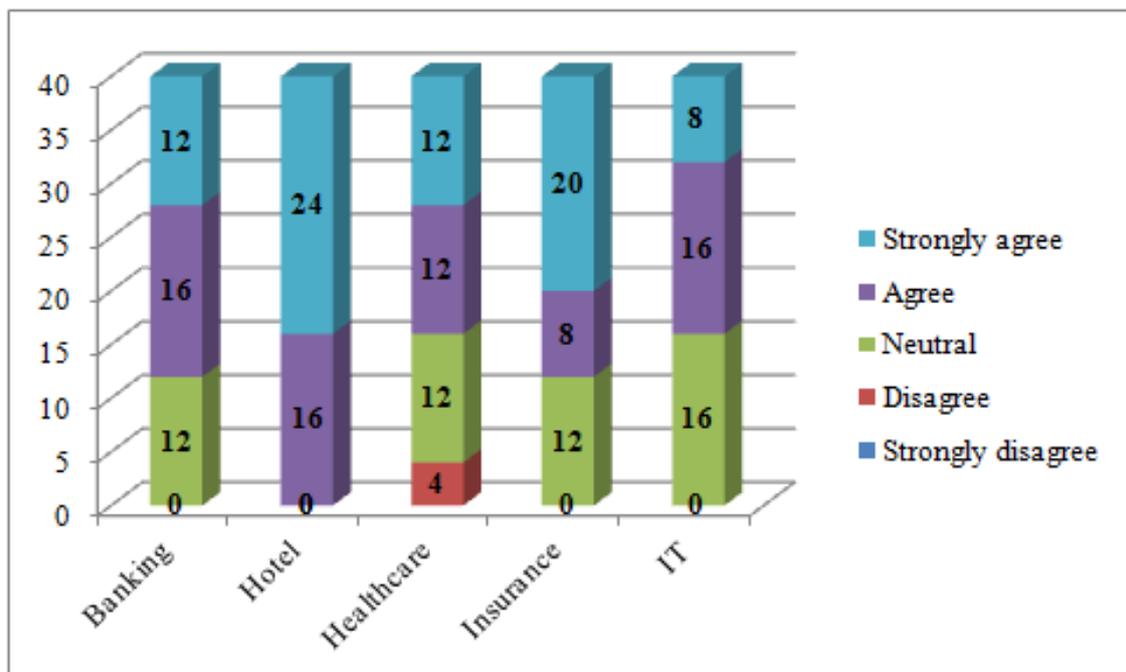
Interpretation: 40% respondents agree that trainees are able to retain and implement change in knowledge/skill post a training programme, while 44% are neutral & 16% disagree. The trend is uniform across all industries.

Fig. 26: On-job coaching after training helps in retention of the learning of training programmes



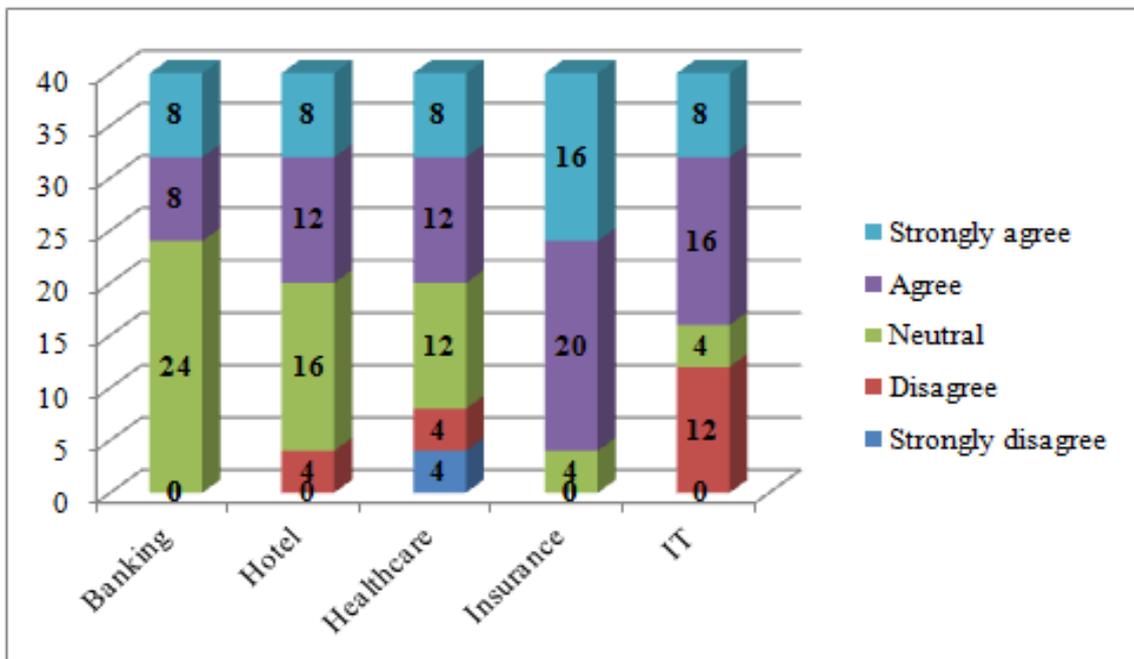
Interpretation: 76% respondents agree that on-job coaching after training helps in retention of learnings of training programmes, 22% are neutral & 2% disagree. The on-job coaching after training seems to be very effective in insurance industry and less effective in banking & hotel industry.

Fig. 27: Training programmes contribute towards achievement of organizational goals



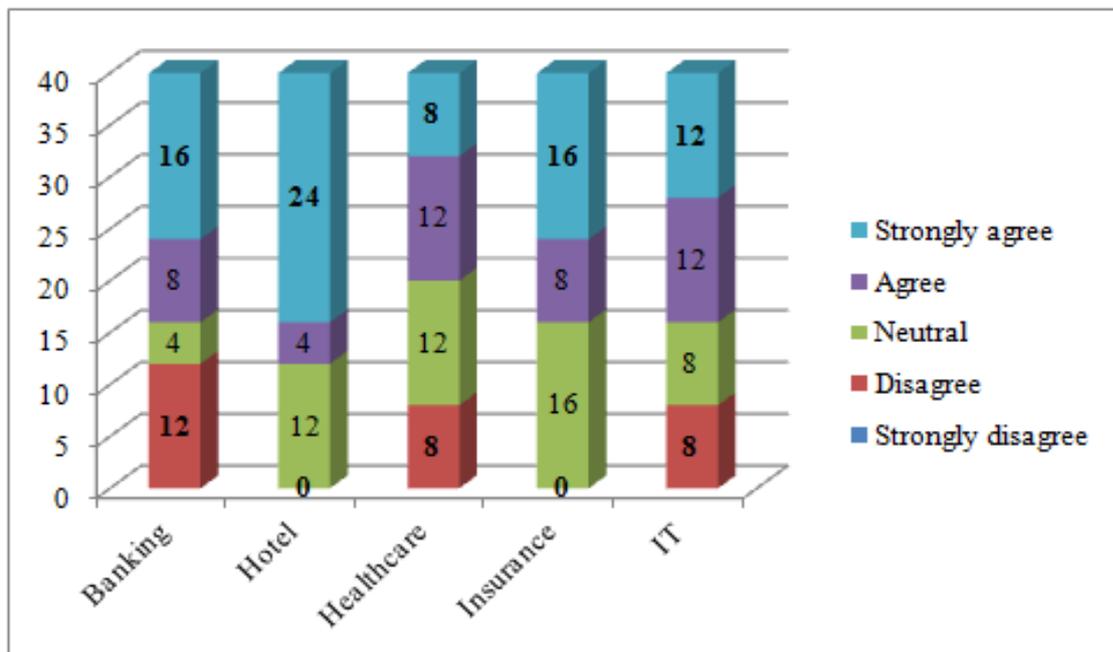
Interpretation: 72% respondents agree that training programmes contribute towards achievement of organizational goals, 26% are neutral & 2% disagree. The respondents from hotel industry strongly believe in contribution of training in achievement of organisational goals.

Fig. 28: Adequate numbers of training programmes are being arranged in our company



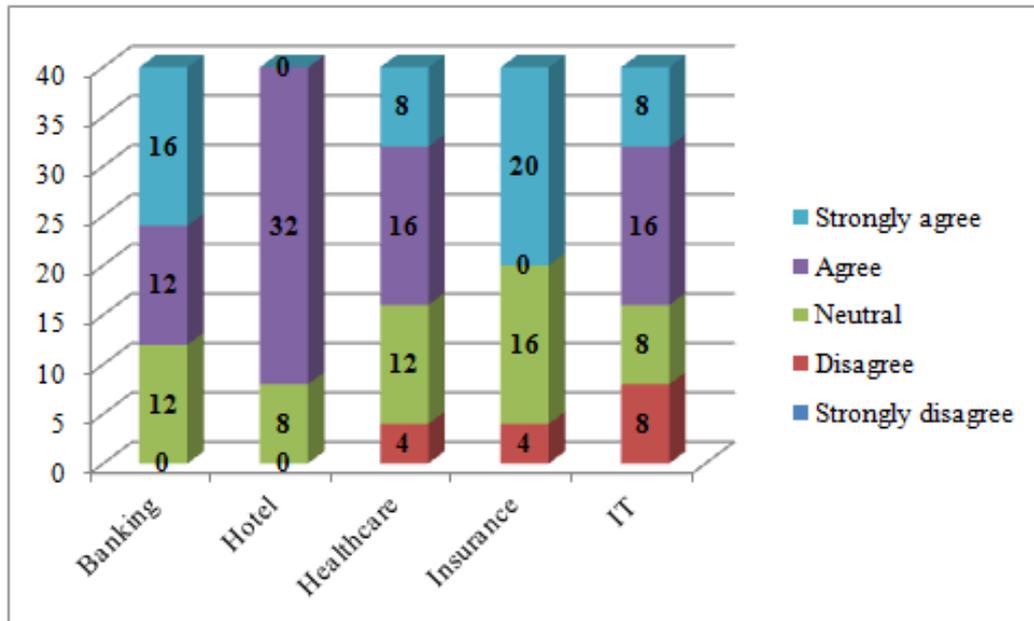
Interpretation: 58% respondents agree that adequate numbers of training programmes are being arranged in their company, while 30% are neutral & 12% disagree. Adequate numbers of training programmes are being arranged in the insurance industry while banking & IT industry lack it.

Fig. 29: The content of the training programme is satisfactory as required by our job/role



Interpretation: 60% respondents agree that the content of the training programme is satisfactory as required by their job/role, while 26% are neutral & 14% disagree. The respondents in banking, healthcare & IT industry are less satisfied with the content of training.

Fig. 30: The training methods & techniques are optimal & contemporary for employee development



Interpretation: 64% respondents agree that training methods & techniques used are optimal & contemporary for employee development, while 28% are neutral & 8% disagree. The training methods & techniques seem to be more optimal in banking & hotel industry & not so in other industries.

CONCLUSIONS

The results of the study show that there is a significant difference on the training aspects of need assessment, process, quality & effectiveness and scope for improvement in the different service sector industries of Banking, Hotel & Tourism, Healthcare, Insurance & IT. Thus, we conclude that the employees of different industries in service sector visualize their training needs differently.

Employees in all the service sector industries agree that training is very important for the overall development of the employee as well as the success of the organization. No organization can be successful without proper emphasis on training & development.

The employees do feel that organisation should impart training for overall personality development and not intended & focussed only on the targets & sales of the company.

The employees also feel that there is lot of scope for improvement of training & development programmes in the organization and the human resource department of the company should lay major emphasis on the proper designing & implementation of the programmes.

The employees feel that the feedback system of the training is not very proper and there is lack of measurement of effectiveness of training programmes after their completion through the process of feedbacks.

The employees also felt that there is lack on the efforts for the retention of learning through the training programmes and their implementation & incorporation in the job for which the entire exercise was meant.

Training & Development is essential for the success of any organization and an organization can be successful only with a happy and satisfied workforce. Thus, we can conclude that realising the importance of training & development, the organizations should lay greater emphasis on efficient designing & implementation of the training programmes.

The conclusions drawn from the study can be summarised as:

1. Formal PMS existed in almost all organisations.

2. PMS is systematically designed in most organisations.
3. There is a lack of structured PAS in the healthcare industry.
4. There is a general agreement that PAS is scientific & helps in CPM.
5. CPM is properly followed in insurance industry while hotel & healthcare industry lack it.
6. PMS, PAS & CPM are not properly linked for TNA in banking, insurance & IT industry.
7. Training programmes are systematic & well-planned in all industries with hotel & insurance industry having more systematic & better planning.
8. Goals of training are clearly explained in hotel industry before the start of the training but not so in banking & IT industry.
9. Training is always relevant to job/position/role in banking, hotel & insurance industry but not always relevant in healthcare & IT industry.
10. Trainers in all industries are experts in their subject areas.
11. Trainers follow proper training methodology & curriculum in banking & hotel industry.
12. Use of multiple audio-visual & print media for effective delivery is highly popular in hotel industry.
13. Use of ice-breaker exercises and group/team activities is more common in hotel, healthcare & insurance industry and less in banking & IT industry.
14. Use of humour/fun/games is more popular in healthcare industry and less popular in hotel industry.
15. Active trainee participation exists in hotel and healthcare industry but there is lack of it in banking & IT industry.
16. Formal system of training feedback is most effective in hotel industry and least in IT industry.
17. Top management/Supervisor involvement as observer is high in healthcare industry & least in insurance & IT industry.
18. Trainee commitment to incorporate training lessons in their job is least pronounced in IT industry.
19. A mechanism to follow-up after feedback for measuring training effectiveness is lacking in most industries with IT industry almost completely lacking it.
20. Trainees ability to retain & implement change in knowledge/skill post a training programme is average across all industries.
21. On-job coaching after training seems to help in better retention of learning from training programmes in insurance industry but not in banking & hotel industry.
22. Training programmes seem to contribute most effectively in achievement of organisational goals in hotel industry.
23. Adequate numbers of training programmes are being arranged in insurance industry but the number is lacking in banking & IT industry.
24. Content of training programmes seem to be less satisfactory in banking, healthcare & IT industry.
25. Training methods & techniques are optimal & contemporary in hotel industry and not so in insurance industry.

REFERENCES

- Ajzen, I. & Fishbein, M. (1980), Understanding Attitudes and Predicting Social Behaviour, Englewood Cliffs, Prentice-Hall, Inc.
- Baldwin, T. T. & Magjuka, R. J. (1991), Organizational training and signals of importance, Linking pre-training perceptions to intentions to transfer, Human Resource Development Quarterly, 2(1), pp. 25-36.
- Barrington, M. N. & Olsen, M. D. (1987), Concept of service in the hospitality industry, International Journal of Hospitality Management, 6(3), pp.131-138.
- Bhattacharjee C., Service Sector Management An Indian Perspective, Jaico Publishing House
- Bitner, M. J. (1990), Evaluating service encounters: The effects of physical surroundings and employee responses, Journal of Marketing, 54, pp.69-82.
- IBEF (2015). Retrieved on June 28, 2015 from <http://www.ibef.org/industry/services.aspx>