THE IMPACT OF TRAINING AND DEVELOPMENT ON EMPLOYEE OPERATIONS
AND FINANCIAL PERFORMANCE OF FINANCIAL INSTITUTIONS:

A CASE STUDY OF COMMERCIAL BANK OF AFRICA LTD.

By

Amreen Kapri

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Fulfilment of the Requirement for Masters Degree in International Business Administration.

UNITED STATES INTERNATIONAL UNIVERSITY
NAIROBI

SPRING 2001
STUDENT'S DECLARATION

I, the undersigned, declare that this is my original work and had not been submitted to any other college, institution or university other than the USIU in Nairobi, for academic credit.

Signed: [Signature]
Date: 06/08/2001

(Amreen Kapri)

This project paper has been presented for examination with the approval as the appointed supervisor.

Signed: [Signature]
Date: 23-08-01

(Prof. Afrifa K. Gitonga)
Associate professor of management

Signed: [Signature]
Date: 9-11-2001

Dean, School of Business

Signed: [Signature]
Date: 28 Nov 2001

Deputy Vice Chancellor, Academic Affairs
DEDICATION

I dedicate this research paper to my ever-loving parents for their immeasurable support and inspiration throughout the tough times and to my dearest sister Bushra, who stood by me in every step and supported me all along in the completion of this research paper.
ACKNOWLEDGEMENTS

The conceptualisation, development and completion of this work were significantly facilitated by contributions from a great number of people with whom I interacted before and during the study.

I wish to sincerely acknowledge the invaluable contributions of my lecturer, Prof. Afrifa Gitonga for his inspiration and friendly advice throughout the study.

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ABSTRACT

This study was a case study carried out on Commercial Bank of Africa (CBA). The problem statement of the study was that, CBA lacked the adequate and appropriate training in its training and development programs. Therefore the main goal and objective of the study was to establish whether CBA had adequate, planned and appropriate training and development programs for its staff. Which subsequently enhanced their job performance thus meeting their organizational goals. The hypothesis stated was that, ‘the organization does not have adequate, planned and appropriate training and development programs.’

In the research methodology, target population involved financial institutions around Nairobi, however this study was of one case institution; Commercial Bank of Africa. Total sample size used was 73 number of staff selected by convenience sampling method. The data was collected by the use of questionnaires and interviews. However, it was presented using tables and graphs.

In this study, findings revealed that CBA has adequate and appropriate training in its training and development programs. Therefore, the hypothesis was proved to be false that, ‘the organization does not have adequate, planned and appropriate training and development programs.

In conclusion, I would say that although the hypothesis was proven to be false, there were a few drawbacks to this study. The survey sample was relatively small and can not be taken to fully represent all the employees in CBA.
CHAPTER ONE

INTRODUCTION

Training and development of human resources has been recognized as a crucial element in the attainment of organization goals and objectives. Improvement in institutional productivity and high performance has required a well-trained and developed labor force. Through training and development, the human resources are equipped with knowledge, skills, attitudes and values to enable the labor force to utilize other factors of production like natural resources, money and machines more efficiently and effectively resulting in increased production of goods and services.

Training has been defined as, “Any learning activity directed towards the acquisition of specific knowledge and skills for the purpose of an occupation or task” Armstrong, M. (1996:124). While development has been defined as the “Learning activity which is directed towards future needs rather than present need and which is concerned more with career growth than immediate performance” Armstrong, M. (1996:125). The need for both tasks to be continuous has been recognized and their successes have entailed the following:

♦ Rapid and effective communication of priority operational needs.
♦ Availability of appropriate learning facilities and resources as a normal part of working life.
♦ Recognition by each employee that he or she is able to create some personal development plan.
♦ That all strategic and operational plans fully took into account that learning implications for the employees affected.
Most organizations have trained and developed professional staffs that have been responsible for implementation of various programs designed to achieve specific objectives. The professionals usually include accountants, economists, administrators etc. and constitute the core of human resources as a factor of production.

In Kenya, the finance sector has significantly been recruiting professionals. Both banking and non-banking financial institutions have mainly recruited skilled manpower who are capable of being trained and developed to improve their productivity.

The banking financial institutions have well established training centers where they train and develop staff with the purpose of improving on quality management, which in effect has a positive bearing on the productivity.

There is therefore the issue of whether the human resource in banking institutions is sufficiently well trained to enable them face the challenges of the business environment in which they operate. This study intends to address this issue.
1.1 BACKGROUND INFORMATION

Commercial Bank of Africa Ltd. (CBA) was founded in 1962 in Dar-es-Salam, Tanzania and quickly established branches in Nairobi and Mombasa in Kenya. With the nationalization of banks in Tanzania, CBA re-incorporated itself in Kenya in 1967. CBA now has eight outlets in Nairobi and three outlets in Mombasa. CBA is at present wholly Kenyan owned and it was proud to receive the prestigious Euromoney Magazine’s 1994, 1995 and 2000 awards as “Best bank in Kenya”. (Euromoney Magazine, July 2000).

The training section in the Human Resources Department was started in 1983 with the aim of ensuring that it kept employees updated and well equipped for their jobs in order to remain competitive in the banking industry. The plans underway are to open a learning resources center, which is scheduled to be launched in 2001.

1.2 STATEMENT OF THE PROBLEM

The problem statement of this study is that CBA lacks the adequate and appropriate training in its training and development programs.

The study of training and development in CBA aims at looking or investigating what impact training has on employee operations and the financial performance of the bank.

An investment in human capital through training and development leads to an increase in institutional productivity and profitability. This is a result of a committed and motivated labor force that is equipped
with necessary skills, knowledge and understanding to enable it to undertake its tasks, duties and responsibilities in addition to facing challenges and confidence.

However due to lack of adequate and appropriate training, it seems that the employees of CBA for whom this program is aimed at, suffered the most.

With the foregoing, this study endeavored to investigate further on the adequacy and management for the existing staff training and development programs and the accompanying implications on the performance of the organization.

1.3 GOAL AND OBJECTIVES

The results of the study aimed to establish whether CBA has adequate, planned and appropriate training and development programs for its staff. Which subsequently enhanced their job performance thus meeting organizational goals.

The objectives of the study are:

- To establish whether employees are satisfied with the training and development program.
- To measure the organizations training policies and practices in the light of the overall corporate goals and slogan.
- To provide insight into the nature, management and adequacy of the existing staff training and development programs available for professional staff.
- To establish the extent of the corporations sensitivity in the development of professional staff.
- To establish the impact training and development programs have on employee job performance.
1.4 RESEARCH QUESTIONS

1. What is the level of satisfaction of employees as far as training staff is concerned?
2. What programs exist as far as training and development is concerned?
3. Are the existing training programs adequate, planned and appropriate?
4. How are training needs of employees identified?
5. Does CBA staff enhance their job performance through the training provided?
6. How sensitive is the organization as far as training staff is concerned?
7. What future plans are there for the training section?

1.5 HYPOTHESIS

The organization does not have adequate, planned and appropriate training and development programs.

1.6 SIGNIFICANCE OF THE STUDY

1. This study was used to generate insights on the contribution of staff training and development to overall performance of the organization. The study is expected to serve as useful literature for further research.
2. The study is also expected to be useful to the organization and other banks. The banks largely depend on their staff to make informed and rational decisions on the nature of training and staff development programs.

1.7 SCOPE

Due to time and financial limitations the study concentrated on Nairobi branches of CBA, which are eight in number. This was deemed to be reasonably representative of other financial institutions. The study did not concentrate on investigating the impact of other methods of people development or lack of them on performance of an organization e.g. delegation, coaching, mentoring, secondment, etc.

1.8 LIMITATIONS

1. The possibility of mailed questionnaires reaching respondents affected the response rate as I received fewer responses than expected.

2. The actual sample size is less than the planned sample; this affected the reliability of the study.

3. Staff may have not disclosed all the problems, in other words they were apprehensive of their responses.

4. I had difficulty in being objective due to my own personal experiences in the training and development programs of CBA.
1.9 DEFINITION OF TERMS

**Training** - Any learning activity directed towards the acquisition of specific knowledge and skills for the purpose of an occupation or task.

**Development** - Learning activity, which is directed towards future, needs rather than present need and which is concerned more with career growth than immediate performance.

**Financial Institution** – An organization that deals with money matters like saving exchanging money etc like a bank.

**Adequate** – Sufficient and satisfactory training according to the standards set by the organization.

**Planned** – Methods and proceedings of training thought out in advance by the organization.

**Appropriate** – Suitable and proper training set out by the organization.
CHAPTER TWO
LITERATURE REVIEW

2.1 INTRODUCTION

Human resource development is essentially about enhancing and widening the organizations base skills by training, helping people to grow with the organization and by enabling them to make better use of their skills and abilities Armstrong, M. (1996: 252).

Training and development and sometimes education have been used interchangeably to mean one and the same thing. Training, according to Cole, G.A. (1997:322) is any learning activity, which is directed towards the acquisition of specific knowledge and skills for the purpose of an occupation or task. Development is learning activity directed towards the future need rather than the present ones and which is concerned more with career growth than individual development.

Both are learning activities – a complete process of acquiring knowledge, understanding, skills and values in order to adapt to the environment in which we live. Such adaptation involves some recognized change in behavior.
2.2 BENEFITS OF TRAINING

According to Seinge, P. (1998:223-224) some of the benefits of training include:

1. The provision of a pool of skilled manpower for the organization.
2. Improvement of existing skills.
3. Increase in knowledge and experience of employees.
4. Improvement in job performance with resulting improvement in productivity.
5. Improved service to customers.
6. Greater commitment of staff to their work.
7. Increased value of individual employee knowledge and skills thus personal growth and opportunities for employees.
8. Help to manage change by increasing understanding for reasons for change and providing people with the knowledge and skills they need to adjust to new situations.
9. Help to develop a positive culture in the organization like one that is oriented towards performance improvement.
10. Training fosters the building of shared genuine vision and where people excel and learn, not because they are told to do so, but because they want to. The practice of shared vision involves the skills of unearthing shared 'pictures of the future' that foster genuine commitment and enrollment rather than compliance.
11. Training also encourages team learning where ideas flow freely through a group allowing the group to discover insights and to look into the larger picture not attainable by individual perspectives.
2.3 APPROACHES TO TRAINING

According to Cole, G.A. (1997:212), approaches to training and development include:

1. Use of systematic training approach.
2. Adopt a policy of continuous development.
3. Create and maintain a learning organization.
4. Ensure that all training activities are performance related.

2.3.1 Systematic Training

Systematic training approach describes a system of training that is focused on a logical sequence of activities in order to carry out an organization's training policy (training cycle) as illustrated according to Cole, G. A. (1997:213) below:

---

Training Cycle

- Training policy
- Establish training organization
- Identify training needs

Evaluate training  
Plan training required

Carry out training
The training needs analysis is an essential activity in the identification of training needs. It is a process employed to unveil gaps between adequate and inadequate job performance. It is an attempt to identify a deficiency in human resource performance that can be eliminated by training Cole, G.A. (1997:213).

2.3.2 Continuous Development

Continuous Development regards training as a continuous process with less emphasis on formal instruction and increased requirement for trainees to be responsive for their own learning with the help and guidance from their managers. The responsibility of development is placed on the training management and top management team.

2.3.3 Learning Organization

The other approach is that of creating a learning organization, which is defined as that organization that both learns and encourages learning in people.

"Forget your tired old ideas about leadership. The most successful corporation will be something called the learning organization. The ability to learn faster than your competitors may be the only sustainable competitive advantage" Cole, G.A. (1997:215). As the world becomes more interconnected and business becomes more complex and dynamic, work must become more 'learningful'. It is no longer possible to figure it out from the top and have everyone else following the orders of the grand strategist. The organizations that will truly excel in future will be the organizations that discover how to tap people's commitment and capacity to learn at all levels in an organization Cole, G.A. (1997:216). Personal mastery which is the discipline of continually clarifying and deepening our
personal vision, of focusing our energies, of developing patience and of seeing reality objectively is an essential cornerstone of the learning organization.

According to Cole, G.A. (197:218) mental models are deeply ingrained assumptions, generalizations or even pictures or images that influence how we understand the world and how we take action. Continuous adaptation and growth in a changing business environment depends on institutional learning, which is the process whereby management teams change their shared mental models of the company, their markets and their competitors. The discipline of working with mental models starts with tuning the mind inward; learning to unearth our internal pictures of the world, to bring them to the surface and hold them rigorously to scrutiny. It also includes the ability to carry on ‘learningful’ conversations that balance inquiry and advocacy, where people expose their own thinking effectively and make that thinking open to the influence of others.

Systems thinking make understandable the subtlest aspect of the learning organization – the new way individuals perceive themselves and their world. At the heart of the learning organization is a shift of mind – from seeing ourselves as separate from the world to connected to the world, from seeing problems as caused by someone or something ‘out there’ to seeing how our own actions create the problems we experience. A learning organization is a place where people are continually discovering how they create their reality and how they can change it.

Learning involves a fundamental shift of mind and therefore forms a learning organization, ‘adaptive learning’ must be joined by ‘generative learning’; learning that enhances our capacity to create.
According to Evender, L.K. (1992: 189-190) some of the characteristics of a learning organization include:

1. Encourages people to identify and satisfy their own learning needs.
2. Provides individual with regular review of performance and learning needs.
3. Provides feedback on performance and achieved learning.
4. Provides new experience from which people can learn.
5. Facilitate the use of training on the job.

Weightman, J. (1993:98) states that induction training is another form of training, which addresses the needs of new starters and for employees who are promoted or transferred within organization. It is vital for building relationships, broad understanding of culture or organization.

2.3.4 Performance Related Training

Cole, G.A. (1997:220) states that performance related training approach relates training specifically to performance requirements. For individuals, this may mean filling in gaps between what they know and can do. For an organization this will be concerned with ensuring that employees have necessary knowledge and skills to enable to take on new tasks as the organization grows, diversifies, develops new product etc. Improving on performance of existing employees as far as possible means that management succession within the organization is provided for. Training leads to career development and management ensures that succession needs are met and equip employees with whatever level of responsibility they have the ability to reach.
2.4 IDENTIFYING TRAINING NEEDS

According to Cole, G.A. (1997:222), a training need is any shortfall in employee knowledge, understanding skill and attitudes as measured against what is required by the job. The Training Needs Analysis (TNA) has three levels: organizational, job and individual levels.

The data obtained in this way enables the training staff to draw a comprehensive picture of the areas of current and potential shortfalls in requirement. According to Cole, G.A. (1997:225-226) information for TNA can be obtained by:

- Analyzing recorded data relating to the organization, jobs, and individuals.
- Analyzing questionnaires and surveys issued to employees.
- Interviewing managers and supervisors about their own subordinates’ training and development needs.
- Observing the job performance of individuals.
- Monitoring the results of group discussion relating to current work problems.
- Analyzing self-recording diaries.
- Use of training surveys.

2.5 PLANNING TRAINING

According to Cole, G.A. (1997:227) once training needs have been identified by means of the TNA, the training staff can begin the tasks of sorting training priorities, drawing up initial plans, costing them and then submitting their draft plans for approval by the senior management. These draft plans spell out the key areas for training, the numbers and categories of employees concerned, the nature of the training proposed, the preliminary time tabling of the training programs contained in the proposal and
an estimate of the costs which are likely to be incurred. Training plans basically encompass arranging who, how, what, when, where and at what cost training is to be provided. For many organizations, the resources put into training and development represent a considerable investment in time, money and manpower. This investment needs to be evaluated from time to time to ensure that it is being deployed wisely.

2.6 TRAINING METHODS

These are a means by which we communicate ideas, information, skills and attitudes of learning. Evender, L.K. (1992:312-315) considers training methods to include delegation, planned experience, coaching, and mentoring. He explains that by use of these methods, a person could be assisted to development through the following techniques:

➤ **Experience** – opportunity to do something.

➤ **Concept** – framework of principles and guidelines or through exchange of ideas.

➤ **Reflection** – by reflecting on job related experiences.

➤ **Experimenting** – encouraging new activities or supporting activity by giving recognition.

According to Cole, G.A. (1997:269-271) training programs can be formal or informal and can take place on-the-job or off-the-job. The latter can mean in-company or in-service training or it can refer to externally provided training.
Table: 1.0 Advantages and Disadvantages of different Training Methods.

<table>
<thead>
<tr>
<th>TRAINING METHOD</th>
<th>ADVANTAGES</th>
<th>DISADVANTAGES</th>
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<tr>
<td>On-the-job training</td>
<td></td>
<td></td>
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<tr>
<td>On-the-job instruction</td>
<td>Relevant; develops trainee supervisor links</td>
<td>Subject to work pressures; may be done piecemeal</td>
</tr>
<tr>
<td>Coaching</td>
<td>Job related; develops boss-subordinate relationship</td>
<td></td>
</tr>
<tr>
<td>Counseling</td>
<td>Employee needs help and boss provides it</td>
<td>Counseling skills have to be developed</td>
</tr>
<tr>
<td>Delegation by boss</td>
<td>Increase scope of job; provides greater motivation</td>
<td>Employees may make mistakes or may fail to achieve tasks</td>
</tr>
<tr>
<td>Secondment</td>
<td>Increases experience of employees; creates new interest</td>
<td>Employee may not succeed in the new position</td>
</tr>
<tr>
<td>Guided projects/ Action learning</td>
<td>Increases knowledge and skills in work situation but under guidance</td>
<td>Finding suitable guides and mentors</td>
</tr>
<tr>
<td>Off-the-job training</td>
<td></td>
<td></td>
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<tr>
<td>Lectures/Talks</td>
<td>Useful for factual information</td>
<td>One way emphasis; little participation</td>
</tr>
<tr>
<td>Group Discussions</td>
<td>Useful for generating ideas and solutions</td>
<td>Requires adequate leadership</td>
</tr>
<tr>
<td>Role Playing exercises</td>
<td>Useful for developing social skills</td>
<td>Requires careful organizing; giving tactful feedback is not easy</td>
</tr>
<tr>
<td>Skills development exercises</td>
<td>A safe way to practice key skills</td>
<td>Careful organization required</td>
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<tr>
<td>e.g. Manual operation</td>
<td></td>
<td></td>
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<tr>
<td>College courses (Long)</td>
<td>Leads to qualification, co. comprehensive coverage of theory, wide range of teaching methods</td>
<td>Length of training time; not enough practical work</td>
</tr>
<tr>
<td>College courses (Short)</td>
<td>Supplement in-company training; independent of internal politics</td>
<td>May not meet client’s needs precisely enough</td>
</tr>
<tr>
<td>Consultants/other training</td>
<td>Clients needs given high priority; fills gaps in company provision; good range of teaching methods</td>
<td>Can be expensive; may rely heavily packages</td>
</tr>
<tr>
<td>organizations</td>
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He observes that learning and development could be hindered by:

- Activities that are routine, ritualistic, predictable and those that lack clear standards.
- Poor communication and inadequate feedback.
- Red tape rules and procedures.
- Interruptions and lack of think tank procedures.

### 2.7 TRAINING IN PRACTICE

According to Rusell, F. and Bernadin, G. (1993:350) in the past, little has been done on formulating of human resource development policies and its attendant programs. Many firms have had detailed and written policies in other disciplines like production and public relations and only a statement outlining simple regulations and personnel matters.

In many firms, training function was considered more of an ad-hoc and reactive function as opposed to one that is fully integrated into corporate goals and plans.

### 2.8 IMPACT OF TRAINING

Rusell, F. and Bernadin, G. (1993:351) states that the organization is committed to training staff through precisely defined training programs for instance on the job training, in-house courses, full time courses in colleges’ etc. There is an increase in efficiency leading to increased product as a result of training. There is a high rate of trained staff turnover.
2.9 EVALUATION OF TRAINING

According to Rusell, F. and Bernadin G. (1993:356-358) the evaluation of training is part of the control process of training. Evaluation methods aim to obtain feedback about the results on outputs of training and to use this feedback to assess the value of training with a view to improvement where necessary. Like any other control process, evaluation of training is firstly concerned with setting appropriate standards of training. These may take the form of policies, objectives, adherence to external standards and standards of trainer training and qualifications. Clearly, the more precise the standards set, the easier it is to evaluate the success of training.

The goal of evaluation phase in training is to examine whether the training program has been effective in meeting the stated objectives. The evaluation phase requires the identification and development of criteria which should include participants' reactions to the training, assessment of what they have learned in the training program, measures of their behavior after training and indicators of organizational results like change of productivity, and employee turnover. Job evaluation is concerned with measuring the extent to which trainees have applied their learning on the job. Organizational unit evaluation attempts to measure the effect of changes in the job behavior of trainees on the functioning of the part of the organization in which they are employed. Ultimate value evaluation aims to measure how the organization as a whole has benefited from training in terms of greater profitability, survival or growth.
These strategies link in a chain: training leads to reactions, which lead to learning, which leads to changes in job behavior, which lead to changes in the organizational unit, which leads to changes in the achievement of organizational goals.

Training is a very important aspect in the growth and development of any sector. To be effective and efficient, training should involve a learning experience, be a planned organizational activity and be designed in response to identified needs. Ideally, training should be designed to meet the organizational needs while simultaneously meeting the goals of individuals.
CHAPTER THREE

RESEARCH METHODOLOGY

3.1 INTRODUCTION

Research is the systematic and refined technique of study, employing specialized tools, instruments and procedures in order to obtain a more adequate solution of a problem than would be possible in ordinary means. Methodology refers to the way in which the study is conducted. According to Saravanavel, A. (1992:79-81), it is the process adopted by the researcher for conducting a research. It is the operations blueprint, which the researcher employs in accomplishing the objectives of the study. Methodology is useful in achieving a complete and correct set of information. Research methodology therefore is an operational framework within which facts are placed so that their meaning can be seen more clearly.

3.2 RESEARCH METHOD

For this study, a case study using the survey method was used. Glazier, S. (1992:211) says that a case study refers to a detailed analysis of an individual case supposing “one can properly acquire knowledge of the phenomenon from intensive exploration of a single case. It is a form of qualitative analysis involving the very careful and complete observation of a situation. It probes deeply and analyses interaction between factors that explain present status or that influence growth or change”.

20
3.3 TARGET POPULATION

This study involved financial institutions around Nairobi.

The total target population is quite large bearing in mind the number of financial institutions in Nairobi. Therefore, this study is of one case institution; the Commercial Bank of Africa.

3.4 SOURCES OF DATA

Various sources of data were used:

- *Management staff directly dealing with the training and development* – these are very useful sources as they provide background information on the methods used in training and development of employees, objectives and goals of training and development and their management styles and abilities in the decision making process.

- *Management staff heading various departments and sections* – this group was important as it provided information on the impact training had on them and their subordinates.

- *Other employees* – these were crucial because their attitude towards training is highly reflective of the effectiveness and ability of the organization to provide the required knowledge and skills.

- *Documentary sources* – provided information on the training and development actions, people’s reactions over time and loopholes that can be rectified if proper attention is given to them.
3.5 SAMPLING TECHNIQUE

The sampling techniques for the respondents was divided as follows:

<table>
<thead>
<tr>
<th>Category</th>
<th>Count</th>
</tr>
</thead>
<tbody>
<tr>
<td>Top Management</td>
<td>24</td>
</tr>
<tr>
<td>Departmental Managers</td>
<td>62</td>
</tr>
<tr>
<td>Other staff</td>
<td>168</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>254</strong></td>
</tr>
</tbody>
</table>

For the top management team out of 24 members only three members were directly dealing with the training and development. Therefore census sampling method was used.

For the management staff at departmental and sectional levels, convenience method was used. Out of the 62 members, 20 were included in the sample as follows:

<table>
<thead>
<tr>
<th>Method</th>
<th>Count</th>
</tr>
</thead>
<tbody>
<tr>
<td>Interviews</td>
<td>10</td>
</tr>
<tr>
<td>Questionnaire</td>
<td>10</td>
</tr>
</tbody>
</table>

For the other staff, out of 168 members, 50 were included in the sample as follows:

<table>
<thead>
<tr>
<th>Method</th>
<th>Count</th>
</tr>
</thead>
<tbody>
<tr>
<td>Interviews</td>
<td>20</td>
</tr>
<tr>
<td>Questionnaire</td>
<td>30</td>
</tr>
</tbody>
</table>
The fifty members of other staff were randomly selected from the eight branches of CBA as stated below.

<table>
<thead>
<tr>
<th>Branch</th>
<th>No. Of other staff</th>
<th>No. In sample</th>
</tr>
</thead>
<tbody>
<tr>
<td>Wabera</td>
<td>85</td>
<td>25</td>
</tr>
<tr>
<td>International House</td>
<td>42</td>
<td>10</td>
</tr>
<tr>
<td>Industrial area</td>
<td>15</td>
<td>5</td>
</tr>
<tr>
<td>Hilton</td>
<td>4</td>
<td>2</td>
</tr>
<tr>
<td>Mamlaka</td>
<td>3</td>
<td>1</td>
</tr>
<tr>
<td>Intercontinental</td>
<td>3</td>
<td>1</td>
</tr>
<tr>
<td>Kijabe</td>
<td>5</td>
<td>3</td>
</tr>
<tr>
<td>Cargo Center</td>
<td>6</td>
<td>3</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>133</strong></td>
<td><strong>50</strong></td>
</tr>
</tbody>
</table>

*Total number of subjects in the sample is $3 + 20 + 50 = 73$*

3.6 DATA COLLECTION

3.6.1 Interviews

Two major types of interviews were used in the study: Open-ended focused interviews and structured interviews.

Open-ended focused interviews were used with an aim of getting basic information about the operations and tasks undertaken in training and development and what effects this has on job
performance. Structured interview aimed at getting such information as the policy, organization structure, future plans, aims and objectives of the training and development activities.

3.6.2 Questionnaire

Open-ended questionnaires were used to get a free response in the respondents' own words. There were two types of questionnaires one assigned to the top management and one for the rest of the staff members. Questionnaires were administered to 3 top management staff, 10 departmental management staff and 30 other staff.

3.6.3 Source Document review

Here the researcher went through the training and development policies and procedures as laid down, the budgets, the courses undertaken, any written feedback on courses attended and any other relevant information.

This method was adopted because it brings to light factors that have been overlooked in other techniques. It also helped in establishing quantitative information that is not widely available using other techniques.
3.7 DATA COLLECTION PROCEDURES

The data collection process was very tedious. Two questionnaires were prepared. The first one was for the top management and the second one was for the other staff; the top management questionnaire was based on how the management viewed the whole training program. Whereas the questionnaire for the other staff was based on the personal experiences of the employees involved in the training program.

The questionnaires for top management were personally taken to them. While the second questionnaires for the other staff was sent through e-mail.

Interviews with the top management were carried out at the same time as the questionnaire due to difficulties in getting appointments. By comparison interviews with sectional leads were relatively easier to conduct due to the daily interaction with them, as they are my colleagues.

The major activities to be undertaken include:

- Carrying out a pilot study: this tested the instruments to be used and be able to detect any flaws and inadequacies in the questions and setting of the study.

- The instruments were then revised to correct flaws detected during the pilot study.

- A research permit was obtained from the training manager to convince the staff so that they can cooperate and provide the information required for the study.
3.8 DATA ANALYSIS PROCEDURES

Using the two questionnaires and the interviews, Data was collected and sorted accordingly. It was then put into tabular form and tables were generated. Using the number of respondents who answered each question accordingly and knowing the total number of respondents, who answered each question, percentages were calculated. Graphs were then sourced from the information in the respective tables.
CHAPTER FOUR

DATA ANALYSIS AND PRESENTATION OF FINDINGS

This section refers to the first and second question in appendix I and also the first question in appendix II. Table 1.1 below indicates that 22% of staff is aware of 'all' the goals and objectives. 68% of staff is aware of 'most' of the goals and objectives. 10% of respondents stated that staff awareness is very limited about goals and objectives of the training section.

On the whole it can be concluded that most CBA staff is aware of the goals and objectives of CBA, especially the training section.

Table: 1.1 Level of Awareness of Goals and Objectives of CBA and the Training Section

<table>
<thead>
<tr>
<th>Level of Awareness</th>
<th>No. of Respondents</th>
<th>% of Respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Staff is aware of all the goals and objectives</td>
<td>16</td>
<td>22</td>
</tr>
<tr>
<td>Staff is aware of most of the goals and objectives</td>
<td>50</td>
<td>68</td>
</tr>
<tr>
<td>Staff awareness is very limited about goals and objectives</td>
<td>7</td>
<td>10</td>
</tr>
<tr>
<td></td>
<td>= 73</td>
<td>= 100</td>
</tr>
</tbody>
</table>

Source: Survey Data
Graph: 1.0 Level of Awareness of Goals and Objectives of CBA and the Training Section

Source: Table 1.1
This section refers to the third question in appendix I and second question in appendix II.

This table 1.2 below indicates that most of the CBA staff is aware of the training programs that exist in CBA. 59% of the respondents indicate that staff is aware of most of the training in CBA. 26% of the respondents said that staff is aware of all training programs. 15% of the respondents stated that staff awareness is very limited about training programs.

On the whole it can be concluded that most CBA staff is aware of the training programs that exist in CBA.

**Table: 1.2  Level of Awareness of Training Programs**

<table>
<thead>
<tr>
<th>Level of Awareness</th>
<th>No. of Respondents</th>
<th>% of Respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Staff is aware of all the Training Programs in CBA</td>
<td>19</td>
<td>26</td>
</tr>
<tr>
<td>Staff is aware of most of the Training Programs in CBA</td>
<td>43</td>
<td>59</td>
</tr>
<tr>
<td>Staff awareness is very limited about Training Programs in CBA</td>
<td>11</td>
<td>15</td>
</tr>
<tr>
<td></td>
<td>= 73</td>
<td>= 100</td>
</tr>
</tbody>
</table>

Source: Survey data
Graph 1.1 Level of Awareness of Training Programs

- Staff is aware of all the Training Programs in CBA
- Staff is aware of most of the Training Programs in CBA
- Staff awareness is very limited about Training Programs in CBA

Source: Table 1.2
This section refers to the third question in appendix II.

This table 1.3 below shows that 60% of the respondents said that CBA has adequate, planned and appropriate training and development programs. 18% of the respondents stated that CBA does not have adequate planned and appropriate training and development programs. 22% of the respondents said that CBA’s training and development programs are satisfactory.

These data show that a majority of CBA staff is of the view that CBA has adequate, planned and appropriate training and development programs.

Table: 1.3 Adequacy, Appropriateness and Planning of Training and Development Programs.

<table>
<thead>
<tr>
<th>CBA has Adequate, Planned &amp; Appropriate Training &amp; Development Programs</th>
<th>No. of Respondents</th>
<th>% of Respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>44</td>
<td>60</td>
</tr>
<tr>
<td>No</td>
<td>13</td>
<td>18</td>
</tr>
<tr>
<td>Satisfactory</td>
<td>16</td>
<td>22</td>
</tr>
<tr>
<td></td>
<td>=73</td>
<td>=100</td>
</tr>
</tbody>
</table>

Source: Survey data
Graph: 1.2 Adequacy, Appropriateness and Planning of Training and Development Programs

Source: Table 1.3
This section refers to fourth question in appendix II

Table 1.4 below shows that 31% of respondents attended between 5 to 9 number of training programs, 51% of respondents attended between 10 to 14 number of training programs and 18% of respondents attended 15 and above number of training programs.

On the whole, average number of staff has attended between 10 to 14 number of training programs.

<table>
<thead>
<tr>
<th>No. of Training Programs</th>
<th>No. of Respondents</th>
<th>% of Respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>5 - 9</td>
<td>23</td>
<td>31</td>
</tr>
<tr>
<td>10 - 14</td>
<td>37</td>
<td>51</td>
</tr>
<tr>
<td>15 and above</td>
<td>13</td>
<td>18</td>
</tr>
<tr>
<td></td>
<td>=73</td>
<td>=100</td>
</tr>
</tbody>
</table>

Source: Survey data
Graph: 1.3 Number of Training Programs Attended by Staff

Source: Table 1.4
This section refers to fifth question in appendix II.

Table 1.5 shows that 90 % of the respondents said that training programs further enhanced their job performance. 10 % of respondents said that they did not gain from training programs.

On the whole it seems that training programs further enhanced staff's job performance.

<table>
<thead>
<tr>
<th>Training Programs further Enhanced Job Performance</th>
<th>No. of Respondents</th>
<th>% of Respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>66</td>
<td>90</td>
</tr>
<tr>
<td>No</td>
<td>7</td>
<td>10</td>
</tr>
<tr>
<td>=73</td>
<td>=100</td>
<td></td>
</tr>
</tbody>
</table>

Source: Survey data
This section refers to the sixth question in Appendix I and the seventh question in Appendix II.

The table 1.6 below shows that 23% of the respondents stated that the level of satisfaction with the training received was very high. 73% of the respondents stated that the level of satisfaction was high. Where as 4% of the respondents stated the level to be satisfactory.

It can be concluded that the table 1.6 establishes that the level of satisfaction with the training received is high.

**Table 1.6  Level of Satisfaction with the Training Received**

<table>
<thead>
<tr>
<th>Level of Satisfaction</th>
<th>No. of Respondents</th>
<th>% of Respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Very high</td>
<td>17</td>
<td>23</td>
</tr>
<tr>
<td>High</td>
<td>54</td>
<td>73</td>
</tr>
<tr>
<td>Satisfactory</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td></td>
<td>=73</td>
<td>=100</td>
</tr>
</tbody>
</table>

**Source:** Survey data
Graph: 1.5 level of Satisfaction with the Training Received

Source: Table 1.6
This refers to the eighth question in Appendix II.

Table 1.7 shows that 73% of the respondents feel that there is room for improvement in the training and development program and 27% of the respondents feel that the training and development program is satisfactory and therefore there is no improvement required.

Overall it can be said that a large majority of the respondents felt that there is definitely a need for improvement in the training and development program.

**Table 1.7 Requirement for Improvement in the Training and Development Program.**

<table>
<thead>
<tr>
<th>Improvement Required</th>
<th>No. of Respondents</th>
<th>% of Respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>53</td>
<td>73</td>
</tr>
<tr>
<td>No</td>
<td>20</td>
<td>27</td>
</tr>
<tr>
<td></td>
<td>=73</td>
<td>=100</td>
</tr>
</tbody>
</table>

*Source: Survey data*
Graph: 1.6 Requirements for Improvement in the Training and Development Program

Source: Table 1.7
4.1 DISCUSSION OF THE FINDINGS.

The following discussion refers to Table 1.1 and Graph 1.0.

My findings revealed that 22% of the staff is aware of all the goals and objectives of CBA and the training section of human resource department. 68% of the staff is aware of most of the goals and objectives. This is due to continuous emphasis on CBA’s goals and objectives created by the top management, which is then passed on to the lower staff members at the beginning of each year. Every single staff member is then required to write his or her own goals and SMART objectives for the year. These are then discussed with their supervisors and finalized based on the main goals and objectives of CBA. This creates awareness to the CBA employees as to the direction the bank is moving for that particular year and what it expects from every employee.

10% of the staff has limited awareness about goals and objectives of CBA and the training section of human resource department. Perhaps some of these respondents who had limited awareness may have been in the bank for less than a year. Note that most of the respondents of the study were not only aware of goals and objectives of CBA but also seemed to be aware of the goals and objectives of the training section of human resource department. This is because staff interacts with the training section regularly in order to train, improve their skills and to achieve their goals and objectives.
According to the respondents some of the most common goals of CBA were:

- To be the market leader
- To maintain exceptional services and customer care
- To provide good returns for its shareholders
- To provide rewarding careers for its staff.

On the other hand, goals and objectives of the training section of human resource department stated by the respondents were:

- Equip employees with necessary knowledge and skills to perform the jobs as efficiently and effectively as possible.
- Provide an enabling environment for staff to develop their talents to take advantage of various opportunities that arise within the bank.
- Avail a steady supply of trained personnel able to discharge all the duties efficiently and professionally.
- Increase awareness of the changing market and put greater emphasis on customer service that will match the highest standards available.
- A continuing training and re-training on the latest information technology and communication system to be able to satisfy the rising customer expectations.

This determines that most of the CBA staff is aware of most of the goals and objectives of CBA and the training section of human resource department.
The following refers to Table 1.2 and Graph 1.1.

59% of respondents are aware of most of the training programs that exist in CBA. Where as 26% were aware of all the programs and 15% were aware of only a limited number of the programs. It is worthwhile to note the training programs vary according to the needs established by the staff.

The most common training programs stated by the respondents include:

- Total quality management
- International exposure depending on the need
- Customer care
- Supervisory skills
- Management skills
- Computer skills
- Product knowledge
- Credit skills
- Treasury skills

The following refers to Table 1.3 and Graph 1.2.

60% of the respondents stated that CBA has adequate, planned and appropriate training and development program. This is because each staff member through their supervisor at the end of every year states their training needs in the appraisal. Based on that, Human Resource Department identifies each employee's training needs and plans a budget for the training programs for the forthcoming year. This is an example of adequate and planned training programs, however whenever need arises, training programs are arranged appropriately such as Information Technology (IT).
22% of the respondents stated that CBA's training and development programs were satisfactory. The reasons stated were that training and development programs were adequate and planned but not appropriate. For instance, the learning center has time constraints. It is only available during office hours; this makes it difficult for staff to fully utilize the training facilities from the tight working schedules.

On the other hand 18% stated that CBA does not have adequate, planned and appropriate training and development programs. The respondents felt that senior staff especially the overseas training programs governs training programs in CBA and therefore they suspect favourism in the selection process.

The following refers to Table 1.4 and Graph 1.3.

31% of the respondents attended between 5-9 numbers of training programs. 51% of the respondents attended between 10-14 numbers of training programs and 18% of the respondents attended 15 and above number of training programs. It is worthwhile to note that the whole staff does not necessarily attend all the training programs in CBA. Staff is entered into certain training programs according to the need identified.

Some of these training programs attended by CBA staff include:

- Customer service training
- Teem building training
- International bankers training in London
- Fire training program
- On job training (West LB Bank London)
- Bank-wide operations
- Dealers training
- Micro banker training
- Swift training
- Service delivery and service management training
- Time and stress management
- Leadership and management
- Total quality management training
- Quality assurance
- Visa card training
- Project management training

This section refers to Table 1.5 and Graph 1.4.

90% of the respondents stated that training programs further enhanced their job performance. Due to the training received, staff gained exposure and were able to exchange their views and discuss with different people on various topics. Training equipped staff with more knowledge, confidence and skills to perform efficiently and effectively. All the various type of training helped staff to understand their customer, banking operations and most of all meet their deadlines and tasks.

10% of the respondents stated that training programs did not further enhance their job performance as their needs were not realized and therefore not fulfilled.
The following refers to Table 1.6 and Graph 1.5.

23% of the respondents stated the level of satisfaction with the training received to be very high and 4% of the respondents stated the level to be satisfactory. On the other hand the majority of 73% stated the level to be high.

Therefore the level of satisfaction of employees as far as training received is concerned, is high. This is measured through the training reports provided at the end of each training, where staff is free to give their comments. It is also measured through exit interviews; where by the individual who’s leaving the organization is asked various questions such as to why they are leaving? What is it about the organization they did not like? Finally it is measured by employee service and general interactions of the staff.

This section refers to Table 1.7 and Graph 1.6.

73% of the respondents stated that there was need for improvement in the training and development program. The main concern raised was that there was need for electronic learning, which includes, e-training and development programs. For this to occur every staff member should have access to Internet facilities. Also the learning center time schedule should be modified to suit staff members.

27% of the respondents stated that there was no need for further improvements in training and development program as they were satisfied with what was provided.

The following refers to questions 5, 7, 8, 9 and 10 in appendix I.

(Please note that due to the small numbers of respondents {i.e. 3}, no statistical data could be devised. The discussion below refers directly to the interviews carried out with the top management).
This section refers to question 5 appendix I.

Training needs of employees are identified in two ways:

(i) At organizational level
(ii) At personal level

At organizational level, employees have no choice, whether they would like to be trained or not, they have to be. It is made clear, that staff needs to learn to adapt to change. For example, changing from manual to computerized operations, in this case if staff does not train, they would fail to excel.

However, at personal level, it is through the appraisal system that staff’s training needs are identified and specific training is given at individual levels. Also through performance counseling section staff’s problems are identified and then training needs are established, and a regular follow up on the staff is carried out.

This section refers to questions 7 and 8, appendix I.

The approximate cost incurred on training and development activities in the organization is over 11 million Ksh per annum. CBA measures return on cost of training an employee as a contribution to CBA’s financial performance by performing efficiency and effectiveness, reduction in errors, boosting employee morale, building leadership capacity, management capacity, ability to respond to change without any hesitation. CBA does not expect any direct and immediate return from this investment. It is these indirect returns which enhance in further development of organizational culture that are more important than the direct financial gain.
This section refers to question 9 appendix I.

CBA has no policy for retaining staff for a period of time after giving them exceptional training as it believes that such a policy causes ill will, and employee's will not perform to their best ability. Therefore, CBA identifies the correct people for training, who have high potential and are strong on the values of the bank.

This section refers to question 10 appendix I.

Future plans for the training section include that CBA creates a personalized training center or a learning center, whereby all the learning tools are provided such as CD ROMs, Internet facilities etc. Staff then can set their own goals and be their own manager for learning. In this way staff can identify their own learning needs and practice them in their own time using the learning center. Also in future higher emphasis will be placed on leadership and management, for example IT skills. Training wants to be more involved in determining the culture of the bank, helping employees strategy, cross training and exposure. Social awareness is another very important feature of training, for example AIDS, staff needs to be responsible and should spread the word and be aware of the scourge.
CHAPTER FIVE

CONCLUSIONS AND RECOMMENDATIONS

5.1 CONCLUSIONS

In this study, I had set out to research whether CBA lacks the adequate and appropriate training in its training and development programs. This was the problem statement of my study as well as one of the objectives. Referring to the discussions of the findings from Table 1.3 and Graph 1.2, 60% of the respondents stated that CBA has adequate planned and appropriate training and development programs. Therefore it can be concluded that CBA has adequate and appropriate training in its training and development programs. However having said that a significant minority stated that it was satisfactory (22% of respondents) or not adequate at all (18% of respondents).

One of the other main objectives was to establish the impact the training and development programs had on employee job performance. Referring to the discussions of the findings from table 1.5 and Graph 1.4. 90% of the respondents stated that training programs further enhanced their job performance. Therefore it can be assumed that CBA’s training and developments had great impact on employee job performance in meeting organizational goals. The program enabled the staff to have greater knowledge, confidence, skills, efficiency and effectiveness. However 10% of the respondents stated that training programs did not further enhance the job performance as their training needs were
not realized and therefore not fulfilled. Although the dissatisfied percentage is small, CBA should consider their proposals to further better the training and development programs.

Another main objective discussed in this study was to establish whether employees were satisfied with the training and development programs. Referring to the discussions of the findings from Table 1.6 and Graph 1.5, majority of the respondents (73%) stated the level of satisfaction to be high. 23% of the respondents stated the level to be very high and only 4% of the respondents stated the level to be satisfactory.

In the interviews conducted, the top management regarded the standards of training and development programs to be very high. However according to the findings discussed above, this does not seem to be the case. This indicates that the top management is not aware of the fact that the staff is not in concession with the assumption that the standards of the training and development programs are very high. Therefore, CBA should realize that there is a definite need for improvement in the training and development programs.

On the whole, it can be concluded that the hypothesis is proven to be false that, “the organization does not have adequate, planned and appropriate training and development programs.” From the findings discussed earlier, it is clearly stated that CBA has adequate, planned and appropriate training and development programs.

Despite the positive result of this study, there were a few drawbacks. The survey sample was relatively small and cannot be taken to fully represent all the employees in CBA. The issue of bias among the
respondents cannot also be ruled out as control groups were not used to determine the impact of training and development on employee operations and financial performance.

5.2 RECOMMENDATIONS

Suggestions and recommendations discussed here are drawn from the sample of employees and top management. They represent problem areas, which should be addressed to ensure training, and development programs are effective in CBA. These include:

- Train staff thoroughly on product knowledge to enable them be competent in their duties.
- Change the organizational culture and train staff to think of customer as the most valued asset.
- Create training teams to further enhance ‘esprit de corp’ (team spirit).
- The learning center has time constraints, the tight work schedules make it hard for staff to fully utilize the training facilities available, and therefore learning center should open after working hours and on weekends.
- Facilitate more MBA programs sponsorships and recognize those who have completed higher and professional studies for promotions.
- Middle management should be included in more overseas courses as means of exposure into more advanced banking system.
- Introduce E-commerce and E-banking to lead the market and remain a market leader.
- Improve communication and interpersonal skills and this in turn will improve customer service.
• Exposure to foreign banks is regarded a great deal, staff that is trained abroad should integrate and pass on the knowledge gained and follow-ups should be carried out to ensure new skills are put into service.

Trained staff is the most valued asset in any one organization. Hence every effort should be made to win and retain staff in the long run. Empathy, competency, product knowledge, research and development and constant market surveys are most effective for continued growth. In conclusion, I would say that trained and skilled staff is the key to quality, efficiency, effectiveness and better performance.


Appendix I - Questionnaire for Top Management

This questionnaire focuses on training and development at Commercial Bank of Africa. The aim is to determine the impact of training and development on employee operations and financial performance.

1. What are the main goals of CBA?
2. What are the goals and objectives of the training section of human resource department?
3. What programs exist as far as training and development is concerned?
4. How much emphasis does the organization place on training staff?
5. How are training needs of employees identified?
6. What is the level of satisfaction of employees as far as training received is concerned?
7. What is the approximate cost incurred on training and development activities in the organization?
8. How do you measure return on cost of training an employee as a contribution to CBA’S financial performance.
9. Do you have a policy for retaining staff for a period of time after giving them exceptional training?
10. What future plans are there for the training section?
Appendix II - Questionnaire for Other Staff

This questionnaire focuses on training and development at Commercial Bank of Africa. The aim is to determine the impact of training and development on employee operations and financial performance.

1. What do you think are the main goals and objectives of training personnel at CBA?

2. What are the different training programs that exist in CBA as far as training and development is concerned?

3. Do you think CBA has adequate, planned and appropriate training and development programs for its staff? (Please elaborate)
4. What training and development programs have you attended within your stay at CBA?

5. Do you think these training programs further enhanced your job performance in meeting organizational goals? (Please elaborate)

6. Were your training needs considered before the training program?
   
   (a) If yes, how?

   (b) If no, why not?
7. What is your level of satisfaction with the training received?

8. Do you think CBA needs to enhance its training and development program? Please give your recommendations/suggestions.