

**IMPACT ASSESSMENT OF TRAINING ON EMPLOYEE PERFORMANCE:
A CASE STUDY OF SG-SSB LIMITED**

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**A THESIS SUBMITTED TO THE SCHOOL OF GRADUATE STUDIES, INSTITUTE
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CANDIDATE'S DECLARATION

I hereby declare that this submission is my own work towards the Executive Masters of Business Administration that, to the best of my knowledge, it contains no material previously published by another person nor materials which has been accepted for the award of any other degree of the university except where due acknowledgement has been made .

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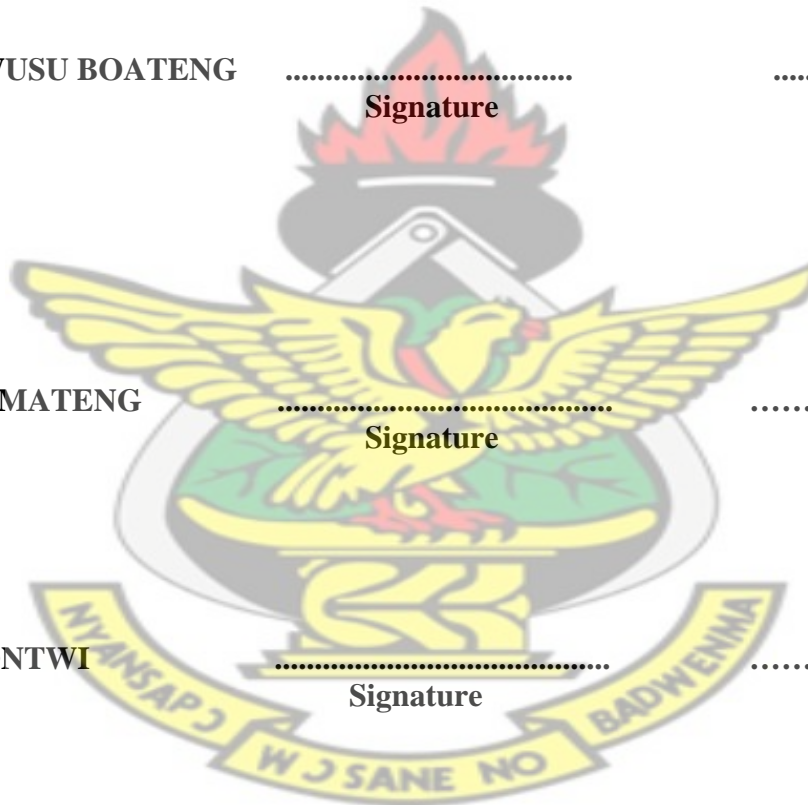
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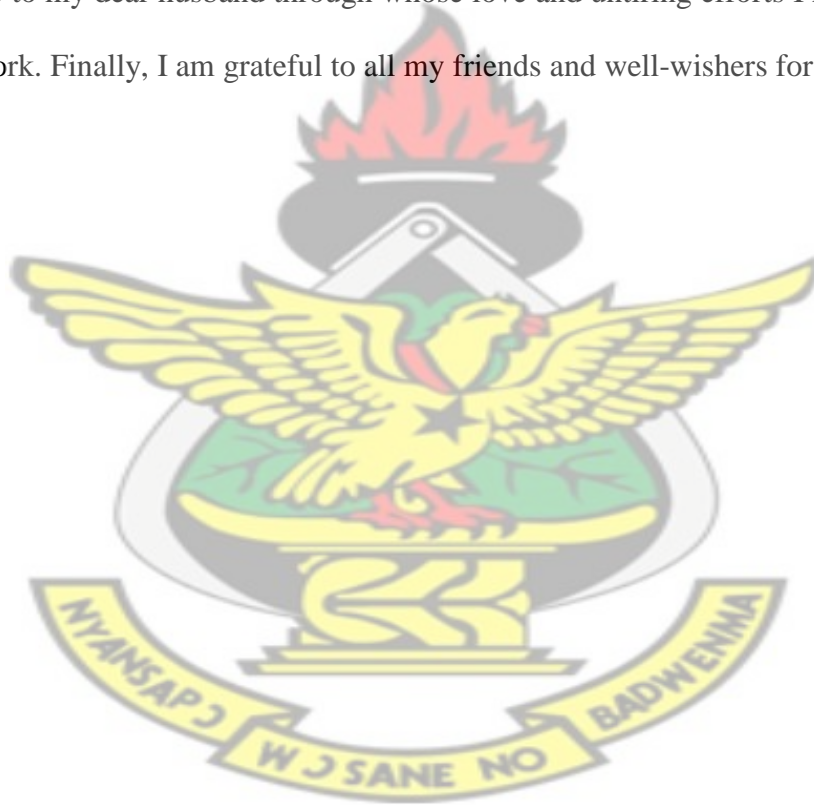
I dedicate this project to my dear husband, without his support this project would not have been possible.

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ABSTRACT

This research sought to assess the impact of training on employee performance using SSG-SSB LIMITED as case study. The target population comprised all employees of SG-SSB LIMITED. The study was conducted with a quantitative method, executed through questionnaires, which were handed out to eighty (N-80) respondents. Data collected was analyzed, summarized, and interpreted accordingly with the aid of descriptive statistical techniques such as total score and simple percentage. Chi-square was used to measure the relationship between Frequency of conducting Training Programs and Employee Performance. Findings showed that indeed training has a significant positive impact on employee productivity but the type and schedule of training should be subjected through careful planning, execution and measurement bearing in mind the company's goals and objectives. The study therefore recommended that identification of training needs be done more professionally in conjunction with line managers and the individuals involved themselves, not neglecting the HR personnel. Training objectives should be SMART (Specific, Measurable, Achievable, Realistic, Timely and unambiguous, and should develop individual as well as meet the needs of the bank. Lastly, performance appraisal information system which is used yearly at SG-SSB to assess employees' performance should provide specific information to employees about their performance problems and ways they can improve their performance

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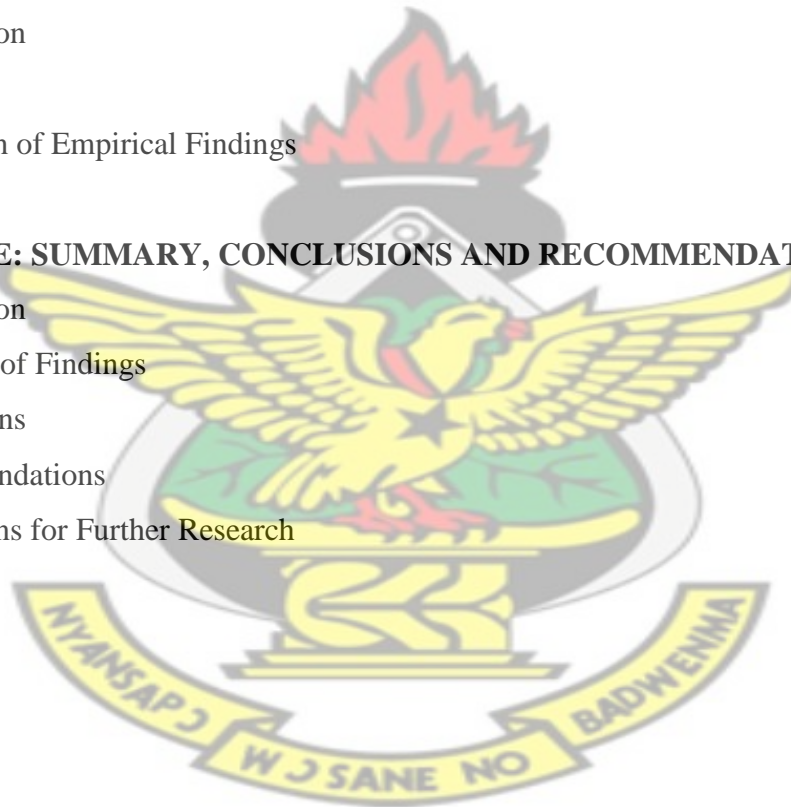
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CHAPTER ONE

GENERAL INTRODUCTION

1.1 Background to the study

Over the last century, knowledge has grown in the corporate world of the fact that increasing economic growth is not only due to new technology or combination of factors of production but also due to the development of a company's human resources. The human side of an enterprise is an important component of an organization, where the enterprise can obtain the best of human capital for effective organizational performances (Desser, 2002; Perrewe & Kacmar, 1991; Wesley & Badwin, 1994; Gray & Iles, 2001; O'Connor & Mangan, 2004; Espedal, 2005; Gravin, 1993; Anao, 1993; Akinyele, 2005; Russ, 2005).

As a result, training has become an issue that has to be faced by every organization. Training enhances skills, knowledge, attributes and competencies and ultimately worker performance and organizational productivity (Cole, 2002). The amount and quality of training carried out varies enormously from organization to organization due to factors such as the degree of external change, for instance, new markets or new processes, the adaptability of existing workforce and importantly the extent to which the organization supports the idea of internal career development. According to Cole (2002), factors influencing the quantity and quality of training and development activities include; the degree of change in the external environment, the degree of internal change, the availability of suitable skills within the existing work-force and the extent to which management see training as a motivating factor in work. Most organizations meet their needs for human resource training in an ad hoc and haphazard way while others set about

identifying their training needs, then design training activities in a rational manner and finally assess the results of training.

In the Banking industry, human resources, skills and expertise are crucial assets that drive productivity and performance. This is because, as a service industry, the service provided by the bank is delivered through its personnel and it is consumed at the same time by the client. The bank personnel (human resource) stand for the service and portray to the customer the value and quality of the bank's service (Aryee, 2009). As such, banks need exceptional human resources to present their services to customers in a manner that will win more customers and sustain profitability. But whichever way a company chooses to conduct the training of its human resources, the fundamental objective is to realize an increase in the individual employee or team's level of performance, so much so that it influences positively the overall level of organizational productivity.

Almost all banks in Ghana engage in training and development of their staff and SG-SSB LIMITED is no exception. Established in 1975 as "Security Guarantee Trust Limited" to offer loans, investments, checking and savings, SG-SSB LTD formerly (SSB) a subsidiary of Societe Generale " has risen to become the fifth largest bank in Ghana with 37 branches across the country. Currently, it is one of the most profitable banks in Ghana and the dominant bank in the western region. The bank operates in the retail, corporate and small & medium scale enterprise banking markets delivering operational efficiencies, improved services to customers, increased positive impact of operations on the quality of life and contributed towards greater sustainability of the banking industry. These achievements notwithstanding, cutthroat competition in the banking industry continue to erode market share and profits margins due to a seemingly lowering

productivity levels. With this background and from the need to achieve increased market share percentage and profit margins, SG-SSB launched a process of research and market analysis to determine which factors contribute more significantly to increased profit margins and market share.

1.2 Statement of the problem

There has been growing dissatisfaction amongst shareholders and employees alike concerning decreasing profit margins. Furthermore, some customers have complained of low service quality in the banking hall whilst employees tasked to work effectively and efficiently seem clueless as to what to do to turn the tide. SG-SSB, taking into consideration all expressed concerns of its stakeholders, went ahead to probe into the causes and factors that lead to higher work productivity and increasing corporate returns. The statement of the problem is that there has, over the years, been a gradual decline in the quality and frequency of staff training which has subsequently developed into poor and ineffective sales & marketing and front office customer acquisition and retention techniques culminating into overall employee performance decline. Though management of the bank are trying to remedy the situation with incentive and motivational packages, the researcher strongly believes that training is the right remedy to improving employee productivity, hence the undertaking of this project to assess whether training has a positive relationship with employee performance..

1.3 Research Objectives

The general objective of the study is to assess the impact of training on employee performance.

The specific objectives of this study are to

1. Identify existing employee training programmes at SG-SSB
2. Evaluate the effectiveness of these training programs in meeting their objectives
3. Find out the impact of these training programmes on employee performance.

1.4 Research Questions

In order to assist the analysis, the following research questions were formulated to guide the study.

1. What training programs and regimes exist in SG-SSB?
2. Do the training programs meet objectives in SG-SSB?
3. What is the impact of these training programs on employee performance in SG-SSB?

1.5 Significance of the Study

1.5.1 Companies

Labor is a major input to the success of the company. Training sharpens the efficiency and effectiveness of labor. If labor is efficient it will help improve the performance of the company. As companies perform better they are able to increase output and contribute more to the economy. They are also able to grow and hire more people thus helping to decrease the level of unemployment. As companies perform better, they are also able to compete better enabling the economy to remain vibrant.

1.5.2 Management of Banks

It is expected that the study will inform the Management of SG-SSB and other banks to better appreciate understand and appreciate the impact of frequent employee training on both employee

and corporate productivity. It will also enable managements to structure training programs and introduce modern schemes for training and development, to be able to meet the challenges of change in the future.

1.5.3 Bankers / Staff

Most employees see corporate training days as semi-holidays. Though they would attend, they would not attach the needed seriousness to it. The significance of this study to bankers and staff of SG-SSB is more pronounced in the sense that, it would help bankers understand better the importance of training and inspire a more serious attitude to training programmes. This would increase employee effectiveness and efficiency on the job making them better performers at their jobs.

1.5.4 Policy Makers

Furthermore, investigating into the impact of training on employee performance would create a good base of information and reference to policy makers in their quest to formulate policies and guidelines that would improve labor and related issues in not only companies, but the country as a whole.

1.5.5 Academia

This study contributes new directions and adds to researchers' efforts to understand the relationship between training and employee performance and its domino effect, if any, on corporate performance.

1.6 Scope of the Study

The scope of study is impact assessment of training on employee performance of SG-SSB covering eighty (N-80) respondents selected randomly from four branches (Accra New town Branch, Kumasi Adum Branch, Ho branch and Koforidua Branch) of the bank.

1.7 Limitations of the Study

This study is limited in scope in that it assesses responses from a small sample size of eighty respondents (N-80). The heavy financial cost involved in the undertaking of such a research with a larger sample prevented the researcher from reaching a larger sample size. First, cost of undertaking the study: printing questionnaire and travelling to distribute and receive them was very high on the researcher. Furthermore, it was not only difficult but also stressful to combine office work and research. Hence, the size of the sample was small and was limited to customers of SG-SSB staff working in four company branches located in Accra, Kumasi, Koforidua and Ho.

Secondly, the study should have been undertaken throughout the year to allow for more data gathering in order for a more representative assessment of customer needs and satisfaction levels. Since the collection of data took place at just one particular point in time. There is no guarantee that the responses received would be indicative of responses solicited and given at another time. There is also a potential that other factors outside the control of the researcher (setting, time of day, recent conflicts, and fatigue of the participants) could influence the responses (Shell, 2001).

1.8 Organization of the Study

This work is divided into five chapters. Chapter one (1) introduces the study, defines the problem, and clarifies the objectives of the study and limitations and how the research is

organized. The second chapter reviews related literature. This covers objective and analytical reviews of the theoretical framework within which the study is conducted as well as previous essays, commentaries and accepted publications on the subject area. The study also relied on published material both in print and on accepted internet sites. Chapter three (3) focused on the methodology used in gathering data. It described the research design, the population, sampling procedures, and data gathering instruments, pre-testing technique, data collection procedures and methods of data analysis and a profile of SG-SSB. Chapter four focused on data presentation analysis and discussion of findings whilst Chapter five dealt with the summary of findings, conclusions, recommendations and suggestions for further research. The end matter consisted of references and appendixes.



CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter will present a comprehensive review of relevant literature in an attempt to position the study in an appropriate theoretical framework. Thus, it will discuss findings of related researches obtained from relevant articles, textbooks, journals, speeches, web sites and other credible sources of information to this study. This chapter also presents the works that have been done by other researchers which were considered relevant for the subject of study. The following topics were reviewed for the study. Overview of Training, Training, Principles of Training, Importance of training, Determining training needs, Determining training objectives and training plan, Training Policies and Resources, Evaluating training programs, Types of training programs, Methods of Training, Evaluation of Training, Methods of Evaluation, Benefits of Training, Employee performance, Evaluation of employee performance, Training Performance and Productivity.

2.1 Overview of Training

In order to sustain economic growth and effective performance, it is important to optimize the contribution of employees to the aims and goals of the organizations. The importance of training as a central role of management has long been recognized by leading writers. For instance according to Drucker (1998), the one contribution a manager is uniquely expected to make is to give others vision and ability to perform.

Beardwell and Holden (1993) argue that the recognition of the importance of training in recent years has been heavily influenced by the intensification of competition and the relative success

of organizations where investment in employee development is considerably emphasized. They add that technological developments and organizational change have gradually led some employers to the realization that success relies on the skills and abilities of their employees, and this means considerable and continuous investment in training and development. It is the view of Beardwell and Holden (1993) that Human Resource Management concepts such as commitment to the company and the growth in the quality movement have led senior management teams to realize the increased importance of training, employee development and long-term education. Such concepts require not only careful planning but a greater emphasis on employee development.

2.2 The Concept of Training

2.2. Definitions of Training?

Training can be defined as a learning activity which is directed towards the acquisition of specific knowledge and skills for the purpose of an occupation or task. (Cole, 2002). The focus of training however is on the job or task to be performed: For example, the need to have efficiency and safety in the operation of particular machines. Training is the planned and systematic modification of behavior through learning events, activities and programs which results in the participants achieving the levels of knowledge, skills, competencies and abilities to carry out their work effectively (Gordon 1992). Pheesey (1971) defines training as the systematic process of altering the behavior and or attitudes of employees in a direction to increase the achievement of organizational goals. This means for any organization to succeed in achieving the objectives of its training program, the design and implementation must be planned and systematic, tailored towards enhancing performance and productivity.

According to De Cenzo and Robbins (1996), “training is basically a learning experience, which seeks a relatively permanent change in an individual's skills, knowledge, attitudes or social behavior. This means that, there is the need to improving employee’s skills and knowledge so that he or she becomes efficient to work on both present and future jobs and tasks. Almost all organizations have recognized the importance of training to the development of their organizations. The birth of new technologies has made certain jobs and skills redundant. As a result there is an increasing emphasis on the need for a skilled and highly trained workforce. Many of the jobs and skills that have been replaced by machines, equipments and other technological devices are as a result of their unskilled nature, thus this emphasizes the need for labor to attain more education and skills to be able to secure employment in the future.

For a training program to be successful there is the need for the organization to identify the training needs of the organization. The organization can measure if the training has been successful or not if the trainees do not learn what they are supposed to learn, thus do not perform better than they used to. However, if trainees return empty from the course designed for them without any substantial contribution, it could also mean that even though the organization might have done all that is necessary to ensure a successful training program, the wrong candidates might have been selected for the training program.

Learning takes place when the behavior of people changes based on the results from experiences. (McGhee et al, 1996). Thus one can examine if learning has effectively taken place by comparing individual’s behavior before on specific jobs and tasks to after experiences on jobs and task. It can, therefore be concluded that there is no learning if there is no evident behavioral change. Since training is generally intended to provide learning experiences that will help

employees attain more skills and knowledge, it must follow the learning principle. Training thus can be defined as a learning experience which creates a permanent change in the skills, knowledge, and attitude of individuals on a currently held job and also enables employees to gain knowledge which they can transfer to other job areas.

2.2.1 Principles of Training

Since the object of training is to assist a learner acquire the behavior necessary for effective work performance, it is essential that a clear grasp of the ways in which learning theories are applied when designing training programs are laid bare. According to Bryn Leslie (1990), there are four main requirements for learning to take place. The first is motivation. The old saying that a horse can be led to the river but cannot be made to drink cannot be over emphasized as it contains an important lesson for the trainer. People learn if they accept the need for training and commit to it. If their motivation is weak, for instance if they doubt their ability to learn, no matter how well their training is designed and implemented, its effectiveness will be limited.

Edwin Flippo (1976) also came out with the fact that the more highly motivated the trainee, the more quickly and thoroughly a new skill or knowledge is learned. This means training must be related to something which the trainee desires. This could be money, job promotion, recognition and so on. The second requirement is cue. Through training the learner recognizes relevant cues and associates them with desired responses. The third one is response. Training should be immediately followed with positive reinforcement to enable the learner feel the response. The reinforcement should be positive, timely and consistent. (Bryn Leslie 1990). Finally, feedback – the information the learner receives indicating the quality of his response is the feedback. It should be made available as quickly as possible to ensure possible effective learning. Even

though these learning principles are good, they fail to talk about practice where the learner actively participates in using the skills and knowledge acquired. Furthermore, it also fails to mention that the level of aptitude and intelligence of individuals are different and that could affect the methods of training.

2.2.2 Importance of training

Training is a tool which helps organizations to gain a competitive edge. According to Krietner (1995) in his book *The Good Manager's Guide*, no matter how carefully job applicants are screened, typically a gap remains between what the employee does know and what they should know. There is therefore the need for organizations to train their human resource to be able to learn in order to acquire more skills and knowledge to beat competition.

Training is a key element for improved organizational performance through the increasing level of individual skills and competences. This means that training will help employees to master knowledge, skills, behaviors, sense of self worth and confidence upon which they are able to perform efficiently to improve on the performance of the organization. Among the many benefits of training, training can also eliminate risks in organizations because the trained personnel will be efficient, thus will be able to make better use of the organizations property thereby reducing and avoiding waste. Training will also make the employees feel a sense of security thus labor turnover can be avoided. According to Cole (2002) training can achieve lower cost of production, lower turnover and change management.

There exists a gap between desired targets or standards and actual levels of work performance in every organizational setting. This means that there can be both a negative and positive

relationship between what should happen and what actually happens in terms of the work performance in any organization. There is therefore the need for every organization to adopt strategies in order to achieve the desired targets or standards set by the company. Training can be one tool that organizations can use to reach their targets or standards. Although many organizations continue to have doubts about the cost of training, the development of skills, knowledge and attitude of employees towards their jobs or tasks will be one of the greatest tools through which organizations can make employees work more efficiently and beat competition to reach the desired targets and standards of the company. (Casio, 1989) puts it this way “The economic and technological trends, the pace of innovation, change and development have been growing faster year-by-year and as a result, these are clear signals that training and development are very important that both organizations and individual stakeholders must consider as very serious”.

2.2.3 Best ways to develop training programs

The best way to develop training programs is to go through the training process. That is training needs identification, training plans and implementation, evaluation or training feedback.

2.2.4 Determining training needs

Training need is any shortfall in employee performance, or potential performance which can be remedied by appropriate training. There are many ways of overcoming deficiencies in human performance at work, and training is only one of them. It is important to recognize this fact since sometimes training staff are asked to meet needs which ought to be dealt with in some other way, such as improving pay, replacing machinery or simplifying procedures. Armstrong (1996) however, argues that training needs analysis should cover problems to be solved, as well as

future demands based on whether the organization must acquire new skills or knowledge or must improve existing competencies.

Training needs analysis answers the questions, who if there is, needs training? And what training should be given? There is therefore the need for any organization to first identify the training needs of the organization. The need for training should be identified in accordance with a well organized procedure looking at the training needs from the organizational and employee perspective. According to Cole (2002) if an organization has to justify its training expenditure, it must surely do so on the basis of organizational need. Organizations adopting a systematic approach to training and development will usually set about defining their need for training in accordance with a well organized procedure. Such a procedure will entail looking at training needs from a number of different perspectives. These perspectives are; organizational, departmental or functional, job and employee.

Organizational need – the organizational analysis happens in a situation where effectiveness of the organization and its success in meeting its goals are analyzed to determine where deviation or differences exist. This makes it easy to know what program to be implemented. According to Kaufman (1974), organization analysis looks at the variances between their success and failure to ascertain which ones training could help remedy.

Functional need – at this level, training managers analyze the specific ability needs determined by job descriptions and job specifications of the jobs in the work area or work unit. The need can also be determined by observing the job performance of work groups and survey job holders, supervisors, and training committees (Cole, 2002). Any lapses in their efficiency and effectiveness help determine the training need (Asare-Bediako, 2002).

Individual need – Kaufman (1974) continues that employees training needs could be measured by the individual performances of the employees. He stated that the effectiveness and efficiency is measured against the required standards through interviews, observations, attitude surveys, or objective records of their performance.

The researcher thinks that these three levels – organizational, functional and individual gaps between expected results and actual results can suggest training needs, for the researcher, active solicitation of suggestions from employees, supervisors, managers and training committees can also provide training needs ideas (Kaufman, 1974).

Cole (2002) adds that, the particular perspective chosen will depend on the circumstances. For example, if changes in the external environment of the organization are exerting pressures for change internally, then a corporate or organizational perspective needs to be taken. If, however, the issue is one of improving skills in a particular category of employees, then occupational or job group will provide the focus of efforts.

Based on the organizational analysis, the organization can assess the level of growth over a defined period of time and then determine the shortfalls and problems in order to help determine the required training programs. Casio (1989) proposed that, in identifying the training needs from the employees' perspective, the organization can measure the performances of individual employees. According to Asare-Bediako (2002), this can be measured by analyzing the efficiency of the individual employees against the required standards set by the organization through frequent performance appraisals. The difference in the organization and employees actual results expected as well as feedback from customers and shareholders of the organization

all can help identify training needs. However this will depend on the circumstances the organization may find itself (Asare-Bediako, 2002).

Training need arises where there is the need to improve or adapt/adjust to changes and solve problems in order to improve on both employee and organizational performance Casio (1989). The purpose of a training needs identification program therefore is to identify the gap that exist between the required and the actual competencies expected of organizations and employees so as to determine the kinds of training that can help bridge the gap (Asare-Bediako, 2002).

2.3 Determining training objectives and training plan

After these analyses have been done, it is easier for the training objectives to be established and also to know what the learners must be able to do after the training program. According to McKenna and Beech (2002) “It is important that a sound basis is established for other associated elements of Human Resource Management practice such as performance management (appraisal), reward management (motivation) combined with training and development”. What this means is that training and development itself cannot help in total employee development without the complement of employee appraisal and motivation.

To Cole (2002), one of the things to consider in designing a training program is what the program is to accomplish, that is the objectives. In other words a training program cannot be designed until what that program is to accomplish is known. It is imperative for organizations to realize that in designing a training program it is equally important to consider what the trainees should know or be able to do after the training is complete. Training objectives should however be attainable and measurable. Zaccarelli (1997) proposed that there was also the need for the organization and the employees to know the motive for which they undergo training. It can,

therefore be concluded that training programs will not be more effective unless the purpose for which it was administered is known. Therefore in planning training, it should go through these stages; develop a training plan, designing a training lesson, selecting the trainer and prepare the trainer (Zaccarelli, 1997). The training plan will serve as the guidelines for both the trainer and the trainee to follow in order to successfully implement the program. It covers the individuals involved in the training, the person that will administer the program, the required resources and the content to be followed.

Desser (2002) stated that once the plan for the program has been outlined then the training lesson is designed. The training lesson is developed to help the participants focus on the segments developed and also set out the time frame for each segment. After this, a competent trainer is hired to undertake the training. The trainer should be able to communicate and transfer knowledge effectively. Finally, it is very important that the trainer will be able to communicate and transfer the skills and knowledge effectively so that the needed impart is realized. Thus the trainer should be well prepared to take on the task in order to achieve the desired results (Gray & Iles, 2001). A training program is successful if the objectives are achieved. Zaccarelli (1997) outlines the process of planning training as;

2.3.1 Develop a training plan

Once attainable and measurable training objectives have been considered, a training plan can be developed. This planning tool provides a step-by-step written document for others to follow. A training plan can be either a complete training program or just one task results (Gray & Iles, 2001). The training plan details the course content, resources required method of training, who should do the training and who should be trained (Zaccarelli 1997).

2.3.2 Design a training lesson

According to Zaccarelli (1997) proposed plan, once a training plan outlining general program requirements has been developed, the organization will need to concentrate on specific segments of that plan. This is done with the use of a training lesson. Generally, there is one training lesson for each training session. This means if ten sessions are planned, ten training lessons must be developed. Gray & Iles (2001) add that a training lesson serves the following purpose; It provides a content outline for the lesson: It suggests activities/specific instructions which will help to make training easier: It defines suggested time to be spent on each segment within the segment

2.3.4 Select the trainer(s)

Who is going to train? Who is a good communicator and has the necessary knowledge/skill to train? What should the trainer do to get the trainees ready for the training? These are the questions to be addressed when selecting a trainer (Zaccarelli, 1997).

2.3.5 Prepare the trainer(s)

Drucker (1998) contends that training is one of the most important things any organization does. As a result, the personnel responsible for training must be given adequate training themselves, as well as equip them with the necessary logistics. Remotely linked to this, trainees must also be concerned and prepared for the learning experience (De Cenzo and Robbins, 1996).

2.4 Training Policies and Resources

Kenney et al (1992) makes a point that companies should have different policies for training depending on the class or level of employment or level of employees to be trained. They pointed out that training policies are necessary for the following reasons:

- 1) To provide guidelines for those responsible for planning and implementing training;
- 2) To ensure that a company's training resources are allocated to pre-determined requirements;
- 3) To provide for equality of opportunity for training throughout the company; and
- 4) To inform employees of training and development opportunities

As much as these policies seem to be accurate, they are silent on the elements of budgetary provision and top management support for training. According to Michael Armstrong in his book *A Handbook for Personnel Management Practice* (1996), training policies are expressions of the training philosophy of the organization. He also affirms the assertion of Kenny et al (1992), but even further stated that training policy shows the proportion of turnover that should be allocated to training. He again advocated that a training philosophy is imperative to indicate the degree of importance the organization attaches to training. This will if not eliminate entirely, reduce the laissez-faire approach to training. Notwithstanding the essence and the benefits of training, policies can prove to be a difficult task for Directors especially if they are doing so for the first time, and if they do not have the advice of a training officer with previous experience at the level.

2.5 Evaluating training programs.

In measuring the overall effectiveness of the training program there is the need to also consider the costs and benefits of the training program. This will help the organization know whether there has been effectiveness in terms of profits. Evaluation should take place before, during and after the training programs. According to Kenney et al (1992) review of the training program

should be done during and after its completion and should be done by a training officer, the line manager, and the trainees themselves. Training can be evaluated in so many ways. Some of these are through questionnaires which will serve as the feedback from the participants; case studies where the participants will have to apply the learned skills to practical situations and many others.

2.6 Types of training programs

Akinyele, (2005) pointed out that the kinds of training selected by each organization should depend on the objectives and the level of education and position of employees in the organization. Some of these are the job training, orientation training and career development training.

2.6.1 Job Training

This helps employees develop the skills, knowledge, the right attitude and experiences needed on the job and involves teaching the employees how to work on the job hired for (McGhee et al, 1996).

2.6.2 Orientation Training

Aryee (2009) stated that orientation training is given to newly hired employees to induct them into the organization and also train them on the job they will hold. The employees are thought the culture, values, mission and processes and activities followed in the organization (Drucker, 1998)

2.6.3 Career Development Training

This is also given to employees at all levels in the organization to prepare them for future changes, new venture creations and responsibilities (Perrewe & Kacmar, 1991).

2.7 Methods of Training

The selection of method for training need to be based on identified training needs, training objectives, an understanding on the part of the trainees, the resources available and an awareness of learning principles. DeCauza et al (1996) explained that the most popular training and development method used by organizations can be classified as either on-the-job or off-the-job. Looking at the sophistication of the equipment in Société Generale Social Security Bank, the on-the-job training would be very ideal. According to DeCauza et al, (1996), there are a variety of training approaches that managers can use and these include:

2.7.1 On-the-job Training

DeCauza et al, (1996) contends that On-the-job training is the most widely used training method, as in comparison, on-the-job method of training is simple and less costly to operate. Observing this method critically, the training places the employee in actual work situations and makes them appear to be immediately productive (O'Connor & Mangan, 2004). Here, there is a close collaboration between trainer and learner. DeCauza et al, (1996) proposes that there are three common methods that are used in on-the-job training and these are; learning by doing, mentoring and shadowing and job rotation.

2.7.2 Learning by doing

DeCauza et al, (1996) stated that, Learning by doing is a very popular method of teaching new skills and methods to employees. Here the new employee observes a senior experienced worker and learns what to do. Gray & Iles (2001) pointed out that the advantage in learning by doing is that this method is tried and tested and fits the requirements of the organization. The disadvantages are that the senior worker is not usually trained in the skills and methods of training therefore it can be a process that may be time consuming as a new comer struggles to cope with the senior worker's explanations (Gray & Iles, 2001). Far more successful is to use a senior or experienced worker who has been trained in instruction or training method and whose teaching skills are coordinated with a developed program linked to off-the-job courses (Espedal, 2005).

2.7.3 Mentoring

This is another version of the system whereby a senior or experienced employee takes charge of the training and development of a new employee (DeCauza et al, 1996). This suggests a much closer association than master/apprentice and elements of a father/son relationship can exist whereby the mentor acts as an advisor and protector to the trainee (Desser, 2002).

2.7.4 Shadowing and job rotation

This usually aims to give trainee managers a feel for the organization by giving them the experience of working in different departments (DeCauza et al, 1996). Trainees must be encouraged to feel it is not time wasting and people in the various departments in which they are temporarily working must feel a commitment and involvement in the training if it is to work.

Unfortunately, trainees are not usually welcomed and are seen by supervisors and workers in the department as obstacles to the daily routines (Gray & Iles, 2001). If well structured and planned with the cooperation of all departmental supervisors, this method can be a worthwhile learning experience courses (Espedal, 2005).

Job rotation is another version of training that became popular in the 1970s to help relieve boredom and thereby raise the productivity of shop floor workers (Wesley & Badwin, 1994). DeCauza et al, (1996) stated that job rotation is a management technique used to rotate incumbents from job to job or from department to department or from one plant to another in different geographical areas. The rotation is done on co-ordinate basis with a view to exposing the executives and trainees to new challenges and problems (Espedal, 2005). It is also aimed at giving executives broad outlook and diversified skills. If appropriately implemented this can be an excellent learning experience for workers and suitably fits with Human Resource Management concepts of team-work and empowerment whereby people are encouraged to greater responsibility for their work and that of the team (Espedal, 2005).

On the negative side, there have been criticisms that not enough structured training are given to enable workers to do these jobs well (Akinyele, 2005). However, the researcher believes that on-the-job method of training has a setback. A critical review of the method reveals that, although employees learn doing the job, their productivity tends to be low because they do not have the skills and knowledge needed to be effective and efficient. In an on-the-job training method, the emphasis is more on the acquisition of specific, local knowledge in a real situation. Unlike on-the-job method, off-the-job method emphasizes developing an understanding of general

principles providing background knowledge and generating an awareness of comparative ideas and practices.

2.7.5 Vestibule Training

This method of training is where the worker is trained to use machine or perform a task similar to the ones in the real work situation (DeCauza et al, 1996). Under this method of training, the training program is conducted out of the job in an area separate from the work place under the supervision of a skilled instructor (Desser, 2002). After going through the vestibule training for a specified time period, the trainees are expected to apply their newly acquired skills when they are assigned to their real job.

2.7.6 Behavior Modeling

Here, some of the methods used in the assessment centers include business games, in-basket, simulation, problem-centered cases, and many others, to enable the trainee learn the behaviors appropriate for the job through role-playing (DeCauza et al, 1996). The use of behavior modeling is based on social theory, and it is in particular an effective method for interpersonal or social skills training. This method of training incorporates the use of videos to clearly demonstrate the way things ought to be done, what behaviors are to be avoided (DeCauza et al, 1996).

Behavior modeling is often based on the demonstration of the right and effective way to behave and as a result, trainees are provided with facilities to practice this. Bryn (1990) puts it this way, that behavior modeling is where target behaviors are selected and videos on each of the behaviors produced, showing competent persons achieving success by following specific

guidelines. Key points are displayed on screen and are backed by trainer-led discussions. Learning here is trainer enforced through role play.

2.7.7 Understudy Training

An understudy is a person who is training to assume a position at a future date, the duties and responsibilities of the position currently occupied by the person he/she is understudying (Espedal, 2005). An individual or group is assigned to assist a superior officer in the performance of his duties related to the position and at times left to grapple with the day-to-day problems which confront the superior in the performance of duty. They are allowed to solve them with or without the help of the superior. When the understudy shows promise of talent, he takes over when the superior is transferred, retired or is promoted to a higher position, (DeCauza et al, 1996).

2.7.8 Case Study

Here, trainees are given case studies of real or imagined events in an organization to study, analyze and give an opinion (DeCauza et al, 1996). After analyzing several cases under the guidance of instructors, the trainees are exposed to certain concepts, problems, techniques and experiences, which they will later face on the job. The object of this method is to help the trainees think logically and develop the ability to analyze alternative courses of action systematically and objectively (Russ, 2005).

2.7.9 Business Exercise

In this type of training exercise, the work situation is stimulated and the trainees are presented with reports, correspondence and memoranda, as in a real work situation, to handle (O'Connor & Mangan, 2004). Business exercise training helps employees to develop decision-making, time management, planning and communication skills (Russ, 2005). It also helps them to develop a “feel” for the work situation before they start the real job (Akinyele, 2005).

2.7.10 Group Training

Group training method includes group discussions, seminar and sensitivity training (Desser, 2002). Here, trainees having different or similar backgrounds and experiences meet to share ideas on specific topics decided by the trainer. If organized properly, it offers trainees from different backgrounds an opportunity to share valuable information and learn from each other's experience. An example is the T-group which is an approach to human relations; the original emphasis is that it is a form of group therapy (O'Connor & Mangan, 2004). The seminars have the benefit of encouraging participants while providing opportunities for trainees to learn from each other. The T-group is however, leaderless, unstructured groups designed to encourage learning from experience and group dynamics, and also provide a forum for the giving and receiving of personal feedback (O'Connor & Mangan, 2004).

2.7.11 Evaluation of Training

Upon checking the effectiveness of training, Kenney et al (1992) stated that the training program is reviewed during and after its completion by the training officer, the line manager, and if necessary, by the trainees themselves. Evaluation differs from validation in that it attempts to measure the overall cost benefit of the training program and not just the achievement of its laid down objectives. Hamlin (1974) advocated that until control measures are taken to correct any

deficiencies after the training, evaluation has not been completed and thereby ineffective. Evaluation is an integral feature of training, but it could be difficult because it is often hard to set measurable objectives.

2.8.1 Evaluation of Training Methods

There are several methods for evaluating training. Beardwell and Holden (1993) have cited some of these methods as follows;

1. Questionnaires (feedback forms): this is a common way of eliciting trainee responses to courses and programs.
2. Tests or examinations: these are common on formal courses, especially those that result in certification for instance a diploma in word processing skills. End-of-course tests can also be employed after non-certificate short courses to check the progress of trainees.
3. Projects are initially seen as learning methods but they can also provide valuable information to instructor about the participants' understanding of subject matter.
4. Structured exercises and case studies also provide opportunities to apply learned skills and techniques under the observation of tutors and evaluators.
5. Interviews of trainees after the course or instruction period are another technique for gathering information directly from the learners. These can be formal or informal, individual or group, face-to-face or by telephone.

2.9 Benefits of Training

The purpose of training is mainly to improve knowledge and skills, and to change attitudes or behavior. It is one of the most important potential motivators which can lead to many possible benefits for both individuals and the organization. Changing technology requires that employees

possess the knowledge, skills and abilities needed to cope with new processes and production techniques. According to Cole (2002) training can achieve:

- 1) High morale - employees who receive training have increased confidence and motivation;
- 2) Lower cost of production – training eliminates risks because trained personnel are able to make better and economic use of material and equipment thereby reducing and avoiding waste;
- 3) Lower turnover – training brings a sense of security at the workplace which reduces labor turnover and absenteeism is avoided;
- 4) Change management- training helps to manage change by increasing the understanding and involvement of employees in the change process and also provides the skills and abilities needed to adjust to new situations;
- 5) Provide recognition, enhanced responsibility and the possibility of increased pay and promotion;
- 6) Give a feeling of personal satisfaction and achievement, and broaden opportunities for career progression; and
- 7) Help to improve the availability and quality of staff.

Derrick et al (2000) looked at the training environment and the structure of organizations, and emphasized on the effects of internal political and cultural factors on training and development. Sherman et al (1996) argues that many new employees can be equipped with most of the knowledge, skills and attitudes needed to start work, but others may require extensive training to ensure their effective contribution to the organization. A majority however, will require some type of training at one time or another to maintain an effective level of job performance.

According to Krietner (1995) in his book *The Good Manager's Guide*, no matter how carefully job applicants are screened, typically a gap remains between what the employee does know and what they should know. An organization which desires to gain the competitive edge in its respective industry, needs among other things, extensive and effective training of its human resources. Training is therefore a key element for improved organizational performance; it increases the level of individual and organizational competences. It helps to reconcile the gap between what should happen and what is happening – between desired targets or standards and actual levels of work performance. Although many employers continue to have reservations about the cost and extent of tangible business returns from training, the development of skills has been identified as a key factor in sharpening competitiveness. Casio (1989) puts it this way “The economic and technological trends, the pace of innovation, change and development are growing faster year-by-year and as a result, provide clear signals that training and development are so relevant that both organizations and individual stakeholders must give a serious attention to.

2.10 Employee performance

2.10.1 What is employee performance?

Many authors have defined Employee's performance as how well employees perform on the job and assignments assigned them measured against the generally accepted measure of performance standards set by their companies (McClelland, 1973; Boyatzis, 1982; Fulmer & Conger, 2004; Gangani et al, 2006; and Sandberg, 2000). This means there are general expectations expected of employees in relation to their performance in every company. Employees can be said to have performed when they have met the expectations and performed up to standard. Employee performance can be said to be the functioning and presentation of employees (Le Deist & Winterton, 2005). This means, how employees are able to effectively administer their task and

assignments and also how they present their assignment to reflect the quality and good service desired by their companies.

2.11 Evaluation of employee performance

When evaluating the performance of employees, it is very important to have a check list that will be used consistently in measuring the performance of all employees (Fulmer & Conger, 2004).

The techniques for measuring the performance of employees may differ from every company. According to McClelland (1973), some of these evaluation techniques are:

2.11.1 Ambition / Initiative

Is the employee able to show he has a vision and goals towards his job and makes the imitative to achieving these goals and vision (McClelland, 1973).

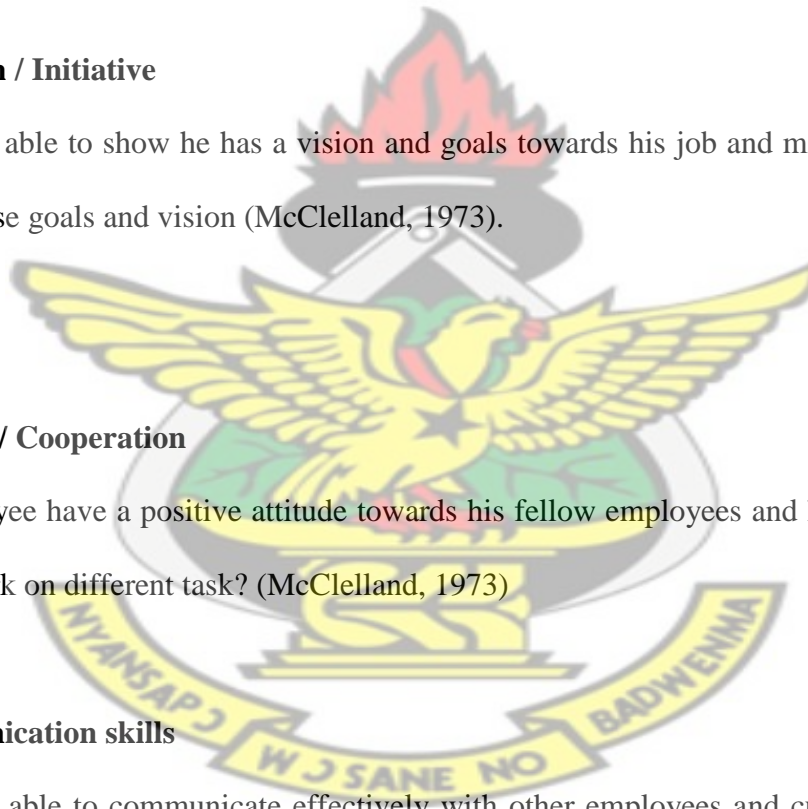
2.11.2 Attitude / Cooperation

Does the employee have a positive attitude towards his fellow employees and his work and also he is able to work on different task? (McClelland, 1973)

2.11.3 Communication skills

Is the employee able to communicate effectively with other employees and customers? Has he been able to solve issues due to his communication skills? (McClelland, 1973)

2.11.4 Focus



Whether the employee is focused on his job and is able to distinguish his task from personal assignments. (McClelland, 1973).

2.12 Relationship between training and employee performance

2.12.1 Training, Performance and Productivity

Boyatzis (1982) stated that the quality of employees and their development through training are major factors in determining long-term profitability and optimum performance of organizations. To hire and keep quality employees, it is good policy to invest in the development of their skills, knowledge and abilities so that individual and ultimately organizational productivity can increase (Lucia & Lepsinger, 1999). Traditionally, training is given to new employees only. This is a mistake as ongoing training for existing employees helps them adjust rapidly to changing job requirements (Fogg, 1999).

Organizations that are committed to quality invest in training and development of its employees (Evans and Lindsay 1999). According to Evans and Lindsay (1999), Xerox Business Products and Systems invest over \$125 million in quality training. Motorola & Texas Instruments provide at least 40 hours of training to every employee quarterly. Training and development have become an essential responsibility of HRM departments in organizations particularly as employees require new skills, knowledge and abilities, which should not be cost-justified as most public sector organizations engage in.

Neo et al. (2000) bemoaned the lack of training and development by employers in the United States when they stated that statistics suggests that only 16% of United States employees have

never received any training from their employers. Now organizations are beginning to realize the important role that training and development play in enhancing performance and increasing productivity, and ultimately stay in competition. They reiterated that as a result of this realization, General Electric, Texas Instruments and Federal Express have all made substantial investments in training. They now invest between 3% and 5% of their payroll in training.

In a study in America on the impact of human capital investments such as employer-provided training and development, Black and Lynch (1996) citing Bishop (1994) indicated that employer-provided training and development raises subjective productivity and performance measure by almost 16%. Again Black and Lynch (1996) citing Bartel (1989) stated that returns on training and development investments increase productivity by 16%. The information thus far reveals a seeming consensus in the belief that there is a positive relationship between training and employee performance. Thus training impacts positively on employee's performance by generating benefits to both the employees and the organization they work for through the development of skills, knowledge, abilities, competencies and behavior (Bartel, 1989).

Fulmer & Conger (2004) stated that training plays a significant role in the development of organizations, enhancing performance as well as increasing productivity, and ultimately putting companies in the best position to face competition and stay at the top. This means that, there is a significant relationship between organizations that train their employees and organizations that do not. According to Neo et al (2000) only 16% of United States employees have ever received any form of training from their employers". From the researcher's point of view, there is a possibility that in about five or more years to come the rapid development in technology can

cause high unemployment rate because these forms of technology will replace the unskilled labor in the United States. There is therefore the need for United States to put strategies and policies in place to ensure that its human resource is trained in order to meet the standards of the growing technology. In realization of this, General Electric, Texas Instruments and Federal Express have already made the initiative and now invest between 3% and 5% of their payroll in training (Neo et al, 2000).

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Evans & Lindsay, (1999) remarked that, every organization that is committed to generating profits for its owners (shareholders) and providing quality service for its customers and beneficiaries invest in the training of its employees. According to Robert Simpson Managing director of Legna Construction Limited , a construction company located in the central region of Ghana which contributes substantially to the development of the country through its roads construction and employment of the country's human resource, training of the company's human resource contributed to the company gaining substantial increase in revenue from 2005 – 2009. (40% increase from 2001 – 2004). He attributed this to the skills and knowledge the employees gained through the training that helped them be more efficient thus reduced cost on the job thereby gaining more revenue.

Evans and Lindsay (1999) also stated that, Motorola & Texas Instruments provide at least 40 hours of training to every employee quarterly and this has significantly impacted on the employee performance. Companies committed to investment in their human resource generate long term and sustainable profitability for the company. In a study in America on the impact of human capital investments such as employer-provided training and development, Black and

Lynch (1996) citing Bartel (1989) stated that “returns on training and development investments increase productivity by 16%”. This further reinforces the role of training on employees. Based on the attributes that are developed the employees implement them on their tasks and thus the company is able to improve thus generate the profits for the firm. Also because the attributes are imparted and developed through the systematic and planned training program, it becomes a part of the employees thus they are able to implement them on every task thus the increased profit leading to sustainable profitability.

The review has revealed the importance and purpose of training in organizations, and how it contributes to employee performance. The essence of training needs, how and why training needs should be assessed has also been explained. The bases for which employees should be chosen or selected for training, the types of training have been duly identified namely job training, orientation training and career development training.

2.13 Conceptual Framework

There are various outcomes that are expected from a training process. These are performance levels, mastery or required skills, better staff morale and motivation, career growth and rise. This results in positive attitude towards work duties. Trained employees are likely to give better output than those who have not been trained. Staff training minimizes wastage and encourages diversity. The following diagram schematically elaborates and simulates the impact of training of staff

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CHAPTER THREE **METHODOLOGY**

3.1 Introduction

The term methodology is a system of explicit rules and procedures in which research is based and against which claims of knowledge are evaluated (Ojo, 2003). This chapter presents the selected research methodology. As shall be seen, the methodology is influenced by the purpose of this study and is based on an assessment of the optimal strategy for responding to the research questions. As such, the current chapter discusses the research design, the population sample and sampling technique, instrumentation, data collection procedure, methods of data analysis and problems encountered during data collection.

3.2 Research Design

3.2.1 Descriptive Survey

The study is a descriptive survey. A descriptive study seeks to find answers to questions through assessing opinions or attitudes of individuals towards events or procedures [Cohen & Manon, 1995]. According to Bering (1994) descriptive analysis establishes principles, methods, and techniques to present questionnaire, compile and construe empirical data. A Descriptive analysis was chosen for this study because it helps when working with empirical data gathering and thereafter when the need is to get an overview of the material. The real information inside all the data can be uncovered and the knowledge that is collected can be presented through the use of descriptive statistics (Britton & Garmo, 2002). Also, it accommodates the use of tables and diagrams for better understanding. The descriptive survey has been found appropriate to determine whether there is a direct correlation between frequent employee training, higher employee productivity and higher corporate productivity.

3.2.2 Case Study

Many studies have accepted Case Study as a research strategy and many researchers have used the case study approach as their research strategy (De Looft, 1996). The case study approach refers to an in-depth study or investigation of a contemporary phenomenon using multiple sources of evidence within its real-life context (Yin, 1994). Yin (2005) asserts that this method of study is especially useful for trying to test theoretical models by using them in real world

situations. A case study is an in-depth study of a particular situation rather than a sweeping statistical survey (De Looft, 1996). It is a method used to narrow down a very broad field of research into one easily researchable topic. Case study is an ideal methodology when a holistic, in-depth investigation is needed (Feagin, Orum, & Sjoberg, 1991).

The strength of the case study is also in its use for examining natural situations and the opportunity it provides for deep and comprehensive analysis (Avison, 1993). Guba (1981: pp 81-97) suggests the validity of this type of research is increased when different research methods are pitted against each other in order to cross-check data and interpretations. He suggests that different methodologies like “questionnaire, semi-structured interviews and documentary analyses” should be used when possible to validate and ensure reliability of the research. A case study methodology was selected for this research as it focuses on the topic, and accommodates several data-gathering techniques. The strengths of the case study approach are in the degree of breadth and depth that can be obtained in complex real-world situations (Galliers, 1992; Shanks, et al., 1993).

3.3 Sources of data

The study collected data through both primary and secondary means.

3.3.1 Primary Data

3.3.1.1 Questionnaire

A structured questionnaire was designed and administered in the form of interviews and self reporting responses. These gave flexibility to respondents to answer the questions at their own time and convenience. Respondents who required further explanations were guided in completing the questionnaires. The questionnaire was made to collect demographic data, job related information and amount /frequency of training received of both management and staff.

The questionnaire sheet was short in order to ensure that it would not take more than 5-7 minutes to answer and therefore, encourage participation. The questionnaire included a paragraph explaining the purpose of the study.

3.3.1.2 Interview Guide

Management members were interviewed briefly to collate opinions and observations.

3.3.2 Secondary Data

3.3.2.1 Documentary Analysis

A documentary analysis was conducted to achieve a contextual understanding of the impact of training on employee performance in SG-SSB. Relevant documents were collected and analyzed. These documents included policy statements, project business case study reports, technical reports, regulation and standards related to employee training, etc

3.4 Population

The Biology Online Dictionary (2010) defines population as a set of individuals, object or data from where a statistical sample can be drawn. The target population for the research comprised management and staff of SG-SSB. Their total population was one hundred and thirty one (N=131). SG-SSB has 37 branches across the country.

3.5 Sample and Sampling Procedure

A sample size of eighty (N=80) respondents was chosen, made up management and staff of SG-SSB. To obtain the sample size, the researcher used the 'random sampling' method (Britton & Garmo, 2002) to pick the required number of eighty employees. To ensure random sampling, a first-come-first-chosen approach was chosen (Yin, 2005). The questionnaire was distributed

amongst management and staff who came to work earliest, in the case of each branch, on a particular day of the work chosen by the researcher. The respondents came from Adum branch (Kumasi), Accra Central Branch (Accra), Ho Branch (Ho) and Koforidua branch (Koforidua). These branches were chosen as they were located in ethnically diverse regional capital that could ensure that responses received were representative of a large number of ethnic groups. The researcher took pains to ensure equal distribution of respondents between selected branches. This information is presented graphically below.

Figure 3.1 Respondent Distributions by Branch

Branches	Estimated population	Mean	Sample population
Accra	51	32.75	20
Kumasi	45	32.75	20
Koforidua	18	32.75	20
Ho	17	32.75	20
Total	131	131	80

Source: Field work. August, 2011

3.6 Pre-Test

A pilot test was conducted with a small group representative of the population to assess the face validity of the questionnaires. The questionnaires were pretested with ten (N-10) employees. The

pre-test respondents were conveniently selected as statistical conditions are not necessary in the pilot study (Cooper and Schindler, 2003). Respondents were asked to fill out the questionnaire accompanied by interviews in order to refine the meaning, understanding, wording and formatting of the questionnaire. During the individual pretest, the researcher and each of the respondents went through each question to determine what they (respondents) think the questions are trying to ask. Likewise, a list of questions was used to check on pertinent issues related to the pretest questionnaire. The revisions were made based on the feedback, comments and recommendations from the respondents. Therefore, respondents in the large survey will have no difficulty in answering the questions

3.8 Data Collection Procedure

A structured questionnaire was designed and administered in the form of self reporting responses. The questionnaire was distributed to the employees who were randomly selected and instructed on what was expected of them in responding to the questions. The completed questionnaire was collected on the same day on each occasion.

3.9 Data Analysis Procedure

Data collected from the questionnaire were coded and inputted into Statistical Package for Social Sciences Software. It was then analyzed, summarized, and interpreted accordingly with the aid of descriptive statistical techniques such as frequency counts and percentages Chi-square and regression were used to measure the discrepancies and relationships existing between the observed and expected frequency and to proof levels of significance.

CHAPTER FOUR

DATA ANALYSIS AND DISCUSION OF FINDINGS

4.0 Introduction

This chapter was concerned with the analysis of the data collected from the two groups of respondents for the study. A sample size of eighty (N-80) was chosen. Tables and histograms were used to present the data.

4.1 Data Analysis & Discussion of findings

Table 4.0 Age Distribution of Respondents

Age Distribution of Respondents	Frequency	Valid Percent (%)	Cumulative Percent (%)
26-35 years	23	28.75	28.75
36-45 years	39	48.75	77.5
46-55	14	17.5	95
56 and above	4	5	100
Total	80	100	

Source: Field work. August, 2011

The data on table 4.1 shows the age distribution of respondents. From the table 28.75% of respondents fell within the 26-35 age range whilst 48.75% were between the age range of 36-45. 17.5% of respondents identified themselves as falling within the age range of 46-55 whilst only 5% of respondents were above the age of 56. This instrument was relevant in determining the mental maturity of respondents, since age has been proven to have strong correlations with mental maturity and understanding (Fischhoff, Cromwell, & Kipke, 1999)

How long have you worked for Societé Générale Social Security Bank (SG-SSB)?

Table 4.1 Length of Work Experience at SG-SSB

Years of Work	Frequency	Valid Percent (%)	Cumulative Percent (%)
0-5	19	23.75	14
6-10	34	26.1	40.1
11-20	18	42.7	82.8
20-30	9	17.2	100
Over 30	00	00	
Total	80	100	

Source: Field work. August, 2011

The data on table 4.2 above shows the length of employment experience individual respondents had gathered. This variable is considered relevant as it has been found in some studies to determine to a large extent the qualification of a respondent to respond to a survey instrument in a particular field or institution (DeCauza et al 1996:76). The longer the years of experience of the respondent in a particular field or institution, the higher the assumption that he / she has a deeper understanding of the conditions and circumstances pertaining to that particular field or institution. The findings on the table indicate that, out of the total of eighty (N-80) respondents, majority of respondents (42.7%) had been working with the bank for periods between 11-20 years, 26.1% between 6-10 years and 23.75% have been with SG-SSB for periods not over 5 years. Only 17% however had worked with the bank for more than 20 years.

How would you describe your job?

Table 4.2 Job description

Respondent's description of his / her job	Frequency	Valid Percent (%)	Cumulative Percent (%)
Administrative staff	7	8.75	8.75
sales and marketing staff	12	15	23.75
I.T staff	3	3.75	27.5
Front office staff	14	17.5	45
backroom staff	42	52.5	97.5
student on attachment	2	2.5	100
Total	80	100	

Source: Field work. August, 2011

Table 4.2 above indicates the category of job descriptions respondents fell into. More than half (52.5%) of respondents were backroom staff whilst 17.5% were front office staff. Administrative staff was 8.75%, sales and marketing 15% and I.T staff 3.5%. The least represented job description in the survey was students on attachment who only formed 2.5% of total respondents surveyed. This variable is necessary in establishing representative distribution of respondents in various job areas or fields. The results indicate that though back and front room staff formed the majority (70%) of respondents, it is a representative of their high numbers in the banking offices of the Sociat  Generale Social Security Bank Ghana Limited compared to other fields.

Not only did the research seek equitable distribution in the area of job description, it also sought equitable distribution in the area of role / level of respondents' responsibility / position. The responses obtained are carefully presented in the table below.

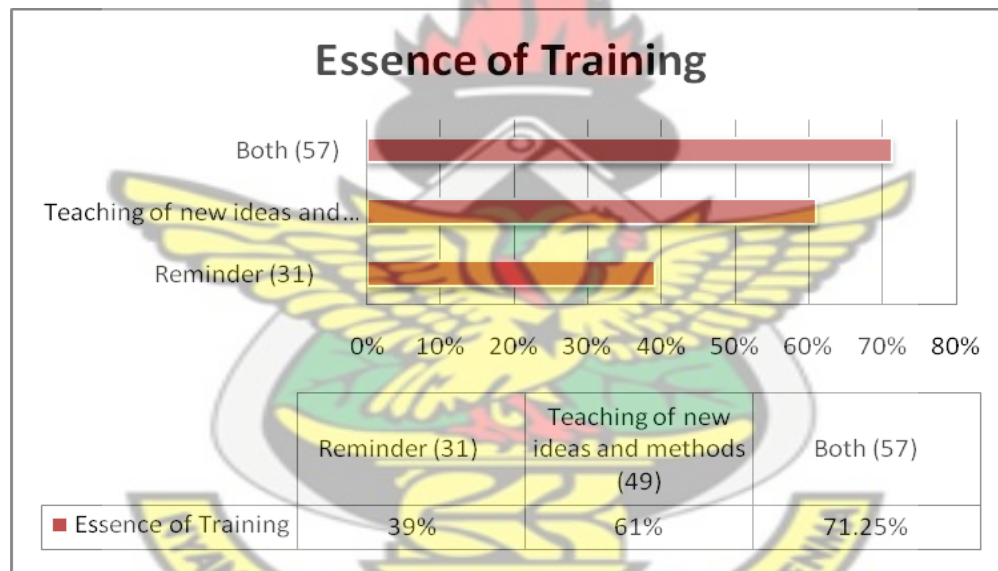
Table 4.3 Respondents' Levels within SG-SSB

Respondents' Levels Within SG-SSB	Frequency	Valid Percent (%)	Cumulative Percent (%)
Executive	11	13.75	13.75
Individual Contributor	2	2.5	16.25
Middle level Manager	23	28.75	45
Frontline Manager	44	55	100
Total	80	100	

Source: Field work. August, 2011

What is your general understanding and impression about corporate training and development?

Figure 4.1 Essence of Training



Source: Field work. August, 2011

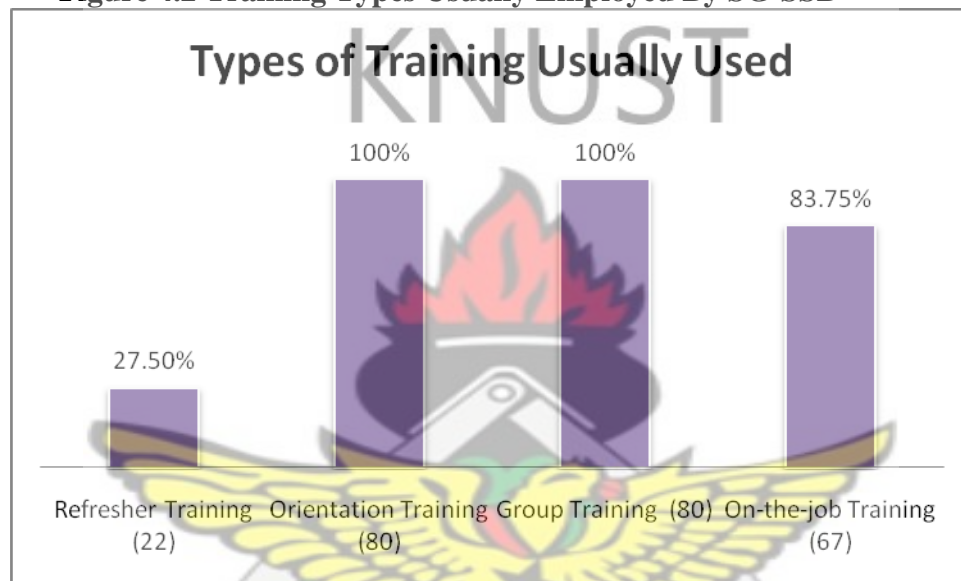
Figure 4.1 presents the reasons given by respondents as to why training is conducted. The findings showed that, majority of the respondents (61%) indicated that the essence of training was to teach new ideas and methods whilst a sizeable minority (39%) indicated that training was meant to be a reminder of what an employee already knows and applies on the job on a daily or weekly basis. There was however a higher percentage group amongst the two answers groups

indicated that training was meant to be both a reminder of existing knowledge and methods, yet it has an element of teaching of new ideas and methods which they said should be taken note of.

4.1.1 Research Question one: What training programs and regimes exist?

4.5.1 What training programmes exists in SG-SSB?

Figure 4.2 Training Types Usually Employed By SG-SSB



Source: Field work. August, 2011

The types of training formats usually used by SG-SSB have been presented in figure 4.2 above. This variable is important in understanding the types of training formats used and their impact on employee performance. The results indicate that orientation and group training were mostly employed by the bank resulting in hundred percent of employees indicating it. Next to follow was on the job training, which was picked by 83.75% of respondents whilst refresher training accounted for the least picks of 27.5% of employees. DeCauza et al (1996:70) explained that the most popular training and development method used by organizations can be classified as either on-the-job or off-the-job.

How many training programmes are organized for your department in a year?

Table 4.4 Frequency of Training per year

Frequency of Training Per Year	Frequency	Valid Percent (%)	Cumulative Percent (%)
0 (None)	9	11.25	11.25
1 (One)	31	39	50.25
2 (Two)	34	42.5	92.75
3 (Three)	5	6.25	100
4 (Four) or more	0	0	
Total	80	100	

Source: Field work. August, 2011

In analyzing responses obtained for this instrument, findings showed that SG-SSB trained a majority of respondents (42.5%) twice in each year, followed by one time trainees (39%), then three time trainees a year (6.25%). There were however a significant percentage of 11.25% of total respondent population who receive no training no training at all for a year. This variable was relevant in determining the relationship of training frequency to improved or high employee performance. To further establish this relationship, a chi-square statistical test was conducted to authentically determine the relationship using data obtained from the survey instruments.

Frequency of Training Programs and Employee Productivity

**Table 4.5 Chi -square statistical test on
Frequency of Training Programs and Employee Productivity**

No of Training Programs Per Year	Is Your Performance Constantly Improving?		Frequency	df	X ²	p-value
	Yes	No				
≤ 5 or more above	13	3	16			
4 per year	14	9	23	4	12.6	0.013
3 per year	11	6	17			
2 per year	8	5	13			
1 per year	3	8	11			
Total	49	31	80			

Source: Field work. August, 2011

Significant at 0.05

In order to establish the relationship between Frequency of conducting Training Programs and Employee Productivity, a contingency table X² statistical test was carried out (Table 4.5). The results show a significant relationship between frequency of conducted training and employee performance / productivity [X²= 12.6; df = 4; p-value 0.013]. Thus, respondents or employees who trained frequent training seminars and programs grew in performance and ability more rapidly than those without it.

What are the schedules?

Table 4.6 Schedule of Employee Training

Schedule for Employee Training	Frequency	Valid Percent (%)	Cumulative Percent (%)
No particularly schedule	31	38.75	38.75
Annually (once a year)	41	51.25	90
Biannually (every 6 months)	8	10	100
Quarterly (every 3 months)	00	00	
Total	80	100	

Source: Field work. August, 2011

The schedule for training programs at SG-SSB is presented in table 4. 8. The findings show that a wide majority of respondents (90%) were on no particular training schedule or had a schedule whereby they would be trained once annually (per year). To most respondents (, the last time a training program was held for them was over three (3) years ago.

When was the latest training program held for your department?

Table 4.7 Most Recent Training Held

Most Recent Training Held	Frequency	Valid Percent (%)	Cumulative Percent (%)
Within 3 month	3	3.75	3.75
6 months ago	8	10	13.75
About one year ago	36	45	58.75
Between 1 and 3 years	21	26.25	85
Over 3 years	12	15	100
Total	80	100	

Source: Field work. August, 2011

4.1.2 Research Question Two & Three: Do the training programs meet their objectives?

Table 4.8 Impact of Training on performance of Participants

Impact of Training on performance of Participants				
Instrument	Responses			
	Yes		NO	
	Frequency	%	Frequency	%
Does training improve your skill level on your job?	56	70	24	30
Does training affect your attitude positively on the job?	71	88.75	09	11.25
Does training improve your level of knowledge on your job?	80	100	00	00
Does training improve your level of efficiency on the job?	41	51.25	39	48.75
Generally, would you say Training drives up/impacts performance in a positive way?	64	80	16	20

Source: Field work. August, 2011

Data on table 4.8 shows responses obtained to various instruments relating to the impact of training on the performance of participants. The results indicate that a majority of respondents (70%) indicated that training help them improve their skill level on the job. This meant that this percentage of respondents saw training as having a positive impact on their productivity, especially their skill at work. An even higher percentage (100%) indicated to having improved in knowledge through training whilst a relatively lower percentage of 80% attested to training impacting their efficiency on the job.

Finally, respondents were asked about their observations and opinions generally, about the impact of training on their individual performance culminating in their overall productivity. 80% of respondents indicated that indeed training did impact their performance positively, consequently improving their overall productivity. But does a mere increase in skill level, knowledge, attitude and efficiency really affect personal performance and overall productivity? The research sought to determine this unknown by conducting regression analysis on the above mentioned factors.

Regression Analysis of Employee Productivity

Table 4.9 Regression Results

N o.	Independent variables	Unstandardized Coefficients		t	Sig.
		B	Std. Error		
	(Constant)	41.765	6.808	6.135	0.000
1	skill level	2.167	1.201		0.043
2	knowledge	3.468	1.100	2.841	0.031
3	attitude	2.182	1.339	2.136	0.893
4	efficiency	2.670	1.310	2.042	0.044
5	Work rate	-1.153	1.377	-.838	.408

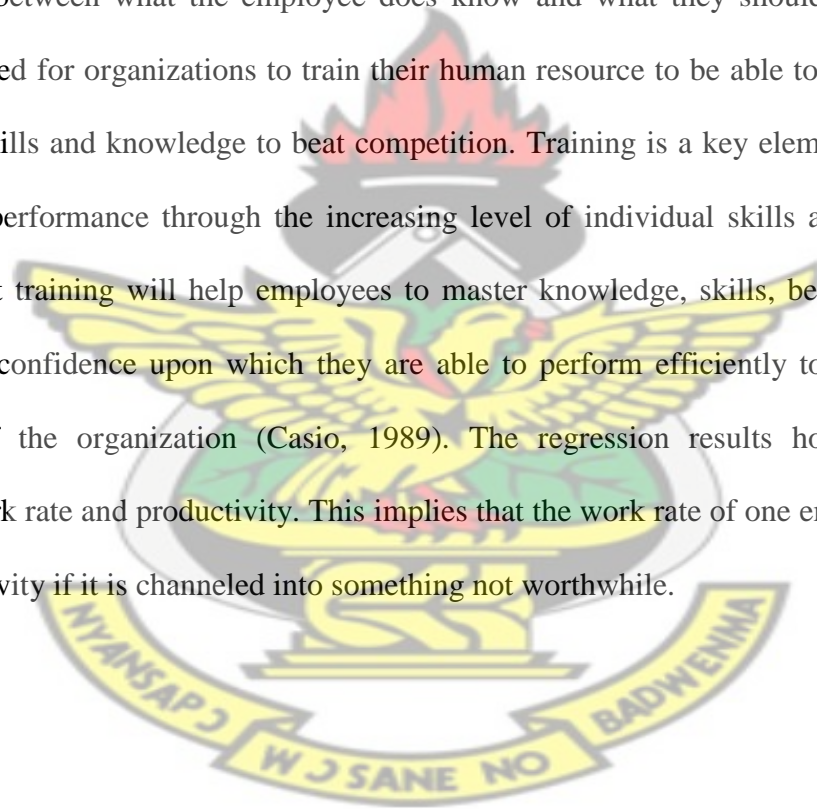
Dependent variable: Employee Productivity;

Significant at 0.05

Regression analysis was further undertaken to determine whether independent variables such as skill level, knowledge, attitude, work rate and efficiency really affect personal performance and overall productivity. As shown in Table 4.9 below, there is a significant relationship between all the variables and performance and productivity except work rate. The regression results thus

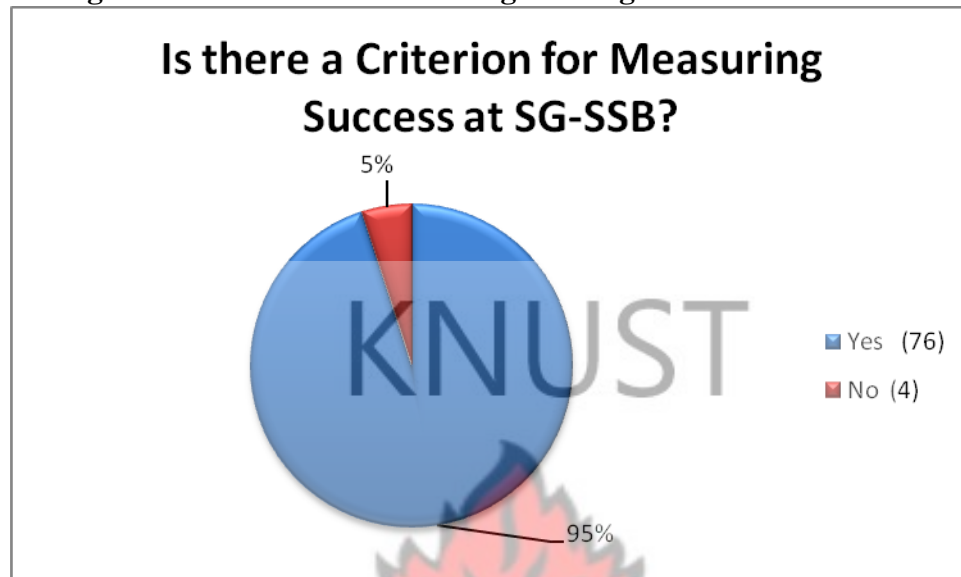
show that skill level is positively related to employee productivity. Thus, the higher ones skill level, the higher the level of productivity amongst SG-SSB employees.

Similarly, the study observed a significant relationship between knowledge and productivity. Furthermore, it was observed that there is significant relationship between attitude and knowledge to productivity. These findings are consistent with those of other researchers. According to Krietner (1995:p98) no matter how carefully job applicants are screened, typically a gap remains between what the employee does know and what they should know. There is therefore the need for organizations to train their human resource to be able to learn in order to acquire more skills and knowledge to beat competition. Training is a key element for improved organizational performance through the increasing level of individual skills and competences. This means that training will help employees to master knowledge, skills, behaviors, sense of self worth and confidence upon which they are able to perform efficiently to improve on the performance of the organization (Casio, 1989). The regression results however show no relationship work rate and productivity. This implies that the work rate of one employee does not predict productivity if it is channeled into something not worthwhile.



What is the measurement of training success?

Figure 4.3 Criteria for measuring training success



Source: Field work. August, 2011

In responding to whether or not there was a criterion for measuring training success at SG-SSB, a majority of respondents (95%) answered in the negative citing a lack of a formal means of determining time, kind, format and trainer for training. This situation had arisen due to a lack of official policy setting the conditions or situations mandating employee training. In the present situation, departmental heads determine what kind of training to give to his subordinates. This situation came with the tendency of the departmental head might choosing the wrong topic, time or trainer to train his subordinate. Upon checking the effectiveness of training, Kenney et al (1992:11) stated that the training program is reviewed during and after its completion by the training officer, the line manager, and if necessary, by the trainees themselves. Evaluation differs from validation in that it attempts to measure the overall cost benefit of the training program and not just the achievement of its laid down objectives. Hamlin (1974) advocated that until control measures are taken to correct any deficiencies after the training, evaluation has not been completed and thereby ineffective.

This finding runs contrary to that of Kenney et al (1992) who stated that the training evaluation should be done during and after the completion of training and should be done by a training officer, the line manager, and the trainees themselves. Training can be evaluated in so many ways. Some of these are through questionnaires which will serve as the feedback from the participants; case studies where the participants will have to apply the learned skills to practical situations and many others.

4.2 Discussion of Empirical Findings

Based on analyzed data, findings revealed that most respondents agree that training helps them improve their skill (70%) and knowledge (100%) levels on the job. A significantly higher percentage of respondents also stated that training boosted their motivation, confidence and efficiency level on the job. Though respondents also confirmed that a real increase in motivation is only brought about mostly by other factors, like incentives and recognition rather than training. This finding nonetheless proves that most employees of SG-SSB saw training as a sure way to improving employee skill and knowledge on the job and thereby performance. Regression analysis confirmed that existence of a relationship between factors enumerated above (skill, knowledge, efficiency, motivation, effectiveness) and employee personal performance on the job. Secondly, 80% of respondents, representing a heavy majority of respondents indicated that indeed training had a significant and necessary impact on their individual performances and subsequently, the performance of the company as a whole.

Furthermore, the findings reveal that orientation and group training is a popular and acceptable training types practiced in SG-SB since 100% of respondents go through it. Besides orientation, on-the-job training also seemed to be high on the training preference list. The researcher finds this trend unsurprising since it is generally the types of training most Ghanaian firms prefer (Asare-Bediako, 2002). This finding is consistent with those of other researchers. DeCauza et al (1996:70) found that the most popular training and development methods used by organizations can be classified as either on-the-job or off-the-job. Drucker (1998) found that this type of training method helped organizations teach their employees the culture, values, mission and processes and activities followed in the organization. Espedal (2005) found that if this type of training is well structured and planned with the cooperation of all departmental supervisors, this method can be a worthwhile learning experience courses

Finally, Findings revealed that that SG-SSB trained a majority of respondents (42.5%) twice in each year whilst a significant percentage of the employees (11.25%) received no training at all within a period of a year. The findings also showed that a wide majority of respondents (90%) were on no particular training schedule and were trained only once annually (per year). A chi-square contingency table X^2 statistical test carried out confirmed that indeed there was a significant relationship between training frequency and employee performance. Thus, employees trained frequently grew in performance and ability more rapidly than those without it. To most respondents (, the last time a training program was held for them was over three (3) years ago. If training has been shown to impact employee performance, then certainly, if it is done with a higher frequency and with a proper, well-laid down schedule, then better performance can be achieved. The researcher perceived in this area, that management of SG-SSB needed to put in

more effort in setting training frequency goals and schedules (which should be known to all employees) and working strenuously to achieve it.

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CHAPTER FIVE

SUMMARY OF FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

5.0 Introduction

The study sought to investigate the impact of training on employee performance using the Société Generale Social Security Bank Ghana Limited as a case study. It focused specifically on the four selected branches in Ghana, namely Kumasi Adum Branch, Accra Central Branch, Ho Branch and Koforidua Branch. Eighty (N=80) respondents were selected through random sampling techniques to respond to questionnaire. The research questions for the study were based on training types and regimes and its impact on employee productivity. The data gathered confirmed the research questions design.

5.1 Summary of Findings

5.1.1 Personal Information of Respondents

Findings of the study revealed that most respondents in this survey were between the age range of 36-45, making them mature enough to give credible responses. The study also discovered that of respondents (42.7%) had been working with the bank for periods between 11-20 years. More than half (52.5%) of respondents were backroom staff.

5.1.2 Respondents' understanding and impression about corporate training and development

Findings showed that, majority (61%) of respondents understood training to be a teaching discipline imbibing new ideas and methods into its audience but a sizeable indicated that the essence of training was to teach new ideas and methods whilst a sizeable minority (39%)

indicated that training was meant to be a reminder of what an employee already knows and applies on the job on a daily or weekly basis.

5.1.3 Types and frequency of training at SG-SSB

Findings of the study revealed that most respondents attested to orientation and group training as the most used forms of training at SG-SSB. The frequency of training programmes at the bank was pegged at twice a year a clear majority (42.5%) of the respondents. A chi-square contingency table X^2 statistical test was conducted to establish the relationship between frequency of conducting Training Programs and Employee Productivity. The results showed a significant relationship between frequency of conducted training and employee performance / productivity [$X^2 = 12.6$; $df = 4$; $p\text{-value} = 0.013$]. Thus, employees who were trained more frequently grew in performance and ability more rapidly than those without frequent training. Furthermore, findings also showed that a wide majority of respondents (90%) were on no particular training schedule or had a schedule whereby they would be trained once annually (per year).

5.1.4 Impact of Training on performance of Employees

Findings showed that a majority of respondents indicated that training was useful to improving their skills, efficiency, effectiveness and their level of knowledge: subsequently affecting their overall performance on the job. Regression analysis was further undertaken to determine whether independent variables such as skill level, knowledge, attitude, work rate and efficiency had any impact on the personal performance of employees. As shown in Table 4.9 below, there is a significant relationship between all the variables and performance except work rate. The

regression results thus show that all the above named variables, except for work rate, are positively related to employee productivity. Thus the higher one improves in knowledge about the job, work skills, effectiveness and efficiency methods and has a good attitude to the job, that individual's performance is definitely going to soar, subsequently affecting the overall performance of the organization.

5.2 Conclusions

The study concludes by examining the extent to which the findings address the research questions.

The first research question sought to find out the types, formats and regimes of training programmes in SG-SSB. The findings revealed that SG-SSB mostly employed refresher courses, orientation programmes, group training and on-job-training in training its employees. However, there exist no particular regime in terms of dates and schedules.

The second research question sought to investigate the extent to which training programs met company objectives of improving the participant to be more effective and efficient. Here, the findings revealed that indeed, training programmes at SG-SSB met their objectives of improving the individual employee in terms of his / her skill, knowledge level, efficiency and attitude. This finding also to a large extent answered the third research question in terms of directly impacting employee productivity. This is because, performance is directly related to productivity and the higher one's performance, the more productive he is assumed to be. Since the sum of individual productivity makes up the productivity of the collective, the study concludes that indeed, higher

employee productivity positively impact corporate productivity and that the relationship between the two is direct.

5.3 Recommendations

Based on the findings of the study, the following recommendations are made:

5.3.1 Systematic Training

Identification of training needs should be done more professionally in conjunction with the line manager as well as the individuals involved together with the HR personnel. Everyone involved should agree exactly to what the trainees are lacking, for instance what skill is needed, and what attitudes need to be changed toward work performance. The needs identified should emanate from SG-SSB's strategic plan, which should also cover departmental/sectional/teams and individual plans. SG-SSB should see learning, training and development as well as training's objectives, plan, implementation and evaluation as a continuous process for organizational development and survival.

5.3.2 Objective Should Be Smart and Unambiguous

Training objectives should be SMART (Specific, Measurable, Achievable, Realistic and Timely) and unambiguous, and should develop individual as well as meet the needs of the bank. Objectives should also include performance targets, measures standards and should be seen as attainable by individuals. Also a basis for motivating through intrinsic and extrinsic rewards should be provided as this will lead to commitment and improved performance.

5.3.3 Provide Specific Information to Employees

Performance appraisal information system which is used yearly at SG-SSB to assess employees' performance should provide specific information to employees about their performance problems and ways they can improve their performance. This assessment should provide a clear understanding of the differences between current and expected performance, identifying the causes of the performance discrepancies and develop action plans to improve performance of employees through training and development programs.

5.3.4 Career Planning and development

Organizational career planning involves matching an individual's career aspirations with the opportunities available in the organization. Career pathing is the sequencing of the specific jobs that are associated with these opportunities. For career management to be successful in SG-SSB, both management and employees must assume equal share of the responsibility for it. Employees must identify their aspirations and abilities, and through counseling recognize what training and development are required for a particular career information and training. Development and succession planning will also play a great role. Career progressions projection plans and training and development projections should be made available to each employee.

5.3.5 Motivation and Morale

Motivation generally seeks to boost employees' morale to work hard and thus increase productivity. It is against this fact that the researcher wishes to recommend that in instituting proper training and development programs, SG-SSB should initiate a policy for motivation attached to training. Motivation include both extrinsic, such as more pay, allowance, fringe

benefits, and intrinsic such as recognition, appreciation, acceptance by fellow workers, opportunities for promotion, career development and consultation for important matters.

Morale on the other hand increases productivity indirectly by reducing absenteeism, accidents, employee turnover and grievances (Cole, 2002: p148). This means that the workforce can never develop in an organization where there is low morale and lack of motivation because motivation and morale leads to job satisfaction, which in turn leads to development.

5.3.6 Evaluate training for effectiveness

It is vital to evaluate training in order to assess its effectiveness in producing the learning outcomes specified when the training intervention is planned, and to indicate where improvements or changes are required to make the training even more effective. The basis upon which each category of training is to be evaluated should be determined at the planning stage while considering how the information required to evaluate learning events would be obtained and analyzed.

5.4 Suggestions and Areas for Further Research

The limitations of this study offer opportunities for future research. The ability to generalize the results of this study could be emphasized further by replicating the study using a broader sample and employing other complex methodology that allays suspicion or fear. Focus group discussions and participant observation method could be employed in this regard. Other future researches can continue to explore further, the impact of training on motivation and job satisfaction which are all related to productivity.

APPENDIX A

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APPENDIX B:
QUESTIONNAIRE

**IMPACT ASSESSMENT OF TRAINING ON EMPLOYEE PERFORMANCE:
A CASE STUDY OF SOCIÉTÉ GÉNÉRALE SOCIAL SECURITY BANK (SG-SSB)**

This questionnaire is part of a study being conducted by a student of Kwame Nkrumah University of Science and Technology (KNUST) on assessing the impact of training on employee productivity using Société Générale Social Security Bank (SG-SSB) as a case study. You are respectfully required to complete the questionnaire by providing honest and objective responses. You are assured that your responses will be treated with strict confidentiality. Please do not write your name. Tick (✓) or fill in the appropriate spaces provided.

Personal Information of Respondents

1. Age of respondent (Years):

- ☐ 18-25
- ☐ 26-35
- ☐ 36-45
- ☐ 46-55
- ☐ 56 and above

2. How would you classify your profession?

- ☐ Administrative staff
- ☐ sales staff
- ☐ voluntary staff
- ☐ Secretary
- ☐ student on attachment
- ☐ Other (Specify).....

3. What is your level within the company?

- ☐ Executive

- ☐ Senior Manager
- ☐ Middle level Manager
- ☐ Frontline Manager
- ☐ Individual Contributor
- ☐ Other (Specify).....

4. How long have you worked for Societé Générale Social Security Bank (SG-SSB)?

- ☐ 0-5
- ☐ 6-10
- ☐ 11-15
- ☐ 16-20
- ☐ 21-30
- ☐ 31 and above

General questions about departmental training programs.

5. What is your general understanding and impression about corporate training and development?

.....

.....

.....

6. How many training programmes are organized for your department in a year?

- ☐ 0 (none)
- ☐ 1 (one)
- ☐ 2 (two)
- ☐ 3 (three)
- ☐ 4 (four) or more

7. What are the schedules?

- ☐ No particularly schedule

- ☐ Quarterly (every 3 months)
- ☐ Biannually (every 6 months)
- ☐ Annually (once a year)
- ☐ Other please state

8. What format does the training take?

- ☐ Refresher Training
- ☐ Orientation Training
- ☐ On-the-Job Training
- ☐ Understudy Training
- ☐ Group Training
- ☐ Other please state

8. When was the latest training program held for your department?

- a. Within 3 month
- b. Not more than 6 months ago
- c. About a year ago
- d. Between 1 and 3 years
- e. Over 3 years
- f. Never at all

9. Are employees enthusiastic about training programmes?

- ☐ Yes ☐ No
- ☐ Other please state

10. Explain your answer in Question 9 above?

.....

11. Why do you think training programmes are organized?

.....

.....
.....
12. Do these training programmes help increase your performance?

☐ Yes ☐ No

☐ Other please state

10. Explain your answer in Question 11 above?

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

11. How do you rate your work productivity in that subject area of the training before you undertook the training?

a. Fair

b. Good

c. Average

d. Very good

d. Impressive

e. Any comment?

12. How do you rate your productivity after you undertook the training?

a. fair

b. good

c. average

d. very productive

d. impressive

e. Any comment?

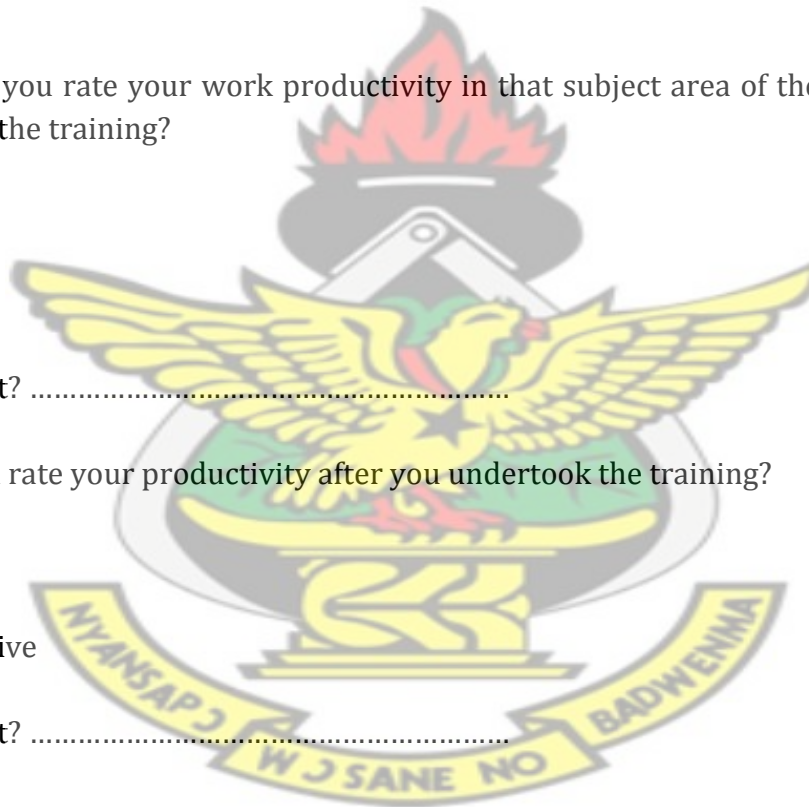
13. Does training improve your knowledge about your job?

☐ Yes

☐ No

☐ Other please state

14. Any comment?



15. Does training improve your skill level on your job?

☐ Yes

☐ No

☐ Other please state

16. Any comment?

17. Do you think training impacts specifically, your performance?

☐ Yes

☐ No

☐ Other please state

18. Is the impact positive or negative?

☐ Positive

☐ Negative

☐ Other please state

19. How is training effectiveness measured?

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

20. Given a scale of 1 to 5, one (1) being Insignificance and 5 being Crucial, how would you rate the degree of impact of training on your productivity?

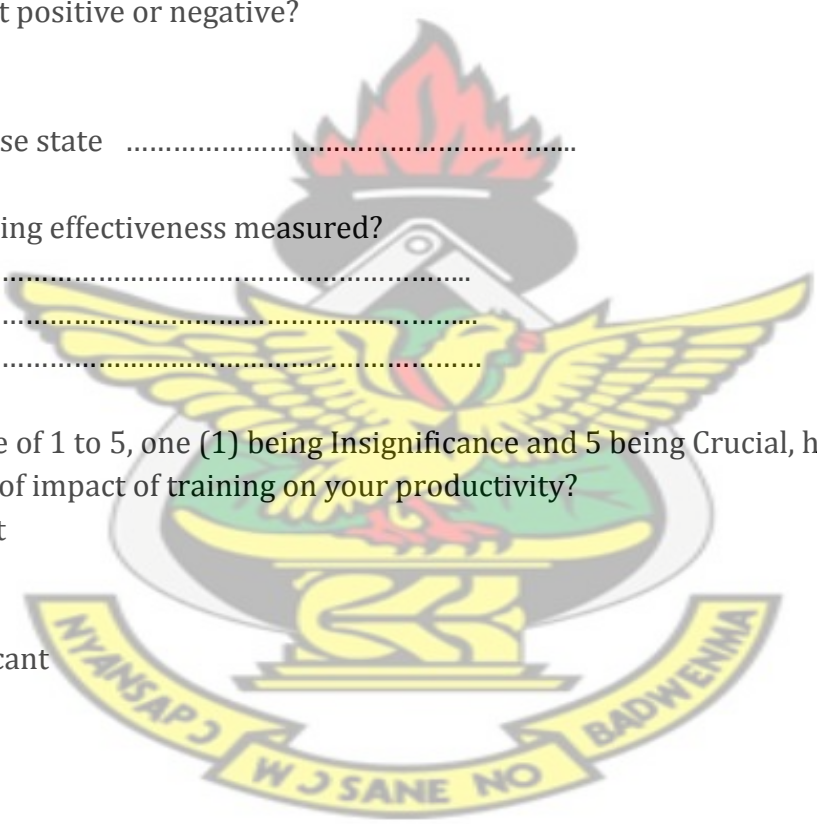
☐ Insignificant

☐ Fair

☐ Significant

☐ Very significant

☐ Crucial



INTERVIEW QUESTIONS

1. Do you think training increases employee performance

2. If yes, in what way?

a. Skill?

- b. Knowledge?
 - c. Efficiency?
 - d. Effectiveness?
 - e. Motivation?
 - f. Confidence?
3. How many training programmes or seminars do you attend in a year?
 4. Do you think they are enough?
 5. Is the scheduling consistent or is it inconsistent?
 6. What types of training programmes are often conducted for you?
 7. Is your performance increased by these training types?
 8. How is training effectiveness measured?
 9. Any other thing you would want to add?

