

UNIVERSITY OF CAPE COAST

EVALUATION OF THE STAFF TRAINING AND DEVELOPMENT PROGRAMMES OF
GHANA COMMERCIAL BANK KUMASI CENTRAL BRANCHES

KWAKU AGYENIM - BOATENG

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GHANA COMMERCIAL BANK KUMASI CENTRAL BRANCHES

BY

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DECLARATION

Candidate's Declaration

I hereby declare that this dissertation is the result of my own original work and that no part of it has been presented for another degree in this university or elsewhere.

Candidate's Name: Kwaku Agyenim-Boateng

Signature Date

Supervisor's Declaration

I hereby declare that the preparation and presentation of the dissertation were supervised in accordance with the guidelines on supervision of dissertation laid down by the University of Cape Coast.

Supervisor's Name: Dr. F. Enu-Kwesi

Signature..... Date.....

ABSTRACT

The training, development and education of employees at all levels within organisations is now considered a vital component in maintaining competitiveness in the international arena. The objectives of the study were to describe the purposes of training and development programmes, determine the commitment of the bank and examine the effectiveness and challenges of training and development programmes.

The study involved 120 junior, senior and management staff respondents from the Kumasi Central branches of the Ghana Commercial Bank. The case study and exploratory research designs were used and the main source of data was the primary source through the use of questionnaire.

The study revealed that training and development programmes served as mechanisms for improving upon employee performance and programmes were organised for individuals groups and teams in the form of on-the-job trainings. The bank was not committed to training and development programmes and the programmes were not effectively organised. Training and development programmes had had significant effect on employee performance but the programmes suffered challenges like inadequate evaluation programmes, absence of transfer of learning and lack of logistic and financial support to programmes. The study recommended that management should ensure strict adherence to the training process and provide logistic and financial support for training and development programmes.

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DEDICATION

To my wife, my children and my parents

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CHAPTER ONE

INTRODUCTION

Background to the study

The training, development and education of employees at all levels within organisations is now considered a vital component in maintaining competitiveness in the international arena. It is also of some significance within the human resource management (HRM) and human resource development (HRD) literature (Chappel, 2004). If one accepts a competitive market perspective on the human resource management or development then a central notion is the view that training, development and education strategies are key means by which the inefficiencies of the employment relationship can be reduced and a closer approximation to competitive labour market outcomes attained. At the level of the firm these activities provide a means by which a number of key organisational outcomes can be achieved (Storey, 1995)

Some of the most common outcomes cited in the literature include quality, employee empowerment, teamwork and multi-skilling (Metcalf, Walling & Fogarty, 1994). It is now almost axiomatic that the strategic goal of modern commercial organisations is to create more intelligent and flexible firms than their competitors by hiring and developing more talented human resources and by extending their skill base. It is imperative in the context of new business realities that organisations should be able to continuously innovate, be customer-focused, and remain cost-competitive to survive, grow and excel in the long run. During the 1980s, Japanese management practices clearly indicated that business success

based on high standards of performance was dependent on a highly trained and developed workforce (Brown & Read, 1984).

Research also indicates a causal link between high commitment practices (including training and development) and improvements in an establishment's performance and competitive advantage (Patterson, West, Lawthom & Nickell, 1998; Rajan, vanEupen, Grabham & Rajan, 1996). Yadapadithaya and Stewart (2003) indicated that the increasing need for organisations to achieve higher standards of productivity, quality, and effectiveness in order to survive in the new environment. Most organisations did this through corporate training and development. Corporate commitment to training and development should be demonstrated not only in quantitative terms, but also more importantly in its quality. Training serves to help increase upward mobility within the organisation, to adjust workers to the technological changes affecting the workplace, and often simply to introduce people to the world of work at the entry level.

The advantages of organisational training activities may extend throughout a person's entire career and may help develop the individual for future responsibilities (Yadapadithaya & Stewart, 2003). Issues of training and development suffer some challenges. Deficiencies tend to constrain training and development activities. Hamblin (1974) indicated that training leads to reactions, which lead to learning, which leads to changes in job behaviour, which lead to changes in the organisational unit, which lead to changes in the achievement of the ultimate goals of the organisation. But this chain is as strong as its weakest link, and it can be broken at any link. It is essential for every organisation to take

its training and development programmes seriously and show much commitment to such programmes, in order to get the best returns on the investment made in its employees (Hamblin, 1974).

Employee training has become increasingly important as jobs have become more sophisticated and influenced by technological changes. This was emphasised by Yadapadithaya and Stewart (2003) who indicated that training enables the individual to apply the requisite knowledge and skills on the job or task. They added that resources are wasted when training is not linked to organisational goals and strategies. Rapid changes in job requirements are increasing the importance of cross-job retraining. The effectiveness of training and development should be the concern of management in order to justify the huge investments and financial commitments that goes into training and development programmes.

Ghana as a developing country is making efforts to develop its human capital base through the establishment of institutions that offer both on-the-job and off-the-job training with an example being Ghana Institute of Management and Public Administration (GIMPA). Employees of state institutions are offered opportunities for advancement in knowledge through short courses, in-service trainings, workshops, retreats and seminars to make employees be abreast with time (Nyarbi, 2004). All such attempts to train and develop employees contribute to the human resource development and the socio-economic development of the nation.

As one of the premier banking institutions established by the state, Ghana Commercial Bank values the need to train its employees in order to equip them with the requisite skills for the dynamic financial services industry. It is the vision and mission of the Ghana Commercial Bank to be a leader in the financial services industry in Ghana by providing a wider range of cost effective and high quality services nation-wide through the optimisation of information technology and efficient branch network. This vision of the bank is only achievable through the provision of first class customer service focusing on core competencies, constant improvement in information technology, ensuring a highly motivated staff, recruiting and retaining the best human resource to carry out the bank's mandate (GCB, 2009).

A very important human resource management that can help transport this goal of the bank is effective training and development. In order to achieve the goal, the bank recognises the importance of quality human resource and thus has training and development programmes in place. Klinger and Nalbandian (1985) made strong cases for training and development programmes for service organisations of which Ghana Commercial Bank is no exception.

Staff development policies at Ghana Commercial Bank seek to ensure that staff are systematically trained, retrained and developed in order to equip them with knowledge, skills and competencies required for effective and efficient operation of the bank as was suggested by (Nadler and Wiggs 1986). The bank has institutional structures, processes and programmes for effective training

delivery and monitoring. It is evident that the bank has committed and continues to commit funds into staff training and development (GCB, 2009).

Statement of the problem

With the new emerging organizational reality where change, competition, workforce demographic changes and business upheavals are eminent, training and development is becoming an important method that equips organisations with the flexibility, adaptability and durability required for survival. However, much of the existing literature on corporate training and development has lamented the failure of organisational efforts to significantly improve the knowledge, skills and attitudes of employees that affect business performance (Campbell, Dunnette, Lawler & Weick, 1970; Hall, 1984).

A look at the annual programmes of the Ghana Commercial Bank for the last five years reveal that training and development activities are organised each year. This provides evidence to suggest the invaluable role of training and development and the reverence given to it by the bank. There are however, questions that remain unanswered. What have been the purposes for organising training and development programmes? The question of purposes of training and development programmes was echoed by Armstrong (2006) and Arguinis and Kraiger (2009). Has the bank shown much commitment to training and development programmes by examining the percentage of expenditure that goes into training and development programmes as emphasised by Holden and Livian (1992) and Bishop (1993).

Can the bank be truly justified for spending the amounts on training and development of its staff? Yadapadithaya and Stewart (2003) provided evidence on justification for spending on training and development programmes whilst DeCenzo and Robbins (2002) emphasised the effectiveness of training and development programmes. Is the bank doing enough to ensure that the employees receive adequate training to keep them abreast with time? How effective have the training and development programmes been? Tannenbaum (1997) and Yadapadithaya and Stewart (2003) provided insights on the challenges of training and development programmes and raised the issue of key challenges in training and development activities. It is an attempt to find answers to these nagging questions that has necessitated this research.

Objectives of the study

The central purpose of this study was to evaluate the training and development programmes at the Ghana Commercial Bank's, Kumasi Central branches. The specific research objectives were to:

- describe the purpose for training and development at Ghana Commercial Bank
- determine the commitment of Ghana Commercial Bank to training and development programmes
- examine the effectiveness of training and development programmes at Ghana Commercial Bank, Kumasi central branches

- examine the challenges in the implementation of training and development programmes
- offer suggestions and recommendations for training and development programmes at the bank.

Research questions

The study sought answers to the following research questions:

- What are the purposes for organising training and development activities within the GCB?
- What is the bank's commitment to training and development programmes?
- How effective are training and development activities within the Ghana Commercial Bank?
- What are the key challenges in the implementation of staff training and development programmes?

Scope of the study

The study was confined to the Kumasi branches of the Ghana Commercial Bank using sampled staff members from the seven main branches within the Kumasi metropolis. The study covered all aspects of training in general and focused on issues related to purposes, commitment, and effectiveness of training and development programmes.

Significance of the study

An organisation such as Ghana Commercial Bank should aim at evaluating its training and development programme in order to determine whether it has accomplished the training needs assessment or there are amendments to be made in designing the training programmes. The study will go a long way to bring out the commitment of Ghana Commercial Bank to training and development of its staff. This will ensure their strength and sustenance in the financial industry that has been competitive these days. The study will add up to the existing body of literature on the subject matter.

Organisation of the study

The study is organised into five chapters. The first chapter which is the introduction covers the background to the study, problem statement, objectives of the study, research questions, scope, significance and organisation of the study. This is followed by chapter two which comprised related literature on the subject of discussion. Chapter three covers the methodology for the study and includes the population, sample and sampling technique, research design, sources of data and data collection instruments and method of data analysis. The data presentation and analysis is contained in chapter four. The last chapter, which is chapter five details the summary of major findings, conclusions, recommendations and suggestions for further research. This is followed by the references and appendices.

CHAPTER TWO

REVIEW OF RELATED LITERATURE

Introduction

Literature available indicates that a large number of researches have been carried out on training. For this study, the literature review is focused on definition of training, staff training and development, reasons or purposes for training and development, the effectiveness of staff training and development programmes by looking at the training process. The chapter ends with a summary of the literature review.

The concept of training

To get the best from employees it is essential that they are provided with appropriate training on all aspects of their work. Salas, Dickson, Converse and Tannenbaum (1992) defined training as the systematic acquisition of knowledge, skills and attitudes that lead to improved performance in a particular environment. In the view of de Silva (1997) training is transferring of information and knowledge to employers.

Cole (2000) also indicated that training is usually preparation for an occupation or for specific skills; it is narrower in conception than either education or development. It is job oriented rather than personal. Basically, training involves the changing of skills, knowledge, attitudes, or social behaviour. It may mean changing what employees know, how they work, their attitudes towards

their work, or their interactions with their co-workers or their supervisors (DeCenzo & Robbins, 2002).

Gareth and Jennifer (2003), in their book “Contemporary Management” define training as teaching organisational members how to perform their current jobs and helping them acquire the knowledge and skills that they need to be effective performers. According to De Ceiri, Kramar and Crane (2003), training refers to a planned effort by a company to facilitate employees’ learning of job related abilities. These abilities include knowledge, skills or behaviours that are significant for successful job performance. Certo (2003) emphasized that after recruitment and selection, the next step in providing appropriate human resources for the organisation is training.

The definitions above are consistent with the fact that, training is a learning process that ultimately ends up transferring skills and knowledge required on the job to the employee. This provides a relatively permanent change in employee behaviour in order to improve upon performance.

de Silva (1997) explained training as equipping employers to translate that information and knowledge into practice with a view to enhancing organisational effectiveness and productivity, and the quality of the management of people. de Silva stressed that training should be considered along with education policies and systems which are crucial to the development of human resources in an organisation. Armstrong (2006) viewed training as planned and systematic modification of behaviour through learning events, programmes and instruction,

which enable individuals to achieve the level of knowledge, skills and competencies needed to carry out their work effectively.

Donald and Richard (1998) discussed that one way to ensure effective training from the start is to develop an orientation programme that focuses on total quality management and familiarizes all new employees with the company's philosophy and operating system. They also reiterated that though total quality firms offer a wide variety of training programmes, the firms all have one thing in common; every year they devote an increased amount of their budget for training. This implies the firm's robust commitment to training so as to improve performance.

Armstrong (2006) is of the view that there is the need for employees to justify the essence of the training they receive. Thus formal training is indeed only one of the ways of ensuring that learning takes place. It can be justified when the work requires skills that are best developed by formal instruction or different skills are required by a number of people.

From the above, the operational definition of training refers to a planned effort that seeks a relatively permanent change in an individual to facilitate learning of job related abilities which are significant for successful job performance. Thus all the various writers see training as impacting new knowledge, skills and attitudes to be more productive. Training, therefore, is an excellent way for employees to learn new skills and knowledge and to reinforce good work practices. However, success in training can be measured by the

availability of opportunities to acquire the skills and knowledge needed to perform new and ongoing enterprise activities.

Staff training and development

Throughout the literature, training is almost similarly defined by various authors. Training and development serves to help increase upward mobility within the organization, to adjust workers to the technological changes affecting the workplace, and often simply to introduce people to the world of work at the entry level (Deutsch, 1979). Training involves the development of the person's knowledge, skills and attitudes (Reilly, 1979).

Werther and Davis (1985) contend that training is the function of helping employees to do their present jobs. The advantages of organisational training and development activities may extend throughout a person's entire career and may help develop the individual for future responsibilities. It is a human resource developmental activity that is closely related to increasing or maintaining the productivity of employees (Klinger & Nalbandian, 1985). Training and development are terms used frequently in the literature with slightly different meanings. Some authors distinguish between training and development using the criteria of time.

Werther and Davis (1985) viewed training as a short-term organisational concern, which involves helping employees to execute their jobs. Development on the other hand, is concerned with an employee's future responsibilities and/or job. According to Nadler and Wiggs (1986), HRD activities primarily comprise

training, education and development. Training is short-term and the first and most common HRD activity which focuses on the employee learning the skills, knowledge and attitudes required on job. Education is a long-term oriented undertaking, which focuses on providing new skills, knowledge and attitudes that will equip an individual to assume a new job or to do a different task at some predetermined future time. Development is the third HRD activity which is oriented to both the person and the organisation. It is both a present, as well as a future concern.

There is no doubt that a great similarity exists between training and development. Werther and Davis (1985) reported that both development and training involve a learning experience. Learning is a function of exploring other possibilities and integrating the organisation's objectives and individuals' objectives in a productive and functional framework. Werther and Davis identified change as a common ground of both development and training. The extent to which change is conducive to organisational productivity is dependent on the extent to which training and development are successfully planned, implemented and evaluated.

However, Al-Khayyat and Elgamal (1997) believe that although training and development are similar, the learning methods used to execute them are different. While training is concerned primarily with the use of lectures, practical sessions and/or exercises and workshops, development utilizes methods such as job rotation, learning centres, and available literature. Development is also

employee self-initiated and voluntary. The role of the organisation is primarily to provide the opportunity and the incentive, as in the case of learning centres.

Taking into consideration types of training methods, Bennet and Graham (1992), Beardwell and Holden (1994), Noe, Chen and Biggs (1994), Armstrong (2001) and De Cenzo and Robbins (2002), all mentioned on-the-job and off-the-job training as the two main methods of training. According to them organisations rely more on the use of on-the- job training than the off-the-job training which could be organised for individuals, groups or teams. De Cenzo and Robbins stated that most organisations/companies use on-the- job training for groups and teams due to the ease of such methods and the impression that they are less costly to operate. Commenting on forms that on-the-job training can take, Noe et al. (1994) and De Cenzo and Robbins (2002) pinpoint the most known ones as apprenticeship training and job instruction training (JIT).

The Purpose for staff training and development Programmes in organisations

Organisations initiate training and development programmes for many different reasons. The strongest motive of training and development is the need to respond to challenges presented by new technologies (Armstrong, 2006). As technology changes at an increasingly rapid pace, it requires new skills. Improving efficiency and performance to ensure that the organisation is capable of responding to the challenges of its competitors will sometimes require a very different kind of programme.

In striving for enhanced efficiency and level of performance, training and development should be seen as part of the individual professional development (Arguinis & Kraiger, 2009). An organisation can increase the likelihood that it will keep valued employees if it demonstrates that it is willing to invest in their professional development, by helping them to gain new skills and expertise through organisational support for their training. Training and development helps to ensure that organisational members have knowledge and skills needed to perform their job effectively, take on new responsibilities, and adapt to changing conditions.

However, the social-learning model and learning principles according to Yadapadithaya (2001), emphasises that training should provide the trainee with a given model to follow specific goals to achieve, an opportunity to perfect the skill, feedback on how well the trainee is progressing, and praise for transferring the acquired skills to the job. These recommendations should guide the human resource manager in designing, implementing and operating any employee training and development.

Training and development should focus on ways of orienting new employees, giving recognition, motivating a poor performer, correcting poor work habits, discussing potential disciplinary action, reducing absenteeism, handling a complaining employee, reducing turnover and overcoming resistance to change. Cole (2000) also outlined some main reasons why most organisations commit huge sum of money in training and developing employees. The focus was on the improvement of existing skills, an increase in the knowledge and experience of

employees, improvements in job performance with resulting improvement in productivity.

In support of training and development benefits, De Ceiri et al. (2003) stated that many companies increased their expenditure on structured training and development. The authors citing HR Focus (1999) pointed out that after a steady decline in training and development expenditures, Australian organisations are spending more on training, especially in the human resources department, according to the latest HR Benchmarking Annual Report, released by the Australian-based HRM Consulting. The survey of 190 organisations found that training and development investment per employee jumped to \$705 (Australian dollar) in 1998, up from \$454 the previous year, which was the lowest level of training since HRM launched the survey in 1993. In a new feature of the latest report, HRM measured HR training and investment per employee and found that organisations are spending about \$1,024 on training for HR staff.

According to a survey by the Nierenberg Group, New York, 72 percent of employees said that they get enough training from their employers (Rodger, 2001). Employers who offered employees the opportunity to add new skills will probably be more successful in attracting new hires and retaining existing ones than employers without such programs. Brum (2007) reported that since on-the-job training provide skills specific to the organisation which are usually not transferable, employees show little commitment and may lead to turnover as compared to general training. Looking at the various reasons why organisations

embark on training and development programmes, the essence is to ensure increase in productivity, motivate and seek the personal growth of employees.

Brum (2007) cited Becker (1993) on the type of training programmes organised at the workplace. He identified specific and general training as types of training programmes usually organised for employees. Brum stated that specific on-the-job training differs from general training in that the former is typically the company and not the individual worker that bears the cost of the training. The thought is that because training is specific to the individual company and nontransferable, the productivity of the worker increases for that particular company, but would remain the same for any other organisation within the labour market. As a result, it is unlikely that specific training would result in turnover. General training rather has the tendency to lead to turnover since the skills learnt or acquired might be transferable to other organisations. Employee commitment is high with general training than specific on-the-job training.

Effectiveness of staff training and development programmes

DeCenzo and Robbins (2002) emphasised that, the effectiveness of staff training and development programmes is dependent upon the careful evaluation of the entire training process. Although authors have different models for the training process, there are peculiar stages that are given emphasis by almost all the authors.

Cole (2000) begins the training process with training policy and establishing training organization, identifying training needs, planning training

required, carrying out training and evaluating training programmes. Figure 1 refers to the model that Cole termed “systemic training”.

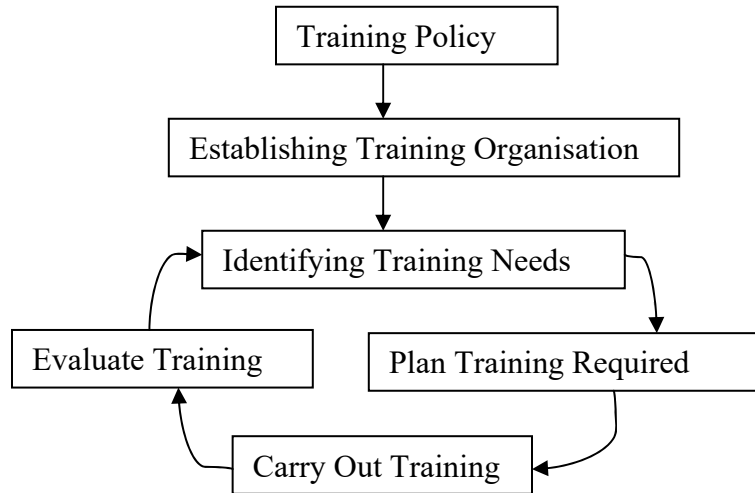


Figure 1: Cole’s training process

Source: Cole, 2000

According to Certo (2003), training of individuals is essentially a four-step process which begins from determining training needs, designing the training programme, administering the training programme and evaluating the training programme. Certo (2003) and Armstrong (2006) provided a compressed form of the training process doing away with the first two initial stages identified by Cole (2000). They consistently used the same model to explain the process of training in four stages as identifying training needs, designing and developing of training programme, carrying out the training and evaluating the training programme (Figure 2).

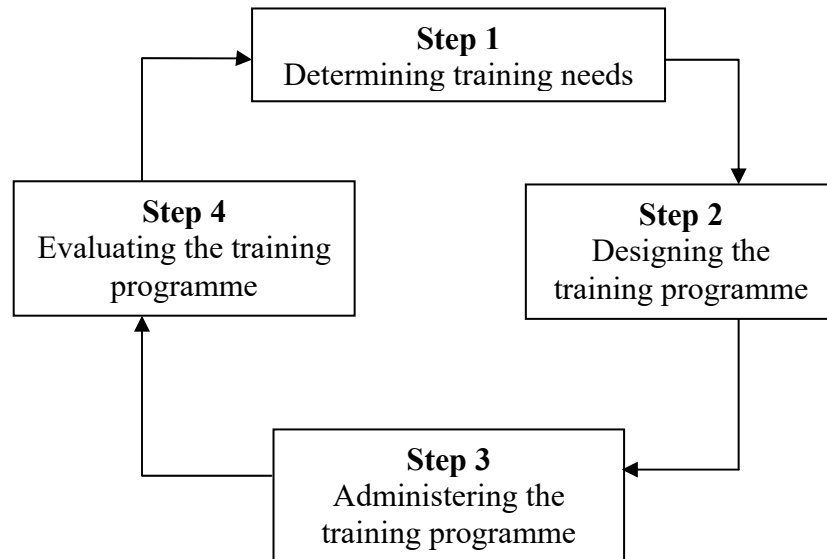


Figure 2: Certo's training process

Source: Certo, 2003

According to Cole (2000), a training need is any shortfall in terms of employee knowledge, understanding, skill and attitudes against what is required by the job, or the demands of organisational change. The effectiveness of the training is dependent upon the process used in identifying training needs. The first step of the training process is determining the organisation's training needs. Armstrong (2001) indicated that training needs are the information or skill areas of an individual or group that require further development to increase the productivity of the individual or group. The training of the organisation's members is typically a continuing activity. Armstrong added that training need analysis is concerned with defining the gap between what is happening and what should happen which should be analyzed first in every training process.

Once training needs have been determined, a training programme aimed at meeting those needs must be designed. Dransfield (1996) pointed out that in designing training programmes, whoever is designing it should have to decide the content, time, place and methods of training. According to Cole (2000), when designing training programmes, it must encompass what, how, when, by whom, for whom, where and at what cost training is to be provided. Cole emphasised that training organised for individuals prove to be effective but costly as compared to group and team-organised programmes. Armstrong (2001) contended that training programmes must be developed to meet the needs and must comprise the objectives, content, length (time) and where the training programme should take place.

Certo (2003) indicated that, designing a programme entails assembling various types of facts and activities that will meet the established training needs. Obviously, as training needs vary, so will the facts and activities designed to meet those needs. Therefore a well-developed training plan is the foundation for a successful training course. The three most common components of a training plan identified by Certo are the course syllabus, schedule, and outline or map.

The implementation is the action stage which involves all the players in the training programme by putting into action the various plans to ensure a successful take-off of the designed or planned training programme. Nyarbi (2004) discusses that an organisation should ensure that employees are aware of the training course. Nyarbi advances that those who are to carry out the training should themselves have some training in running training programmes. Although

specialised training officers or human resource managers with responsibility for training will be trained in training techniques, line managers or other members of staff will have to be involved in training the individual staff members or participants. Nyarbi added that the training could be organised for individuals, groups or teams depending on the justification for the choice.

In the opinion of Robbins and Coulter (2002), managers are responsible for deciding what type of training employees need, when they need it, and what form that training should take. They further grouped employee skills into three categories: technical, interpersonal and problem solving.

Evaluating staff training and development programmes

It is easy to generate a new training programme but if the training effort is not evaluated, it becomes difficult to ascertain the cost and benefit associated with the training programme. It would be nice if all organisations could boast of returns on investments in training. In considering which of these methods an organisation should use, Noe, Chen and Biggs (1994) outlined certain factors that need to be appreciated. Among these were that company norms regarding evaluation, costs of designing and conducting an evaluation, the need for speed in obtaining programme effectiveness information and purpose of the training.

Cole (2000) pointed out that the evaluation of training is part of the control process of training. He emphasized that evaluation methods aim to obtain feedback about the results or outputs of training, and to use this feedback to assess the value of the training, with a view to improvement, where necessary. Further to

the above like any other control process, training evaluation is firstly concerned with setting the appropriate standards of training. These may take the form of policies, objectives, adherence to external standards and standards of trainer-training and qualifications. Clearly, the more precise the standards set, the easier it is to evaluate the success of training.

According to Armstrong (2001), it is important to evaluate training in order to assess its effectiveness in producing the learning outcomes specified when the training intervention was planned and to indicate where improvements or changes are required to make training even more effective. Training evaluation is a systematic process of collecting information for and about a training activity. This information can then be used for guiding decision making and for assessing how well the course is progressing and that objectives are being met. Evaluation is not merely an activity at the end of the training course, but is an on-going process throughout the training.

Noe et al. (1994) outlined the benefits of evaluating training and development programmes and were emphatic on the fact that, it helps to identify whether the programme is meeting the objectives, enhancing learning and resulting in transfer of learning to the job. Attwood (2002) discusses that, there are several benefits that an organisation may derive from conducting training evaluation such as determining the financial benefits and costs of the programme and also provides feedback about trainees' performance which can be used in subsequent training.

DeCenzo and Robbins (2002) suggested that in evaluating training effectiveness one needs to develop substantive data to determine whether training effort is achieving its goals; that is, if it is correcting the deficiencies in skills, knowledge, or attitudes that were assessed as needing attention. They advanced that critical to any training and development activity is proper and effective evaluation. Thus evaluation methods can be classified as reactions of participants or managers, test-retest method, pre-post performance method and experimental-control method.

Evaluation criteria should include reaction, learning, behaviour and results. According to Certo (2003), after the training programme has been completed, management should evaluate its effectiveness. Because training programmes represent an investment – costs, including materials, trainer time, and production loss while employees are being trained rather than doing their jobs – a reasonable return is essential. Basically, management should evaluate the training programme to determine if it meets the needs for which it was designed.

Cascio (1986) and Pynes (1997) suggested four levels at which training programmes can be evaluated. The first level is measuring the participant's reaction to the training programmes. The second level measures whether learning has occurred as a result of attending the training, or whether the training imparted knowledge, skills and abilities that were deemed important. The third level attempts to measure whether participants have been able to transfer to their jobs the skills, knowledge and attitudes they learned in training. The fourth level of evaluation attempts to measure that impact the training has on the organisation.

Horwitz (1996), on the hand, reported that there are three levels for evaluating training effectiveness. The first level is a reliance on informal feedback from line managers and trainees and formal course evaluations. The second level requires more systematic, objective measures for evaluating the transfer of learning from classroom to the job. This level remains somewhat illusive in practice. Third and more difficult are measures which systematically evaluate the effectiveness of HRD practices and initiatives in enhancing competitive goals.

Kirkpatrick (2006) has suggested four levels of evaluating training programmes. The levels are reaction, learning, behaviour and results. The issues on evaluation of staff training and development programmes outlined by Cascio (1986), Noe et al. (1994), Horwitz (1996), Pynes (1997), DeCenzo and Robbins (2002) and Kirkpatrick (2006) indicate the invaluable role of evaluating the effectiveness of staff training and development programmes. Pratt and Bennet (1990) and Crane (2002) are also of the view that the most refined method of evaluating training is to measure performance before and after training for both a control group and an uncontrol group.

Commitment to staff training and development programmes

A committed employee is one that will remain with the organisation. Through the years, numerous research studies have been conducted to determine the accuracy of this statement. In the end many have concluded that committed employees remain with the organisation for longer periods of time than those who are less committed. Steers (1977) hypothesised and found true that the more

committed an employee is, the less of a desire they have to terminate from the organisation. These “highly committed” employees were found to have a higher intent to remain with the company, a stronger desire to attend work, and a more positive attitude about their employment. Training and development programmes make employees more committed and desire to remain in the organisation.

Organisations do a lot to show their commitment to training and development programmes. This can be viewed in the light of the proportion of the annual budget that goes into training and development programmes. Evidence in Europe from the Price Waterhouse Cranfield survey shows great interest by employers in increased use of training. Almost all European countries have increased training expenditure for all categories of employees (Holden & Livian, 1992). Similar evidence abounds in Australia, South Africa and USA (Bishop, 1993; Bowmaker-Falconer & Horwitz, 1995). However, this expenditure remains a small percentage of remuneration budgets. Bowmaker-Falconer & Horwitz reported that there is widespread ignorance by even human resource managers of training investment in terms of money, time and resources.

According to Ashton and Felstead (1995), companies should look more inwardly by training and developing existing employees rather than merely acquiring appropriately qualified and experienced workers. Human resource management concepts as “commitment” to the company and the growth in the “quality” movement have led senior management teams to realise the increased importance of training and development for experienced staff (Muhlemayer & Clarke, 1997). It is for these reasons that organisations should show much

commitment to training and development programmes by investing in the people in order to respond to changes in the global business environment.

Yadapadithaya and Stewart (2003) indicated that with the exception of France, the majority of organisations in most countries spend less than two percent of budgets on training. Human resource managers in France seem most cognisant of organizational expenditure on training. It is one of the few countries where legislation compels organisations to spend a portion of salary budgets on training and those that fail to do so are taxed. Other than France, there is little legislative compulsion for organisations to spend part of their remuneration budgets on training.

Kaufman and Hotchkiss (2006) looked at the commitment of organisations to training programmes in terms of the cost associated with the programmes. The authors remarked that once a training programme is completed, worker productivity is expected to increase. The benefits will be to the company, due to an increase in worker output and productivity, and to the worker, as the increase in output should translate into higher wages and opportunities for career advancement. In general, a company will weigh the costs and returns to training to determine the amount of investment it will incur.

The benefits realised on training and development activities could make organisations more committed to these programmes. Although Owens (2006) studied the overall impact of training, he was able to find a correlation between commitment and turnover. The study found that employees that had a higher level of commitment also had a higher level of “turnover cognitions”. A higher score in

“turnover cognitions” indicated that the employee had a more favorable attitude and was less likely to consider turnover. Owens was able to determine that trained employees had mean turnover cognition of 31.15 and organisational commitment of 83.54 as compared to untrained employees who had a mean of 28.94 for turnover and 75.87 for commitment. If organisations appreciate high employee commitment and little desire to leave, they will commit themselves to training and development programmes.

Challenges confronting training and development programmes

The focus of corporate training and development policies and practices should be to create and foster a climate that promotes the successful acquisition and transfer of new skills and ideas. Studying multiple companies in India and Britain, Tannenbaum (1997) reported that a little over 65 per cent of Indian organisations perceived the ‘absence of transfer of learning’ from the training to the workplace as one of the major deficiencies of their training and development system. On the other hand, 61.5 per cent of the British organisations reported their ‘inability to evaluate the effectiveness of training and development programmes more rigorously’ as one of the key weaknesses of their training and development system. Earlier research on transfer of learning have provided convincing evidence that the work environment can either encourage or discourage the acquisition and transfer of new skills and ideas (Tannenbaum, 1997).

Yadapadithaya (2000; 2001) reported from his study of Indian companies that the organisation’s inability to link organisational, operational, and individual

training needs to strategic business objectives and training and development activities poses another source of challenge. The other major challenges were the firms' ability and willingness to commit major resources and adequate time to training and development to gain the cooperation and support of the line manager.

Yadapadithaya and Stewart (2003) did a comparative study of training and development programmes among Indian and British companies and identified lack of a systematic and comprehensive training needs analysis as a source of challenge confronting training and development programmes. They also identified the absence of transfer of learning and lack of a clear written policy on training and development as other sources of challenge. Furthermore, failure to evaluate the effectiveness of training and development programmes more rigorously and weak interaction between the industries seeking training and the institutions providing training were mentioned.

Brum (2007) reported that training can have a considerable influence on company finances as there are several potential training costs that companies may incur. One type of training related cost is direct cost. This may include instructor salary, materials, and follow-up supervision. A second type of training related cost is indirect cost. These costs are related to worker output and productivity during and upon completion of the training.

Summary of literature review

Training is the systematic acquisition of knowledge, skills and attitudes that brings about improvement in performance of the individual. Development is concerned with employee's future responsibilities on the job. Employees need to improve upon their performances hence the need to receive relevant training skills. Organisations have recognised the importance of training and development programmes so huge sums of money are committed in such programmes. In some countries, offering employees training and development opportunities have legislative backing thereby making it mandatory for management to ensure their enforcement.

The effectiveness of training and development programmes are observed in the training process which begins from determining training needs of employees, designing the training programme, administering the training programme and evaluating the training programme. Training and development programmes have numerous challenges among which are lack of clear written policy on training and development, failure to evaluate the effectiveness of programmes, firms' inability to commit major resources and adequate time to support training and development programmes and lack of transfer of learning among employees.

CHAPTER THREE

METHODOLOGY

Introduction

This chapter describes the methodology employed by the researcher in the conduct of the study. The areas covered under this chapter include the study organization, study design, population, sample and sampling technique, data collection, instruments, ethics, field work, field challenges and data management and analysis.

Study Organisation

Ghana Commercial Bank Limited, established in May 1953 for Ghanaian entrepreneurs, is now the largest indigenous bank with 135 branches nation-wide. The objective is to support the private sector and facilitate the nation's economic growth. GCB brings banking to the doorstep of existing and potential customers and extends credit facilities to the private sector (GCB, 2012).

The Kumasi area is headed by an area manager who is seated at the Adum branch which is also the area office. Under the area manager are the branch managers who are assisted by the operations officers. These constitute the senior management members of the bank. The junior staff includes the other employees with the lowest in rank being the cash officers and drivers. The security personnel are out-sourced and do not constitute part of the bank's staff (GCB, 2012).

Study design

Cross-sectional survey was employed in the study. A cross-sectional study design is a study in which various segments of a population are sampled and data are collected at a single moment in time (Zickmund, Babin, Carr & Griffin, 2010). The study covered junior level, senior and management level employees of the organisation from various branches of the bank. The researcher used a survey so that the questions could be directed to a large number of employees in order to explore the current issues regarding training and development in the organisation. According to McBurney and White (2007) survey is a way of assessing public opinion or individual characteristics by the use of questionnaire and random sampling methods.

Population

The population of Ghana Commercial Bank (GCB) staff in the Kumasi metropolis is two hundred and fifty (250). This population can be found in all the ten (10) branches in the Kumasi metropolis as shown in Table 1. The population comprises senior level and junior level staff involved in the day to day running of the bank's operations. It is out of this population that the sample has been drawn. (GCB, 2012)

Table 1: Population and sample of the study

Branch	Level of staff/Sex						Total	Sample
	Junior level		Senior level		Management level			
	Male	Female	Male	Female	Male	Female		
Kumasi	5	6	9	10	1	1	32	25
Main								
Ahensan	10	9	4	5	1	-	29	20
Kejetia	11	9	2	2	-	1	25	15
Asafo	12	7	5	3	1	-	28	17
Market								
Jubilee	10	11	4	3	-	1	29	20
KNUST	7	11	5	1	1	-	25	19
Harper	9	9	1	2	-	1	22	16
Road								
Bantama	13	5	1	-	-	1	20	10
KNUST	8	10	1	-	1	-	20	13
Junction								
Area	1	8	4	3	4	-	20	14
Office								
Total	86	85	36	29	9	5	250	169

Source: Field survey, 2011

Sample size and sampling technique

Bartlett, Kotrlik and Higin (2001) studied Cochran's formula for sample size determination and produced a table that suggested the appropriate sample size from a given population and confidence interval. This was employed and

sample size of 169 was chosen out of the population of 250. This sample size represented sixty eight percent of the population. The reason was to make the sample as representative of the population as possible.

A total of 169 staff members from all functional areas of the bank were sampled for the study. The involvement of all areas is to make the findings capable of being generalized since every sector of the bank's operations were involved in the study. The researcher used the lottery method of simple random sampling technique in the selection of the respondents at all levels of the organisation. The numbers corresponding to the list of employees were written in a hat. These numbers were selected randomly from the hat and the names corresponding to the selected numbers were selected for the study. The process was replicated in all branches involved in the study. The reason behind this is to give every staff members equal opportunity of being selected for the study (Wunsch, 1986).

Apart from that, the purposive sampling technique was used to select key personnel like the financial controller, operations manager, human resource manager and branch managers. This sampling technique was used as a result of their role in management and access to exclusive data pertaining to the organisation.

Data collection

Data was collected on the relevant variables. The key variables of interest were purposes of training and development programmes, the organisation's

commitment to training and development programmes, effectiveness of such programmes and the challenges confronting the organisation of training and development programmes. Data was also collected on the socio-demographic characteristics of respondents which covered variables like sex, age, years of service, staff specification and academic attainment. These variables could determine the type and frequency of training and development programmes to be organised.

Two sources of data were involved in the study. The primary data were obtained from a field survey conducted on the staff of Ghana Commercial Bank within the Kumasi metropolis. The respondents provided first-hand information on the issues identified in the instruments. The other data were secondary data which were obtained from published reports.

Instruments

The main instruments for data collection were the questionnaire and interview guide. The reason behind the use of the questionnaire was the ability of respondents to read and write which could facilitate independent expression of opinion devoid of bias. The questionnaire was used to ascertain data from the staff of Ghana Commercial Bank after extensive review of literature on the subject matter. The questionnaire had five sections which comprised the items on the socio-demographic characteristics of respondents and sections covering the four objectives. Each section had at least six items with a total of thirty items.

The items were mostly closed-ended types which could give guidance and ensure precision based on the objectives of the study. Apart from facilitating analysis, open-ended items do take a lot from the respondents who usually feel reluctant to respond to all the items if open-ended items were used. The questionnaires were distributed to respondents at the junior, senior and management level.

However, due to the busy schedule of key personnel in management position and their ability to provide detailed explanations, interviewing was used to obtain some data. These were the human resource manager and the area manager. They provided further explanation to training and development issues in the organisation.

Ethics

The researcher was very ethical in the conduct of the study. Permission was obtained from the management of the bank before the area was chosen for the study. The purpose of the study was explained to management of the bank upon which approval was given to use the staff as subjects for the study. Respondents were assured of anonymity and confidentiality of the responses they provided as purely for academic purposes. There were frequent meetings with the branch managers to discuss the mode of administration of the questionnaires. The two trained field assistants who facilitated the administration of the questionnaires were introduced to the managers ahead of time to avoid embarrassment and

obstruction. All the necessary materials and sources used in the study have been duly recognised and acknowledged.

Field work

It took the trained field assistants four weeks to retrieve all the questionnaires distributed. During the first week of February 2011, the questionnaires were distributed to all the branches within three days with the promise of taking them back the following week. The story was different when the field assistants went to collect them back. This called for my involvement and intervention of the branch managers until one hundred and thirty questionnaires were retrieved. The researcher conducted the interview in the last week of February. The human resource manager was interviewed face-to-face but the area manager had to be interviewed through the telephone because numerous attempts to get him face-to-face proved futile.

Field challenges

The study was not devoid of challenges which might have affected the result in one way or the other. There were frustrations on the part of respondents in responding to the questionnaire. Preliminary arrangements were made with all the branches but the situation turned different when the researcher wanted to retrieve the questionnaires. Some additional questionnaires were printed because two branches reported of missing questionnaires which aggravated the financial constraints. Field assistants had to visit the branches on several occasions before

the questionnaires were retrieved for analysis. This indeed delayed the analysis and the final submission of the entire work. The writer again encountered financial challenges because he had to make numerous visits to the branches to discuss with management seeking permission to use the staff as subjects for the study. There was also the issue of time constraints.

Data management and analysis

The results from the study were duly analysed using tools from the Statistical Product and Service Solutions (SPSS) software version 17. The data were organised in frequency distributions and charts for presentation. Certain variables were also cross-tabulated for analysis and discussion. The results were analyzed in line with already existing literature on the subject matter to ascertain the true situation pertaining to Ghana Commercial Bank.

Out of one hundred and sixty nine questionnaires sent out, one hundred and thirty were retrieved. Ten of the retrieved questionnaires were not fully answered so they were excluded from the analysis. Thus one hundred and twenty questionnaires were suitable for analysis thus representing a response rate of seventy-one percent (71%).

CHAPTER FOUR

RESULTS AND DISCUSSION

Introduction

This chapter covers the presentation of results, analysis and discussions. The chapter begins with the demographic characteristics of respondents and then followed by the results according to the objectives of the study. The responses were input into the software and frequency distributions, cross-tabulations and charts were extracted for the analysis. There were one hundred and twenty fully answered questionnaires which were used for the analysis, thus representing a response rate of 71 percent.

Demographic characteristics of respondents

The demographic characteristics of respondents covered in the analysis include the age, gender, academic attainment, years of service and staff specification of the staff of the study area. From Table 2, out of 120 respondents, 23.3 percent were between the ages of 20-29 years out of which 8.3 percent were males and 15 percent were females and then 29.2 percent other respondents whose ages fell within 30-39 years had 15 percent males and 14.2 percent females. The age distribution of the staff of GCB shows quite a youthful staff with about 52.5 percent whose ages were below 40 years. The implication of this result is that, the bank can enjoy the services of these young talents for quite an extended period. Attempts to offer them enough training and development

programmes serve as advantage to the bank and thereby reduce the cost of recruiting or poaching already-experienced staff. Cole (2000) stated that in designing training needs, everything about the participants must be considered including their gender and age.

Again, it is obvious from the table that 31.7 percent of the respondents, were between the ages of 40-49 years. There were 15.8 percent other respondents who were between the ages of 50-59 years. The rich experience of staff who are old enough cannot be over-emphasised in financial institutions but complications with old age and the offer of best customer service is another issue worth considering. The staff is generally dominated by females as can be seen from the table which shows that the males were 42.5 percent and females were 57.5 percent.

Table 2: Age and gender distribution of respondents

Age	Male		Female		Total	
	Frequency	Percent	Frequency	Percent	Frequency	Percent
20-29	10	8.3	18	15	28	23.3
30-39	18	15	17	14.2	35	29.2
40-49	17	14.2	21	17.5	38	31.7
50-59	6	5	13	10.8	19	15.8
Total	51	42.5	69	57.5	120	100

Source: Field survey, 2011

The result from Figure 3 show that there were 25.8 percent of the respondents who had completed Senior High School, G.C.E ‘Ordinary’ Level or

‘Advanced’ level. It indicates that about one-quarter of the staff had up to second-cycle education, and will require training. There is also another group of respondents who had certificates, diploma or Higher National Diploma who were 35 percent of the total number of respondents. Bowmaker-Falconer and Horwitz (1995) reported on high expenditure on training and development programmes. Organisations with employees having very weak educational background will tend to spend more on training and development programmes.

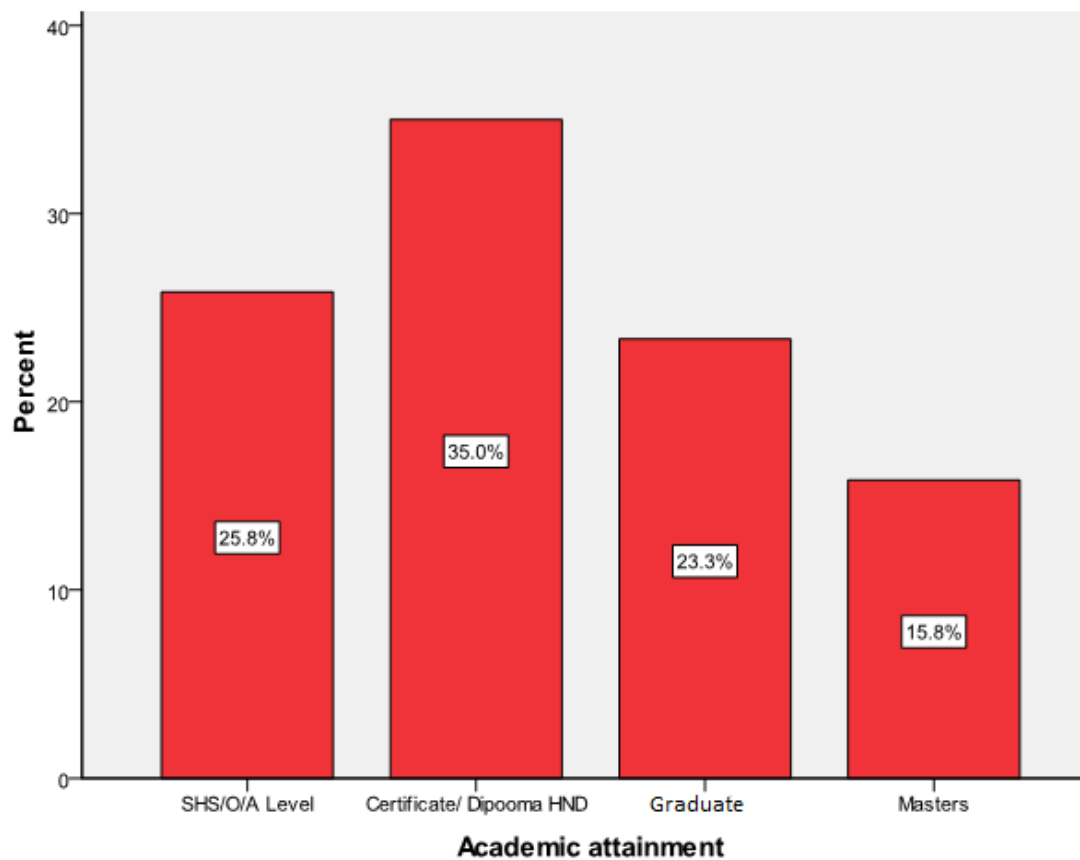


Figure 1: Academic attainment of respondents

Source: Field survey, 2011

From Figure 1, a total of 60.8 percent of the respondents did not have university education. There were however, 23.3 percent and 15.8 percent of the

respondents who had graduate and master’s degree certificates respectively. Such employees occupied top and senior management positions.

It could be seen from Table 3 that a total of 33.3 percent had spent up to five years with the bank out of which 25 percent were junior staff, 3.3 percent were senior staff and five percent were management members.

Table 3: Years of service and staff category

Yrs of service	Junior		Senior		Management		Total	
	Freq	Percent	Freq	Percent	Freq	Percent	Freq	Percent
1-5	30	25	4	3.3	6	5	40	33.3
6-10	17	14.2	4	3.3	3	2.5	24	20
11-15	5	4.2	2	1.7	0	0	7	5.8
16-20	0	0	15	12.5	5	4.2	20	16.7
Over 20	0	0	26	21.7	3	2.5	29	24.2
Total	52	43.3	51	42.5	17	14.2	120	100

Source: Field survey, 2011

It could again be seen from table 3 that 20 percent of the respondents had spent between 6-10 years with the bank. The respondents in management position had spent few years with the organisation. It was reported by Ashton and Felstead (1995) that, companies should look more inwardly by training and developing existing employees rather than merely acquiring appropriately qualified and experienced workers. About half of the respondents have spent more than ten years with the bank. Given the necessary training and development programmes,

the bank can save itself the cost of poaching experienced workers as emphasised by Ashton and Felstead.

The result from the table indicates that 16.7 percent of the respondents had spent between 16-20 years with the bank all of whom were senior (12.5%) and management (4.2%) members. There were (24.2%) other respondents who had spent over twenty years with the bank most of whom were senior staff (21.7%). In the view of Muhlemayer and Clarke (1997), senior management teams are compelled to focus on issues of commitment to the company and growth in quality movement hence the need to train and develop staff who have spent some number of years with the organisation.

Purpose of training and development programmes

The study examined the purpose of training and development programmes. The issues discussed under the purposes of training and development programmes include the benefits of training and development programmes, measurement of performance based on training and development programmes and category of staff who receives training and development programmes. Increasing value of individual employees' knowledge and skills through training in order to have greater commitment of staff and personal growth in opportunities for employees that can lead to the provision of a pool of skilled manpower for the organisation was identified by Cole (2000) as a rationale for embarking upon training and development programmes. It therefore suggests that

frequently organising such programmes will go a long way to increase performance and productivity.

The importance of training and development programmes for financial institutions cannot be over-emphasised. It was indicated by 79.2 percent of the respondents that training and development programmes were very important for the organisation. They ascribed to the fact that there is so much increasing competition and dynamism in the banking sector such that, if there were no such programmes, they may have to stay out of competition. The result is in congruence with the views of Armstrong (2006) who identified that the strongest motive of training and development is the need to respond to challenges presented by new technologies.

However, 20.8 percent of the respondents held a contrary view and indicated that training and development programmes were not very important in the organisation. Respondents with such opinion disagree with the findings of Arguinis and Kraiger (2009) who thought training and development should be seen as part of the individual professional development.

According to Nickols (2003) the reasons for training are to communicate information, introduce new ideas, debate issues and to provide a shared experience as part of a team development effort. Organisations would have no justification for including training and development in their budgets if indeed there were no significant benefits derived. Out of 120 respondents, it was indicated by 70.8 percent that the bank derived much benefits from training and development programmes as shown in Figure 2.

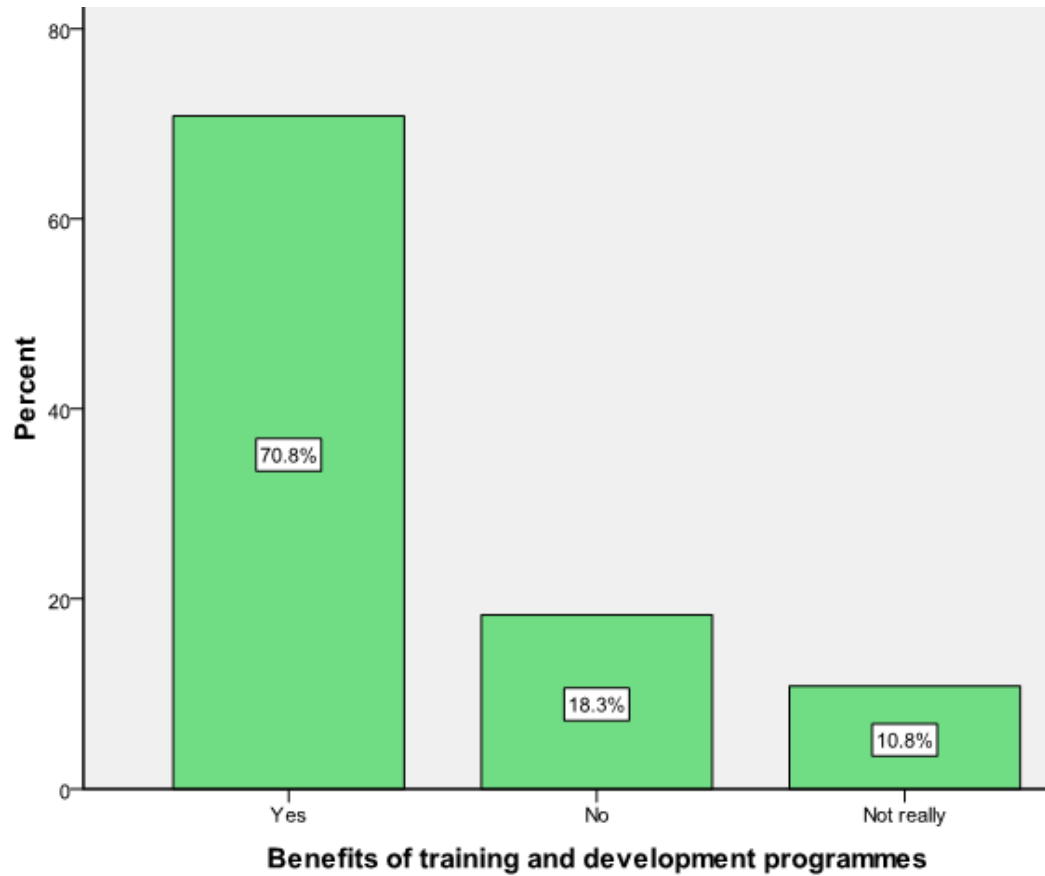


Figure 2: Benefits of training and development programmes

Source: Field survey, 2011

These respondents confirmed the fact that training and development programmes had such benefits as equipping employees with skills, increasing employee knowledge, developing the workforce to withstand the competitive and dynamic banking environment and enhancing self-development as indicated by Cole (2000). It was however, expressed by 18.4 percent of the respondents that there were no benefits from training and development programmes whilst the remaining 10.8 percent of the respondents were indifferent.

Among the justification for organising training and development programmes is its use as a means of measuring performance. Responses from the

120 subjects for the study revealed that 24.2 percent viewed training and development programmes as a basis for measuring performance out of which 10.8 percent were males and 13.4 percent were females. It was however, confirmed by 25 percent male and 35.8 percent female respondents that the contrary was the case. They were emphatic that training and development programmes were not used as basis for measuring employee performance. This opinion contradicts the findings of DeCenzo and Robbins (2002) who remarked that training and development programmes must provide basis for measuring performance.

There were some respondents who were not aware of whether training and development programmes were used as basis for measuring performance. These comprised 6.7 percent male and 8.3 percent female respondents as shown in Table 4.

Table 4: Training and development as basis for measuring performance

Performance	Male		Female		Total	
	Frequency	Percent	Frequency	Percent	Frequency	Percent
Yes	13	10.8	16	13.4	29	24.2
No	30	25.0	43	35.8	73	60.8
Not aware	8	6.7	10	8.3	18	15.0
Total	51	42.5	69	57.5	120	100.0

Source: Field survey, 2011

Employees not being aware of training and development programmes show a lack of commitment to such programmes which can increase turnover intentions as reported by Brum (2007).

Training and development can be organised for individuals, groups and teams. It was expressed by 45 percent out of 120 respondents that training and development programmes were mostly organised for individuals (Figure 3). It is the best form of organising such programmes in terms of ensuring efficiency as indicated by Cole (2000). It is however, costly since materials have to be provided for individual participants. In the view of 37.5 of the respondents, training and development programmes were organised for groups. The result confirms the view of DeCenzo and Robbins (2002) who, looking at it from a cost-saving point of view, advocated for group-based or team-based organised programmes. The organisation can save cost by organising group-based training programmes.

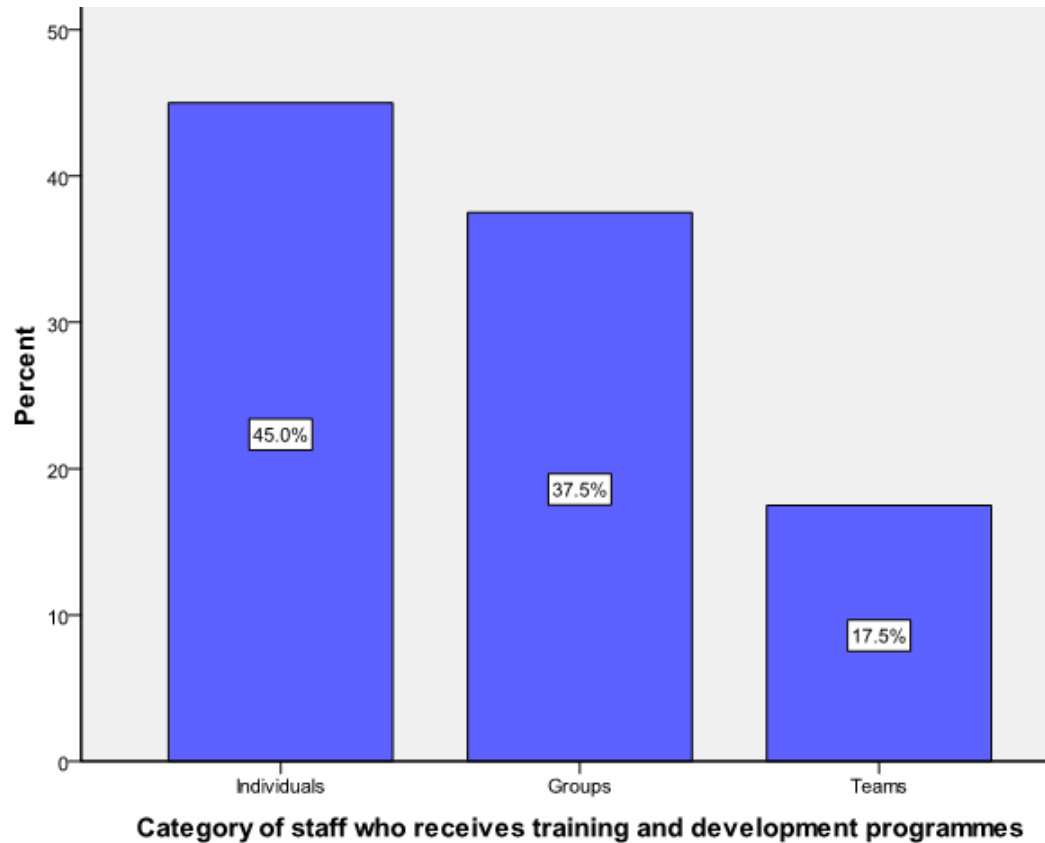


Figure 3 Forms of organising training and development programmes

Source: Field survey, 2011

Individuals come together to form groups and because there are group responsibilities and targets, training and development programmes are organised in groups. Beyond the group levels, there are teams which are a combination of groups. It was the view of 17.5 percent out of 120 respondents that training and development programmes were organised for teams. Organising training and development programmes in groups and teams will save the organisation huge sums of money, but the effectiveness of such programmes is what matters most (DeCenzo & Robbins, 2002).

On the reasons for pursuing training and development programmes, 27.5 percent out of 120 respondents indicated that training and development programmes were organised to respond to challenges. The opinion of the respondents is in consonance with that of Armstrong (2006) who remarked that the strongest motive for training and development is the need to respond to challenges presented by new technologies.

Out of the total 120 respondents, 35 percent were of the view that training and development programmes were done to improve upon performance as shown in Figure 6. Arguinis and Kraiger (2009) held the view that training and development programmes were organised in employees' quest for enhanced efficiency and level of performance and this assertion has been confirmed by the respondents.

It was also noted that 23.3 percent of the respondents agreed that the training and development programmes equipped employees with skills (Figure 4). This finding is in consonance with that of Cole (2000) who found that employee training and development brought about increased knowledge and skills.

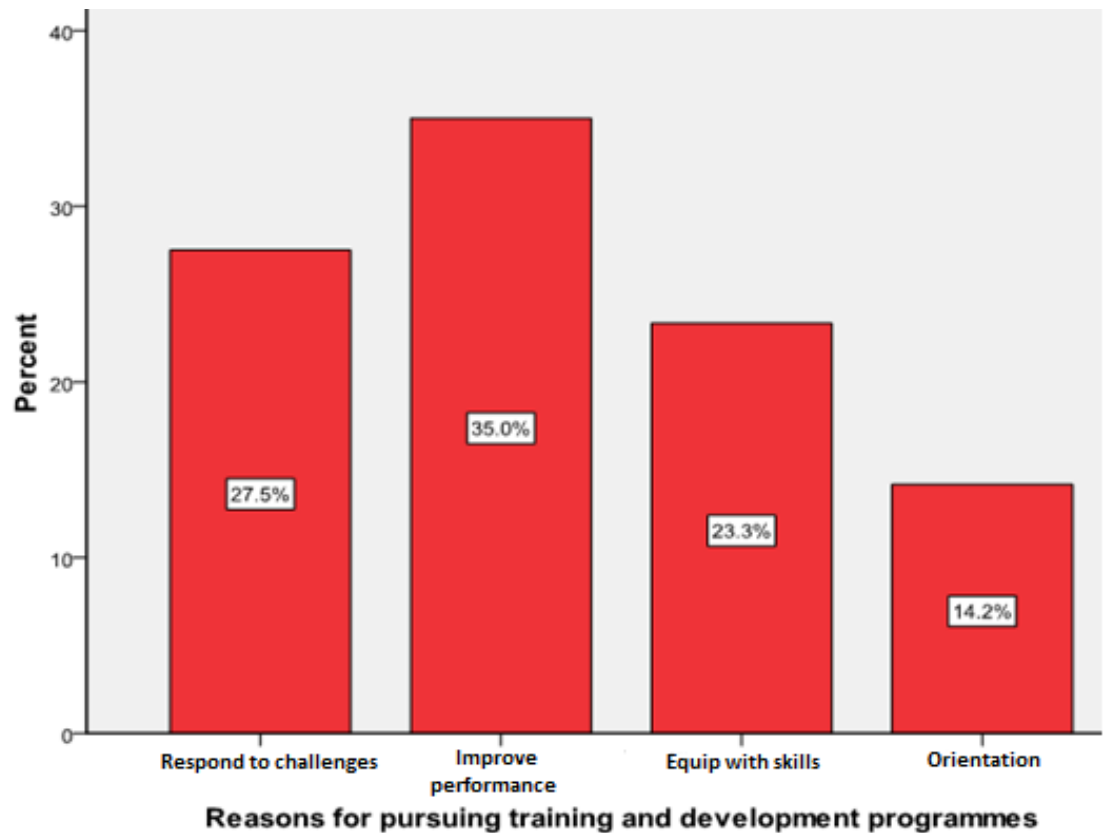


Figure 4: Reasons for pursuing training and development programmes

Source: Field survey, 2011

Another 14.2 percent of the 120 respondents indicated that training and development programmes enable new employees to become conversant with their work. As newly recruited employees, they can only be better as their colleagues through constant and effective training and development programmes. The result is in line with the findings of Rodger (2001) who reported that organisations embark on training and development activities to ensure increase in productivity and also to motivate employees by increasing their level of competence, skills and knowledge, personal growth opportunities for employees and provision of higher levels of service.

Commitment to training and development programmes

The issues discussed in this section include the reasons for pursuing training and development programmes and organisation of training and development programmes apart from orientation. The other issues include frequency of training and development programmes in a year, type of training and development programmes organised and the participation of management in such programmes.

It can be seen from Table 5 that in an attempt to find out if respondents received other forms of training apart from the initial ones organised for them, it was declared by 32.5 percent junior staff, 35 percent of senior staff and 8.3 percent of management staff respondents out of 120 respondents that, they received other forms of training and development programmes apart from those they received during orientation. Donald and Richard (1998) made strong cases for the need to develop an orientation programme for new employees, but Gareth and Jennifer (2003) contended that employees needed training on how to perform their current jobs and whenever there was job rotation, employees needed to be given the relevant training on the job thus emphasizing the fact there could be training and development programmes apart from orientation.

There were some other respondents who had a contrasting opinion about this altogether and declared that there were no such programmes apart from those given during orientation. This was expressed by 6.7 percent of junior staff, 2.5 percent of senior staff and 2.5 percent of management staff (Table 5).

Table 5: Training and development apart from orientation

Response	Junior staff		Senior staff		Management		Total	
	Freq	Percent	Freq	Percent	Freq	Percent	Freq	Percent
Yes	39	32.5	42	35.0	10	8.3	91	75.8
No	8	6.7	3	2.5	3	2.5	14	11.7
Cannot remember	5	4.2	6	5.0	4	3.3	15	12.5
Total	52	43.3	51	42.5	17	14.2	120	100.0

Source: Field survey, 2011

The remaining respondents (12.5%) could not remember whether or not there were any training and development programmes organised apart from those given during orientation of newly employed staff. The absence of training and development programmes shows lack of commitment on the part of the organisation to such programmes which could lead to employee turnover as reported by Brum (2007).

From Figure 5, it was indicated by 65.8 percent out of 120 respondents that training and development programmes were organised once in a year. Responses from 7.5 percent of the respondents indicated that training and development programmes were organised twice in a year. There were 2.5 percent other respondents each who expressed that the programme was organised three times and more than four times in a year. The results confirm the findings of Holden and Livian (1992), Bishop (1993), Bowmaker-Falconer and Horwitz (1995) and Yadapadithaya and Stewart (2003) who reported sound HRD policy

and practice and high commitment to training and development programmes in countries like Australia, Europe and South Africa.

Frequently organising training and development programmes will pose some financial burden on management which account for most organisations spending small percentage of the budget on training and development programmes as was reported by Yadapadithaya and Stewart (2003). However, if the programmes are effectively organised, the organisation will benefit tremendously from it through improvement in skills and knowledge as indicated by Arguinis and Kraiger (2009). In the opinion of 21.7 percent of the 120 respondents (Figure 5), the situation did not apply to them and that no special training and development programmes were organised for them apart from the initial orientation programme.

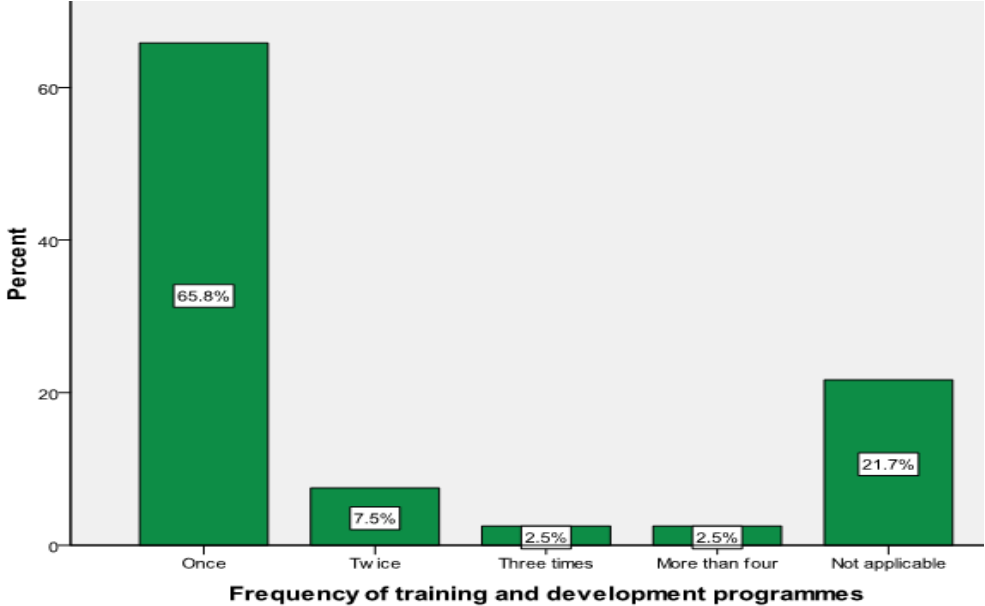


Figure 5: Frequency of training and development programmes in a year

Source: Field survey, 2011

The result is at variance with the findings of De Ceiri et al. (2003) who cited HR Focus (1999) that organisations especially Australian organisations are spending more on training and development programmes. As a practice every newly recruited employee would be given induction training. However, in the course of the work, they are given on- the- job or off- the- job training in order to be abreast with time (Armstrong, 2001; and Bennet & Graham, 1992). On the job training occurs when employees pick up skills whilst working alongside experience ones at their place of work (De Cenzo & Robbins, 2002).

It can be seen from Table 6 that, out of 89 respondents who identified on-the-job training as the type of training they received, 25.8 percent had spent between 1-5 years in the organisation, 7.5 percent had spent between 6-10 years with the bank, 3.3 percent had spent between 11-15 years, 15.8 percent had spent between 16-20 years and 21.7 percent had spent more than 20 years with the bank. On-the-job training reflects a blend of job-related knowledge and experience. This includes coaching, position rotation, and special project committees. This means that the bank uses any of these methods for teams, groups and individuals. This is in agreement with the findings of Noe et al (1994) and DeCenzo and Robbins (2002) who reported that most organisations used on-the-job training because of cost and feasibility advantages and takes the form of apprenticeship training.

Table 6: Types of training and development and years of service

Years	On the job		Off- the job		Others		Total	
	Freq	Percent	Freq	Percent	Freq	Percent	Freq	Percent
1-5	31	25.8	6	5.0	3	2.5	40	33.3
6-10	9	7.5	12	10.0	3	2.5	24	20.0
11-15	4	3.3	1	.8	2	1.7	7	5.8
16-20	19	15.8	1	.8	0	0.0	20	16.7
Over 20	26	21.7	3	2.5	0	0.0	29	24.2
Total	89	74.2	23	19.2	8	6.7	120	100.0

Source: Field survey, 2011

It was the view of 23 respondents that they received off-the-job training. Out of this, five percent had spent between 1-5 years with the bank, 10 percent had spent between 6-10 years, 0.8 percent each had spent between 11-15 years and 16-20 years and 2.5 percent had spent more than 20 years with the organisation. Pynes (1997), Armstrong (2001) and DeCenzo and Robbins (2002) classified off-the-job training according to lectures, audio-visual methods, role playing, programmed instruction and vestibule training. Most off- the-job training methods used were lectures, audio-visual methods, role play and programmed instruction. These were done in the form of workshops and retreats for staff and mostly organised for teams and groups in order to control cost. The remaining 6.6 percent of the respondents indicated that they received other forms of training and development programmes which could be combined forms.

It can be seen from Figure 6 that 37.5 percent out of 120 respondents confirmed that top management were involved and participated in training and development programmes. Yadapadithaya and Stewart (2003) observed that most training and development programmes in Britain involved managers. The presence of top management at such programmes serves as checks for the participants and organisers. It was however, indicated by 35 percent of the respondents that top management did not participate in training and development programmes, contrary to the views of Yadapadithaya and Stewart (2003). A total of 27.5 percent of the respondents were not sure as to whether top management were involved or participated in training and development programmes.

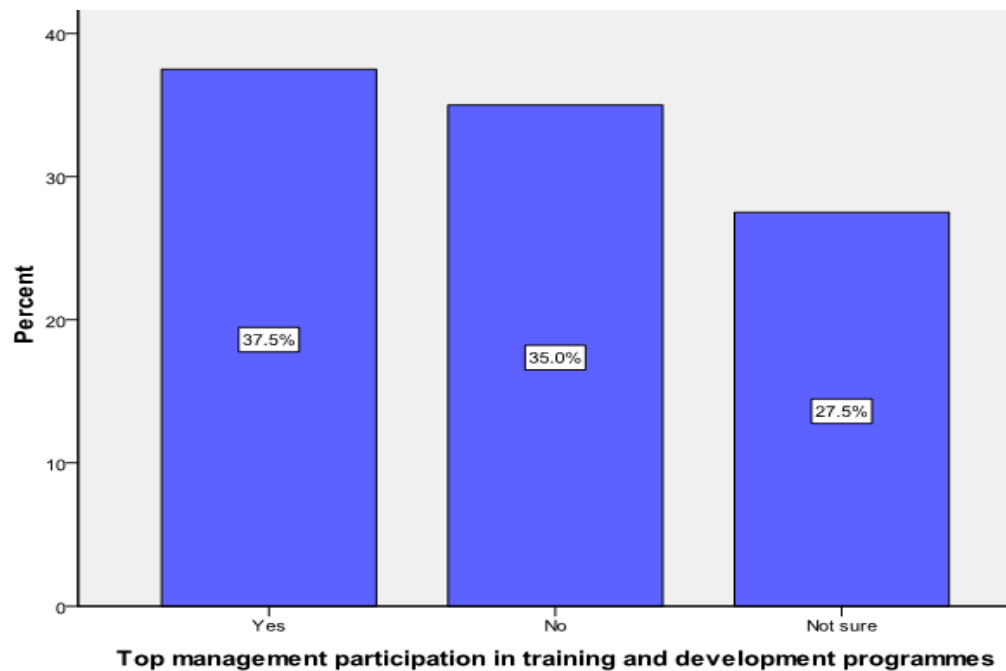


Figure 6 Top management participation in training programme

Source: Field survey, 2011

An organisation's commitment to training and development programmes is a function of its budget allocation to training and development programmes (Yadapadithaya & Stewart, 2003). It was the opinion of 70 percent of the 120 respondents that the proportion of the organisation's budget allocated to training and development was very insignificant. This result is different from that of Bishop (1993) and Bowmaker-Falconer & Horwitz (1995) who reported that almost all European countries have increased their expenditure on training and development programmes for all categories.

A contrary view was expressed by the remaining 30 percent of the respondents. They were of the opinion that, the proportion of the organisation's budget allocated to training and development was necessary. The result is similar to the findings of Holden and Livian (1992) who asserted that almost all European countries have increased training expenditure for all categories of employees. Kaufman and Hotchkiss (2006) asserted that organisations consider the benefits of training and development before they commit funds into it.

Effectiveness of staff training and development programmes

The issues discussed under this objective is similar to Nyarbi's (2008) view were identification of training needs before the programme, training and development programmes designed in advance before implementation, full implementation of designed programmes and evaluation after the programme. Other issues discussed include change in employee performance after training and development programmes and effect of training and development programmes on employee performance.

The respondents indicated that before training and development programmes commenced, training needs were identified. This was confirmed by 60 percent out of the 120 respondents. For those who confirmed the identification of training needs before training and development programmes, 23.3 percent had completed secondary school level education and 20 percent had obtained certificate, diploma or HND. The detail can be found in Table 7. The first step of the training process is determining the organisation's training needs which are the information or skill areas of an individual, group or team that require further development to increase the productivity of the individual, group or team. Armstrong (2001) indicated that, training needs pinpoint the gap between what is happening and what should happen.

Table 7: Academic attainment and identification of training needs

Academic attainment	Yes		No		Not always		Total	
	Freq	Percent	Freq	Percent	Freq	Percent	Freq	Percent
SHS/O/A Level	28	23.3	0	0.0	3	2.5	31	25.8
Certificate/Diploma/HND	24	20.0	0	0.0	18	15.0	42	35.0
Graduate	13	10.8	3	2.5	12	10.0	28	23.3
Masters	7	5.8	3	2.5	9	7.5	19	15.8
Total	72	60.0	6	5.0	42	35.0	120	100.0

Source: Field survey, 2011

It was also indicated by 35 percent of the respondents that training needs were not always identified. Out of this number, 15 percent had completed certificated, diploma or HND courses and 10 percent were graduates. The result casts doubts on the effectiveness of the training and development process, and indicates gaps in the training and development process. If training needs are not always identified there is the tendency that there will be short falls in terms of employee knowledge, understanding, skills and attitudes against what is required by the job, or the demands of organisational change as indicated by Cole (2000).

Once training needs have been determined, a training programme aimed at meeting those needs must be designed. Basically, designing a programme entails assembling various types of facts and activities that will meet the established training needs. Majority of the respondents confirmed that training and development programmes were designed. It was the view of Dransfield (1996) that in designing a training programme, whoever is designing it should have to decide the content, time, place and methods of training. This means that all these are taken into consideration in designing the training and development programme for the employees. Obviously, as training needs vary, so will the facts and activities designed to meet those needs (Certo, 2003).

From Table 8, out of 56 respondents who confirmed that training and development programmes were always designed in advance before implementation, 14.2 percent had completed second cycle education and 11.7 percent were undergraduates. The result is in agreement with the views of Dransfield (1996) who indicated that once training needs have been identified,

programmes to meet those needs must be designed. It is therefore not out of place for the bank to design the training programmes.

Out of the 53 respondents who stated that training and development programmes were not always designed in advance before implementation, 20 percent had completed certificated, diploma or HND education, 9.2 percent each had completed second cycle and undergraduate education and 5.8 percent had completed master's degree.

Table 8: Training and development programmes designed in advance

Academic attainment	Yes		No		Not always		Total	
	Freq	Percent	Freq	Percent	Freq	Percent	Freq	Percent
SHS/O/A Level	17	14.2	3	2.5	11	9.2	31	25.8
Certificate/Diploma/HND	13	10.8	5	4.2	24	20.0	42	35.0
Graduate	14	11.7	3	2.5	11	9.2	28	23.3
Masters	12	10.0	0	0.0	7	5.8	19	15.8
Total	56	46.7	11	9.2	53	44.2	120	100.0

Field survey, 2011

There were 9.2 percent other respondents who felt that training and development programmes were not designed in advance before they were implemented. The situation is not in line with the views of Cole (2000) and Armstrong (2001) who emphasised the need to plan the what, how, when, where and by whom the training programme is designed.

The next stage of the training process is where all that has been designed on paper is transferred into action before the outcome is evaluated (Certo, 2003). The respondents were asked to indicate whether or not designed programmes were fully implemented and the result can be found in Table 9. Out of 63 respondents who indicated that designed programmes were not always fully implemented, 20.8 percent were junior staff and 24.2 percent were senior staff members. The result is contrary to the views of Nyarbi (2004) who emphasised the need to fully implement designed programmes.

Table 9: Designed training and development programmes and staff

Staff	Yes		No		Not always		Total	
	Freq	Percent	Freq	Percent	Freq	Percent	Freq	Percent
Junior	15	12.5	12	10.0	25	20.8	52	43.3
Senior	6	5.0	16	13.3	29	24.2	51	42.5
Management	5	4.2	3	2.5	9	7.5	17	14.2
Total	26	21.7	31	25.8	63	52.5	120	100.0

Source: Field survey, 2011

It can be observed from the table that, 10 percent of the junior staff, 13.3 percent of the senior staff and 2.5 percent of the management of the staff held the view that designed programmes were not strictly followed. Not following designed programmes will make the training process as suggested by Cole (2000) and Certo (2003) incomplete. The results also show that 26 respondents out of the 120 respondents indicated that programmes were carried out strictly according to what has been designed. It means that all potential skill areas such as technical,

interpersonal and problem solving skills of employees mentioned by Robbins and Coutler (2002) could be catered for and duly assessed at the end of the programme.

It is easy to generate a new training programme but if the training effort is not evaluated, it becomes difficult to ascertain the cost and benefit associated with the training programme. Training evaluation is a systematic process of collecting information for and about a training activity (Armstrong, 2001). According to Certo (2003), after the training programme has been completed, management should evaluate its effectiveness, because training programmes represent an investment and a reasonable return is essential.

There were 63 out of the total respondents who were of the opinion that training and development programmes were not always evaluated comprising 29.2 percent females and 23.3 percent males. According to Armstrong (2001), it is important to evaluate training in order to assess its effectiveness in producing the learning outcomes specified when the training intervention was planned and to indicate where improvements or changes are required to make training even more effective.

On the contrary, 30 out of 120 respondents comprising 15.8 percent and 9.2 percent females and males respectively indicated that training and development programmes were always evaluated after the programmes. This is the best of practices since it makes the training process complete as suggested by Cole (2000) and Certo (2003).

Table 10: Gender and evaluation of training and development programme

Response	Male		Female		Total	
	Freq	Percent	Freq	Percent	Freq	Percent
Yes	11	9.2	19	15.8	30	25.0
No	12	10.0	15	12.5	27	22.5
Not always	28	23.3	35	29.2	63	52.5
Total	51	42.5	69	57.5	120	100.0

Source: Field survey, 2011

It was however, indicated by 22.5 percent of the respondents that training and development programmes were not evaluated. The result can be found in Table 10. Turning attention to some of the benefits of training evaluation as commented by Attwood (2002), there are several benefits that an organisation may derive from conducting training evaluation such as determining the financial benefits and costs of the programme and also provides feedback about trainees' performance which can be used in subsequent training.

It is expected that after learning has taken place, a relatively permanent change should be experienced in the life of the individual (Armstrong, 2001). The study tried to find out if this was experienced in the performance of the employees after training and development programmes had taken place. Out of the 120 respondents, 59 expressed that training and development programmes brought significant changes in their performance. The breakdown out of the total was 16.7 percent junior staff, 25.8 percent and 6.7 percent senior staff and management respectively. According to DeCenzo and Robbins (2002) training programmes

should correct the deficiencies in skills, knowledge or attitudes. The corrected behaviour constitutes change attributable to the training the employee received.

In the view of 14.2 percent of the junior staff, 15 percent of the senior staff and 0.8 percent of the management staff, training and development programmes brought about insignificant change in their performance (Table 11).

Table 11: Change in employee performance after programmes

Change	Junior staff		Senior staff		Management		Total	
	Freq	Percent	Freq	Percent	Freq	Percent	Freq	Percent
None at all	9	7.5	0	0.0	3	2.5	12	10.0
Insignificant	17	14.2	18	15.0	1	.8	36	30.0
Significant	20	16.7	31	25.8	8	6.7	59	49.2
Very significant	6	5.0	2	1.7	5	4.2	13	10.8
Total	52	43.3	51	42.5	17	14.2	120	100.0

Source: Field survey, 2011

There were 7.5 percent of the junior staff who indicated that there was no change in their performance after participating in training and development programmes. For such employees, the benefits of training and development programmes identified by Attwood (2002) did not apply to them. The remaining 10.8 percent indicated a very substantial change in their performance after training and development programmes. The result confirms the views of Cole (2000) who opined that most organisations saw improvement in performance and

productivity after providing their employees the required training and development.

If training and development programmes are carried out correctly, the training on employee performance can often encourage growth within the worker and the organisation itself (Attwood, 2002). The performance of employees and the effects of training and development have been presented for analysis. From Table 12, it was expressed by 45 percent of the respondents made up of 23.3 percent males and 21.7 percent females that the training and development programmes they received had significant effect on their performance. It was again expressed by 5.8 percent of the 120 respondents that training and development programmes had very significant effect on their performance. The results are consistent with the views of Pynes (1997) who reported that the impact of training and development programmes on the employees must be evaluated.

Out of 35.8 percent of the respondents who indicated that training and development programmes had insignificant effect on their performance, 10 percent were males and 25.8 percent were females. In the view of 13.3 percent respondents out of which 6.7 percent each were males and females, there was no effect at all on the performance of employees. The results are at variance with the assertion by Cascio (1986) that training and development programmes had impact on the organisation. The employees make up the organisation and it is expected that when employees go through training and development programmes, the effect must be significant.

Table 12: Gender and employee performance

Effect	Male		Female		Total	
	Freq	Percent	Freq	Percent	Freq	Percent
None at all	8	6.7	8	6.7	16	13.3
Insignificant	12	10.0	31	25.8	43	35.8
Significant	28	23.3	26	21.7	54	45.0
Very significant	3	2.5	4	3.3	7	5.8
Total	51	42.5	69	57.5	120	100.0

Source: Field survey, 2011

Effective training brings along the benefits of minimising learning cost, improving individual, group, team and corporate performance in terms of output, quality, and overall productivity (Decenzo & Robbins, 2002). It also improves operational flexibility by extending the range of skills possessed by employees (multi-skilling) and customer service. When respondents were asked to indicate the effectiveness of training and development programmes organised at the workplaces, 55.8 percent of 120 respondents held the view that training and development programmes were ineffective. According to them, the entire training process was not observed contrary to the views of DeCenzo and Robbins (2002).

However, 44.2 percent indicated that the programmes were effective. This confirms DeCenzo and Robbins' (2002) assertion that, the effectiveness of staff training and development programmes is dependent upon the effectiveness and careful evaluation of the entire training process.

Challenges confronting the implementation of training and development programmes

The main issues discussed under this section are the challenges confronting the implementation of the training and development programmes. The primary responsibility of organisations and the focus of corporate training and development policies and practices should be to create and foster a climate that promotes the successful acquisition and transfer of new skills and ideas (Tannenbaum 1997; Yadapadithaya & Stewart 2003). From Table 13, it was identified by 80 percent of the respondents that, the major challenge confronting training and development programmes was the lack of opportunity to transfer what has been learnt.

Eighty eight (73.3%) of the respondents identified the lack of comprehensive training needs assessment as a challenge. The same problem was identified by Tannenbaum (1997) and Yadapadithaya and Stewart (2003) as a major constraint to British and Indian companies. This situation cast doubts on the full implementation of the training process which begins from needs assessment and therefore weakens the foundations of quality training and development programmes.

Table 13: Challenges confronting training and development programmes

Challenges	Frequency	Percent
Lack of transfer of learning opportunity	96	80
Lack of comprehensive training needs assessment	88	73.3
Programmes are not broad enough to cover most employees	82	68.3
Lack of rigorous evaluation of programmes	108	90
Lack of involvement of branch managers and employees at the grass root	77	64.2
Lack of logistic and financial support for programmes	90	75
Too much bureaucracy and lack employee empowerment	68	56.7

Note: Multiple responses

Source: Field survey, 2011

Majority (68.3%) of the respondents also indicated that training and development programmes were not broad enough to cover all employees. They felt that training and development programmes were organised for a few selected employees. The result confirms the findings of Tannenbaum (1997) who emphasised that such a situation will have adverse implications for the organisation since every section of the firm is sensitive and requires quick response to the changing needs at the workplace.

The findings of Tannenbaum (1997) and Yadapadithaya and Stewart (2003) that failure to evaluate the effectiveness of training and development

programmes more rigorously served as a major challenge to firms was confirmed by 90 percent of the 120 respondents. In addition, according to 64.2 percent of the respondents, the programmes lacked the involvement of branch managers and employees at the grass root. This situation has the tendency to jeopardize the identification of training needs. It was noted by Nyarbi (2004) that line managers or other members of staff should be involved in the process. The branch managers and staff at the grass root are the best people to tell what disturbs them, hence failure to involve them is tantamount to not addressing the issue at stake.

It was also identified that lack of logistic and financial support for programmes was a major constraint. Participants at training sections require some learning materials to facilitate learning. It was reported by Noe et al. (1994) that one important factor that needs to be appreciated in ensuring programme effectiveness was cost of designing training programmes. The absence of such financial support makes learning very strenuous. This challenge was identified by 75 percent of the 120 respondents.

The respondents also identified too much bureaucracy and lack of employee empowerment as a major problem. This was the opinion of 56.7 percent out of 120 respondents. This finding is not surprising because some respondents have already cited lack of employee involvement and everything seem to have come from headquarters. Dransfield (1996) pointed out that in designing training programmes the time, content, place, methods and everybody who matters must be involved even though that makes the process cumbersome.

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

Introduction

The study has so far covered the introduction, review of relevant literature, the research methods which employed and the results and discussion. The first section focuses on a brief of the entire study up to this point, before the major findings. These are followed by the conclusions and recommendations.

Summary

The objectives of the study were to describe the purposes of training and development programmes, determine the commitment of the bank and examine the effectiveness and challenges of training and development programmes. The study involved the exploratory and case study designs and involved a sample of 120 respondents. Apart from the findings from the socio-demographic characteristics of the respondents, the findings have been presented in accordance with the objectives of the study.

The first objective addressed was the purpose of training and development programmes and the key issues that emerged were as follows:

- The respondents admitted that training and development programmes were very important and that some employees had received some form of benefits from training and development programmes.
- It was found that training and development programmes were not used as basis for measuring performance and promoting workers.

- Most training and development programmes were organised on individual basis (45%) although group and team programmes were organised.
- The modal reason for organising training and development programmes were to improve upon performance, respond to challenges and equip employees with knowledge and skills.

Commitment to training and development programmes was examined as the second objective. The main findings were that:

- Other training and development programmes were organised apart from initial ones given during orientation of new employees.
- Training and development programmes were organised once in a year although 22 percent admitted that training programmes were not organised at all.
- Seventy four percent of the respondents admitted that training and development programmes were implemented on-the-job.
- Seventy percent of the respondents indicated that the involvement of top management was not very encouraging and also that the organisation did not allocate significant proportion of the budget to training and development programmes.

The third objective addressed in the study was the effectiveness of training and development programmes. Several issues were examined and the following emerged as key findings:

- The training process was not strictly adhered to. It was declared by 40 percent that training needs were not always identified before programmes were organised.
- Training and development programmes were also not always designed in advance before implementation.
- Training and development programmes were not always fully implemented or fully evaluated while 22.5 percent declared that they were not implemented or evaluated at all.
- Training and development programmes brought about significant change in the performance of employees.
- More than half of the respondents admitted that training and development programmes had brought significant effect on employee performance.
- Fifty-six percent declared that training and development programmes were not effectively organised.

The last objective of the study was the challenges confronting training and development programmes. Identifiable challenges were:

- Lack of opportunity to transfer what is learnt, lack of proper needs assessment before programmes were organised and lack of extensive coverage or involvement of employees in programmes.
- Lack of involvement of branch managers and employees at the grass root; lack of financial and logistic support, too much bureaucracy and lack of employee empowerment were some of the challenges identified.

- Ninety percent of the respondents identified lack of comprehensive evaluation of training and development programmes as a challenge.

Conclusion

The Ghana Commercial bank used training and development programmes to improve upon performance. Employees benefited from individual, group and team organised programmes. The most organised type of training programmes was on-the-job programmes. However, training and development programmes were not the basis for measuring performance.

The bank is not committed to training and development programmes. This is because training and development programmes were not frequently organised for employees of the Kumasi Main branches of Ghana Commercial Bank. The proportion of the organisation's budget allocated to training and development programmes and the involvement of management has not been encouraging.

Training and development programmes have not been effective because the training process is not strictly followed by the Kumasi main branches of Ghana Commercial Bank. Training needs are always identified but advance design of training programmes, full implementation and evaluation of training programmes were not always done. This has denied most of the employees, the chance to improve upon performance, increase in skills and experience which was confirmed by a few.

Key challenges confronting the implementation of the training and development programmes: are lack of rigorous evaluation programmes; lack of

transfer of learning opportunity; and lack of logistic and financial support. Others are lack of comprehensive training needs assessment, lack of employee and management involvement and too much bureaucracy.

Recommendations

The evidence arising out of the summarised findings and conclusions point to some issues that need to be addressed by management and the workers.

Management is advised to:

- Ensure that training and development programmes are evaluated.
- Ensure strict adherence to the entire training process from training needs assessment to the evaluation so that the benefits could be achieved. It is by so doing that the programme could be said to be effective.
- Provide enough logistic and financial support and a significant proportion of the company's budget should be allocated to training and development programmes.
- There should be more individual-based training programmes organised for senior staff instead of group and team-based programmes irrespective of the cost implications.

Workers are advised to:

- Inform management to provide more training and development programmes to junior staff apart from orientation.
- Inform management to give equal opportunities to employees for training and development programmes.

Limitations of the study

- Narrow base for the study – Kumasi
- Small sample size
- Simple analysis

Suggestion for further research

- Broadening the base
- Increase the sample sizes
- Make the study more quantitative using different analytical procedures

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SECTION B: PURPOSE OF TRAINING AND DEVELOPMENT PROGRAMMES

- On a scale of **1 (Not important)** to **5 (Very important)**, how will you rank the importance of staff training and development programmes to the organization?

1	2	3	4	5
[]	[]	[]	[]	[]

- Does the organization derive any benefit from training and development programmes?
 - Yes b. No c. Not really
- Does the organization measure performance based on training and development programmes?
 - a. Yes b. No c. Not aware
- Are workers promoted based on the outcome of training and development programmes?
 - Yes b. No c. Not aware
- Which category of staff is training and development programmes organized for?
 - Individuals b. Groups c. Teams
- Why are training and development programmes pursued by the organization?
 - To respond to challenges presented by new technologies
 - To improve upon performance and efficiency

- To equip employees with knowledge, skills and expertise
- As a way of orienting new employees
- As a way of motivating employees
- To satisfy organizational requirements and provisions
- Other (specify).....

SECTION C: COMMITMENT TO TRAINING AND DEVELOPMENT PROGRAMMES

- Have you ever undergone any training and development apart from the training you were given upon recruitment?
 - Yes b. No c. Cannot remember
- If yes, how many times within a year do you undergo training and development programmes?
 - Once b. Twice c. Thrice d. Four times e) More than four
- What type of training and development programmes are usually organized?
 - On-the job b) Off- the job c) Other (specify).....
- Does top management participate actively in training and development programmes?
 - Yes b. No c. Not Sure
- How will you describe the involvement of top management in training and development programmes?

- Very poor b. Poor c. Fair d. Good e. Excellent

- Rank the proportion of the company’s budget that goes into staff training and development programmes using the scale **1 (very insignificant) to 5 (very significant)**

1 2 3 4 5

SECTION D: EFFECTIVENESS OF STAFF TRAINING AND DEVELOPMENT PROGRAMMES

- Does the organization identify training needs before organizing training and development programmes?

- Yes b. No c. Not always

- Are training and development programmes designed in advance before implemented?

- Yes b. No c. Not always

- Are all the training and development programmes designed implemented fully?

- Yes b. No c. Not always

- Is there any evaluation after the programme?

- Yes b. No c. Not always

- If yes, how is the evaluation done?

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- Do you realize any change in your work after training and development programmes?
 - No change at all b. Insignificant change c. Significant change
 - d. Very significant change
- What type of change do you experience after training and development programmes?

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- What is the effect of training and development programmes on employees' performance?
 - No effect at all b. Insignificant effect c. Significant effect
 - Very significant effect
- On a scale of **1 (Not Effective)** to **5 (Very Effective)**, how will you rank the overall effectiveness of staff training and development programmes in the organization?

1	2	3	4	5
[]	[]	[]	[]	[]

SECTION E: CHALLENGES TO TRAINING AND DEVELOPMENT PROGRAMMES

- What are the major challenges and difficulties confronting the implementation and evaluation of staff training and development programmes in your organization?
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- Are there any suggestions to address the problems identified?

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- Would you make any recommendations for the successful design, implementation and evaluation of staff training and development programmes in a financial organization?

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THANK YOU VERY MUCH FOR RESPONDING