

UNIVERSITY OF CAPE COAST

TRAINING AND JOB PERFORMANCE OF EMPLOYEES AT
PRUDENTIAL BANK LIMITED CAPE COAST

BY

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DECLARATION

Candidate's Declaration

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

Candidate's Signature.....Date.....

Name:.....

Supervisor's Declaration

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

Supervisor's Signature.....Date.....

Name:.....

ABSTRACT

The purpose of this paper is to analyse the impact of training on job performance of employees at Prudential Bank Limited's Cape Coast branches. Descriptive survey design is employed in this study. Using questionnaires, responses were sourced from fifty-six (56) staff who were selected using census sampling technique and analysed using multiple regression analysis. The result of the study revealed that training programmes at the bank usually take the form of on-the-job training (coaching, workshops, mentoring and internship) and off-the-job training (conferences, simulation, discussion and role play). The study further revealed that the objective of the training programmes was to help improve employees' performance. Using OLS regression to analyse the impact of training on performance, it can be inferred that training that bothers on job knowledge, skills, abilities and morale have a positive effect on employee performance. The study subsequently recommends that the managers of the bank should ensure adequate budget for training activities and utilise the allocated resources in efficient manner for organisational success. Employee training and development should be a priority in order to get the best out workforce as well as improving the organisation's productivity.

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DEDICATION

To my brothers and sisters.

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CHAPTER ONE

INTRODUCTION

An important player in the economic growth of an organisation comes the Human Resources (Armstrong, 2009). The success of businesses in a competitive environment lies in their ability to cultivate their human capital to be creative, inventive and imaginative so that productivity and competitive gain are continuously enhanced (Edralin, 2014; Vemić, 2007). Training is important in order to guarantee adequate provision of technically and socially knowledgeable personnel who are competent and able to develop their careers and become either specialists or become managers in the financial sector. Therefore, the staff development process is continuously required and the training process fulfills an essential part of this cycle (Sultana, Irum, Ahmed & Mehmood, 2012). The interest of this study is to assess the effect of training on job performance of staff at the Prudential Bank Limited in Cape Coast Metropolis.

Background to the Study

The aim of training has been highly driven by increasing competitiveness and the relative performance of organisations with strong focus on investments in the growth of employees (Sultana, Irum, Ahmed & Mehmood, 2012). Training is thus important in order to guarantee adequate provision of technically and socially knowledgeable personnel who are competent and able to develop their careers and become either specialists or become managers in the financial sector. Therefore, the workforce development cycle is constantly needed; and training satisfies a huge part of the process (Sultana, Irum, Ahmed & Mehmood, 2012).

Apart from job analysis, staffing and appraisal of employees, training is one of the primary responsibilities associated with human resource management (Elarabi & Johari, 2014). It is an aspect of human resource management practice that helps in enhancing staff skills, knowledge and competence capable of improving their ability to perform more efficiently (Palo & Padhi, 2013). Cole (2012) sees training as a system of investing in staff to ensure they are well-prepared to perform their roles effectively. According to Shen (2014), these training processes are part of a general human resource management strategy which will ideally drive people to succeed at their jobs.

Elnaga and Imran (2013) confirms training gives more value to the overall performance of staff of any organisation. Therefore, in terms of quality and quantity, training has become an investment in human beings, which is deemed the primary approach to the development of adequate human resources. It is a process of providing employees with the requisite skills needed on the job (Dessler, 2015). Training programmes thus in turn, make employees realise they are a family in the organisation. This creates a sense of belonging in employees, strengthens the abilities of the employee and inspires them while increasing their financial benefits and allows employees feel committed to the organisation in the long run (Pynes, 2010).

Elnaga and Imra (2013) notes, the quality, type and quantity of training conducted may differ significantly between organisations. According to Cole (2012), “factors that influence the quantity and quality of training 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 sees training as a motivating factor in work”

Hence, Pynes (2010) and Shen (2016) submit that training programmes may be centered on enhancing an employee's level of self-awareness, skills, motivation and the objectives of the organisation. This can take place in several ways, for example, on the job or off the job; in the organisation or outside the organisation.

There is a direct and indirect impact of training on both employee and organisational performance. Sahinidis and Bouris (2008) also explains that training improves employee and organisational capabilities. If the company invests in developing its workers' expertise and skills, it pays off because employees become more productive and efficient. Indirectly, training motivates employees, makes them committed and competent in handling tasks, hence making them appreciate the investment of their organisations.

As Harrison (2010) argues in South Africa that having potential employees does not guarantee success in their endeavours, it is imperative that staff have to be trained to achieve their target and goals. This position has been put forward in 2009 by Ghana's former Vice-President and former Governor of Bank of Ghana that the performance of any banking institution hinges on the quality of its human resources. Therefore training is important, because it leads to the output of every organisation, including banks, in improving their performance and prospects (Amissah-Arthur, 2009).

According to Dysvik and Kuvaas (2008), in Norway, training of staff has become a permanent policy. Training is considered as the main pathway to development in Norway since it has become an investment in employees. In some foreign organisations such as the Chinese manufacturing enterprises, they indicate that without training, they can no longer depend on low-skilled, low-

paid and overworked staff (Elfstrom & Kuruvilla, 2014; Li, Li, Wu & Xiong, 2012). This was expressed in their labour market agenda, which laid down employment rights and incentives underpinned by a set of new labour legislation, including regular training of staff (Gallagher & Dong, 2011). This involves improvements in Human Resources Management (HRM) processes, in specific, learning and development strategies and procedures that are expected to hold a strong effect on productivity and performance of the staff (Liu, 2016).

In Kenya, Wachira (2013) connected staff training programmes at Barclays Bank to business growth and development. She claimed that the bank's recruitment programmes were designed to ensure it had well-grounded employees to help the development plan of the organisation, and as such, employees were granted resources to take up higher job tasks. This was confirmed by a research by Otuko, Chege and Douglas (2013) analysing the impact of training dimensions on the job performance of staff with a concentration on the Rwandan Mumias Sugar Company. The study ascertained that there was a linear and significant effect between needs assessment, contents of training programmes and employee performance in Mumias Sugar Company Limited in Rwanda.

In Ghana, training of banking workers has helped in securing and developing the talents of individual persons, as well as in the implementation of programmes that enhance communication and cooperation between those individual bank workers and clients in order to nurture organisational development and ensure quality service delivery (Quartey, 2012).

Despite the fact that employee training programmes offer employees knowledge, a new set of skills and abilities, some scholars believed differently. Brum (2007), for example, recognises that training is increasingly being used by organisations as a management tool. there are substantially differing controversies among practitioners and researchers on the effect training has had on organisational objectives and the employee. He defends that training leads to increase in turnover because as employees acquire new skills, they leave to other organisations offering better remunerations; while the other school of thought states that training can lead to higher levels of employee retention and effectiveness.

Similarly, Noe (2010) submits that lack of needs assessment and employee participation in the design of training programmes render the approach ineffective. In addition, lack of monitoring and evaluation to ascertain the effectiveness of the training programmes as well as continuity renders training programmes ineffective. Regardless of the views, training uses information developing factors to better improve existing and possible issues that may occur (Dessler, 2015). Nassazi (2013) opines that “training has had a fairly impressive record of changing the skills, knowledge or attitudes of staff to perform their job well, as well as influencing organisational effectiveness”. Thus, to survive in a competitive environment, banks must train their employees. Trained employees who are creative, innovative and inventive, will invariably enhance performance and increase competitive advantage (Edralin, 2014).

The issue of training as a tool to improve employee performance is also pertinent in the Prudential Bank Limited. Management of the bank has put in

place training programmes that it implements from time to time to be able to meet its functional mandate.

Statement of the Problem

The performance of any banking institution hinges on the reliability of its staff. Training of bankers plays a major impact on the performance of the banking industry (Goldstein & Ford, 2012). Although there is the dominant awareness on growth of knowledge in the banking world of business in the last decade (Nassazi, 2013); a survey by Evans, Pucik and Barsoux (2012) showed that “banks are facing increased competition due to globalisation, changes in technology, political landscape and economic environments”. According to Heathfield (2012), the banking sector worldwide, including Prudential Bank Limited is striving for success because they are out-competing those in the same industry. As Sultana, Irum, Ahmed and Mehmood (2012) noted that understanding the value of training has been highly affected by increased demand and the performance of organisations where improvement in the growth of employees are emphasised.

According to Flynn et al. (2015), some employees claim strategies for training are not always tailored to suit their needs and many a time, they see it to be non-relevant to enriching their jobs. Different researchers have also discovered the lack of backing from management as they see training as a hindrance to productivity in the organisation (Singh & Mohanty, 2012). The inefficiencies and ineffectiveness that characterise public sector organisations in developing countries such as Ghana have been linked to inadequate training (Karikari and Boateng, 2015; Ohemeng and Ayee, 2016). Therefore, there is hardly any assessment of training in some organisations and even when it is

completed, it appears to be informal, with no impact on results or efficiency at the end (Singh & Mohanty, 2012). A look at the training literature in Ghana also reveals that scholars tend to focus on public sector institutions (Agyeman & Ofei, 2013; Brown, 2017). Little literature exists that focuses in the private sector and especially in banks such as Prudential Bank Limited with regards to the effect training and job performance has on their employees.

Boateng (2011) researched the effect of training on SG Bank's workplace efficiency and also found that training increases the job output of employees. A study by Appiah (2010) in HFC Bank revealed that there is a sudden increase in job knowledge, skills, and morale of employees which in turn enhances their performance and productivity in the organisation as a result of training. This paper thus seeks to fill the gap by exploring the training and job performance of employees at the Cape Coast branches of Prudential Bank Limited.

Purpose of the Study

This research seeks to analyse training and job performance of staff at Prudential Bank Limited's Cape Coast branches. The specific objectives of the research are to:

1. Identify training programmes conducted in the last five years at the Prudential Bank Limited.
2. Identify training programmes conducted in the last five years at the Prudential Bank Limited.
3. Identify the effect training programmes have had on staff performance.

Research Questions

In order to address the specific objectives, the following questions were formulated to guide the study:

1. What training programmes have been conducted in the past five years?
2. What are the objectives of the training programmes of Prudential Bank Limited?
3. Has the training programmes held at Prudential Bank Limited had any impact on job performance of her employees?

Significance of the Study

The findings of this research will inform senior management of Prudential Bank Limited Cape Coast Branches to identify the areas in which changes can be made through training. The essence of any research is to address the void in our minds and add new knowledge to the existing ones. Again, this study will not only lead to add up to researches undertaken in this field but will also contribute to more studies into training and employee improvement at other banks and organisations. Finally, this research will also help to establish effective training content and methodologies to enhance Prudential Bank Limited's employee performance.

Delimitation

It would have been best to interview all Prudential Bank Limited staff in Ghana on the significance training has had on their job performance on quality delivery, to produce the best outcomes and instil the necessary feedbacks but due to the short period to write and present the dissertation, this study was limited to only staff at Cape Coast. The research was limited to just one

(1) bank located in Cape Coast. It was conducted in the three (3) branches of Prudential Bank Limited in Cape Coast. The sample population was to all staff in the three (3) branches. A sample of fifty-six (56) staff were engaged using the census sampling method to participate in the research.

Limitations of the Study

The limitations of this study warrant discussion and suggest the need for caution when interpreting the results. The findings of this study can only be generalised for the sampled staff of Prudential Bank Limited in Cape Coast. It cannot be generalised for all staff of Prudential Bank Limited in Ghana because of the sampling population that was used in the study.

Definition of Terms

Training according to Gordon (2012) is “a type of activity which is planned, systematic and it results in enhanced level of skill, knowledge and competency that are necessary to perform work effectively”.

Development according to McNamara (2018) is “a broad ongoing multi-faceted set of activities (training activities among them) aimed at bringing someone or an organisation up to another threshold of performance, often to perform some job or a new role in the future”.

Employee performance is “defined as the outcome or contribution of employees to make them attain goals”. According to Herbert, John and Lee (2010) “performance may be used to define what an organisation has accomplished with respect to the process, results, relevance and success”. Afshan (2012) “define performance as the achievement of specific tasks measured against predetermined or identified standards of accuracy,

completeness, cost and speed. Employee performance can be manifested in improvement in production, easiness in using the new technology, highly motivated workers”.

Human resource development is “the integration of individual, career and organisation development roles in order to achieve maximum productivity, quality, opportunity and fulfilment of organisations members as they work to accomplish the goals of the organisation” (Pace, Smith & Mills, 2011).

Organisation of the Study

The study is organised into five chapters. The first chapter talks about the background to the study, the statement of the problem, the research objectives and questions. This chapter also deals with the significance of the study, the delimitation and limitations encountered in the study. The second chapter deals with the review of the related literature and theories. The third chapter talks about how the study was conducted. Census sampling was used in selecting the sample for the study. The fourth chapter covers the analysis of the data collected. Regression analysis was then used to analyse the effect on training programmes and job performance in the bank. The last chapter, which is chapter five talks about the summary of findings, the conclusions that were drawn and the recommendations thereof.

CHAPTER TWO

LITERATURE REVIEW

Introduction

This chapter seeks to address literature which is focused on the study objectives. There is the need to review literature related to this work to establish the basis for the study. For easy referencing, this literature is reviewed under these concepts: Theoretical Review, Conceptual Review, Empirical Review and Conceptual Framework.

Theoretical Review

This section discusses the different theories which underpin the research. The major theories, concepts and assumptions are examined. This study focuses on social learning and reinforcement theories.

Social Learning Theory

Social Learning theory, a learning process and social behaviour theory was propounded by Dr Albert Bandura in 1971. The theory is of the view that in a social context, people learn from their interactions with others. Thus people develop similar habits, through studying the actions of others. In an organisational setting, staff can learn a new skill and or ideas by observing their colleagues. Ismail (2017) asserts that “social learning theory also focuses on environmental and cognitive factors that interact in order to impact human learning and behaviour”. Traditional learning theories suggested that direct reinforcement accounts for all types of learning. In 1961, Bandura undertook an experiment, known as the Bobo doll experiment, to research behaviour trends,

using the theory of social learning, and that common behaviours were acquired by persons influencing their own conduct through the acts of their models.

In 1961 Bandura performed his famous experiment, the Bobo doll experiment, to research behavioral patterns. He observed that the subjects of his research performed similar actions by following the actions of the models. According to this theory, people basically learn through observation, imitation and modelling.

Observational Learning

Bandura proved in his experiment that people learn and imitate the behaviours of others. The subjects in Bandura's research observed adults who acted violently towards a doll. When kids were allowed to play with their dolls, they started to imitate the aggressive actions they observed before. Similarly, there are empirical studies that prove this that adults also learn through observation (Quartey, 2012)

Limitation

This phenomenon involves the ability to replicate a behaviour. A person who observes a certain behaviour repeatedly will be able to imitate and replicate this behaviour and one who does not overly observe one's behaviour may not be able to fully imitate the character observed..

Modelling

According to O'Roke (2006), learning by modelling is successful when there exists attention, retention, reproduction and motivation. Modelling requires that the learner pays heed to their model. The learner must also

remember whatever he observed. Furthermore, the person must replicate the observed behaviour. Finally, motivation must exist for the learner to be motivated enough to replicate the observed behaviour.

Application of the Theory to the Organisation

Reward is not the only driver to motivate employees. According to Ismail, (2017) “learning occurs through three ways; indirect experience, oral persuasion, and physiological situations”. Modelling embraces or implements the conduct of someone, supports the learning process as well.

Reinforcement Theory

Reinforcement theory by B.F. Skinner, is still widely taught in Human Resources and Psychology today, called behaviourism or operative conditioning. This theory focuses on the idea that the action of a person is based on its implications (Management Study Guide, 2013). The emergence of behaviourism emerged from the disappointment of self-observing approaches to thought of attaching prime importance to human rather than divine or supernatural matters and psychology where some scholars became unhappy by the lack of explicitly observed events which could be studied and evaluated.

Nevertheless, by relating his views on manipulating motivation to achieve a broad understanding of human behaviour, Skinner took a different path, across various advantages, agencies like government, educational institutions, corporate world of business, prisons and mental organisations. Skinner saw no position for a person's interests or goals in determining why he's acting in his way of doing things (Banaji, 2011). Skinner felt extrinsic behaviour and its surroundings were essential. The main contribution Skinner brought to

psychological science was the concept of reinforcement, formalised in its concepts of learning. Reinforcement theory discusses the environmental influences that control the human behaviour. Reinforcement theory has four primary approaches:

- (i) positive reinforcement.
- (ii) negative reinforcement.
- (iii) punishment.
- (iv) extinction.

Implementation of the Reinforcement Theory

Skinner's behavioural therapy concepts told that behaviour is dictated by its consequences. The management experts have concluded that applying psychological methods can be used to address various problems within organisations. Skinner (1972), emphasised on the importance of understanding the desired effect, that will induce the preferred behavioural reaction. Since the beginning of Skinner's discovery in 1969, reinforcement theory has been thoroughly studied and applied in the industrial setting to the frequency of undesirable activity and improve desirable behaviour. Studies of applied reinforcement theory have proven the concepts of behavior change in providing a solution to management problems such as absenteeism and misbehavior, and they can also help increase employee efficiency (Raj et al., 2006 and Agashi, 2017).

The organisation implemented the four concepts of reinforcement theory; quick acknowledgment, acceptable performance compensation, transparency and positive reinforcement to boost staff morale (Kadlub, 2009).

Nevertheless, punishment, better known as positive punishment reinforcement theory applied (Hockenbury and Hockenbury, 2010), was used rather than other methods of reinforcement (Waird, 1972). Obviously, it can be achieved using coercion rather than providing a reward to mitigate unhealthy habits and it has been in use for a long time (Waird, 1972). Positive reinforcement is related to improving beneficial behaviour yielding to organisational efficiency.

Advantages and Disadvantages of Reinforcement Theory

Reinforcement theory provides strategies for the encouragement of employees. It emphasises on the environment and uses environmental analysis to clarify and monitor the actions of workers. Glasser (1990) claimed that motivation could be reduced in related tasks, since this would hinder the employee's personal motivation determination. The reinforcement theory does not discuss, among others, the dimensions of problem solving.

Conceptual Review

This section provides an overview of some concepts that relate to training and job performance of staff at various organisations.

Concept of Training

Training is the field aimed with organisational plan focused on improving the performance of staff and groups in organisational settings (Harrison, 2015; Robbins, Odendaal & Roodt, 2013). Training is a strategic instrument for employee performance and organisational performance, thus, organisations invest money on training with the assurance that it will help them competitively in the business world (Obisi, 2016). In light of this, adequate and relevant training of employees cannot be over exaggerated for any corporate

entity that wishes to accomplish its objectives in this competitive business world.

Organisations are required to recognise their workers' training needs and plan training programmes that will help improve the potential of their staff to meet the organisation's goals. (Elarabi & Johari, 2014; Debrah & Ofori, 2006). Training is a strategic tool used to transfer specific skills, knowledge and expertise to an employee in order to enhance their performance on current jobs (Weil & Woodall, 2015).

Training is a prerequisite for improving the skill, knowledge and competence of employees that will enhance organisational efficiency and contribute to competitive advantage (Weil & Woodall, 2015). It is essential to recognise that banks need to be able to recognise the need for training and recommend appropriate training methods, determine ways to enforce them and assess the outcome thereafter (Kraak, 2015; Robbins, Odendaal & Roodt, 2013).

A method of acquiring knowledge, job related know-how and abilities necessary to perform a particular function can be termed as training (Armstrong, 2009). Properly-trained workers are vital to every organisation's success. It's been known from literature that staff who undergo comprehensive training are the most efficient and effective (Obisi, 2016). Such staff are identified as the "cream of the crop" that management believes has the best part to play in the future of their organisation (Kraak, 2015). Dessler (2008) expressed that although there is a rightful selection of employees, it often will not produce an absolute employee performance. This is on the grounds that while the desire for

success of an employee is certain, achievement is another, thus a staff with an elite potential would not carry out his responsibilities well until he experiences adequate training. Newly employed personnel training then begins with organisational orientation (Armstrong & Murlis, 2013).

DeCenzo and Robbins (2012) explained that training is a learning process, in that, any training programme given relatively will seek a permanent change in an employee with regards to improvement in his ability to deliver on the job task. This therefore means that training is organised to effect changes in the level of skills, knowledge, and morale of an employee. These changes could result in improvement to the employees' working relationship, thus, with his colleagues, superiors and other people he comes in contact with.

Training thus includes organised programmes set out to bring out the top most performance of employees (Cascio, 2012). Again, Heneman (1980) explained that any learning programmes initiated by an organisation with the sole purpose of helping their employees to carry out their job functions effectively by applying the knowledge, skills, abilities and moral learnt can be termed as training. Therefore, management needs to see training as a long term investment in its human resource.

It cannot be overemphasised for the need to adequately equip employees for efficient and optimal performance with training towards the actualisation of their set goals and objectives by organisations (Asare-Bediako, 2002).

Cole (2014) proposes that human resources are the most important to the job performance of any organisation and therefore management should pay great attention to training of her staff for effective work output. Training

programmes in an organisation should be dependent on the policies and strategies of the organisation. The banking institution with a well-organised training would refer to as “systematic training” which is why job descriptions are inevitable during the recruitment and selection process.

Well-trained employees when fully utilised by every organisation benefits the organisation as well as the employees themselves. For this reason financial institutions must conform to new frameworks and efficient approaches to maximising the contributions of employees to the organisation so that they can cope with the rapid changes and competitiveness in the banking sector (Asare-Bediako, 2002).

Identification of Training Needs

Assessment of the training needs helps to respond to questions about who wants training and what training programmes they need. The questions might be extremely simple ones, yet finding great solutions to these questions are the most troublesome step in the absolute training and learning process. The reason behind training needs assessment is to recognise the gap among required and the actual skills of an employee and to decide on the types of training programmes that would help bridge those gaps (Kleiman, 2013; Asare-Bediako, 2002).

According to Woodruff (2015), the steps to deciding training programmes need to include; knowing your current position as an organisation, recognising the appropriate skill set for an employee, engaging employees in surveys and discussions, processing actual data, developing career progression plans and implementing them. Many a time, training programmes are purchased

just because they are well advertised or because other organisations are using them. By efficiently reviewing the required abilities for each position, assessing the training needs to satisfy the capabilities, an organisation can deliver training programmes that are on target and effective.

While needs assessment suggests the kind of training to be provided for employees in the organisation, job assessment refers to a thorough review of a work within an organisation with the effort to identify relevant training content (Yawson, 2013). Observations (daily), job advancements, job rotations and employee evaluations remain principal means from which organisations use to identify their employees' training needs. (Yawson, 2013; Armstrong & Murlis, 2013).

Assessment of the training programmes may also be taken from what Dessler (2008) calls the “competency model”. This model ensures that employees are equipped with the necessary knowledge, skills and attitudes needed to perform their job function effectively. This procedure starts with an interview with executive management to establish the goals and priorities of the organisation.

Ivancevich (2010) noted that the methods used for determining or evaluating training needs include review of data, observations, surveys and discussions with management and subject professionals. These data collection approaches provide the underlying foundation for these questions; “which type of training is appropriate, who is required to undergo training, where should the training be conducted and finally which training is a solution to the deficiency found” and thus a solution.

Once you have decided on the area where training is required, focus on the curriculum of the programme. Training should be informative in how the job is done on a task-by-task basis (Armstrong & Murlis, 2013). As a matter of fact completing the duties of the job will empower you to show signs of improvement and feel for the job done. Employees can be assessed by looking at their present ability levels or execution to the organisations' performance expectation or foreseen needs. Any gaps among actual and foreseen skill levels identify training needs.

Types of Training

Training enables employees to adjust to any changes in their job requirements and keep abreast with new technologies and new ways of doing things. According to Armstrong (2006), there are two main training techniques; on-the-job and off-the-job. The objectives and goals set by an organisation will determine the type of training programmes to use.

1. On-the-job: This happens while employees conduct their regular work. This includes job rotations and transfers, coaching or mentoring.
2. Off-the-job: This happens outside the confines of work. This includes conferences, role-playing etc.

Training Techniques

Job Rotation and Transfers

This involves moving employees from one official post to another. It can be from one department or branch to another (McCourt & Eldridge, 2003). The knowledge acquired through job rotations and transfers helps employees to understand the different operations within the organisation.

Coaching and Mentoring

This occurs when senior managers are paired with less experienced one for guidance (Devanna, Fombrun & Tichy, 2004; McCourt & Eldridge, 2003). This usually occurs when new recruits are paired to their immediate managers for guidance. Old employees however, are also mentored by other senior managers. Mentoring is beneficial to both the mentor and mentee. It helps the employee develop their responsibilities as well build relationships.

Lecture Courses and Seminars

This method includes both viable and theoretical teaching methods, which should be achieved inside or outside an organisation. This is a common practice in Human Resources. Staff experience formal lecture courses and workshops to gain basic job related knowledge and build up their analytical and intellectual abilities. Feedback and support can be improved when dialoguing is allowed alongside the course of lecture.

Orientation

Orientation is a process of informing new employees about what is expected of them in the job and helping them cope with the stress of transition. This method seeks to help the new employee feel welcome and at home and part of the team. It also makes sure the new employee has the basic information to function effectively, the culture of the organisation, health and safety, organisational policies and benefits. Orientation helps the new employee understand the organisation in a broad sense i.e. its past, vision, future etc. Start the new employee on the process of becoming socialised into the firm's culture, values, and way of doing things.

Conferences/Workshops

The conference approach consists of lectures given to a wide audience with more than one lecturer. It is easier since a number of workers are collectively focused on a similar topic in a wide audience. However, this approach is difficult because it is not possible for every single individual employee to grasp the subject in general; it is recognised that the motivation during conference trainings may not be the same for every employee; emphasis might be placed on individual trainees who tend to grasp it more easily than others and that may contribute to under-training for some employees.

Role Playing

This includes methods of changing one's conduct to accept a job, either unknowingly or intentionally to endeavor to catch and deliver decision-making circumstances (Devanna, Fombrun and Tichy, 2014). This method permits staff to carry on work situations outside their job duties. This involves the introduction of scenarios and approaches, for instances in the organisation. Employees who undergo role playing training are presented with work-related information, expectations, responsibilities, concerns and more.

Trainees are expected to fulfill their tasks correctly after presenting an overview of the condition and the challenges facing them. In order to promote faster learning, this approach is more productive when conducted in a not feeling of any stress conditions (Katcher & Snyder, 2013). To a wide variety of staff, for example, those in the managerial positions, those overseeing and helping staff, this is a very effective training and learning tool.

Evaluation of Training

The process of ascertaining the importance and efficacy of a training programme is called evaluation. Evaluating a training programme is very important to assess if the objectives of the training were accomplished. Unfortunately, some organisations neglect this (Perry, 2017). Evaluation enhances performance and helps assess the skill levels of staff by furnishing the coaches and managers with feedback. Evaluation of training programmes will help monitor changes in abilities and performance levels of the employees at their departmental levels (Perry, 2017).

Training should be measured by the degree to which the staff learnt; how well they use their new skills to perform their assigned duties (changed behavior) and how well the training programme achieved its desired results. Assessing the training procedure is the final step to evaluating the training programme (Elarabi & Johari, 2014). The evaluation procedure helps the organisation to determine if the training objectives that were set were achievable and it also helps the organisation to analyse its cost and benefit (Kum, Cowden & Karodia, 2014). The metrics used in evaluating training programmes are based on the goals and objectives set by the organisation (Kum, Cowden & Karodia, 2014).

Ivancevich (2010) expressed that the use of different standards for evaluating the training conducted is more effective since it will give a true reflection of the training given. He explained that there are others that also believe a common criterion such as the extent to which the training is applied to the employees' job performance is adequate or an appropriate approach to evaluation. It will be valid if, for example, the primary aim of the training

programme is to enhance the work output of the employee to maximise productivity.

Additionally it is important for both organisation and trainers to set an enabling work environment for trainees to be able to put into practice new behaviour learnt at training (Zwick, 2015). According to Zwick (2015), it must be actively embraced by the supervisor of trainees to ensure that the current behaviour is enshrined and hence becomes a part of the employees everyday behaviour. To do this, employers need to be interested right from the get go to the end of the training programme.

Cascio (2012), says to fully assess the worth of the training, the following questions need to be answered: “Has there been any change? Did the change occur because of the training programme? Was the change directly related to the accomplishment of goals or strategic direction for the organisation? Will similar changes occur in the same programme, with different participants?” Such questions offer an overview of the challenges that need to be assessed during a training programme (Cascio, 2012). Changes that occur as a result of training should be evaluated using job output, quality of job delivery, growth of the employee and turnover rate.

However, the most significant of all evaluation processes are the training programmes and the effect it has on the organisation (Nassazi, 2013). In reality, this will have a positive impact on the employee and develop them to align their interest to the objectives and goals of the organisation. The evaluation of a programme can be done using the Kirkpatrick Model. This model was developed by Kirkpatrick in the 1950s. The model can be implemented before, throughout and following training to show the value of training to the business.

This is probably the best known model for analysing and evaluating the results of training, development and educational programmes. It takes into account any style of training both informal and formal, to determine aptitude based on four levels criteria.



Figure 1: Kirkpatrick (1998) Model

The first level is called reaction. This level tests how the trainees respond to the training (the employees being trained). Clearly, you want the employees to believe the training was a positive experience and to feel good about the subject, the content, the presentation and the venue. Measuring reaction is important; because it makes you understand how well your employees enjoyed the training. It also helps you to identify gaps for future trainees.

The second level is called learning. Here, you assess what the trainees have been taught. How much did the training programme improve their knowledge? Hopefully before planning for training programmes, you should begin with a list of specific training objectives: these would be the starting point for evaluation. Note that you can assess training in various ways based on your interests and whether you are invested in skills, knowledge or behavioural changes.

The third level is called behaviour. At this point, you analyse the degree of which the trainees have improved on their behaviour, depending on the training they have received. This looks directly at how information given to the trainees have been applied. It is essential to know that attitude towards our duties can improve only if conditions are favourable. Notwithstanding, in light of the fact that behaviour has not transformed, it doesn't imply that employees have not gotten the hang of anything. Maybe their supervisor won't let them apply new skills just yet. Or on the other hand, possibly, they have gotten the hang of all that they have been trained on, however they just don't want to apply the knowledge just yet.

The fourth level is called results. You analyse the actual outcomes of the training at this stage. This requires results that you or your association have objectified to be useful for. Thus, to be useful for the business, useful for the employees, or useful for the end product. In 2011, Kirkpatrick Partners improved the training and evaluation model to make it possible to measure return on expectations (ROE) of partners.

As training content turns out to be progressively accessible through informal channels, learners and training organisations are discovering approaches to utilise and incorporate this kind of model into employee advancement or professional training strategies. Nevertheless, most of these informal networks do not provide pre-evaluations and post-evaluations, or any sort of measurement instruments for assessing effectiveness of the training programmes. Advancements such as the Experience API (or Tin Can API) allow training organisations to monitor and quantify informal learning activities easily to minimise this problem.

Impact of Training on Employee Performance

Training plays a critical role in corporate growth, increasing performance, growing profitability and finally placing businesses in the strongest place to face competition and remain at the top (April, 2010). Training is a method of learning that is organised, structured and contributes to an improved level of skills, knowledge and abilities required to help employees to successfully discharge their duties. (Gordon, 2012). Training creates advantages for both the staff and the employer by directly controlling employee output by acquisition of new skills, knowledge and behaviour to maximise productivity (April, 2010).

There are such huge advantages involved with staff training and development. Cole (2002) outlines the advantages below:

1. High morale – staff who undergo training develop growth in confidence and morale;
2. Lower cost of production – training helps improve performance and reduces waste of materials as trained staff can make good use of materials and equipment to the greater good of the organisation;
3. Little or no turnover – Training offers a sense of employees' job security, which in effect decreases employee turnover and prevents absenteeism;
4. Change management – Training helps to handle transition by improving employees awareness and involvement in the change process and by having the skills and strengths needed to respond to new conditions or situations;
5. Offer acknowledgment, improved responsibility and the chance of increased remuneration and career progression;

6. Helps to improve employee availability and their quality of service.

The need for effective training is for every employer to get the best of her employees to promote the growth of their organisation (Adeniyi, 2015) Training the good fit employee provides the employer with substantial benefits in terms of increasing productivity, experience, sense of duty and contribution to the organisation's general growth (Swart, 2015). The justification for training employees cannot be overemphasised. According to Banjoko (2016), every organisation provides training for their staff to remove performance deficiencies, increase productivity and efficiency and to match the staff abilities with the job requirement and organisational needs.

Organisations that are committed to maximising income for their shareholders, provide their clients and customers with reliable services and invest in the training of her employees (Evans & Lindsay, 2009). This is why training should be aligned with employee remuneration, reward, job enlargement, promotion and acknowledgement; this is something every employee wants (Flippo, 2006). Four preconditions for training are:

1. First comes Motivation.
2. The second prerequisite is cue. With the aid of training, the trainee can identify important patterns (cue) and correlate them with the appropriate ways to respond.
3. Third comes response. Training must be accompanied directly by positive reinforcement, such that the trainee will sense the response.
4. Getting feedback comes last; it is the knowledge received by the trainee that will indicate the quality of his response. This must be evaluated at

the earliest opportunity to ensure if there was effective training. (Leslie, 2000).

Performance can be described as accomplishing a job task that is calculated against specified or established criteria of efficiency, cost and time. Within a job contract, performance is considered to be the completion of an assignment or job duty in a way that the employee is relieved of any liabilities set down in the contract. Aside from competition and profitability of an organisation, the contribution an employee renders to an organisation forms part of the indicators of performance and training is a way of improving the employee. (Cooke, 2010; Appiah, 2010).

Kenney (2012) stated that the performance of an employee is assessed against the organisation's performance expectations. Every organisation wants top performance from their employees. Discharging of job duties to meeting deadlines can also be called employee performance (Purcell, Kinnie & Hutchinson, 2003). Purcell, Kinnie and Hutchinson (2003), also defined performance as exerting a force of delivery on employees that will yield to the standards set by the organisation.

According to Asare-Bediako (2002), employees who were training using an off-the-job method of training were less likely to undergo on-the-job experience, and vice versa. There is, however, a reciprocal relationship between undergoing informal training and on-the-job or off-the-job training (Asare-Bediako, 2002). In comparison to developed countries, training in China was usually structured to correct skill deficiencies instead of increasing productivity (Ng, 2014). According to the study of Ng (2014), there is a linear connection between training and job performance of employees.

Training creates advantages for both the employee and the organisation by improving job output positively through the development of the employee's skills, strengths and competencies (Appiah, 2010). This is true that training in any organisation plays a significant role in organisational growth, thus, enhancing top performance, maximising profit and eventually placing organisation in the strongest places in the world of business (Nassazi, 2013). This indicates that there is a major gap between the organisations who train their staff and those that do not (Appiah, 2010).

Adams (2012) explained that training allows employees to believe they are a family and not just an organisation. Training provides a feeling of pride and belongingness in all employees (Bartel, 2014). In a similar vein, McNamara (2010) continued that training increases job satisfaction as well as employee performance, enhances staff morale, enhances operational cost savings and financial benefits.

Rieh (2010) has identified suggested reasons why supervisors and organisations conduct training and development programs for staff. These reasons include:

1. Increased job satisfaction and morale among staff.
2. Increased staff motivation.
3. Increased effectiveness in processes, resulting in financial gain.
4. Increased innovation in strategies and products.
5. Reduced staff turnover.
6. Enhanced institution image; example, conducting ethics training.

Organisational progression and success in business is influenced by a variety of measures (Evans & Lindsay, 2009). Existing literature provides proof of visible impact of training on the performance of employees. Some researches have been carried out by looking at performance of an organisation in terms of the performance of the employee (Purcell, Kinnie & Hutchinson, 2003; Harrison, 2000) whereas some have expanded to a broader view on the performance of the organisation only (Guest, 2017; Swart, 2015). The two are related in one way or another in the context that employee performance is a form of organisational performance because employee performance affects overall organisational performance (Heathfield, 2012).

Wright and Geroy (2011) also stated in relation to the latter that staff skills and experience are developed by successful training programmes. It therefore not only increases the overall performance of the employee in order to execute their current jobs efficiently, but also strengthens the knowledge, skills and attitudes of the employees required for employment, thereby adding to optimal organisational success.

The Relationship between Staff Training Programme and Performance

The Hawthorne studies and other literature on productivity of workers posit that staff satisfaction leads to job performance. Ultimately employee turnover is reduced (Landy, 2000). Employees who go through training and are competent on their jobs are deemed as more satisfied than those who have not undergone training (Kinicki & Kreitner 2017). Training thus impacts positively on staff performance (Heathfield, 2012). Once employee performance improves, this will contribute to organisational effectiveness

(Champathes, 2016). In turn, Bartel (2014) insinuates that; training and employee performance has a linear relation.

According to McConnell (2014), organisations whose management are of the viewpoint that aligning the company's objectives with that of the employee will be of great benefit to the organisation will invest in their training as they see training as a chance of improving employee performance or output in the longer term. Training may also be seen as a solution to a number of problems, such as poor morale arising from lack of training and employee discretionary turnover seeking for more satisfying jobs. Training will also reduce unwanted turnover that is discharged due to lack of skills and can offer ways to avoid stagnation of skills (McConnell, 2014).

However, the quality of an employees' job is often influenced by other external factors, including the culture of the organisation, organisational structure, job set up, performance management approaches, executive control and strategy. (McConnell, 2014; Wright & Geroy, 2011).

Empirical Review

This section reviews the empirical findings of various studies carried out pertaining to training.

Sundaram (2015) studied the effect of training on workers in some selected supermarkets in India. The regression analysis revealed that there is a positive relationship between training and employee performance. The regression analysis of training as dependent variable specifies that training significantly contributes to employee performance.

Tahir, Yousafzai, Jan, and Hashim (2014) conducted a study in Pakistan to investigate the impact of training and development on the staff of

United Bank Limited. The study collected data from eighty (80) people by using a questionnaire. Linear regression was conducted to find the impact of the independent variable (training) on the dependent variable (employee performance and productivity). It was discovered that there was a significant relationship between the dependent and the independent variables.

A study on the topic training the knowledge worker: a descriptive study of training and development practices in Irish software companies, gives the findings of a survey of two hundred (200) employees across thirty-nine (39) software companies (Acton & Golden 2013). The study collected the information of the types of training and development and the influence of training on knowledge retention. The study concluded that training and development narrate positively with the expectations of employees. The good training programs lead to increased employee job satisfaction.

Boateng (2011) also conducted a research on the effect of training on SG Bank's workplace efficiency and also found that training increases the job output of employees. Eighty (80) employees were randomly selected from various branches of the bank to partake in the study through completing questionnaires. Chi-square and regression were used to measure the discrepancies and relationships existing the variables. The regression results found that training and employee productivity and performance were linearly dependent.

A study by Appiah (2010) in HFC Bank revealed that training contributes to increase in knowledge, skills, attributes and competencies and ultimately employee performance and productivity in every organisation. Data

was administered to thirty (30) staff members, ten (10) staff from Senior Management and twenty (20) from Junior Management of the bank.

Lee and Bruvold (2003) have also justified that intensive and constant training practices contribute positively to performance, minimise turnover rate and enhance organisational performance. Similarly, Moncarz, Zhao and Kay (2009) noted that turnover levels are usually low in corporate businesses where staff are offered the training they need to take on additional tasks. Regression analysis was used to examine the relationship between predictor and response variables. Lam, Chen and Takeuchi (2009) also established that training of an employee is positively associated with the employees' intention to continue working for the organisation.

Little literature exists that focuses on training and job performance of employees in the private sector and especially in banks such as Prudential Bank Limited.

Conceptual Framework

The process through which training is carried out is very critical to the success of every organisation. By the proposed framework below, it is expected that effective training which is embedded with job skills, knowledge, competence and morale will contribute to job performance.

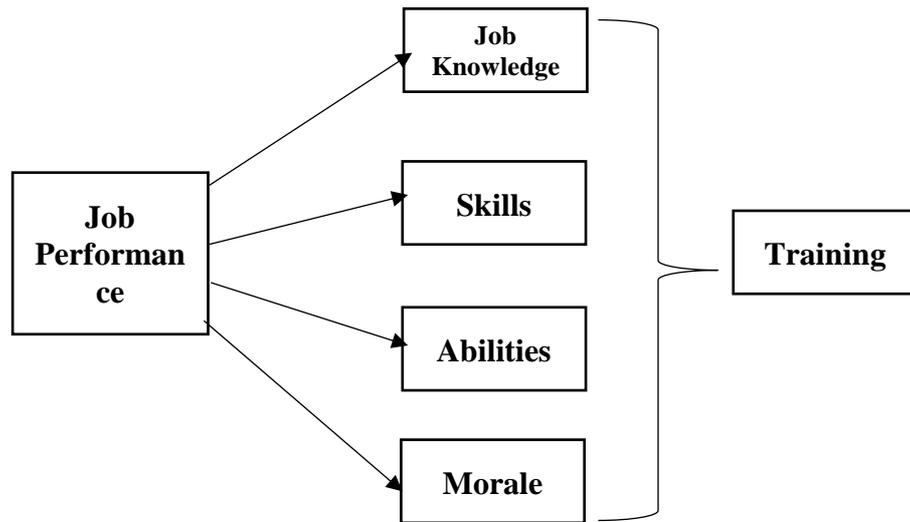


Figure 2: Proposed Conceptual Framework

Proposed Hypothesis

H1: There is a significant relationship between training on job knowledge and job performance.

H2: There is a significant relationship between training job skills and job performance.

H3: There is a significant relationship between training on job abilities and job performance.

H4: There is a significant relationship between training on job morale and job performance.

Chapter Summary

This chapter analysed related literature and theories contributing to this research. Training subsequently overcomes any issues between what ought to occur and what's occurring at the moment. Any banking institution that

facilitates the training of specific employees need to be an important part of the banking policies.

The success of training depends on the pattern of job related knowledge, abilities, experiences and morale that are necessary for higher performance that can often affect quality results in any banking sector. While the above-mentioned benefits are not conclusive, they provided an impression to managers at Prudential Bank Limited about the need to see the importance of training programmes to the growth of their employees and the organisation as a whole.

CHAPTER THREE

RESEARCH METHODS

Introduction

This chapter deals with the following: the research design, research approach, study area, sampling procedure, instruments, reliability and validity test, correlation matrix, data processing and analysis, design of measurement and questionnaires procedure for data examination.

Research Design

Babbie (1992) describes a research design as a plan or blueprint of how one proposes to do a research. The research design determines the research methods and procedures to be applied as determined by the nature of the research problem or objectives of the study. According to Cresswell (2014), a research design can be qualitative, quantitative or both. Research design relates to the general approach adopted in executing the study. The researcher has to specify the type of the design followed in the study (Oyedele, 2003).

Descriptive survey design is employed in this study because the nature of the topic required detailed descriptions of the impact of training in the banking sector. This will help give a description of the issues and conditions as they exist at the time the research is conducted. The purpose of descriptive survey design is to observe, describe and document phenomenon as it naturally occurs (Fraenkel & Wallen 2000).

The descriptive survey answers questions of what, where, when and how and has the advantage of eliciting responses from a wide range of people. It is chosen because in considering the purpose of this study it is the most

appropriate design which leads the researcher to make a meaningful conclusion from the study.

Research Approach

To achieve our objectives, quantitative study is employed. Quantitative research involves collecting numeric data and deducing a conclusion from the data. The data collected for this study is numeric so using a quantitative research design is justified. Again, since quantitative research involves hypothesis testing and this research seeks to test some hypothesis, it is justified to apply quantitative research design.

Study Area

The study area is Cape Coast, a city and fishing port, and the capital of the Central Region of Ghana. Cape Coast is situated on its south to the Gulf of Guinea with a Latitude of 5° 06' 19.26" N and Longitude of -1° 14' 47.76" W. According to the 2010 census, Cape Coast has a settlement population of 168,894 (Ghana Statistical Service, 2010). The Central Region is located on the peninsula of Ashanti land and it is one of the sixteen (16) administrative regions in Ghana.

Prudential Bank Limited (PBL), a wholly owned Ghanaian Bank, was incorporated as a private limited liability company on 17th June 1993 under the Companies Act, 1963 (Act 179). The Bank opened its doors for business on 15th August 1996 after the Bank of Ghana had issued it with a Banking Licence on 13th August, 1996. The Bank also holds a Foreign Exchange Dealership Licence, Custody Services License and Trustee Licence. The Bank is a universal bank providing a full range of domestic and international banking

services. In 2009, PBL opened its first branch in Cape Coast at Kingsway to serve the needs of its customers. As part of its expansion drive, it opened two new branches in Cape Coast at the University of Cape Coast with a call on the university community to take advantage of the bank's products and services in 2016.

As at the end of December 2017, the Bank had forty-one (41) business locations comprising thirty-nine (39) branches and two (2) agencies spread across seven (7) out of the sixteen (16) regions in Ghana.

Sampling Procedure

Varkevisser (2003) explains sampling as the process of selecting a number of study units from a defined population. Similarly, Awanta and Asiedu-Addo (2008) define sampling as a procedure of selecting a part of a population on which a research or study can be conducted. Sampling ensures that any technique used helps in getting information from a smaller group, which accurately represents the entire group (Teye, 2012).

The sampling procedure employed for the study is census. Census, according to Teddie and Tashaskkori (2003), is a study of every unit, everyone or everything, in a population. It is also known as a complete enumeration, which means a complete count. Teddie and Tashaskkori further stated that census is used in inductive studies to gather detailed and in-depth information or data to represent the target population in order to yield detailed information about the issue. Results from this procedure are most reliable and accurate. Errors from this procedure are less or equal to none. The researcher chose this sampling method because it affords true representation of the population (Gall, Borg & Gall, 2006).

Instruments

Questionnaire was used as an instrument in collecting data for this study. The reason for using the questionnaire is that it is a quick way of collecting data. (Saunders, Lewis & Thornhill, 2012) It is also known to be quite valid and reliable if well-constructed. It is also economical in terms of money and time. Robson (2002), indicates that the use of the questionnaire has the advantage of helping the researcher to, within the shortest possible time, reach out to many respondents especially where the geographical area is wide. It is also generally considered cost effective.

The questionnaire consists of four sections, A, B, C and D respectively. The first section (A) would seek background information from the respondents on age, years of service, level of education, their department and their current positions. Section B elicited information on training programmes and the type of training available at Prudential Bank Limited. Section C contained items on the effectiveness of training on the employees. Finally, section D elicited information on the issues that work against training of staff at Prudential Bank Limited. In trying to answer these, respondents were asked on challenges militating against training programmes.

Reliability and Validity

Cronch's Alpha Test

Helms, Henze, Sass and Mifsud (2006) defined cronbach alpha test “as a statistical summary that describes the consistency of a specific sample of respondents across a set of questions or variables”. Cronbach Alpha test is used to check the internal consistency of a group of questions. In other words, it can help to estimate the reliability of participants’ responses to the measurements”.

This test of reliability is used because this study measured both the dependent and independent variables with Likert scale. To ensure reliability, Cronbach alpha result must not be less than 0.7 (Nunnally, 1978). The Cronbach's alpha test was done using Statistical Package for Social Sciences (SPSS).

Correlation Matrix

Correlation matrix is used to measure multicollinearity in the independent variables. Independent variables that are highly multicollinear will result in a spurious regression result. Correlation coefficients greater than 0.8 indicate the presence of multicollinearity.

Data Processing and Analysis

Data analysis is a systematic action of inspecting, cleaning, transforming and evaluating data, with the aim of putting it into useful information, which can be used to influence and support decision-making (DeVos, 2011). The study incorporated both descriptive and analytical approaches. The study followed a descriptive data analysis pattern, in which data were summarised into frequencies, graphs, charts and tables and the calculation of various descriptive measures such as averages (mode, median and means) and measures of variation (Liu et al, 2014). The purpose of this descriptive statistics is to summarise, arrange and present a set of data in such a way that facilitates interpretation.

Statistical Package for the Social Sciences (SPSS) version 22.0 was used to analyse the data. All respondents were given serial numbers to facilitate coding and analysis.

Design of Measurements and Questionnaire

The questionnaire is divided mainly into four sections. The first section collected general data such as age, gender, employment status and educational background of respondents. To achieve research objective one, some specific responses were solicited from the respondents. Responses constituted the training programmes that have taken place in the bank in the past five years.

Again, respondents were asked about the objectives of the training they undergo in the bank. Their responses helped to answer the research objective two. The option the majority of respondents chose then became the main objectives of training of the bank.

To achieve objective three, respondents were asked to measure the variables. To measure the independent and dependent variables, respondents were asked to grade using a likert scale (1 to 5). The averages of measure were then used as values to run an ordinary least regression using Statistical Package for the Social Sciences (SPSS).

Chapter Summary

This chapter described the methodology used for the study and the data collection procedure in the field. In brief, it looked at the research design, population, sampling techniques, research instruments, data collection, and the data processing and analysis. In all, fifty-six (56) staff members will be selected for the study. The next chapter presents the results and discussion of the data collected.

CHAPTER FOUR

RESULTS AND DISCUSSION

Introduction

This chapter deals with the data presentation and analysis. In this chapter, all data gathered for the study are organised, analysed and this is followed by discussion of key issues relating to the findings of the study. Frequency tables are provided to give statistical reflections on key issues in terms of the research questions. The main thrust of the study is to assess the impact of training on employee performance at Prudential Bank Limited in Cape Coast Branches.

Demographic Characteristics of the Respondents

The demographic characteristics considered in the study are age, sex, highest educational level and years of working experience. The demographic characteristics of the respondents helped in determining the extent to which the responses they provided could be depended upon. Out of fifty-six (56) employees sampled for the study, one hundred percent (100%) valid questionnaire was retrieved.

Table 1: Frequency Distribution For Respondents Demographics

Demographic item	Frequency	Percent	Valid Percent	Cumulative Percent
Age				
Less than 25	2	3	3	3
26 - 30	9	16	16	19
31 - 35	10	18	18	37
36 - 40	6	12	12	49
41 - 45	8	14	14	63
46 - 50	8	14	14	77
51 - 55	10	18	18	95
56 - 60	3	5	5	100
Sex				
Female	25	46	46	46
Male	31	54	54	100
Educational Level				
Diploma	2	4	4	4
Post Diploma	0	0	0	4
HND	6	11	11	15
Bachelors	35	62	62	77
Masters	13	23	23	100
Working Experience				
1 – 5	17	30	30	30
6 – 10	13	23	23	53
11 – 15	16	28	28	81
16 – 20	6	11	11	92
Above 20	4	8	8	100

Source: Field survey (2019)

With respect to age, Table 1 indicates that three percent (3%) of them fell under the 25 years age bracket. Sixteen percent (16%) and eighteen percent (18%) fell in the 26 – 30 and 31 – 35 years age brackets respectively. Twelve

percent (12%) and fourteen percent (14%) of them respectively fell in the age groups of 36 – 40 and 41 – 45 years. Another fourteen percent (14%) fell in the 46 – 50 age group, eighteen percent (18%) fell in the 51 – 55 age group. Finally, five percent (5%) fell in the age group of 56 – 60.

With respect to gender, fifty four percent (54%) respondents were to males and forty six percent (46%) were females. This suggests that most of the employees at Prudential Bank Limited used in the study were males.

With respect to educational levels, 62.% possessed the first degree certificate as their highest level of education whilst twenty three percent (23%) possessed a Master's degree. The remaining fifteen percent (15%) possessed both Diploma and Higher National Diploma certificates. This implies that the majority of the respondents are first degree holders.

With respect to working experience, most of the employees i.e. thirty percent (30%) had from one up five (1 - 5) years of working experience. Twenty three percent (23%) of respondents had between six to ten (6 - 10) years of experience while only twenty-eight percent (28%) had eleven to fifteen (11 - 15) years of working experience. Eleven percent (11%) had sixteen to twenty (16 - 20) years of experience and only eight percent (8%) had above twenty years of experience. The fact that more than thirty percent (30%) of the employees had up to five years of working experience as workers is encouraging. It can imply that the selected employees at the bank might have experience in using different strategies in their working deliveries. Experience might not necessarily be the best, but it almost always results in the most enduring lessons.

Research Question 1: What training programme has been conducted in the past five years?

This question sought to establish the training programme that exists at Prudential Bank Limited and whether the employees were aware of it. Some indicators of training programmes for banks were used to collect data. The details were represented in Table 2.

Table 2: Knowledge of Training Programmes at Prudential Bank Limited

Response	Frequency	Percent
Yes	51	91.0
No	5	9.0
Total	56	100

Source: Field survey (2019)

The data in Table 2 shows that the majority ninety one percent (91%) of the employees at Prudential Bank Limited confirmed that they were aware of the training programme, whilst nine percent (9%) said they were not aware of the existence of any training programme at the bank. This is encouraging for most of the employees to know that there is a training programme at the bank. The analysis implies that the training programme at the bank is mostly known to the employees. The fact that the majority of the employees were aware of the existence of training programmes at the bank might reveal that these programmes were well publicised. This is a necessary premier factor in the development of an effective programme. The finding supports the work of Cascio (2012) and DeCenzo and Robbins (2012), who concluded that employees are always aware of the training programmes in their institutions.

The employees of Prudential bank Limited Cape Coast Branches were then asked to indicate how they got to know of the training programmes in the bank and the details of their responses are represented in Table 3.

Table 3: How Employees got Information on Banks Training Programme

Access to information	Frequency	Percent
During orientation	18	36.0
Official communication from the bank	13	26.0
Information from colleagues	7	14.0
Through bank publications	12	24.0
Total	50	100

Source: Field survey (2019)

The data in Table 3 shows that thirty six percent (36%) of the employees indicated that they heard of the training programme at the bank during orientation, twenty six percent (26%) indicated that they heard of it through official communication from the bank and fourteen percent (14%) of the employees also revealed that they heard of the training programme through their colleagues. The remaining twenty four percent (24%) of the employees indicated that they heard of the training programme through the banks' publications. It suggests that the bank does not have a permanent way to determine the training needs of staff. This can also deceive the management in taking decisive action in handling the needs of staff. The findings are consistent with Zwick (2015) and Armstrong (2006) who concluded that almost all of the

staff heard of the training programme in their organisation during orientation and from colleagues.

The respondents were further asked to indicate if they have ever received any form of training since joining Prudential Bank Limited or not. All the respondents have participated in one form of training or another. All the fifty-six (56) employees representing 100% have participated in training programmes organised by the bank. This implies that employees at Prudential Bank Limited have gone through some form of training programme no matter the years spent with the bank.

Also, the employees were asked to mention the type of training programme received at the bank and the details of their responses are represented in Table 4.

Table 4: Type of Training Programmes Received at the Bank

Responses	Frequency	Percent
On-the job	41	73.0
Off-the job	15	27.0
Total	56	100

Source: Field survey (2019)

The data in Table 4 shows that seventy-three percent (73%) of the employees revealed that they received on-the-job training programme from the bank whilst twenty seven-percent (27%) of them indicated that they have received off the job training programme. The analysis implies that training programmes usually takes several forms including on the job training (coaching, workshops, mentoring and internship) or off the job training (conferences, simulation, discussion and role play). The findings are consistent with Khanka

(2018), Degraft-Otoo (2012) and Acton and Golden (2003) who listed similar forms of training programmes for employees.

Respondents were further asked to indicate the criteria for the selection of the training and the details of their responses are provided in Table 5.

Table 5: Distribution of Selection for Training Programmes

Criteria	Frequency	Percent
Part of the job	5	9.0
Supervisors recommendation	10	18.0
Through task analysis	20	36.0
Upon employee request	3	5.0
Performance appraisal	16	29.0
Do not know	2	3.0
Total	56	100

Source: Field survey (2019)

The data in Table 5 illustrates the results from the question about how the employees were selected for training programmes in the bank. The results indicate these employees were selected to participate in the training because it is part of their job. This proportion of employees is represented by nine percent (9%). Also, some of the employees were selected for training programmes based on their supervisors' recommendation and this is represented by eighteen percent (18%). Again, thirty-six percent (36%) of the employees were selected based on task analysis, thus, work activities of employees, including the knowledge and skills required to complete those activities. Twenty-nine percent (29%) of the employees were selected based on the ratings on their performance

appraisal ratings. Upon their own request five percent (5%) saw it fit to receive training to enhance their improvement on the job and three percent (3%) of the response rate came from the respondents who were not aware of why they were selected for the training programme. This implies that the training approach employed by the bank is only understood by the superiors leaving some employees unaware of the entire training process and selection. The findings are consistent with April (2010) who concluded that selection of training programmes is determined through staff performance appraisal.

Research Question 2: What are the objectives of the training programme?

According to Kleiman (2013), the absence of training objectives at any institution will not certainly succeed. Training programmes should include a focused process that allows employees to ponder over the desired results. Accordingly, training objectives should include important directions and focus for obtaining the final product. Therefore, employees at Prudential Bank Limited were asked to indicate whether training provided by the bank has a specific objective or not. The details of their responses are provided in Table 6.

Table 6: Objectives of Training Programme

Objective	Frequency	Percent
To help improve performance	14	27.0
Job instruction training	10	19.0
To acquire more skills	9	18.0
Project based training	7	14.0
Computer based training	11	22.0
Total	51	100

Source: Field survey (2019)

The results in Table 6 indicates that twenty-seven percent (27%) of the employees revealed that the objectives of the training programme was to help improve performance and nineteen percent (19%) of the employee also stated that the objective of the training programme was job instruction training. Eighteen percent (18%) mentioned that the objective of the training programme was for employees to acquire more skills and fourteen percent (14%) of them also indicated that the objective of the training programme was based on a specific project training for employees. The remaining twenty-two percent (22%) revealed that the objective of the training programme was computer based training.

This indicates that the majority, thus, twenty-seven percent (27%) of the employees believe that the objective of the training programme at the bank was to help improve performance. It suggests that the bank does not have a permanent way to determine the objectives of the staff training programme of staff. This can also deceive the management in taking decisive action in

handling the needs of staff. However, the finding contradicts with the study of Perry (2007), who concluded that training objectives of employees are determined when they employ new workers. Moreover, the findings do not agree with the work done by Thompson (2012) and Cole (2002) who indicated that their company has a fixed policy for training employees who joined their enterprise.

Research Question 3: Has the training held at Prudential Bank Limited had any impact on job performance of her employees?

This question sought to find out the effect of training programmes on employees job performance at the bank. Some indicators were used to check for these effects. A multiple regression was done to ascertain the effect of training on job knowledge, skills, ability and morale.

Table 7: Impact of Training on Job Performance

Descriptive Statistics			
	Mean	Std. Deviation	N
Training	3.49	.95	56
Job Knowledge	3.54	.93	56
Job Skills	3.84	.92	56
Job Abilities	3.25	.66	56
Job Morale	3.85	.69	56

Source: Field survey (2019)

From table 7, dependent variable (training) has a mean of 3.49. The 3.49 means the employees were indifferent about the questions asked. Employees were indifferent whether training empowered them. With a standard deviation of 0.95, this means responses from people were not polarised.

When job knowledge is taken into consideration, respondents were indifferent about the questions posed. With a mean of 3.54 and standard deviation of 0.93, respondents' views were not polarised. Job Skills from the table above has a mean of 3.84 and standard deviation of 0.92. The mean (3.84) indicates that, the employees again were indifferent about the training received to boost their job skills. Also, respondents were not polarised in their responses.

From the table above, abilities has a mean value of 3.25 and standard deviation of 0.66. On the Likert scale this means "indifference". In effect, respondents were indifferent with regard to the training given to them to boost job abilities. When it comes to job morale, the employees respondents were indifferent about the training given to them to boost their morale on the job. The mean measure was 3.85 with standard deviation of 0.69.

Reliability Test

For each of the five constructs, the questionnaire engaged multi-item measurement. As such reliability tests were conducted to determine whether the issues under each structure were closely linked and were good indicators for the construct. Cronbach's alpha method was used.

Table 8: Reliability Test

Variable	Cronbach's Alpha	Number of items	Acceptable Level of Internal Reliability
Job Knowledge	0.897	3	Yes
Job Skills	0.845	3	Yes
Job Abilities	0.891	3	Yes
Job Morale	0.841	3	Yes

Source: Field survey (2019)

From table 8, it shows the internal consistency of the questions of the survey. Internal consistency is a measure of how well a survey measures what it intends to measure. From the table above, shows that the 4 variables are reliable and acceptable.

Nunnally (1978) argues that Cronbach's alpha level of 0.7 and above is an acceptable level of reliability. The coefficients of job knowledge (0.897), job skills (0.845), job abilities (0.891) and job morale (0.841) are above 0.7. As such these are acceptable reliability index.

Correlation Matrix

Table 9 exhibits the relationship among the various independent variables. The correlation matrix can be used to verify for multicollinearity. Correlation coefficients greater than 0.8 indicates that multicollinearity exists. The existence of multicollinearity will lead to spurious regression results.

Table 9: Correlation Matrix

	Job Knowledge	Job Skills	Job Abilities	Job Morale
Job Knowledge	1.000	0.638	0.538	0.559
Job Skills	0.638	1.000	0.350	0.530
Job Abilities	0.538	0.350	1.000	0.585
Job Morale	0.559	0.530	0.585	1.000

Source: Field survey (2019)

From table 9, job knowledge has a positive relationship with job skills (0.638), job abilities (0.538), job morale (0.559)

Job skills has a positive relationship with job skills (0.638), job abilities (0.350) and job morale (0.530)

Job abilities also has a positive relationship with job knowledge (0.538), job skills (0.35) and job morale (0.585)

Job morale has a positive relationship with job knowledge (0.559), jobs skills (0.530) and job abilities (0.585)

Interpretation of Results

Statistical Model

A statistical model was used to find the impact of training on job performance. The regressed variable (performance) and four (4) independent

variables (training on job knowledge, job skills, job abilities and job morale) were used for the model.

The model is expressed as the equation below:

$$Y = \beta_0 + \beta_1JK + \beta_2JS + \beta_3JA + \beta_4JM + \varepsilon$$

where;

JK= Job Knowledge

JS= Job Skills

JA= Job Abilities

JM= Job Morale

ε = Error term

Regression Results and Output

Table 10: Regression Results and Output

Model Summary								
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change in R Square	F Change	df1	df2
1	0.798	0.637	0.617	0.4906	0.480	11.75	4	51

Source: Field survey (2019)

Table 10 shows a model summary of independent variables. From the table it is seen that the correlation coefficient (R) is 0.798, this means that there is a strong correlation among the variables. The model has an R-Square of 0.637. It can be deduced that sixty-three point seven percent (63.7%) of the

variation in job performance can be explained by the independent variables in the model.

Table 11: The Analysis Of Variance (ANOVA)

ANOVA						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	11.315	4	2.829	11.753	0.000 ^b
	Residual	12.274	51	0.241		
	Total	23.589	55			

a. Dependent Variable: Performance

b. Predictors: (Constant), Job Morale, Job Skills, Job Abilities, Job Knowledge.

Source: Field survey (2019).

From Table 11, the analysis of variance (ANOVA) table, the F-value was found to be significant, with a p-value < 0.05 . This suggests that the variable in the model is jointly significant in explaining the impact of training on job performance.

Table 12: Impact Of Training On Job Performance

Coefficients								
Model	Unstandardised Coefficients		Standardised Coefficients	t	Sig.	Correlations		Partial
	B	Std. Error				Beta	Zero order	
1 (Constant)	1.112	0.386		2.88	0.006			
Job Knowledge	0.129	0.141	0.192	0.910	0.367	0.576	0.126	
Job Skills	0.071	0.130	0.107	0.548	0.586	0.517	0.077	
Job Abilities	0.116	0.085	0.189	1.37	0.175	0.531	0.189	
Job Morale	0.329	0.132	0.344	2.49	0.016	0.619	0.330	

Source: Field survey (2019)

Table 12 above shows the impact of training on job performance. From the table above, training which borders on job knowledge has a positive effect on job performance. A unitary change in job knowledge increases job performance by 0.192.

Job skills had a positive effect on job performance. A unitary change in job skills increases job performance by 0.107.

Training seeking to impact job abilities had a positive effect on job performance. From the table above, a unitary change in the variable, leads to an increase in job performance by 0.189.

Finally, training seeking to boost job morale also has a positive effect on job performance. When there is a change in the variable, it impacts job performance by increasing it by 0.344.

Other Inferences from Data Collected

This section analyses and make deductions from questions asked in the questionnaire which was not part of the major objectives of the study.

What are the issues that work against training of staff at Prudential Bank Limited?

In trying to answer this, respondents were asked what was preventing them from being trained at the bank. Respondents were asked to indicate whether there were any organisational issues that constrain training at Prudential bank limited. The details of the responses were provided in Table 13.

Table 13: Organisational Issues Constraining Training of Employees

Responses	Frequency	Percent
Yes	26	48.0
No	22	41.0
Not sure	6	11.0
Total	54	100

Source: Field survey (2019)

The results in Table 13 shows that forty-eight percent (48%) of the employees indicated that there were organisational issues constraining training at Prudential bank limited and forty one percent (41%) disagreed. The remaining eleven percent (11%) were not sure there were any constraints. This

is normal because it is a human institution that needs improvement and suggestions for a better policy. The conclusion clearly implies that since the training programme is a systemic process it is bound to face challenges in the process (Armstrong, 2010).

Respondents were further asked to indicate the type of organisational issues constraining training at the bank. The details of their responses were represented in Table 14.

Table 14: Type of Organisational Issues Constraining Training at the Bank

Responses	Frequency	Percent
Management failure to understand training needs of staff	14	54.0
Lack of top management support for training	6	23.0
Inability to gain the understanding and acceptance of employees for training	4	15.0
Inadequate financial resources required to implement the training programme	2	8.0
Inadequate time required to implement the training	-	-
No training centres	-	-
Total	26	100

Source: Field survey (2019)

The results in Table 12 reveals that fifty four percent (54%) said management failure to understand training needs of employees is a constraint for them, twenty three percent (23%) indicated that lack of top management

support for training programmes was their main constraint. Fifteen percent (15%) indicated that their inability to gain understanding and acceptance for training employees was worrying them and eight percent (8%) of the employees also revealed that failure to ensure that adequate resources (finance, and time) required to implement training was the major organisational constraint.

It can be concluded that management failure to understand training needs of employees and lack of support from top management are the major constraints to training of employees at the bank. It could be that the training programme at the bank is good, just that the needed the backing of the top management. This observation confirms the position of Guest (2017) and Cole (2014) which indicates that several organisational issues constrain training which must be addressed in order to improve efficiency and effectiveness. However, the findings contradicts the works of Robbins, Odendaal and Roodt (2013) and Wright and Geroy (2011) who indicated that employees themselves opposed training initiates but not top management or leadership. The findings do not agree with the conclusion of Kleiman (2003) who concluded that training is likely to fail if employees are not held accountable for their performance.

Chapter Summary

This study investigated the training and job performance of employees at Prudential bank limited. The findings of the study indicated that the nature of training used at the bank is the local in-house training and external training types. The results of the study revealed that the objective of the training programme was to help improve employees' performance. Specifically, the study revealed that training contributed to achieving effectiveness and

efficiency at the bank. Moreover, the findings indicated that training programme content at the bank was relevant for employees at the bank to achieving their personal goals. However, the type of organisational issues that constrain training at the bank is management failure to understand the training needs of the bank and lack of top management support for the training programme implementation.

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

Introduction

This chapter presents a summary of the findings, conclusion and outlines recommendations including areas for further research. The research sought to determine training and job performance of employees of Prudential Bank Limited Cape Coast branches. Using questionnaires, responses were sourced from fifty-six (56) staff who were selected using census sampling technique. To be certain of the relationship between job performance and training, the independent variables (job skills, knowledge, abilities and morale) were used. The findings concluded that job skills, knowledge, abilities and morale were statistically significant.

Summary of Major Findings

The study investigated the training and job performance of employees at Prudential bank limited. Census sampling technique was used to select the respondents for the study. In all, fifty-six (56) employees at Prudential Bank Limited in Cape Coast branch were selected for the study. Questionnaire was used as a data collection instrument for the study. SPSS version 22.0 was the software used for the data analysis. Conclusions from relevant related literature were captured along to authenticate the findings of the study. The summary of the findings are presented as follows:

1. The result of the study revealed that the training programme at the bank usually takes several forms including on the job training (coaching, workshops, mentoring and internship) or off the job training (conferences, simulation, discussion and role play). It suggests that the

bank does not have a permanent way to determine the training needs of employees. The analysis also implies that the training programme at the bank is mostly known to the employees. Again, the bank does not target training for all employees but probably for specific ones.

2. The study revealed that the objective of the training programme at the bank was to help improve employees' performance.
3. It was concluded that the employees are satisfied with the training programmes at Prudential bank limited. Also, the implication of the results confirms that training programmes at the bank have a positive effect on employees performance.
4. The findings of the study revealed that the type of organisational issues that constrain training at the bank is management failure to understand the training needs of the bank and lack of top management support for the training programme implementation.

Conclusions

The following conclusions were drawn based on the research questions that were set:

Based on the results of the study, it became clear that the training programmes that exist at Prudential Bank Limited are on the job training and off the job training. The training programme usually takes several forms including coaching, workshops, mentoring, conference, discussion and case study. It was concluded that the objective of the training programme at the bank was to help improve employees' performance. It suggests that the bank does not have a permanent way to determine the objectives of the staff training

programme of staff. This can also deceive the management in taking decisive action in handling the needs of staff.

Furthermore, it can be concluded clearly the training given to staff has a positive effect on their service delivery in general. It also became clear from respondents that the major organisational issue constraining training of employees at the bank was management failure to understand the training needs of the bank and lack of top management support for the training programs.

Recommendations

From the summary of the major findings of this study, it is recommended that:

Training of employees should be seen not only as the thread that ties together all human resource practices, but also as the instrument for establishing and signalling when and how work practices should change. It was realized from the study that the bank does not have a permanent way to determine the training needs of employees. This is not good practice, hence, the human resource manager will need to create a framework for making human resource decisions based on the banks' vision, goals and strategic plan. It is recommended that training programmes should be a continuous process and not a 'one stop process', but it is an ongoing or continuous process.

It was found out that the management does not understand the training needs of the employees. It is recommended for management of organisations to give training and development of employees a priority in order to get the best out workforce as well as improving the organisation's productivity.

It was found out that top management does not support training programmes. If this continues, the bank will not get quality staff to improve

upon service delivery. The managers of the bank should ensure adequate budget for training activities, utilising the allocated resources in efficient manner for organisational success.

Suggestions for Further Research

Further work can be carried out in other banks around the country to determine if others require similar attention. A qualitative analysis study may be undertaken to analyse the effect of training in the different banks on the performance of their employees. Using a qualitative approach will enable the researcher to use interviews to collect data from the respondents instead of questionnaires because in-depth interviews offer more details compared to questionnaires.

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APPENDIX A

UNIVERSITY OF CAPE COAST

SCHOOL OF BUSINESS

DEPARTMENT HUMAN RESOURCE MANAGEMENT

QUESTIONNAIRE FOR STAFF

The researcher is a student in University of Cape Coast who is writing his research essay on the topic; “Training and Job Performance of Employees at Prudential Bank Limited, Cape Coast Branches, Ghana”. Kindly answer the following questions by ticking or writing the appropriate responses. All responses will be treated confidential.

Thank You.

Section A: Demographic Characteristics

1. Age : Under 25 [] 26 – 30 [] 31 – 35 [] 36 – 40 []
41 – 45 [] 46 – 50 [] 51 – 55 [] 55 – 60 []
2. Sex: Male [] Female []
3. Highest educational level attained:
Diploma [] Post Diploma [] HND [] Bachelors [] Masters
[]
4. What is your Department?
5. What is your current position?
6. How long have you been working at Prudential Bank Limited?
1 – 5 years [] 6 – 10 years [] 11 – 15 years [] Above 16 years
[]

Section B: Training

7. Are you aware of any training programme for staff at Prudential Bank Limited?

Yes [] No []

8. If yes, how did you know about it?

During orientation []

Official communication to me []

Information from colleagues []

Through bank publications []

Any Other please:

9. Have you ever received any form of training since joining Prudential Bank Limited?

Yes [] No []

10. How many training programmes have you attended in the last five years at the Prudential Bank Limited? Please tick where appropriate.

0 [] 1 [] 2 [] 3 [] 4 [] 5 []

11. Indicate the method used in the training. Tick where appropriate.

On-the-Job		Off-the-Job	
Coaching	<input type="checkbox"/>	Conferences	<input type="checkbox"/>
Mentoring	<input type="checkbox"/>	Simulation	<input type="checkbox"/>
Workshops	<input type="checkbox"/>	Twining	<input type="checkbox"/>
Internships	<input type="checkbox"/>	Lectures	<input type="checkbox"/>
Shadowing	<input type="checkbox"/>	Discussion	<input type="checkbox"/>
Exercises/project	<input type="checkbox"/>	Case study	<input type="checkbox"/>
Action learning	<input type="checkbox"/>	Role play	<input type="checkbox"/>
Job rotation	<input type="checkbox"/>	Business gam	<input type="checkbox"/>
Secondment	<input type="checkbox"/>	Group dynamics	<input type="checkbox"/>
		E-learning	<input type="checkbox"/>

12. Indicate how the training conducted helped you to grow in your job knowledge, skills, ability and morale. (1 indicates the lowest growth and 5 indicates high growth)

Job Knowledge	1	2	3	4	5
After training, how verse were you?					
Did the training impact on your work performance					
Did your competence level increase due to training?					
Job Skills	1	2	3	4	5
Did the training improve on your already acquired skills?					
Did you learn a new skill?					
Do you think the new skill will have an impact on your job?					
Job Ability	1	2	3	4	5
Were you able to accomplish your task after your training?					
Were you able to exhibit highest overall quality of performance after your training?					
Did the training help you in taking initiatives on the job?					
Job Morale	1	2	3	4	5
Did your job morale level increase due to the training?					
Did the training reduce your stress?					
Did the training improve upon your work life balance?					

13. Job Performance:

Job Performance	1	2	3	4	5
Did the training help you make significant contributions to your job?					
Did the training help you to complete your assigned duties on time?					
Did the training help you meet the performance requirements of your job?					
Did the training help your work performance exceed the expectations of your supervisor?					
Did the training help you achieve your personal goals?					

14. How were you selected?

.....
.....
.....
.....

15. What were the objectives of the training?

To help improve performance [] Job instruction training []

To acquire more skills [] Project based training [] Computer based

training [] Other please specify

16. In your opinion, do you think training at Prudential Bank Limited is planned?

Yes []

No []

Section C: Effectiveness of Training

17. Has the training given you any knowledge?

Yes []

No []

18. Are you satisfied with the training programme(s) of Prudential Bank Limited?

Yes []

No []

19. How did the training impact on your work performance?

Excellent [] Very good [] Good []

Better than before training [] No change at all []

20. Was the training content relevant to achieving your personal goals at the bank?

Totally relevant [] Very relevant [] Not relevant [] Cannot tell []

21. Do you agree that training at Prudential Bank Limited would contribute to achieving efficiency at the bank?

Agree []

Disagree []

Not Sure []

Section D: Challenges that work against training of staff

22. Are there organisational challenges that constrain training at Prudential Bank Limited? Yes [] No [] Not Sure []

23. If 'Yes', rank the organisational challenges listed below using 1, 2, 3, ... etc.

- a. Employees failure to understand the training needs of the Bank []
- b. Lack of top management support for the training []
- c. Inability to gain the understanding and acceptance of employees []
- d. Inadequate financial resources required to implement the training []
- e. nadequate time required to implement the training []
- f. Inefficient recruitment and selection techniques []
- g. No training centres []
- h. Absence of a strategic HR plan []
- i. Others (specify):

24. Do you agree that training is done to ensure that the right person is in the right job at the right time?

Strongly Agree [] Agree [] Not necessarily []

Strongly Disagree [] Disagree []