UNIVERSITY OF CAPE COAST

AN EVALUATION OF STAFF TRAINING AND DEVELOPMENT IN

BANK OF GHANA AT THE TAMALE BRANCH

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: Stephen Kwasi Larbi

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: Mr. Justice S. Anoff

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ABSTRACT

The study set out to evaluate the staff development and training policy of the Bank of Ghana. A descriptive and cross-sectional survey was adopted to study 47 employees of the Tamale Branch of Bank of Ghana. The categories of staff studied covered employees from Banking, Issue, Research, General Service, and Administration. These groups comprised the sources of primary data for the study. The completed questionnaires were subjected to reliability test using SPSS version 16. Frequencies, percentages, means, standard deviations, and Kruskal-Wallis H Test, were used to analyse the data.

It was shown that the contribution of training programmes to staff performance was identified to manifest in the improvement of skills and knowledge, performance avenue to acquire new technology, improvement of performance, and creation of promotion opportunities. Training methods used were found to be relevant to staff training needs, and this fostered teamwork and cooperation, encouraged good communication and discussions among trainees. However, enough time was not given for training sessions and for feedback. Challenges which trainees faced during the training programmes related to travelling, late notification, little or no preparation of trainees, choice of course materials, short course period, and little time for breaks.

The study recommended decentralising the training programmes to branch levels, extension of training period, lessening of course content, breaking lessons into phases, giving early notifications, providing more training facilities, and ensuring that enough time is given for breaks.

ACKNOWLEDGEMENTS

DEDICATION

To my wife and children

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LIST OF ACRONYMS

BoG - Bank and Ghana

CIB - Corporation of India Bank

HDFC - Housing Development Finance Corporation Bank

HNDs - Higher National Diplomas

HRM - Human Resource Manager

ICICI - Indian Bank, Industrial Credit and Investment

IOB - Indian Overseas Bank

RD - Regional Director

SBI - State Bank of India

SPSS - Statistical Product and Service Solution

T & D - Training and Development

WBIEDG - World Bank Institute Evaluation Group

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CHAPTER ONE

INTRODUCTION

Background to the study

The need for improved productivity has become universally accepted and that it depends on efficient and effective training. It has further become necessary in view of advancement in modern world to invest in training (Massey, 1996). Thus, the role played by staff training and development can no longer be over-emphasised.

Staff training and development are based on the premise that staff skills need to be improved for organisations to grow (Fiore & Rose, 1999). Training is a systematic development of knowledge, skills, and attitudes required by employees to perform adequately on a given task or job. New entrants into organisations have various skills, although not all are relevant to organisational needs. Training and development, in essence would remodel and coordinate individual employee skills and attributes towards attaining organisational goals (Lynton & Pareek, 2000).

The need for organisations to embark on staff development programme for employees has become obvious. Absence of these programmes often manifest tripartite problems of incompetence, inefficiency, and ineffectiveness. Mishra (2003) maintains that training and development is a continuous process aimed at

developing technical, human, conceptual, and managerial competencies for the furtherance of individual and organisation growth.

Training can be defined as a learning process in which people acquire knowledge, skills, Experience, and attitudes that they need to enhance their performance towards the achievement of organisational goals (Gordon, 1991). A survey of the literature shows that T&D are variously defined in a narrow as well as in a broad sense. For example, Phillips (1997) refers to training as the act of improving competencies needed today or in the future while development refers to improving competencies over the long term. Hoyle (2006) argues that training is concerned with providing an individual with the opportunity to learn what he or she needs in order to do their job more effectively.

Also management training is considered to be a process of enhancing an employee's capacity to handle greater responsibilities successfully (Lynton & Pareek, 2000). In order to conceptualise the scope of training, Mishra (2003) considers the following as characteristics of an ideal training and development function. First, it should be designed with clear scope and objectives. In this case the training needs assessment exercise should be conducted to establish skill gap and performance standards. Second, it should have proper reinforcements to continuously improve the performance capability of an individual employee. This is supported by Hoyle's (2006) behavioural modification model which stipulates that 'when behaviour is repeatedly rewarded, it becomes permanent part of one's personality.

Furthermore, training should be role-specific and involve practice (Phillips, 1997). It helps employees do their present jobs better and skills that are practiced often are better learned and less easily forgotten. Fourth, an effective T&D function should be carefully planned in terms of reading materials, learning duration, and instructors. Their proper organisation enhances training effectiveness. Fifth, it should be transparent to all employees at all levels. Employees should be aware of selection criteria of trainees and trainers, preparation of relevant teaching materials, training room and accommodation of courses and actual delivery of courses. According to Mishra (2003), trainees feel responsive to training programmes when they are well informed. Lastly, it should be evaluated.

The conceptualisation by Sefried (1998) highlights the scope of an effective training programme. Through careful follow up of provided steps, an organisation will provide required training to required employees. This will enhance the ability of employees to execute their daily activities in the working place. Likewise public service management department can only perform well if its training programmes have clear scope and objectives, improve capability of an individual employee, are role-specific, and involve practice.

In the Banking industry, human resources, skills and expertise are crucial assets that drive productivity and performance. This is because, as a service industry, the service provided by the bank is delivered through its personnel and it is consumed at the same time by the client. The bank personnel (human resource) stand for the service and portray to the customer the value and quality of the

bank's service (Abadzi, 2006). As such, banks need exceptional human resources to present their services to customers in a manner that will win more customers and sustain profitability.

Training is therefore, crucial to any present day bank seeking to improve the performance and competence of its employees. However, the amount, quality, and quantity of training provided vary among organisations. According to Chambers (2005), the factors which influence the quantity and quality of training and development activities include the degree of change in the external environment, the degree of internal change, the availability of suitable skills within the existing work-force, and the extent to which management views training as a motivating factor in work.

Many organisations in Ghana within the private and public sectors engage in training and development of staff (Amoateng, 2007). The Bank of Ghana is one such organisation that has been providing periodic training and development programmes for its staff. These are mostly in-house specialised programmes designed to improve cognitive and technical skills for customer satisfaction and the achievement of the Bank's mission.

Training consumes an organisation's time and money. Therefore it is important to determine how well it was conducted, through trainees' feedback. Evaluation reports establish whether the organisation has derived more-or-less the same value from the amount of money and time invested in the programme (Phillips, 1997). An evaluation the Bank's training and development programmes is therefore pertinent to determine its effectiveness and contribution towards the

programme's and the Bank's goals. The study therefore seeks to evaluate the effectiveness of staff training and development in the Tamale Branch of the Bank of Ghana.

Problem statement

It is a well known fact that training enhances worker performance and productivity in organisation (Cole, 2002). With the expectations of improved performance, customer satisfaction, recognition, and sometimes profitability, the concept of T & D has been globally inculcated into organisational practices (Hoyle, 2006).

Staff training and development is an established phenomenon in many organisations in Ghana. The Bank of Ghana without exception has also pursued some expected objectives through developing a training unit for all its employees irrespective of their educational background, position and length of service. This is because management of the Bank of Ghana has realized that qualified, experienced and competent manpower is an indispensable asset as well as a kind of investment which will help in attainment of its mission statement.

Contrary to what is expected, the Bank has relied on assumptions about the effectiveness of T & D programmes without any thorough study to evaluate their impacts on the trainees, customers and organisational goals. The study therefore aims at drawing on empirical evidence from the Tamale Branch of the Bank of Ghana to determine the effectiveness of T & D programmes instituted by the Bank of Ghana.

Objective of the study

The general objective of the study is to evaluate the staff training and development programme of the Bank of Ghana at Tamale Office. Specifically, the study seeks to:

1. Examine the training and development needs of the Bank's staff;

2. Examine the training and development process of the Bank;

3. Assess the benefits of training and development to Bank of Ghana staff;

4. Examine the challenges facing the effective implementation of staff training and development policies in the Bank and

5. Make recommendations in relation to the Bank's training and development programme.

Research questions

The study will further attempt to answer the under-listed questions:

1. What are the training and development needs of the Bank's staff?

2. What are the processes involved in the training and development process of the Bank?

3. What benefits does the Bank's staff derive from training and development programmes?

4. What are the challenges facing the effective implementation of staff training and development policies in the Bank?

5. In what way(s) can the Bank's training and development programmes be improved?

Significance of the study

The Bank will benefit from the finding of the research, as it provides valuables information on the benefits of staff training and development. Moreover, it will also improve quality of training and development of the institution. Furthermore, it will raise awareness in human resource management on the need for comprehensive, systematic approach to the process of training and development. Lastly, the research work will enhance the performance appraisal techniques of the organisation so as to provide a means of evaluating the job performance of the staff.

Scope of the study

The study was limited to the Tamale Branch of the Bank of Ghana. It included all staff members of the Bank including administrative staff and front line staff, such as tellers, customer service and help desk staff who interact with customers daily. The study did not include sub-contracted and out-sourced services because it is assumed that the bank is not directly responsible for their training and development needs. The study also included customers of the Bank who are the end receivers of the Bank's services.

Organisation of the study

The study is organised into five chapters. The first chapter is an introductory one; it deals with the background, research problem, research questions, significance and scope of the study. Chapter Two undertakes a broad

review of both theoretical and empirical underpinnings of staff training and development. The study organisation, the study design, the population, sampling techniques, data collection and data analyses are described in Chapter Three. Chapter Four looks at the analysis, presentation and discussion of results. The report ends with the summary, conclusions and recommendation in chapter Five.

CHAPTER TWO

REVIEW OF RELATED LITERATURE

Introduction

This chapter deals with theoretical and conceptual issues related to staff training and development. The study draws on Kirkpatrick's four-level model for assessing training effectiveness. Empirical review is also presented in the chapter, as well as the lessons learnt from the empirical studies. Theories, concepts, and empirical studies are also synthesised in a conceptual framework which is presented diagrammatically.

Theories of training and training effectiveness

Different learning theories are reflected in the design and implementation of different training and development events. The implications for training and development are captured by the Systems Theory (Katz & Kahn, 1996) and Kirkpatrick's Theory (1994) of evaluating training effectiveness.

The Systems Theory

The systems theory may be defined as a group of interrelated and interdependent parts of processes operating in sequence, according to a predetermined plan, in order to achieve a goal or series of goals (Bryan, 1990).

The processes may be viewed as having inputs, outputs and feedback. To understand or set up a system, one should start by determining the objectives of the system; that is, what it seeks to accomplish. The inputs are to be identified and the outputs specified. Then the processes by which the outputs are to be obtained are examined. All systems have boundaries that separate them from their environment and these boundaries define the scope of activities to be supported by the system, interactions, and objectives related to the overall objectives of the constituent sub-system (Krietner, 1995). Every system then must have a feedback, which is a form of control achieved by measuring performance against a set standard.

The Systems Approach to training

A training system is therefore a set of parts coordinated to accomplish the goal of helping individuals gain competence in the present or future work through the acquisition and development of appropriate skills, knowledge and attitudes. Like any other open system it consists of four main elements: inputs from the environment, a conversion, output and feedback (Dixon, 1996).

From Holcomb's (1993) perspective, trainees form the basic input together with other resources such as physical facilities, reading materials, resource persons and others. The design and conduct of the training programme constitute the process and the trained employee, the output. The evaluation of the training course is the feedback on the basis of which the training may be judged as

effective or ineffective, and, where necessary, improvements are made in subsequent courses.

The significant and meaningful approach to a proper understanding of the training effort as a systems concept consists not in reference to the conduct of the training programme as the sole process involved, but in viewing the training programme as a link in the chain of professional development of an employee (McMahon & Carter, 1990). A systems concept of training would cover the environment and the organisation in which the employee works including the identification of his training needs and other salient aspects such as the determination of training objectives, designing the training programme, its implementation and the evaluation not only of the training as such, but also the improvement in organisational effectiveness of the competence of the trainee (Figari, 1994).

According to Casio (1989), the improper assessment of training needs preclude the precise formulation of training objectives. This can instigate a situation where training given has no relevance to the actual requirements of the employees and organisational needs. The design of the training programme depends on its objectives as well as the level of competencies of requirement of the participants and the nature of learning they are expected to acquire. Unless the training objectives are clear, no purposeful evaluation is possible because the evaluation can be done only in terms of the predetermined objectives.

The design of a training programme depends on its objectives as well as the level of competencies required of the participants and the nature of learning

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they are expected to acquire (De-Cenzo & Robbins, 1996). The design of a training programme therefore determines its implementation and may have to be revised in the light of the evaluation (Beardwell & Holden, 1993).

According to Cole (2002), a systems approach to training follows a logical sequence of networked activities commencing with the establishment of a policy and the resource to sustain it. This is sequentially followed by an assessment of training needs, specifying training objectives, specifying target population who should be trained, designing training programme, implementing training and evaluating.

Kirkpatrick's four-level model for assessing training effectiveness

Kirkpatrick (1994) provides a four-tier model for assessing training and effectiveness. The model does not provide details on how to implement all four levels. Its major purpose is to clarify the meaning of evaluation and offer guidelines on how to get started and proceed. According to the model, evaluation should always begin with level one and move sequentially through the subsequent levels.

The model asserts that Level 1 represents the initial reaction of the trainee to the training programme (Kirkpatrick, 1994). It represents a measure of participants' initial reactions to a course, usually assessed through questionnaires, surveys, focus groups, and other means of gathering primary data. Rajeev, Madan and Jayarajan, (2009) attest that Level 1 employs attitude questionnaires to measure the trainee's perception of the training programme. This is done after the

programme or after each session of the programme. The first step in assessing the training effectiveness in an organisation, such as a bank would therefore be to measure the attitude and perception of trained staff with regards to the training programme.

Level 2 of the model assesses whether the objectives of the programme have been met (Gordon, 1991). It is a measure of skills and knowledge learned, assessed using criterion-referenced tests, pre-tests/post-tests, observation, and interviews. Mishra (2003) maintains that this usually requires a pre-test which is only valid when combined with a post-test. This is to validate the differences between prior knowledge and knowledge gained during the programme. In the absence of a pre-test/post-test, self-assessment tests can be used. However, Rajeev et al. (2009) assert that self-evaluation tests are less objective than criterion-reference used on pre-tests and post-tests.

The measure of the amount of material learned that participants actually use in everyday work is assessed on Level 3, using formal methods, such as testing or informal techniques, such as observations and interviews with co-workers and supervisors. The intention is to assess whether job performance changes as a result of training (Tamkin & Yarnall, 2002).

Kirkpatrick (1994) terms Level 4 as the value to the organisation. This is a measure of the financial impact of the training course on the bottom line of the organisation. Organisational impacts assessed can be in terms of reduced costs, improved quality of work, and increased quantity of work. It measures impacts, which includes monetary efficiency, moral and teamwork. According to Fullard

(2006) collecting, organising, and analysing level-four information can be difficult, time-consuming, and more costly than the other three levels, but the results are often quite worthwhile when viewed in the full context of its value to the organisation.

Overview of training and development

One major area of the Human Resource Management function of particular relevance to the effective use of human resources is training and development. Employees are a crucial, but expensive resource. In order to sustain effective performance, it is important to optimise the contribution of employees to the aims and goals of the organisations. The importance of training as a central role of management has long been recognised by leading writers. For instance, Fullard (2006) maintains that one contribution a manager is uniquely expected to make is to give others vision and ability to perform. The general movement towards downsising, flexible structures of organisations and the nature of management moving towards the devolution of power to the workforce give increasing emphasis to an environment of coaching and support (Rajeev, Madan & Jayarajan, 2009).

Training is necessary to ensure an adequate supply of staff that are technically and socially competent and capable of career development into specialist departments or management positions (Beardwell & Holden, 1993). There is therefore a continual need for the process of staff development, and training fulfils an important part of this process. Training should be viewed

therefore as an integral part of the process of total quality management (McGhee, 1996).

The concept of training and development

Beardwell and Holden (1993) argue that the recognition of the importance of training in recent years has been heavily influenced by the intensification of competition and the relative success of organisations where investment in employee development is considerably emphasised. It is emphasised that technological developments and organisational change have gradually led some employers to the realisation that success relies on the skills and abilities of their employees. This means considerable and continuous investment in training and development (Cole, 2002).

It is the view of Beardwell and Holden (1993) that human resource management concepts such as commitment to the company and the growth in the quality movement have led senior management teams to realise the increased importance of training, employee development and long-term education. Such concepts require not only careful planning, but a greater emphasis on employee development.

According to Cole (2002), training is a learning activity directed towards the acquisition of specific knowledge and skills for the purpose of an occupation or task. Training focuses on fulfilling specific needs of a task, such as the need to have efficiency and safety in the operation of particular machines or equipment, or the need for an effective sales force. Stone (2000) writes that, training has a

complementary role to play in accelerating learning. It should be reserved for situations that justify a more directed, expert-led approach rather than viewing it as a comprehensive and all-pervasive people development solution.

Swist (2002) defines training as the systematic process of altering the behaviour and or attitudes of employees in a direction to increase the achievement of organisational goals. This means for any organisation to succeed in achieving the objectives of its training program, the design and implementation must be planned and systematic, tailored towards enhancing performance and productivity. According to Armstrong (1996), expressing an understanding of training emphasises that training should be developed and operated within an organisation by appreciating learning theories and approaches if the training is to be well understood.

In a related literature, Armstrong (2006), points out that, training is the use of systematic and planned instruction activities to promote learning. The approach can be summarised in the phrase "learning-based training". It involves the use of formed process to impart knowledge and help people to acquire the skills necessary for them to perform their job satisfactorily. It is described as one of several responses an organisation can undertake to promote learning.

Stone (2000) notes the fact that learning has occurred could only be inferred from a comparison of an individual's behaviour prior to the experiences of specific kinds of task. This is not to say that there has been no learning if there is no overt behavioural change. Since training generally is intended to provide

learning experiences that will help people perform more effectively in their jobs, organisational training should follow the learning principle.

Training therefore can be explained as a planned and systematic effort by management aimed at altering behaviour of employees, in a direction that will achieve organisational goals. A formal training program is an effort by the employer to provide opportunities for the employee to acquire job-related skills, attitudes, and knowledge (Swist, 2002).

The training process

Scores of literature available on training (Beardwell & Holden, 1993; Gordon, 1991; Rajeev et al., 2009) indicate that traditionally, training in an organisation involves systematic approach which generally follows a sequence of activities involving the establishment of a training policy, followed by training needs identification, training plans and programs design and implementation, evaluation and training feedback for further action.

Training policies and resources

Taylor (2003) makes a point that companies should have different policies for training depending on the class or level of employment or level of employees to be trained. It is asserted that training policies are necessary to provide guidelines for those responsible for planning and implementing training, ensure that a company's training resources are allocated to pre-determined

requirements provide for equality of opportunity for training throughout the company, and to inform employees of training and development opportunities

As much as these policies seem to be accurate, they are silent on the elements of budgetary provision and top management support for training. According to Armstrong (1996), training policies are expressions of the training philosophy of the organisation. The assertion is that training policy shows the proportion of turnover that should be allocated to training. The degree of importance the organisation attaches to training is advocated to be indicated in the firm's training philosophy. This will if not eliminate entirely, reduce the laissez-faire approach to training. Notwithstanding the essence and the benefits of training, policies can prove to be a difficult task for Directors especially if they are doing so for the first time, and if they do not have the advice of a training officer with previous experience at that level.

Determination of training needs

The first step in managing training is to determine training needs and set objectives for these needs. According to Cole (2002) if an organisation has to justify its training expenditure, it must surely do so on the basis of organisational need. Organisations adopting a systematic approach to training and development will usually set about defining their need for training in accordance with a well organised procedure. Such a procedure will entail looking at training needs from a number of different perspectives. These perspectives are organisational, departmental or functional, job and employee.

The organisational analysis happens in a situation where effectiveness of the organisation and its success in meeting its goals are analysed to determine where deviation or differences exist. This makes it easy to know what program to be implemented. According to Teskey (2005), organisation analysis looks at the variances between their success and failure to ascertain which ones training could help remedy.

In determining functional needs, training managers analyse the specific ability needs determined by job descriptions and job specifications of the jobs in the work area or work unit. The need can also be determined by observing the job performance of work groups and survey job holders, supervisors, and training committees. Any lapses in their efficiency and effectiveness help determine the training need (Byars & Rue, 2001).

Employees' training needs could be measured by the individual performances of the employees. This is done by measuring effectiveness and efficiency against the required standards through interviews, observations, attitude surveys, or objective records of their performance (Fullard, 2006).

Determining training objectives and training plan

After these analyses have been done, it is easier for the training objectives to be established and also to know what the learners must be able to do after the training program. According to Tamkin and Yarnall (2002) it is important that a sound basis is established for other associated elements of Human Resource Management practice such as performance management (appraisal), reward

management (motivation) combined with training and development. What this means is that training and development itself cannot help in total employee development without the complement of employee appraisal and motivation.

One of the things to consider in designing a training program is what the program is to accomplish, that is the objectives. In other words a training program cannot be designed until what that program is to accomplish is known. It is imperative for organisations to realise that in designing a training program it is equally important to consider what the trainees should know or be able to do after the training is complete. Training objectives should however be attainable and measurable. A training program is successful if the objectives are achieved. Jones, George and Hill (2000) outlines the process of planning training as follows:

Develop a training plan

Once attainable and measurable training objectives have been considered, a training plan can be developed. This planning tool provides a step-by-step written document for others to follow (Byars & Rue, 2001). A training plan can be either a complete training program or just one task. The training plan details the course content, resources required, method of training, who should do the training and who should be trained.

Design a training lesson

Once a training plan outlining general program requirements has been developed, the organisation will need to concentrate on specific segments of that

plan. This is done with the use of a training lesson. Generally, there is one training lesson for each training session. This means if ten sessions are planned, ten training lessons must be developed. A training lesson serves the purpose of providing a content outline for the lesson, suggesting activities or specific instructions which will help to make training easier, defining suggested time to be spent on each segment within the segment (Fulard, 2006).

Select and prepare the trainer(s)

This involves selecting qualified personnel, either within or outside the organisation, to execute the training objectives (Chambers, 2005). It refers to addressing questions as: Who is going to train? Who is a good communicator and has the necessary knowledge/skill to train? What should the trainer do to get the trainees ready for the training? The personnel responsible for training must be given adequate training, as well as be equipped with the necessary logistics. Remotely linked to this, trainees must also be concerned and prepared for the learning experience (Fullard, 2006).

The benefits of training

The purpose of training is mainly to improve knowledge and skills and to change attitudes or behaviour endeavours. Ajibade (1993) and Arikewuyo (1999) have drawn the attention of the inestimable value of training. It is an avenue to acquire more and new knowledge and develop further the skills and techniques to function effectively. Scholars, experts, social scientist, and school administrators

now recognise the fact that training is obviously indispensable not only in the development of the individuals but also facilitate the productive capacity of the workers.

Training is not coaxing or persuading people to do what is wanted, but rather a process of creating organisational conditions that will cause personnel to strive for better performance (Derek & Hall, 2000). They identify the functions of training as follows: increases productivity, improves the quality of work; improves skills, knowledge, understanding and attitude; enhances the use of tools and machine; reduces waste, accidents, turnover, lateness, absenteeism and other overhead costs; and eliminates obsolesce in skills, technologies, methods, products, capital management.

Training brings incumbents to that level of performance needed for the job, enhances the implementation of new policies and regulations, prepares people for achievement, improves man-power development, and ensures the survival and growth of the enterprise (Akintayo, 1996). Obisi (1996) is of the opinion that the objectives of training are to provide the skills, knowledge, and aptitudes necessary to undertake required job efficiently and develops the workers to progress. The training process also increases efficiency by reducing spoilt work, misuse of machines, and lessening physical risks. Oguntimehin (2001) asserts that training and development aim at developing competences, such as technical, human, conceptual, and managerial for the furtherance of individual and organisational goals.

According to Cole (2002) training can boost employee high moral and increase their confidence and motivation. Secondly, training eliminates risks because trained personnel are able to make better and economic use of material and equipment thereby reducing and avoiding waste. This can significantly reduce the cost of production. Training also brings a sense of security at the workplace which reduce labour turnover and reduces absenteeism. Moreover, training helps to manage change by increasing the understanding and involvement of employees in the change process and also provide the skills and abilities needed to adjust to new situations.

Rajeev, Madan, and Jayarajan (2009) add that training provides recognition, enhanced responsibility and the possibility of increase pay and promotion. It can also give a feeling of personal satisfaction and achievement, and broaden opportunities for career progression. In addition, employee training helps in creating the healthy working environment, builds good employee relationship, and helps synchronise individual goals with organisational goals.

Derek and Hall (2000) looked at the training environment and the structure of organisations, and emphasised the effects of internal political and cultural factors on training and development. Stone (2000) adds that many new employees can be equipped with most of the knowledge, skills and attitudes needed to start work, but others may require extensive training to ensure their effective contribution to the organisation. A majority however, will require some type of training at one time or another to maintain an effective level of job performance.

According to Krietner (1995), no matter how carefully job applicants are screened, typically a gap remains between what the employee does know and what they should know. An organisation which desires to gain the competitive edge in its respective industry, needs among other things, extensive and effective training of its human resources.

Training is therefore a key element for improved organisational performance. It increases the level of individual and organisational competences and helps to reconcile the gap between desired targets or standards and actual levels of work performance. Although many employers continue to have reservations about the cost and extent of tangible business returns from training, the development of skills has been identified as a key factor in sharpening competitiveness (Swist, 2002).

Challenges to training evaluation

A well collaborated evaluation can assists in meeting training needs and reduce operational costs. However, there are several barriers to the success of an evaluation programme. A significant barrier is that of cost and resources (World Bank Institute Evaluation Group (WBIEG, 2007). Management may not be easily persuaded to invest money, staffing and time in a tool which, on the face of it, probably will not provide any real business value.

There may not be qualified personnel within the organisation to conduct evaluations. This in many cases can be solved by hiring external evaluators. But this comes at a cost which may be sought to be avoided by the organisation. A

further reason could be the lack of senior manager support, especially if there is no training representative in the decision making process. Effective evaluation may also be hampered by the lack of a clear strategic direction, or by a lack of synergy with organisational performance initiatives (Teskey, 2005).

A further barrier to effective evaluation may be the lack of accountability (Chambers, 2005). This is argued that effective evaluation requires a training programme to include senior management, line management, the trainer, training manager and the learner. Abadzi (2006) puts forward the view that senior management should authorise resources, take an active part in driving initiatives, and take an active interest in the results. Ultimately, the culture of the organisation underpins all the barriers (or lack of them) to effective evaluation. If the organisation does not have a culture which supports and encourages evaluation, then effective evaluation will be limited. The organisation needs to have in place both structures to support effective evaluation, and the processes to action the results of such evaluation.

Empirical studies

Altarawneh (2009) conducted a study on the training evaluation programmes for Jordanian Banks, using the Kirkpatrick's (1994) four-tier training effectiveness evaluation model. The purpose of the study was in two-fold. First, it was to explore the current management T&D evaluation practices and challenges in the Jordanian banking industry. It was also to suggest practical solution for T&D evaluation problems in these organisations.

The study targeted and included in the study sample of all the banking organisations operating in Jordan that were listed and licensed as banks at the Association of Banks in Jordan. The study therefore included 22 banks of which 14 were commercial banks, six were investment banks, and two were Islamic banks.

A purposive or judgmental sampling technique was applied in determining the participants that will best enable the researcher to answer the research questions and to meet the research objectives. Thus, the study targeted the banking organisations T&D, Human Resource Manager (HRM) and top managers. The study employed primary and secondary data sources. For the primary data the study employed the multi methods approach (triangulation) conducted through survey self administered questionnaires and semi structured interviews in a complementary, and supplementary way.

The study found out that the most commonly used evaluation method by Jordanian banks is the questionnaire. Most T&D evaluation programmes of the bank aimed at measuring perceptual responses from trainees' managers or supervisors for their observation and assessment of the trainee's earning as a result of attending training programmes. The study established that some commercial banks had their own ways of evaluating T&D programmes. One way was by sending particular customers to particular branches to observe how employees conduct their jobs and see how they serve the customers.

Evaluation problems and challenges in Jordanian banks included the lack of quantitative measures, and difficulties in measuring the change of trainees'

behaviours over a short period of time. Other challenges included difficulties in separating the impacts of training on organisational final results from other the impacts of other organisational activities, and difficulties in getting managers to participate in the evaluation process. The study concluded that T&D programmes assessments were limited to the use of questionnaires, asking trainees, managers or supervisors about their observation and assessments of trainees' learning. These methods of evaluating trainees were subjective in nature, and the supervisors' assessment for T&D effectiveness could be highly personalised.

In another study, Karthikeyan, Karthi and Graf (2010) evaluated the impact of training in the Indian Banking sector. The study employed questionnaires to gather data from 512 randomly selected respondents, consisting of 454 respondents of clerical cadre and 58 respondents of managerial cadre in banks from State bank of India (SBI), Indian overseas Bank (IOB), Indian Bank, Industrial Credit and Investment Corporation of India Bank (ICICI), Housing Development Finance Corporation Bank (HDFC), and City Union Bank. Secondary data for the study were collected from reputed journals, magazines, websites and bank records. The statistical tools employed included multiple regression from the Statistical Product and Service Solutions and path analysis using AMOS package.

The study found that clerks were of the view that training in the banks were effective in achieving its objectives. It also established that training contributed to the overall growth of the banks. From the multiple regression analysis it was found that learning objectives, training inputs and facilities,

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behaviour and relationships, and job effectiveness explained 68.2 percent of variances in training effectiveness among the banks. The study concluded that as jobs have become more complex in the banking sector, the importance of employee training has increased. It was recommended that by incorporating personality development programmes such as role play, group discussion and business games the superior and subordinate relationship can be strengthened. Moreover, the banks were suggested to take necessary steps to make employees feel training is essential to enhance the productivity and customer satisfaction to meet the present business challenges in India.

Lessons learnt from empirical studies

From the empirical studies, it can be deduced that stakeholder participation is important at all levels of the evaluation process. Evidently, the evaluation of the training programme included the various stakeholders in the bank. The popular instruments used were the questionnaires. This was mainly used to assess trainee's reaction, which corresponds to level one of Kirkpatrick's training evaluation model. This method of self-assessment was adopted in absence of a pre-test/post-test of training methods and practical tests of trainees.

Altarawneh's (2009) and Karthikeyan et al.'s (2010) study largely used questionnaires and primary data to evaluate the effectiveness or impact of training programmes in the selected banks but did not focus on feedback. This is a weakness of the studies because the feedback loop will inform programme

managers on the effectiveness of the programme and to identify future training needs of staff (Jacobs, 2002).

Conceptual framework

The conceptual framework of the study is based on the Planned Training Model (Figure 1) presented by Armstrong (2003). Planned training is defined by Armstrong (2006) as deliberate intervention aimed at achieving the learning necessary for improved job performance. The planned training model involves the identification and definition of training needs. This involves analysis of corporate, team, occupational and individual needs to acquire new skills or knowledge or to improve existing competences.

The analysis covers problem to be solved as well as future demands. Decisions are made at this stage on the extent to which training is the best and most cost-effective way to solve the problem. Applying the planned training concept requires clear specification of the skills and knowledge that have to be learnt, what competencies need to be developed, and what attitudes need to be changed. The planned training and development concept will also consist of defining the training objectives. The learning objectives are a set which define not only what has to learn but also what learners must be able to do after their training programme.

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        ┌─────────────────────────┐
        │ Identify and assess     │◄──────────────────────┐
        │ training development    │                        │
        │ need                    │                        │
        └───────────┬─────────────┘                        │
                    │                                       │
                    ▼                                       │
        ┌─────────────────────────┐                        │
        │ Define learning/skills  │◄──────────────────┐    │
        │ requirements            │                    │    │
        └───────────┬─────────────┘                    │    │
                    │                                   │    │
                    ▼                                   │    │
        ┌─────────────────────────┐                    │    │
        │ Plan training and       │◄──────────────┐    │    │
        │ development programmes  │               │    │    │
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        │ Evaluate training and   │───────────────┴────┴────┘
        │ development             │
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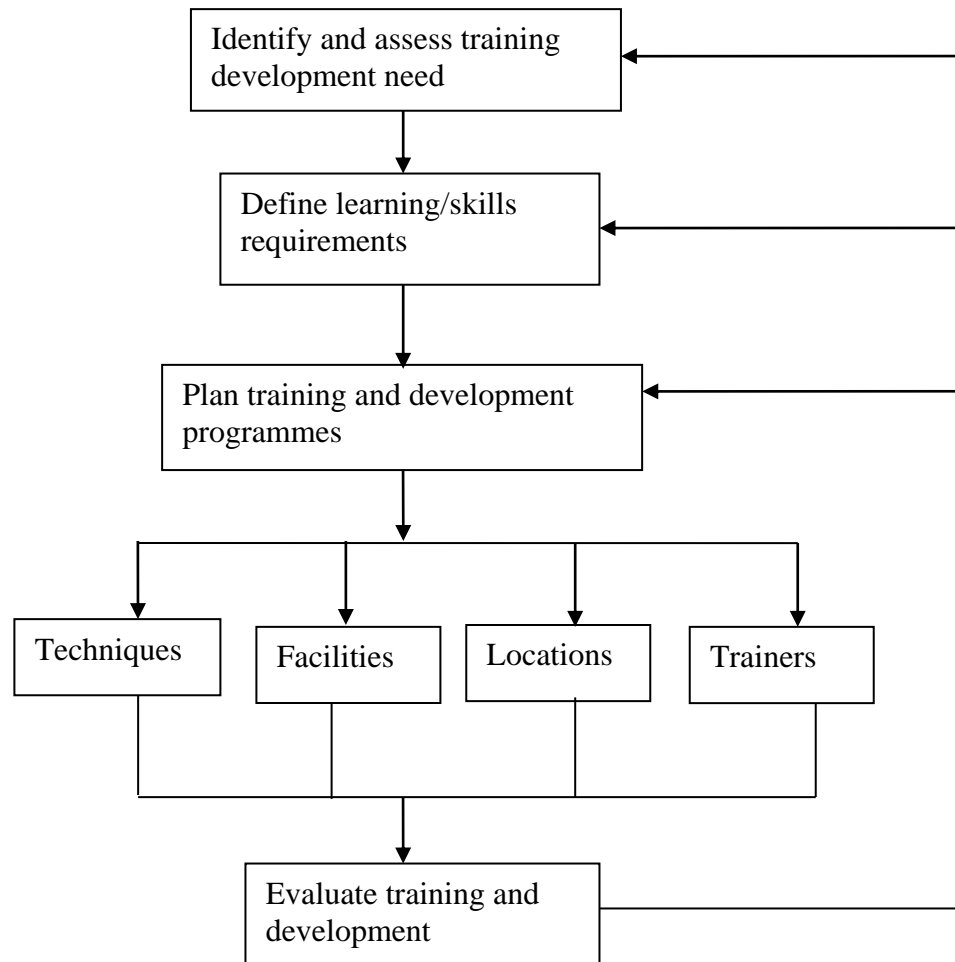
Figure 1: The planned training model

Source: Armstrong, 2003

There is also the need to plan training programmes in the planned training concept. The training programmes must be developed to meet the needs and objectives by using the right combination of training techniques and locations. In deciding who provides the training, the extent to which training is provided from within or outside the organisation needs to be decided. At the same time, the division of responsibility between the training department, managers, supervisors and individuals has to be determined. In implementing the training, care must be

taken to ensure that the most appropriate methods are used to enable trainees to acquire the skills, knowledge, levels of competencies and attitudes they need. In the training evaluation the effectiveness of training is assessed to determine the extent to which learning objectives have been achieved. The study adapts the conceptual framework of Armstrong (2003), as shown in Figure 2.

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           ┌─────────────────────────┐
           │ Identify and assess     │◄──────────────┐
           │ training development    │               │
           │ need                    │               │
           └───────────┬─────────────┘               │
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           ┌─────────────────────────┐               │  F
           │ Define learning/skills  │◄──────────┐   │  E
           │ requirements            │           │   │  E
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                       ▼                          │   │  B
           ┌─────────────────────────┐           │   │  A
           │ Plan training and       │◄──────┐   │   │  C
           │ development programmes  │       │   │   │  K
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  ┌──────────┐ ┌────────┐ ┌─────────┐ ┌────────┐  │   │
  │Techniques│ │Facilities│ │Locations│ │Trainers│  │   │
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                       ▼                          │   │
           ┌─────────────────────────┐           │   │
           │ Implement T & D         │           │   │
           │ programme               │           │   │
           └───────────┬─────────────┘           │   │
                       ▼                          │   │
           ┌─────────────────────────┐           │   │
           │ Evaluate effectiveness  │───────────┴───┘
           │ of T & D programme      │
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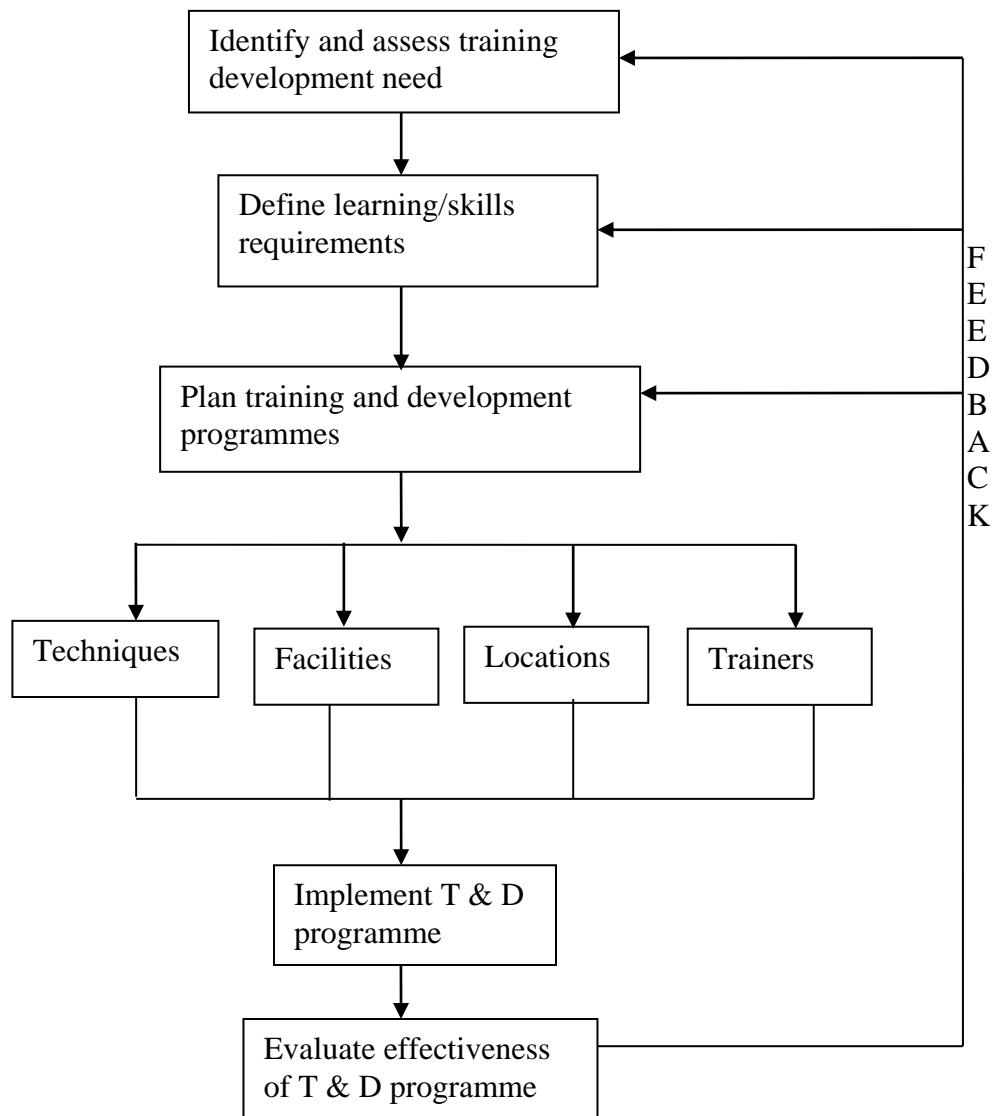
Figure 2: Assessing the effectiveness of training programmes

Source: Adapted from Armstrong, 2003

The conceptual framework (Figure 2) identifies that the process of implementing training and development programmes is barely highlighted in the planned training model. It therefore modifies the model by including an implementation stage before evaluation of programme effectiveness. Specifically, the framework draws on Kirkpatrick's model of evaluating the effectiveness of training programmes in the evaluation stage. It also emphasises feedback to identifying future training needs, which arises from the changing external and internal organisational working environment.

CHAPTER THREE

METHODOLOGY

Introduction

This chapter discusses the organisational profile, study design, study population, sampling and sampling procedure. The study methods, sources of data, instruments for data collection, ethical issues, fieldwork and data analysis techniques are also discussed in this chapter.

Organisational profile

The Bank of Ghana is the Central Bank responsible for regulating the activities of all other banking institutions within the country. Apart from its regulatory function, the Bank was set up to maintain the stability in the general level of bank rates and general level of prices. It was also to promote efficient operations of the banking payment system and economic growth (BoG, 2002).

The mission of the Bank is to pursue sound monetary and financial policies aimed at price stability and creating an enabling environment for sustainable economic growth. To pursue these objectives the Bank has its Headquarters in Accra, but has strategically set up branches in Kumasi, Takoradi, Sunyani, Hohoe, and Tamale. The Tamale Branch, which used to be a cash deposit centre has been upgraded to a full banking facility and currently has a

customer base of about 5,000. The number of customers, the need for personal contact in service delivery, and the pursuit of the Bank's mission has instigated the implementation of periodic staff training. This mainly takes the form of in-house training workshops organised at the Bank's headquarters in Accra.

Study design

The study sought to describe the effectiveness of training programmes in the Tamale branch of the Bank of Ghana by drawing on the personal experience and self-assessment of employees within the Bank. The study adopted descriptive and cross-sectional designs for this purpose. According to Grimes and Shulz (2002), a descriptive study is concerned with and designed only to describe the existing distribution of variables, without regard to causal or other hypotheses. A descriptive research therefore answers five basic questions of who, what, why, when, and where and an implicit sixth question, so what?

Often the data for a descriptive study are readily available and thus inexpensive and efficient to use (Grimes & Shulz, 2002). However, descriptive studies have important limitations. Temporal associations between putative causes and effects might be unclear and investigators might draw causal inferences when none is possible. A descriptive design was therefore adopted because the study seeks to ultimately describe the pertaining situation of training and development programmes of the Bank of Ghana.

According to Levin (2006) cross-sectional studies are carried out at one time point or over a short period. They are usually conducted to estimate the

prevalence of the outcome of interest for a given population. Data can also be collected on individual characteristics alongside information about the outcome. In this way cross-sectional studies provide a snapshot of the outcome and the characteristics associated with it, at a specific point in time. They are limited, however, by the fact that they are carried out at one time point and give no indication of the sequence of events. They therefore adopted a cross-sectional design based on the relatively short period that the survey covered. The study also involved exploratory strategies to identify the challenges confronting the Bank in its training and development programmes.

Study population

The study population included all staff at the Tamale Branch of the Bank of Ghana. In addition to the Regional Director, the Tamale Branch has staff strength of fifty. The study also targeted the Banks' clients, who at present are about 5000. The study population therefore added up to 5050.

Sampling and sampling procedure

All 50 employees of the Bank were included in the sample. This is because the study seeks to attain a broad perspective of the effectiveness of the Bank's training programme, from individuals', peers', and manager's perspectives. In additions, the study purposively sampled 50 of the Bank's clients, who walked into the banking hall on the day of the survey.

Table 1: Population and sample size

Target group	Target population	Sample size
Staff	50	50
Clients	5000	50
Total	5050	100

Source: Field survey, 2011

Sources of data

The study used both primary and secondary data. Primary data on the effectiveness of the training and development programmes was solicited from the Bank's staff and the Regional Director. The effectiveness of the programme is supposed to lead into customer services, customer satisfaction, and performance of staff. A minor survey of customer satisfaction relating to specific services in the Bank was conducted through soliciting data from the Bank's clients. Secondary data relating to planning, processes, and decisions, related to training and development in the Bank was solicited. Other secondary sources from literature related to training and development assessment techniques, journals and annual reports of BoG.

Instruments for data collection

The study employed the use of questionnaires to solicit data across all groups of respondents. There were however separate questionnaires for the staff, Regional Director (RD), and customers. Questionnaire for the (RD) solicited data

on the training practices and support for training programmes and evaluation in the Bank. It also solicited data on the overall effectiveness of the training programmes of staff within the bank.

Questionnaires were also used to seek data on trainee's reaction to training and development programmes. Primary data was sought from the banks clients on their satisfaction with the banks' services. According to Jacobs (2002) the ultimate goal of training and development is to lead to customer satisfaction. The study therefore sought data from clients as a measure of success of staff training and development programmes. Secondary data were solicited from the (RD) on issues related to their training and development programmes and policies, such as costs and relevant literature related to training and development.

Ethical issues

Prior to the administration of instruments, a letter of introduction from the Institute for Development Studies, University of Cape Coast was sent to all the management of the bank. This enabled the researcher to acquire permission the needed support or co-operation from the management. The purpose of the research was explained to all respondents and questionnaires were administered based on their informant consent and voluntary participation. Respondents were also assured on their anonymity and the confidentiality of their responses. The study also adhered to other codes of ethics regarding data collection and information retrieval as well as attributing secondary data to the valid sources.

Fieldwork

The fieldwork was conducted over a period of two weeks. An introductory letter and a copy of the research instrument were submitted to Head of Human Resource Department of the Bank of Ghana for approval. After the due approval had been given, the instruments were personally handed over to staff of the bank, and given a period of two weeks to collect the completed instruments. Clients were contacted through accidental sampling. The researcher used the banking hall as the catchment area for clients. The first fifty clients were contacted and questionnaires were handed to them to fill.

Some administrative employees were not available to be covered by the survey. Moreover, the busy schedule of staff prolonged the timeframe for the survey more than expected. In addition, the Regional Director was not interviewed for ethical concerns.

Methods of data analysis

Appropriate statistical tools in Statistical Product and Service Solution (SPSS) computer software was used to analyse the data. Descriptive statistical tools were used to describe the common training practices and challenges within the bank. Associations between staff reaction and managements concerns were tested for significance using chi-square. Other assumed cause-effect relationships were tested using regression. The results were presented in tables, charts, and figures.

CHAPTER FOUR

RESULTS AND DISCUSSION

Introduction

This chapter presents the results and discussion of the study in relation to the specific objectives. Results of statistical significance and practical importance are explained as they pertain to the training system of the Tamale branch of Bank of Ghana (BoG). Implications of practical and educational significance are derived from the findings and reported in this section. The categories of respondents included staff and clients.

Demographic characteristics of Bank of Ghana personnel

The demographic characteristics of BoG personnel studied were sex, age, highest level of education, and area of service. These variables were studied for the purpose of differentiating between and among the various demographic groupings and their evaluation of BoG's training programmes.

Distribution of sex by educational qualification

The study sought to differentiate between male and female staff with regards to their educational qualification. This examination was conducted on the basis that sex, together with educational exposure can influence training needs

and subjective evaluations (Fleischman & Williams, 1996). Educational exposure can influence expectations of evaluation results, thus individual expectations of training programmes and their effectiveness may differ on the grounds of their different educational exposure.

Table 2 presents the distribution of sex by educational qualification. It is shown that out of a total of 47 personnel surveyed 39(83.0%) were males while there were 8 (17.0%) females. This depicts that a majority of views on training programmes and evaluation outcomes will be male dominant. The results further shows that most respondents were either first degree holders (29.8%) or holders of pre-tertiary certificates (25.5%). Holders of Higher National Diplomas (HNDs) were 17.0 percent, postgraduate degree holders were 14.9 percent, and holders of professional certificates formed 12.8 percent of respondents.

The results revealed that the highest educational attainment for females was pre-tertiary education. It was shown that 75.0 percent of females has a pre-tertiary certificate while 25.0 percent had first degrees. On the contrary, there were more males (30.8%) who had first degrees than any other educational attainment. The results further depict that except for pre-tertiary education where the number of males was at par with the number of females, males dominated all the other groupings of educational qualification. This may be explained by the fact that males covered by the survey were nearly five times the number of females surveyed.

Table 2: Distribution of sex by educational level

Level of education	Male	Percentage	Female	Percentage	Total	Total (%)
			Frequency			
Pre-tertiary	6	15.4	6	75.0	12	25.5
HND	8	20.5	0	0.0	8	17.0
First degree	12	30.8	2	25.0	14	29.8
Post graduate	7	17.9	0	0.0	7	14.9
Professional course	6	15.4	0	0.0	6	12.8
Total	39	100.0	8	100.0	47	100.0

Source: Field survey, 2011

Distribution of staff age by area of service

The age of staff was examined on the premises that age, through experience, can influence one's evaluation of a particular phenomenon (Saari & Erez, 2002). Thus, age can cause variations in evaluative perspectives and the fundamental reasoning with which one explains or understands evaluation procedures. Similarly, the area of service within the Bank was studied under the pretext that the specific occupational area of staff can influence their training needs, participation, and evaluation of training programmes. The results presented in Table 3 add that there was no employee younger than 26 years in the Bank. Employees aged from 26 to 30 years formed the least age category, while employees aged 40 and above recorded the highest frequency of 22 personnel.

Using the mid-points of the age groups, the mean age calculated for the age distribution was 40.78 (approximately 41 years). This indicated that, on the average, a worker in the Tamale branch of Bank of Ghana was 41 years of age.

Table 3: Distribution of age by area of service

	Age				
Area of service	26-30	31-35	36-40	40-60	Total
Banking	0(0.0)*	2(14.3)	4(40.0)	18(85.7)	24(51.0)
Issue	0(0.0)	8(57.1)	0(0.0)	0(0.0)	8(17.0)
Research	2(100.0)	4(28.6)	2(20.0)	0(0.0)	8(17.0)
General service	0(0.0)	0(0.0)	0(0.0)	2(9.6)	2(4.3)
Administration	0(0.0)	0(0.0)	4(40.0)	1(4.7)	5(12.8)
Total	2(100.0)	14(100.0)	10(100.0)	21(100.0)	47(100.0)

*percentages are in parenthesis;

Source: Field survey, 2011

The results further show that 50.0 percent of staff surveyed was employed in the banking section. The survey covered eight employees from Issuing Section, who were all aged from 31 to 35 years. There were eight research employees of which four were aged from 31 to 35 years. All 2 employees from general service were aged 40 years or above. Employees from administration formed 12.5 percent of all staff covered by the survey, within which 66.7 percent were aged from 36 to 49 years.

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Harder (2009) categorises age groupings into early adulthood (18-35 years), middle adulthood (36-55 years), and late adulthood (56 and beyond). From these categorisations, the study infers that a majority (66.6%) of staff were in their middle adulthood, while 33.4 percent were in their young adulthood.

Training and development needs of staff

The conceptual framework suggests that an evaluation of training and development programme begins with needs assessment of staff. This is confirmed by Kirkpatrick's (1994) model for training evaluation, which suggests that evaluation of training needs forms the bases of a training and development evaluation exercise. The survey therefore aimed to assess the training and development needs of staff of the Bank of Ghana. Clients' perspectives on the service areas that required improvement were taken to represent service areas in which staff needed to be trained. This was to ascertain service areas that may require further training and development for staff in order to ensure customer satisfaction and high performance.

Table 4 revealed that the service area that was mostly noted as needing improvement was the help desk (33.8%). On the other hand, 31.1 percent of clients expressed that they were completely satisfied with the Bank's services and that no service areas needed further improvement. About 22 percent of clients noted that services rendered by cashiers need to be improved. Other clients also noted that the Bank needed an improvement in management (9.5%) and security

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services (4.1%). These areas of service represented the service areas with which clients were generally dissatisfied.

Table 4: Service areas with which require improvement

Service/Section	Frequency	Percent
None	23	31.1
Help desk	25	33.8
Cashiers	16	21.6
Managerial	7	9.5
Security	3	4.1
Total	74*	100.0

*Multiple responses; n = 50

Source: Field survey, 2011

The specific concerns raised by clients about the service areas identified to be underperforming were explored by the survey. This was for the purpose of complementing identified areas of training needs for staff. It was also for the purpose of identifying specific corrective measures that may be employed to improve the Bank's service and build customer satisfaction. The analysis showed that 20 (40%) customers had complaints to make about the Bank's services. It was found that slow response to problems was mostly noted by clients (28.6%). Furthermore, it was identified by 22.9 percent of clients that cashiers were slow in their service delivery. Concerns directed at the help desk were frequent absence of

help desk personnel, noted by 17.1 percent of clients and poor customer relations, noted by 5.7 percent of clients. Other miscellaneous concerns raised were poor customer-relations by security personnel, unnecessary bureaucracies in transactions, and untimely delivery of monthly statements.

Table 5: Customer complaints

Complaints	Frequency	Percentage
Slow response to problems	10	28.6
Slow service (cashiers)	8	22.9
Frequent absence of helpdesk personnel	6	17.1
Untimely delivery of monthly statements	4	11.4
Language gaps	3	8.6
Poor customer relations (help desk)	2	5.7
Bureaucratic transactions	1	2.9
Poor relations with customers (security)	1	2.9
Total	35*	100.0

*Multiple responses; n=20

Source: Field survey, 2011

Furthermore, clients were asked to rate the specific statements pertaining to the services of the Bank, on a scale of 1 to 4, where 1 = Strongly agree; 2 = agree; 3 = Undecided; 4 = disagree; 5 = Strongly disagree. The means and standard deviations are reported for the rating scales. These represent the average

responses that are representative of clients' views. The results revealed that the mean rating for improvement in the Bank's service was 1.52 (Std. Deviation = 0.506). Rounding this up to a single digit generates a mean of 2, which corresponds to 'fairly agree' on the scale. Similarly, clients generally 'fairly agreed' (mean = 1.72; Std. Deviation = 0.783) that the service of BoG is at par with or better than the services of other banks. Further emphasis was laid on this claim in clients' assertion that they strongly agree (mean = 1.38; Std. Deviation = 0.567) that, if given the option, they would prefer BoG to any other bank within Tamale metropolis.

The ratings for the listed statements were sought to be differentiated among the clientele groups of the Bank. This was to determine if there were statistically significant deviations from the general responses reported. Kruskal Wallis H-Test was used for the analysis. Table 6 depicts that clients from corporate institutions (mean rank = 28.12) rated improvement in the Bank's service higher than other clientele groups. Clients from other financial institutions (mean rank = 28.20) rated the assertion that services rendered by BoG is at par with or better than other banking institutions and higher than other clientele groups. Given that higher ranks correspond to higher level of disagreement with the statements, it is inferred that clients representing other financial institutions were more dissatisfied with BoGs performance, in comparison with other banks.

Similarly, clients from other financial institutions (mean rank = 28.30) ranked their preference for BoG higher than other client groups. Independent clients (mean rank = 21.80) rated their preference for BoG lowest. Another

perspective of this analysis would mean that clients from other financial institutions expressed least preference for BoG, while independent clients expressed highest preference for BoG.

Table 6: Differences in client ratings of Bank of Ghana's services

	Client					
	Independent client	Financial institutions	Corporate institutions		Total	
	n=15	n=27	n=8		n=50	
Statements	Mean rank	Mean rank	Mean rank	X^2	df	p-value
Improved service	20.83	27.31	28.12	2.957	2	0.228
Service is better	24.90	28.20	17.50	3.962	2	0.138
High preference	21.80	28.30	23.00	3.201	2	0.202

Source: Field survey, 2011

Further examination of the results reveals that none of the observed differences in mean ranks was found to be statistically significant at an alpha of 0.05. This meant that the views concerning the statements were not defined by the type of client. The average responses reported for the statements therefore holds and apply to all clientele groups.

Training processes of Bank of Ghana

The training processes within the Bank were explored for evaluation. The variables considered included involvement of staff in policy reviews, the type of training programme given, the methods of training employed, and the methods of trainee-evaluation employed. A multiple response cross-tabulation was used to examine training programmes and attendance rates among staff of BoG.

Staff involvement in training policies

According to Armstrong (2006), staff involvement in the formulation and review of training, is important for the entire training and development process. This practice is encouraged for the purposes of identifying training needs, appropriate methods of training, appropriate techniques of appraisals, and also to update the policy in accordance with changing business environment. Staff involvement is important for the planning phase of the training programme as emphasised by the conceptual framework of the study.

The study showed that 20.0 percent of administrative staff indicated that they were directly consulted in reviewing of training policies. On the other hand, 80.0 percent of staff was not directly involved in review of training policies for the Bank's staff. Within the latter group, 44.4 percent indicated that they were not involved in training policy review because reviews were a responsibility for management staff. About 36.7 percent of staff added that reviews were not their core duties, while 15.2 percent reported that they do not know the reason for their

non-involvement in training policy reviews. About 3.6 percent of staff however indicated that they were indirectly involved in training policy reviews (Figure 3).
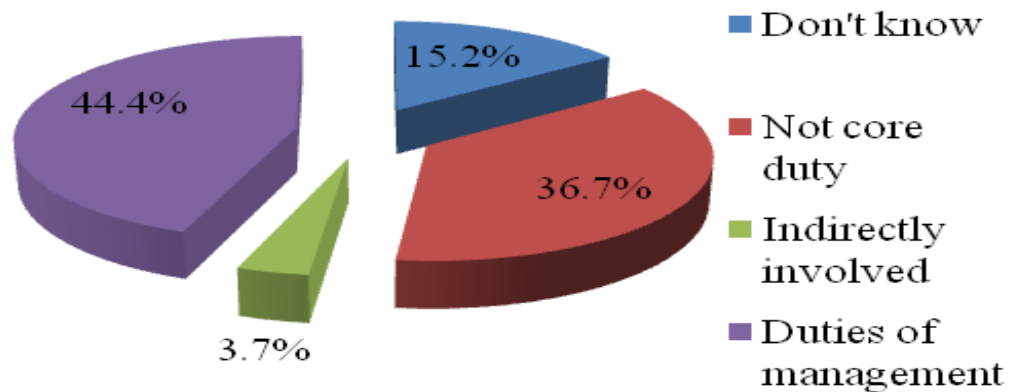

Figure 3: Staff involvement in training policy review

Source: Field survey, 2011

Types of training programmes for Bank of Ghana's staff

According to the survey, training programmes organised for BoG staff include impact" 05", economics modelling course, financial stability course, management development, and telephone ethics training. According to the survey, financial stability programme and management development courses were the two highly attended training programmes within the Bank.

All Issuing staff had participated in financial stability programmes and also formed about 11.1 percent of all staff who had partaken in financial stability programmes. An inspection of Table 7 also revealed that banking staff dominated participation in all training courses except for training on telephone ethics where the two participants were Research staff.

Table 7: Training programmes organised for Bank of Ghana's staff

Area of service	Impact "05"	Economics modelling	Financial stability	Management development	Telephone ethics	Total
			Training programme			
Banking	6(60.0)	8(66.7)	16(88.9)	14(77.8)	0(0.0)	44(73.3)
Issue	0(0.0)	0(0.0)	2(11.1)	0(0.0)	0(0.0)	2(3.3)
Research	2(20.0)	2(16.7)	0(0.0)	2(11.1)	2(100.0)	8(13.3)
Administ ration	2(20.0)	2(16.7)	0(0.0)	2(11.1)	0(0.0)	6(10.0)
Total	10(100.0)	12(100.0)	18(100.0)	18(100.0)	2(100.0)	60*(100.0)

*Multiple responses; n = 47

Source: Field survey, 2011

Methods of training

According to Armstrong (2003), selecting the most appropriate method for training is essential to the achievement of training objectives. The study therefore explored the training techniques and evaluation methods employed. The results are presented in Figure 4. According to the survey, formal lectures (66.7%) were reported to be the most commonly used method of training. This may be suitable given that occupational duties of the Bank may be concerned with management, rather than technical practicalities. Seminars, reported by 16.7 percent of staff, discussions (11.1%), and on-the-job training (5.6%) were other methods used to train employees of the Bank.

Further examination showed that 11.1 percent of staff who have undergone training in the Bank responded that they performance after the training programme was not evaluated in any way. On the contrary, 33.3 percent of staff reported that they were evaluated by means of questionnaires, 43.2 percent were evaluated by formal tests, and others were evaluated by participant demonstration (18.3%), and formal tests (12.5%).

Methods of training   Training evaluation
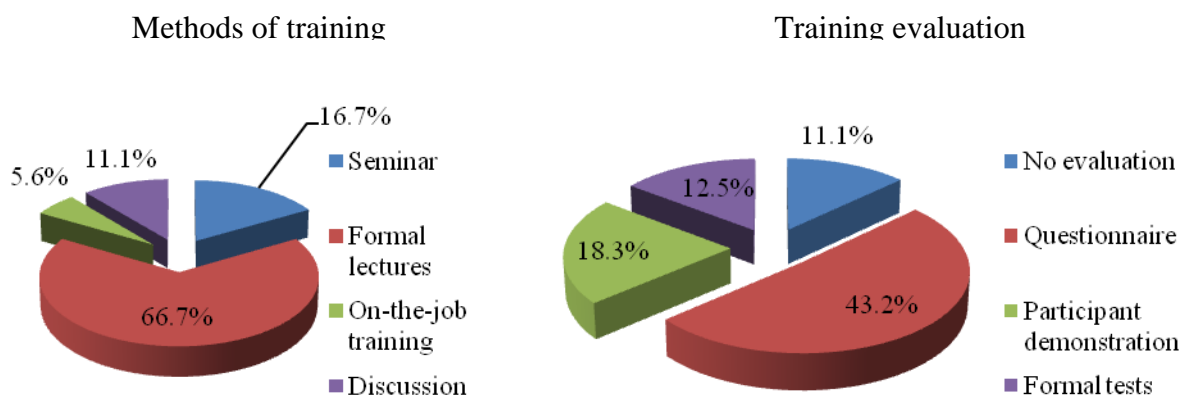
and

Source: Field survey, 2011

Evaluation of Bank of Ghana's training and development programmes

According to Dixon (1996), training programmes must be evaluated to determine their effectiveness and progress towards targets. The study evaluated the training programmes of BoG in two phases. First, the training objectives were assessed and then the training processes and methods were assessed.

Fiore and Rose (1999) note that objectives of training programmes must comply with the larger organisational goals. They should focus on organisational

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perspectives that can enhance performance and motivate staff towards the achievement of organisational goals. Thus, it is important for training objectives to be determined through a collaborative effort of staff so as to capture the important elements of the organisational performance needs that staff needs to learn. Collective involvement in determining objectives can also be for the purpose of making staff aware of training targets and what needs to be done to achieve those targets.

Underlain by the foregoing discussion, the study sought to evaluate the training objectives from the view point of trainees. On a rating scale of 1 to 4, where 1 = Strongly agree; 2 = Agree;   3 = Disagree; and 4 = Strongly Disagree; trainees were asked to indicate the extent to which they agreed with specific statements concerning evaluation of training objectives. Higher figures on the scale therefore correspond to higher levels of disagreement with statements. Table 8 shows that 41.7 percent of staff agreed and 25.0 percent of staff strongly agreed that they were given sufficient information about training objectives. Thus, a majority of staff (66.7%) had sufficient knowledge of the targets of training programmes. It may therefore be asserted that training objectives were effectively communicated to trainees.

Similarly, a majority of staff (66.7%) agreed that objectives of the training programme focused on the training needs of staff. This was confirmed by the mode of responses '2' which corresponds to agree on the scale. A majority (79.2%) of staff also agreed that training objectives encouraged good coverage of

relevant topics and a majority (54.2%) of staff also agreed that they believe training objectives were achieved by training programmes.

Table 8: Evaluation of training programmes

Items	Strongly Agree	Agree	Disagree	Strongly Disagree	Mode
Sufficient information on training objectives	12(25.0)*	20(41.7)	16(33.3)	0(0.0)	2
Successful exchange of ideas	16 (33.3)	32 (66.7)	0(0.0)	0(0.0)	2
Good coverage of relevant topics	6(12.5)	38 (79.2)	4(8.3)	0(0.0)	2
Objectives focused on training needs	14(29.2)	32(66.7)	2(4.2)	0(0.0)	2
Achievement of training objectives	16 (33.3)	26 (54.2)	8(13.3)	6(12.5)	2

*Percentages are in parenthesis; Scale 1 = Strongly agree; 2 = Agree;   3 = Disagree; 4 = Strongly Disagree

Source: Field survey, 2011

The study sought to differentiate among the various staff categories with respect to their evaluation on the objectives of the training programmes. A Kruskal Wallis H Test was used for this purpose and also to test for statistical significant differences in the mean ranks for the different staff categories. The

statistics given in Table 9 suggest that research staff had the highest mean rank (31.50) on the sufficiency of information about training objectives. Given that higher figures on the scale correspond to higher levels of disagreement with the statements, it is inferred that research staff were least informed on training objectives. On the other hand, administrative staff had the lowest mean rank (11.83), suggesting that they were best informed about training objectives. These differences (chi-square [X^2] = 8.237; df = 4; p-value = 0.083) were found not to be statistically significant at an alpha of 0.05. Acquiring sufficient information about training objectives was therefore not associated with the type of staff within the Bank.

The results also suggest that banking staff were more in agreement that the training objectives focused on relevant training needs. On the other hand, administrative staff was in least agreement with the statement. The study therefore makes an inference that training objectives may have been more relevant to banking staff than any other category of staff within the Bank. Statistically, these differences were found to be significant at an alpha level of 0.05.

At an alpha level of 0.05, statistically significant differences (X^2 = 10.709; df = 4; p-value = 0.030) were also found in employee ratings on the statement that the objectives of the programme fostered good coverage of relevant topics. Banking staff (mean rank = 18.71) agreed most to this statement, while administrative staff (mean rank = 29.00) agreed least. The implication therefore is that coverage of topics was more relevant to banking than administrative processes.

Table 9: Differences in evaluation of training objectives

	Staff category							
				General				
	Banking	Issue	Research	service	Adm.			
Response	(N = 24)	(N = 8)	(N=8)	(N=2)	(N=6)	X^2	df	p-value
Sufficient information on objectives	24.67	27.00	31.50	22.50	11.83	8.237	4	0.083
Successful exchange of ideas	26.50	14.50	26.50	32.50	24.50	8.078	4	0.089
Good coverage of relevant topics	18. 71	20.00	20.00	25.50	29. 00	10.709	4	0.030
Achievement of objectives	25.58	17.75	28.25	29.50	22.50	3.682	4	0.451
Objectives focused on training needs	19.00	30.50	30.50	30.50	28.50	11.044	4	0.026

Source: Field survey, 2011

An important component of training processes, according to Fullard (2006), is the trainer. Trainers must have adequate knowledge of training objectives and must be able to effectively communicate their ideas to trainees. Hoyle (2006) adds that biases exhibited by trainers may also counter the

objectives of training as they may encourage a feeling of unfair treatment and non-cooperation of trainees.

Table 10 presents the evaluation of trainers' capacity in delivery and teaching styles from the perspective of trainees. The results show that trainees were satisfied with trainers' capacity to explain and provide direction for class exercises (mode = 2). It also showed that trainees were satisfied with the trainers' capacity to make them feel comfortable with subject matter.

Table 10: Satisfaction level of trainees with trainers' performance

Performance	Mode	Mean	Std. Deviation
Explanations and directions for the class exercises	2	1.98	0.073
Comfort level with the subject matter	2	2.18	0.166
Answers to my questions	2	1.91	0.276
Clarity in responding to my questions	2	2.29	0.608
Explanation on how to best utilise the job aids	2	1.93	0.861
Checks for understanding questions	2	2.21	0.864
Ability to keep the session lively and interesting	4	3.71	0.873
Ability to use the visual/teaching aids effectively	4	3.60	0.126
Rapport with the trainees	2	2.06	1.000

N= 48. Scale: 1 = Highly satisfactory;   2 = Satisfactory;   3= Neutral;

4 = Dissatisfactory;   5 = Highly dissatisfactory

Source: Field survey, 2011

Further examination revealed that trainees generally found trainers fairly competent with answering the questions posed during training sessions. Other

aspects of trainers' competency that trainees were satisfied with were clarity of responses to questions (mode = 2), competency to explain how to best utilise job aids and their capability to use visual aids (mode = 2), and rapport with trainees (mode = 2). However, trainees were generally dissatisfied with trainers' ability to keep sessions lively (mode = 4). This connotes some level of technical incompetence with trainers, which may influence their ability to improve technical competence of trainees.

Table 11 further shows that on a scale of 1 to 5, where 1 = Strongly agree; 2 = Agree; 3 = Disagree; and 4 = Strongly Disagree and 5 = Don't know, trainees 'agreed' (mean = 1.625; Std. Deviation = 0.639) that the trainers had sufficient knowledge on subject matter. Trainees also 'agreed' (mean = 1.91; Std. deviation = 0.646) that trainers communicated their knowledge well and also 'agreed' (mean = 1.791; Std. Deviation = 0.581) that trainers were open honest and fair in their assessments and relations with trainees.

The training environment forms an important part of training processes (Byars & Rue, 2001). Uncomfortable training grounds may contribute to stress and distractions that may inhibit the effectiveness of training. On this premises, the study evaluated the training environment of BoG's training programmes. Table 15 shows that trainees generally agreed (mode = 2) that the training atmosphere encouraged learning (mean = 1.75; Std. Deviation = 0.437) and helped trainees cope with stress (mean = 2.00; Std. Deviation = 0.505).

Table 11: Evaluation of training processes

Processes	Mode	Mean	Std. Deviation
Evaluation of trainers			
Trainers had sufficient knowledge	2	1.62	0.639
Trainers communicated well	2	1.91	0.646
Trainers were open honest and fair	2	1.79	0.581
Psychological support was adequately given	2	2.12	0.334
Evaluation of training environment			
Training atmosphere encouraged learning	2	1.75	0.437
Training atmosphere helped stress coping	2	2.00	0.505
Training methods used were relevant	2	1.79	0.503
Evaluation of training methods			
Training methods fostered teamwork and Cooperation	2	1.58	0.498
Training methods fostered good communication	2	2.00	0.412
Enough time was devoted to sessions	3	3.04	0.742
Enough time was given for feedback	3	3.08	0.498
My expectations were met	2	1.87	0.443
Overall quality of the programme was good	2	1.91	0.498

n = 50. Scale : 1 = Strongly agree; 2 = Agree; 3 = Disagree; and 4 = Strongly

Disagree; 5 = Don't know

Source: Field survey, 2011

An evaluation of the training processes revealed that generally the training

methods used were agreed to be relevant to staff training needs. Moreover,

trainees agreed (mode = 2) that training methods employed fostered teamwork

and cooperation (mean = 1.58; Std. Deviation = 0.498) and also encouraged good communication and discussions (mean = 2.00; std. Deviation = 0.412) among trainees.

These properties of training, according to Hoyle (2006), are important for effective bi-directional transmission of knowledge and information between trainers and trainees. Trainees however disagreed (mode = 3) that enough time was given for training sessions (mean = 3.04; Std. Deviation = 0.742) and for feedback (mean = 3.08; Std. Deviation = 0.498).

Inadequate time allocated for training sessions could contribute to stress while inadequate time for feedback could lead to overlooking important information on training methods. Generally however, trainees agreed that their expectations on the training programmes were met and also agreed that the overall quality of the programme was good.

Benefits of training programmes for staff

The benefits of training to staff of BoG were examined by the study. These benefits are assumed to reflect the objectives of the training programmes and also the expected outcomes of training and development programmes by the Bank. The study explored the most important thing that staff claim to have learned from T&D programmes. The results presented fragmented responses, in line with the type of training programme that a particular employee had attended.

From Figure 5, it can be seen that knowledge in financial stability (25.4%) was identified as the one most important thing that staff had learned from T&D

programmes. Next to this was general management (13.2%) issues and controlling

inflation (12.1%). Other fragmented responses included customer care, security

features for new currency, and learning to use the Oracle software in occupational
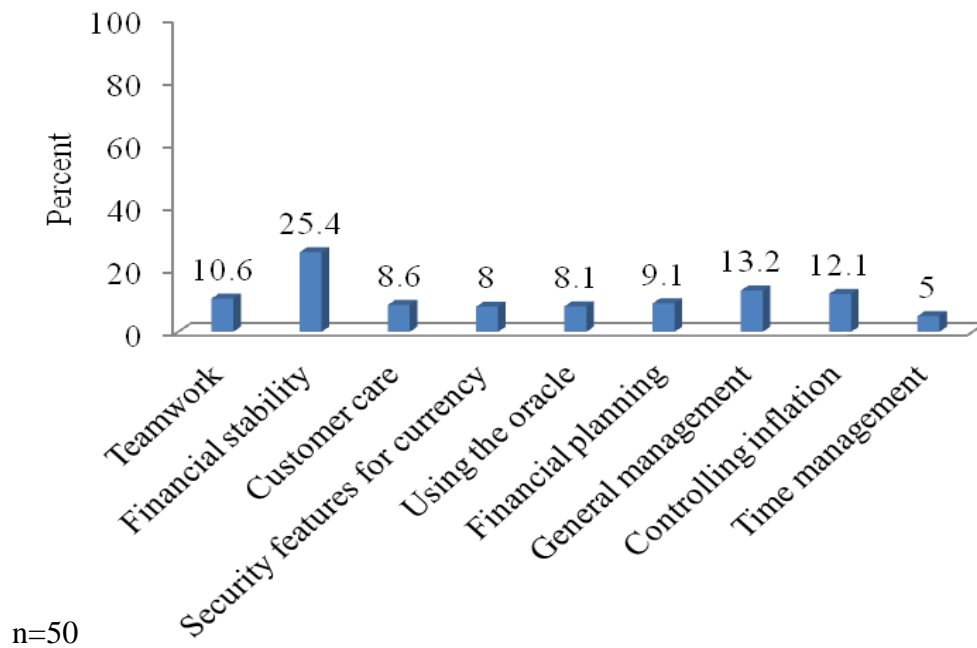
responsibilities.

n=50

Figure 5: Most important lesson learned under training

Source: Field survey, 2011

Benefits of training programmes for service areas

The study further probed into how beneficial staff perceived their

knowledge gained under training to their work. On a scale of 1 to 4 where 1 = Not

beneficial; 2 = Somewhat beneficial; 3 = Fairly beneficial; and 4 = Very

beneficial, staff were requested to rate the extent to which their knowledge learnt

is beneficial to their occupational duties. From this examination it was revealed

that 76.2 percent of staff responded that their knowledge learned was 'fairly beneficial' to their work. About 19.0 percent of responses conformed to 'very beneficial', while 4.8 percent of responses agreed on 'somewhat beneficial'.

The study further sought to differentiate among benefit ratings for staff of the different service areas within the Bank. A Kruskal Wallis H-Test was used to test for differences in ratings and for statistical significance of observed differences. Table 12 shows with a mean rating of 4.00, corresponding to ''very beneficial' and a mean rank of 38.50, staff of general service rated the benefits of their training higher than all staff categories. Next to this was staff from administration, with a mean rating of 3.33 and a mean rank of 25.17. Banking staff recorded a mean rank of 20.42 and a mean rating of 3.08 corresponding to 'fairly beneficial' on the scale.

Table 12: Benefits ratings of training programmes for service areas

Area of service	N	Mean Rating	Mean Rank	X^2	df	p-value
Banking	24	3.08	20.42			
Issue	2	3.00	18.50			
Research	8	3.00	18.50	9.368	4	0.053
General service	2	4.00	38.50			
Administration	6	3.33	25.17			
Total	42	3.14				

Source: Field survey, 2011

With a chi-square (X^2) statistic of 9.368, a degree of freedom of 4, and a p-value of 0.063, the differences in means and mean ranks were found not to be statistically significant at an alpha of 0.05. This meant that the extent of benefits of training programmes does not depend on the staff category. Thus, generally, with a mean rating of 3.14, staff found the programmes to be beneficial.

The study also explored the ways in which training programmes of BoG has been beneficial to its staff. Table 13 depicts that performance improvement (28.2%) was more commonly referred to than any other identified benefit. About 21 percent of staff added that training of staff had helped improve their efficiency at work, while 16.9 percent asserted that training programmes had improved their occupational skills. About 11.0 percent of staff added that their participation in T&D programmes served to motivate them for higher performance. Other benefits identified included job satisfaction (4.2%), personal development (4.2%), and overcoming occupational challenges (2.8%). Studies conducted by Armstrong (2006) and Hoyle (2006) referred to improved staff performance as one of the commonest effects of staff training. They explain that after a gestation period, skills learnt on training programmes tend to manifest in employee performance. The results of the study therefore add to this assertion.

Table 13: Training benefits attained by staff

Benefits	Frequency	Percentage
Improve skills	12	16.9
Improve knowledge	4	5.6
Acquire new technology	2	2.8
Improve performance	20	28.2
Create promotion opportunities	1	1.4
Improve efficiency	15	21.1
Job satisfaction	3	4.2
Staff motivation	8	11.3
Personal development	3	4.2
Overcome occupational challenges	2	2.8
Update on occupational issues	1	1.4
Total	71*	100.0

*Multiple responses; n=47

Source: Field survey, 2011

Challenges of training programmes

Challenges of training programmes can inhibit the achievement of training objectives (Derek & Hall, 2000). In this context, the challenges encountered by trainees were explored by the study. According to the survey, 14 trainees, forming 28.0 percent of staff mentioned that they had no difficulties in the training

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programmes. However, 36 trainees expressed that they had some difficulties. Table 14 shows the disaggregated responses of the challenges faced by trainees in the training programmes. The results showed that trainees were mostly concerned with having to travel to the Headquarters for training workshops and also with late notification of training programme. About 18.0 percent of staff also expressed that they were mostly concerned about the little or no preparation that was given to trainees prior to the training programmes. Others (4.5%) also expressed that sometimes, the choice of course materials were irrelevant to the subject matter, while others express that the course period was short (4.5%), and periods for breaks were also short (9.1%).

Table 14: Challenges of training programmes

Challenges	Frequency	Percentage
Travelling	14	31.8
Late notification	14	31.8
Little or no preparation	8	18.2
Choice of course material	2	4.5
Short course period	2	4.5
Little time for breaks	4	9.1
Total	44*	100.0

*Multiple responses; n=36

Source: Field survey, 2011

Twenty (40%) trainees had some suggestions to make to improve future training programmes of the bank. The study revealed that most trainees (43.8%) expressed that training programmes of the Bank would be better if the training period was extended. About 6.0 percent of staff suggested breaking lessons into phases, while others (6.5%) added that the content of lessons could be lessened. Other concerns raised included giving enough time for breaks, expressed by 12.5 percent of staff and for course tutors to be punctual (6.2%) as indicated in Table 15.

Table 15: Suggestions for training programmes by staff

Suggestions	Frequency	Percentage
Extension of training period	14	43.8
Lesson content	2	6.2
Break lessons into phases	4	12.5
Give early notification	2	6.2
More training facilities	2	6.2
Adequate preparation of participants	2	6.2
Enough time for breaks	4	12.5
Course presenters should be punctual	2	6.2
Total	32	100.0

*Multiple responses; n=20

Source: Field survey, 2011

Thirty-two (64%) clients also had some recommendations to make to improve services of the Bank, as presented in Table 16. The survey showed that the most stressed concern expressed by 28.9 percent of clients was to improve customer care. Next to this was to increase the number of cashiers, expressed by 15.6 percent of clients and to improve customer relations (13.3%).

Table 16: Suggestions to improve services by clients

Suggestions	Frequency	Percentage
Increase number of cashiers	7	15.6
More help desks	3	6.7
Improve customer care	13	28.9
Notice of direct lodgement into accounts	3	6.7
Bank statements directly sent to institutions	3	6.7
Provide accurate information to customers	5	11.1
Currency officers should be closer to vaults	2	4.4
Improve customer relations	6	13.3
Introduce e-banking	3	6.7
Total	45	100.0

*Multiple responses; n=32

Source: Field survey, 2011

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

Introduction

This chapter presents the summary of major findings of the study. It also presents the conclusions drawn from the study as well as recommendations derived from the conclusions of the study.

Summary

The study set out to evaluate the staff development and training policy of the Bank of Ghana. The specific objectives were to explore possible benefits of staff training and development to Bank of Ghana staff and the service; evaluate the contribution of staff development and training policy to employee performance; evaluate training programmes of the Bank; and examine the challenges facing the effective implementation of staff development and training policies in the Bank.

A descriptive and cross-sectional survey was adopted to study 47 employees of the Tamale Branch of Bank of Ghana. The categories of staff studied covered employees from Banking, Issue, Research, General Service, and Administration. These groups comprised the sources of primary data for the study. The fieldwork was carried out in October, 2011. The completed

questionnaires were subjected to reliability test using SPSS version 16. Frequencies, percentages, means, standard deviations, and Kruskal-Wallis H Test, were used to analyse the data.

The major findings of the study were as follows:

- About 60.0 percent of staff was not involved in the planning or review of training policies. Within this group, 44.4 percent expressed that they believed that they were not involved in training policy review because that was the job of management.

- Most employees (80.0%) were not directly involved in review of training policies for the Bank's staff. Within this group, a higher percentage (44.4%) indicated that they were not involved in training policy review because reviews were a responsibility for management staff.

- The service area that was mostly noted as needing improvement was the help desk. Concerns directed at the help desk were frequent absence of help desk personnel and poor customer relations.

- Training programmes organised for BoG staff include impact '05', economics and modelling course, financial stability course, management development, and telephone ethics training.

- The methods of training identified were formal lectures, seminars, group discussions, and on-the-job training.

- Most staff either agreed or strongly agreed that they were given sufficient information about training objectives, and that the objectives of the training programme focused on the training needs of staff.

- The study showed that trainees were 'fairly satisfied' with trainers' capacity to explain and provide direction for class exercises. It also showed that trainees were fairly satisfied with the trainers' capacity to make them feel comfortable with subject matter.

- Generally the training methods used were agreed to be relevant to staff training needs. Trainees however disagreed that enough time was given for training sessions and for feedback.

- The benefits of training identified were improving knowledge and higher performance in financial planning, financial stability, general management, customer care, time management, and security features for new Ghana currency.

- Challenges identified in the training programme included travelling, late notification, little or no preparation of trainees, choice of course materials, short course period, and little time for breaks.

- Travelling and late notification were identified as the issues that posed the most significant challenges for trainees.

Conclusions

The study draws the following conclusions from the findings: The study concludes that training and development programmes of BoG are fairly beneficial to the majority of staff. The contribution of training programmes to staff performance was identified to manifest in the improvement of skills, improvement of knowledge, avenue to acquire new technology, improvement of

performance, and creation of promotion opportunities. Other benefits included job satisfaction, motivation of staff, enhancement of employees' personal development, helping staff overcome occupational challenges, and updating staff of current occupational issues.

It is also concluded that sufficient information was given about training objectives. Also, training programmes focused on the training needs of staff and training objectives encouraged good coverage of relevant topics. From the perspective of staff, it is concluded that training objectives were achieved by training programmes. Trainers exhibited sufficient knowledge on subject matter, capacity to explain and provide direction for class exercises, and were competent with answering the questions posed during training sessions. Moreover, the training atmosphere encouraged learning and helped trainees cope with stress. Training methods used were agreed to be relevant to staff training needs fostered teamwork and cooperation and also encouraged good communication and discussions among trainees. However, enough time was not given for training sessions and for feedback.

Challenges created for trainees during the training programmes related to travelling late notification, little or no preparation of trainees, choice of course materials, short course period, and little time for breaks. Travelling and late notification were identified as the issues that posed the most significant challenges for trainees.

Recommendations

The study makes the following recommendations based on the findings and conclusions drawn. The study recommends decentralising the training programmes to branch levels. This would reduce the challenge of travelling to headquarters for training and development courses and seminars. Moreover, it could reduce costs and risks associated with travelling. Decentralising training programmes would also allow branches to conduct training programmes specific to the needs of the particular branch. It would also allow for well-suited response to specific needs of clients peculiar to the demographic and cultural setting within which the branch was established.

From clients' assertions, the study recommends for the Bank to conducting a special training programme for help desk staff and cashiers on quick delivery service and customer care. It is also recommended to intensify monitoring duties for help desk staff, since frequent absenteeism from desk was reported by clients. The Bank could also find out why help desk staff are frequently not at post. The study also recommends taking suggestions of clients into consideration. These include increasing the number of cashiers, providing more help desk posts, improving customer care, improving customer relations, sending automatic notices of direct lodgement into accounts, and introducing e-banking and other innovations.

Staff recommendations are also suggested to be taken note of. These include the extension of training period, lessening of course content, breaking

lessons into phases, giving early notifications, providing more training facilities, and ensuring that enough time is given for breaks.

Recommendations for further studies

Further studies can be carried out to explain why most staff are not involved in the planning phase of training programmes. Other studies can be conducted to investigate the underlying factors that cause customer complaints directed at mostly, cahiers and help desk. The study was also conducted for the Bank of Ghana staff, which limits generalisation of the results to the bank. Further studies can therefore be done for other banks in order to improve the overall quality of service in banks within the country.

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APPENDIX 1

QUESTIONNAIRE FOR STAFF

Dear respondent,

I am an M.A Human Resource Development student from the Institute for Development Studies (UCC). This is an academic study dubbed: An evaluation of staff training and development in Bank of Ghana at the Tamale Branch. The quest for information is principally for academic purposes. Responses provided shall be treated confidentially and uniquely for the stated purpose. Please be candid in expressing your opinions closest to the way you feel about an issue.

Section 1: Demographic data

1. Sex   a. Male   b. Female

2. Age

    a. 26-30   b. 31-35   c. 36-40   d. 41-45   e. 46-50   f. 51-55   g. 56-60

3. Highest level of education completed

    a. Pre-tertiary b. HND   c. First degree   d. Postgraduate   e. Professional course

4. Specific area of service

    a. Teller

    b. Help desk

    c. Managerial

    d. Accountancy

    e. Other specify

Section 2: T& D

 5. Indicate the extent to which you agree to the following statements as they apply to you or T & D practices in this institution.

  1 = Strongly Agree; 2 = Agree; 3 = Disagree; 4 = Strongly Disagree; 5= Don't know

Training objectives	SA	A	D	SD	DK
I was given sufficient information on the objectives of the training course before my arrival.					
The training course encouraged exchange of information and expression of ideas successfully.					
The course covered the topics I needed to learn about					
The objectives of the course were achieved					
Planning of T & D	SA	A	D	SD	DK
I feel that the programme drawn up for the course took into account what participants considered important to learn					
Training process	SA	A	D	SD	DK
Training methods used were relevant and of good quality					
The general atmosphere during the course enhanced the learning process.					
The course fostered teamwork and cooperation					

among participants.					
Trainers have sufficient knowledge					
Trainers communicate well					
Trainers are open, honest and fair to all					
Psychological support was adequately given					
Stress and coping was adequately given					
Supportive communication was adequately given					
Enough time was devoted to T & D programme					
Enough time was given for feedback from the participants					
My expectations were met					
The overall quality of T & D programmes is good					

6. Indicate the extent to which you are satisfied with the trainer's performance using the following indications.

1 = Very satisfied Agree; 2 = Satisfied; 3 = Neutral; 4 = Disagree; 5= Very Dissatisfied

Satisfaction level of trainees with trainers' performance	1	2	3	4	5
Performance					
Explanations and directions for the class exercises					
Comfort level with the subject matter					

Answers to my questions					
Clarity in responding to my questions					
Explanation on how to best utilise the job aids					
Checks for understanding questions					
Ability to keep the session lively and interesting					
Ability to use the visual/teaching aids effectively					
Rapport with the trainees					

7. What type of training methods are usually employed?

8. Which part of the course did you enjoy most and why?

9. Which part of the course did you enjoy least and why?

10. What were the specific challenges you faced in participating in T & D programmes?

11. How will the training course be of use to you in your future work?

12. What is the most important thing that you have learned?

13. Please write briefly any suggestions for improvements or additions to the training course?

APPENDIX 2

QUESTIONNAIRE FOR CLIENTS

Dear respondent,

      I am an M.A Human Resource Development student from the Institute for Development Studies (UCC). This is an academic study dubbed: An evaluation of staff training and development in Bank of Ghana at the Tamale Branch. The quest for information is principally for academic purposes. Responses provided shall be treated confidentially and uniquely for the stated purpose. Please be candid in expressing your opinions closest to the way you feel about an issue.

Section 1: Demographic data

1. Sex   a. Male   b. Female

2. Age

    b. 26-30 b. 31-35 c. 36-40 d. 41-45 e. 46-50 f. 51-55 g. 56-60

3. Highest level of education completed

    b. Pre-tertiary b. HND c. First degree d. Postgraduate e. Professional course

4. Occupation

Section B: Evaluation of Bank's services

5. What services do you solicit from the Bank?

6. What are your expectations of the Bank?

a. Quick delivery of service

b. Quick response to problems

7. Indicate the extent to which you agree to the following statements as they apply to you, other colleagues, or practices in this institution.

1 = Strongly Agree; 2 = Agree; 3 = Disagree; 4 = Strongly Disagree; 5 = Don't Know

Preamble	1	2	3	4	5
My expectations of the Bank have been met					
Services of the Bank has improved over time					
Services of this Bank is at par or better than my other banker(s)					
If given the choice I'd still prefer this bank to any other bank					

8. Which areas of service do you think needs improvement?

a. Help desk

b. Cashiers

c. Managerial

d. Other, specify

9. What specific concerns do you have in relation to the areas mentioned in question 8?

10. What is your overall impression of the Bank's services?

11. Please write briefly any suggestions or recommendations for improvements or additions to the Bank's services.