

**EFFECT OF TRAINING AND DEVELOPMENT ON THE PERFORMANCE
OF EMPLOYEES IN UNITED BANK OF AFRICA (UBA)**

BY

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DECLARATION

I, hereby declare that this project has been written by me and it is a report of my research work. It has not been presented in any previous application for the award of Postgraduate in Business Administration. All questions are indicated and sources of information specifically acknowledged by means of reference.

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CERTIFICATION

This is to certify that this project titled “EFFECT OF TRAINING AND DEVELOPMENT ON THE PERFORMANCE OF EMPLOYEES IN UNITED BANK OF AFRICA (UBA)” meets the regulation governing the award of Postgraduate Diploma of the School of Postgraduate Studies, Nasarawa State University, Keffi, and is approved for its contribution to knowledge.

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DEDICATION

This project work is dedicated to Almighty God for his grace and protection over my life throughout the course of my programme. I want to dedicate this work to my wonderful father of blessed memory Hon. S.A Arunge who laid the solid foundation of my education. To my beautiful mother for her tireless effort, unquenchable love and support throughout the duration of the programme. To my wonderful siblings, especially Noah Stephen and friends who assisted me one way or the other, I really appreciate your kind gestures towards me, may God Almighty reward you all.

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ABSTRACT

The quality of human resource is an asset to any organization and as a result training has become an issue that has to be faced by every organization. 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. Most organizations meet their needs for training in an impromptu 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. This study, therefore, sought to determine the impact of training and development on employee performance in United Bank of Africa Plc. The study assessed the training and development process of United Bank of Africa Plc and whether training has improved employee performance. A questionnaire was designed using structured questions to collect primary data from employees of United Bank of Africa Plc. The findings of this research indicated that the various training undergone in United Bank of Africa Plc has impact on employee performance but the management needs to look into the training package. Most of the employees were of the view that training and development were effective tools for both personal and organizational success. Results of analysis of the data collected show that various training conducted in United Bank of Africa Plc has impact on the employees.

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CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

Employees are major assets of any organization. The active role they play towards a company's success cannot be underestimated. As a result, equipping these unique assets through effective training becomes imperative in order to maximize the job performance. Also, position them to take on the challenges of the today's competitive business climate. Although extensive research has been conducted in the area of Human Resource Management, the same cannot be said on employee training especially as it concerns developing countries.

Organization performance has been the most important issue for every organization be it profit making or non-profit making one. It has been very important for managers to know which factors influence an organization's performance in order for them to take appropriate steps to initiate them. However, defining, conceptualizing, and measuring performance have not been an easy task Dwirantwi, (2012).

Organizational performance has suffered from not only a definition problem, but also from a conceptual problem. Hefferman and Flood (2000) which stated that as a concept in modern management, organizational performance suffered from problems of conceptual clarity in many areas supported this. The first was the area of definition while the second was that of measurement. The term performance was sometimes misunderstood to be productivity.

According to Ricardo (2001), there is a difference between performance and productivity; productivity is a ratio depicting the volume of work completed in a given amount of time while performance is a broader indicator that could include productivity as well as quality, consistency and other factors. In result-oriented evaluation, productivity measures were typically considered. Ricardo (2001) argued that performance measures could include result-oriented behavior (criterion-based) and relative (normative) measures, education and training, concepts and instruments, including management development and leadership training, which were the necessary building skills and attitudes of performance management.

This study is aimed at establishing the Impact of Employees' Training and Development on employees' Performance in United Bank for Africa (UBA) and to establish differences between productivity of employees before and after the training.

Two hypotheses will be stated to guide the study. Researcher's self-designed questionnaires tagged "Training and Development Questionnaire (TDQ)"; and "Organizational Performance Evaluation Questionnaire (OPEQ)" will be adopted for the study. Data collected will be analyzed using Descriptive Statistic tools to see the reliability and consistency on the questionnaire.

Key words: Employees' Training, Employees' Development, Organizational Performance, United Bank for Africa (UBA)

1.2 Statement of the Problem

To sustain capable, experienced and qualified employees in an organization, provision of adequate training and development cannot be compromised. The prevailing dynamic nature of banking sector demands adequate strategy in improving quality, customer services, productivity and innovations through skills acquisition techniques. Of recent, banking sector faces barrages of problems ranging from electronic fraud, ineffective performance leading to their merger and acquisition, which in-turn led to some employees' retrenchment.

These challenges portray the sector's dire need of highly skilled bank employees that are up to the present challenges, hence, the employees need training and re-training for effective functioning. It is against this background that this study investigates the impact of employees' training and development on employees' performance at United Bank for Africa in Abuja, Nigeria.

1.3 Research Questions

This study seeks to provide answers to the following questions:

- 1) Does training and development have impact on employees' performance in United Bank for Africa (UBA)?
- 2) What has been the employees' performance at United Bank for Africa (UBA) without Training and development?
- 3) What edge does (UBA) have with Training and development to stand the tests of future challenges?

1.4 Objectives of the Study

The main objective of this study is to find out the impact of training and development on employees' performance in (UBA).

1. To establish an atmosphere of self-confidence in employees geared towards carrying out specific assignment for a productive result.
2. To identify perceptions of the employees on how training and development proved to be beneficial to them.
3. To identify employees' competency levels as enhanced by the training and development implemented.
4. To examine how training and development contributed to the individual performance and productivity.

1.5 Statement of Hypothesis

H0: Training and development does not have any effect on employees' performance in United Bank for Africa (UBA)

H1: Training and development has effect on employees' performance in United Bank for Africa (UBA)

1.6 Significance of the Study

The evolvement of any organization strongly depends on its employee's productive strength hence; organizational productivity training and development assume great

significance. Training and development play an important role in the effectiveness of an organization and to the experiences of employees within that working precinct.

Training has implications for productivity, health and safety at work and personal development. All organizations recruiting people need to train and develop their staff. Most organizations are cognizant of this requirement and invest effort and other resources in training and development.

Training is the act of increasing knowledge and skills of an employee for doing a particular job. It utilizes an organized procedure by learning technical knowledge and skills. It also means that operational personnel, employed in the organization's main business functions, such as production, maintenance, sales, marketing and management support, must also direct their attention and effort from time to time towards supporting training development.

As important as training is to an organization, so is the effort ofput in place. In view of the above, different training programs research has been carried out by United Bank of Africa (UBA), to examine their effects on their employees performance in the organization. Therefore, this study tries to determine the impact of training and development on employee's performance in United Bank of Africa (UBA).

1.7 Scope and Limitations of the Study

The study is limited on the elements of human resource management, particularly in the area of training and development. This study was conducted at United Banks for Africa (UBA) Area 11, Garki Abuja Branch.

1.8 Definition of Terms

Training: It refers to learning activities carried on for the primary purpose of enabling members of an organization acquire and apply the knowledge, skills, abilities, and attitudes needed by a particular job.

Development: It is a broad ongoing multi-faceted set of activities, which covers not only activities/skills which improve job performance, but also those activities which bring about growth of the personality, help individuals progress toward maturity and actualization of their potential.

Employee performance: It is defined as the outcome or contribution of employees on the job to make them achieve organizational goals. Performance is the achievement of specific tasks measured against predetermined standards of accuracy, completeness, cost and speed. Employee performance can also be defined as employees using their skills, ability, and competencies to perform the assigned task required by their subordinate with effectiveness and efficiency.

Human resource management: Is the way organizations manage their staff and help them to develop (McCourt & Eldridge (2003,)) in order to be able to execute organizations' missions and goals successfully.

Human resource development: Is the integration of individual, career and organization development roles in order to achieve maximum productivity, quality, opportunity and fulfilment of organizations members as they work to accomplish the goals of the organization (Pace, Smith & Mills (1996)).

CHAPTER TWO

LITERATURE REVIEW

2.1 Conceptual Frame Work

Training and development of employee is significant instrument which plays a vital role in the development of employee's performance. Drucker (1999) "the one contribution a manager is uniquely expected to make is to give others vision and ability to perform".

Training is a planned and organized procedure through which people (employees) learn new skills or knowledge for a definite purpose. Cole (2002) defines training as a learning activity directed towards the acquisition of specific knowledge and skills for the purpose of an occupation or task.

According to Garavan (1997) without any pre-training employee cannot perform easily. According to Flynn et al. (1995) organizational goals can be achieved effectively if employees of those organizations are provided sufficient training and development.

Gordon (1992), defines training has 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.

Grobler et al (2006) described training as the use of specific means to inculcate specific learning, using techniques that can be identified and described. These techniques and methods should be continually improved. Armstrong (1996), emphasizes that training should be developed and operated within an organization by appreciating learning

theories and approaches if the training is to be well understood. Training refers to the acquisition of the skills, knowledge and competencies required to perform a task, by means of teaching. Noel et al. (1986) defines training as, a planned effort to facilitate the learning of job-related knowledge, skills, and behavior by employees. Training therefore can be explained as a planned and systematic effort by management aimed at altering behavior of employees, in a direction that will achieve organizational goals. Armstrong (2001) defines training as the use of systematic and planned instruction activities to promote learning. Reynolds (2004) defined training as a set of activities which react to present needs and is focused on the instructor and contrasts with learning as a process that focuses on developing individual and organizational potential and building capabilities for the future.

Training is the systematic development of the attitude and skill behavior pattern required by an individual in order to perform adequately a given task. It develops their skills, changes their attitude towards work and builds their loyalty to the company hence improved performance.

Training is aimed at helping the employees obtain knowledge and skills required in performing and being able to develop their abilities to the full, within the areas that are relevant to the organization. For training to be effective, it should improve the performance and ability of the trained employee.

Training addresses gaps between an ideal and an optimal stage of development. Rothwell (2006), categorize them into two sets, to fill up a performance gap (identified during the performance management process) and to fill up growth gap, (to be promoted or to be

able to fill another open position in the organization). Schmidt et al. (1992) refers to three methods for identifying training needs: the generic methods, performance analysis, and competency assessment. Training can only be performed when it has determined which employees should receive training, their current levels, knowledge and skills. Trainers identify how employee should perform and then design a training program to fit the employees required skills. However, the assessment of the individual will indicate the range of skills and knowledge that is to be acquired.

2.1.1 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. According to Cole (2002) training can achieve:

- a) **High Morale:** Training not only improves the basic skill and knowledge of employees but also moulds their attitudes towards organization's activities and generates greater loyalty.
- b) **Higher Productivity:** Training provides opportunities for employees to learn different skills, knowledge and technical know-how. This enables them for better performance in the actual work place thereby leading to increase quantity and quality of output.
- c) **Quick Learning:** A well planned and systematic training program provides opportunity for trainee for quick learning because, it reduces the time and costs involved in training.

d) **Better Management:** A manager can make the use of training programs for better management of organizational activities. It facilitates overall management functions by providing efficient and capable human resource.

2.1.2 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. According to De Cauza et al (1996) the most popular training and development method used by organizations can be classified as either on-the-job or off-the-job.

In United Bank of Africa, the on-the-job training is more embraced. According to De Cauza et al, there are a variety of training approaches that managers can use and these include:

On-The-Job Training

This is the most widely used training method; 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. The method is suitable for imparting operative or technical skills to operative personnel. This places the employees in the actual work environment and trainees are provided with knowledge, skill and abilities of performing different tasks. There are three common methods that are used in on-the-job training and these are; apprenticeship, mentoring and job rotation

i.) **Apprenticeship:** it is a popular method of teaching new skills and methods to employees. Here the new employee observes a senior experienced worker and learns what to do. The advantage here 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.

ii.) **Mentoring:** This system the senior experienced worker acts as an advisor and protector to the trainee and also takes charge of the training and development of the new employee

iii.) **Job rotation:** Job rotation is another form of training that became popular in the 1970s to help relieve boredom thereby raise the productivity of shop floor workers. It 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. This usually aims to give trainee managers a feel for the organization by giving them the experience of working in different departments

Off-the-job Training

This is another method of employee training which is concerned with the arrangements organized away from organizational work station. The trainees focus on learning experience by going under training outside the organizational work place. The trainees are removed from the stress and demands of workplace as the training program is

organized away from organizational workplace. The following are examples of this method of training:

i.) **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. 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. 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

ii.) **Case study method:** Case study deals with any problem confronted by a business which can be solved by an employee. The trainee is given an opportunity to analyze the case and come out with all possible solutions. This method can enhance analytic and critical thinking of an employee.

iii.) **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. Business exercise training helps employees to develop decision-making, time management, planning and communication skills.

2.1.3 Training Process and Steps Involved

Training is a step-by-step process that will complete only after successful completion of given sequential activities. Past literatures on training indicate that, training in an organization involves systematic approach which generally follows a sequence of activities involving the establishment of a training policy, followed by training needs

identification, training plans and programs design and implementation, evaluation and training feedback for further action. An effective training program is built by following a systematic, step-by step process which includes the following:

i.) **Identifying and assess Training Needs:** Employee training needs may already be established in the organization's strategic, human resources or individual development plans. Training need is a difference between standard performance and actual performance.

ii.) **Establish specific objectives:** The gap identified should be analyzed, prioritized and converted into the organization's training objectives. Training program will be developed to bridge the gap between the standard performance and actual performance.

iii.) **Select appropriate methods:** An action plan is created to identify and determine the training objectives. There are various training methods available but their suitability is judged as per the need of organizational training needs.

iv.) **Implement Training Initiatives:** Program implementation includes the scheduling of training activities and organization of any related resources. This stage brings the training program into existence. The prepared plans and programs are implemented to get the desired output. Employees are trained to develop for better performance of organizational activities.

v.) **Evaluate Program:** The entire program should be evaluated to determine if it was successful and met training objectives. It refers to the training utility in terms of effect of training on employees' performance.

vi.) **Feedback:** Feedback is obtained from all stakeholders to determine program and instructor effectiveness. Analyzing this feedback will allow the organization to identify any weaknesses in the program.

2.1.4 Employee Development

One of the most important functions of Human Resource Management is employee development. Antonacopoulou (2000) defines Employee development as a means to develop the abilities of an individual employee and organization as a whole. In every organization the success is tremendously relayed on its employees. However, there are different other aspects that perform a major part; an organization need to ensure efficient employees in line with financially dominant and competitive in the market. Organizations want to have the employees, who are capable to swiftly adjust in continuously fluctuating business environment. Most companies are investing a lot of money on the training and development of employees in order to remain competitive and successful.

2.1.5 Importance of Employee Development

The importance of developing employees' skill is rapidly growing and organizations are using this to compete with their competitors in the market. According to Antonacopoulou (2000) employee development activities are very important for the employees, as the activities are performed, it indicates that organization cares about their employees and wants them to develop. Many organizations are contributing towards the employee development activities, it enables the employees to work hard, utilize their full skills and efforts to achieve the goals of the organizations.

2.1.6 Training and Development

Training and development is one of the imperatives of human resource management as it can improve performance of individual in the organization. The processes of increasing employees' capacity to take action, organizations are becoming more focused with organizational learning and collective development. Organizational learning can be described as the efficient procedure to process, interpret and respond to both internal and external information of a predominantly explicit nature. Easter by-Smith et al (1999), describes the emergence of the concept of organizational learning as central on the idea that advocacies of learning are tended to its commercial significance and are lacking of empirical information on learning processes. Closing the performance gap and growth gap is now a critical area of human resource development for organizations to continuously penetrate the market. The gap basically threatens the productivity and competitiveness both in organizational and operational levels. United Bank of Africa has cultivated the concept of training and development of the employees. During the course of this research previous discussion between scholars and professionals was discovered, that training and development program has effective impact on objectives of employee and organizations. Some of the scholars suggest that training opportunities increase in high employee turnover whereas the other claimed that training is an instrument which is beneficial for employee retention. Most writers agree that employee training is a complicated human resource practice that can expressively influence on the accomplishment of the organizations.

Smit et al (2003) described three methods for identifying needs: the generic methods, performance analysis, and competency assessment. Where performance analysis focuses on deficiencies or problems, competency assessment focuses on opportunity for improvement. Trainers identify how they believe people should perform and then design a training program to give the workers the skills they need. According to Byrne (1999) Training and development has been acknowledged to be a very important component of organizational performance, it is not an end goal rather training is characterized as a means to an end, the end being productive, efficient work organizations, populated by informed workers who see themselves as significant stakeholders in their organizations“ success

Goldstein et al (2002) defined Training as an organized method of learning and development which expand the efficiency of individual, group, and the organization. Development means leading to gaining of new abilities and skills for personal growth of employees.

2.1.6.1 Training and Development Programs

Training must be addressed in such a way that it covers the employees' performance development needs and is in accordance with their job descriptions. Globally different companies provides training and development program to their employees for the improvement of their skills and abilities. Kleiman (2000) described that the essentials parts of a worthy employee training program are constructed on orientation, management skills, and operational skills of employees. The employee and the employer have to work together in order to determine the employees gap. The training method will be identified,

need to suite the particular gap. The employee should be accorded the responsibility to make decisions regarding the training, while employers should provide their employees with opportunities to improve their background skills so as to enable them to adjust with more complex situations.

According to Kottke (1999), employee development programs must be comprises with core proficiencies, appropriate structure through which organizations develop their businesses at corporate level. Technical training program for employees raise their job satisfaction and help to understand the culture of organization, which lead to the success of the organization. Employee will be more productive, if companies provide them training as per the requirement of the job.

Noe et al. (2003) explained that, there must be a collective responsibility held by the employer and the employee in the education process of the employee. The first step, the employee must carry out self-assessment, where the employee is expected to identify the opportunities and needs for improvement. The second step is a reality check where the employee identifies which needs can realistically be developed. The third step is about goal setting. At this stage, the employee identifies goals and methods in order to determine progress towards the goal. The final step consists of action planning, which enables identifying a time frame in order to reach the desired level of development.

2.1.6.2 Factors Hindering Training and Development

According to Robbins et al. (2003: P.231) many employers are not in support of training and development initiative because they assume employees should have gotten enough

training from the institutions, most employers consider that it is the responsibility of the employees to learn how to do their job so that they are hired, training and development programmes are regarded as an expense which it is difficult to convince shareholders to approve.

The researchers Robbins et al., (2003) also added that, if training and development are delivered the right way and at the right time it will provide substantial returns for the employer in terms of increased productivity, knowledge, loyalty and profit. In spite of the innumerable reasons and benefits derived from training, in most cases training and development programmes fail. This is regardless of whether the courses were attended in the best universities or delivered by the most prominent trainers.

Perry (2007) and Kleiman (2003) addressed the failures of training and development programmes' in greater depth. In these two works, the first reason identified for the failure of training and development programmes' stems from the training objectives not being aligned with the business needs. If the root of the problem of poor performance, for instance, it is related to factors such as reward systems, job design and motivation, which are not related to training, training will be pointless.

Furthermore, the absence of objectives to provide direction and focus, training will certainly not succeed. Training and development should include a focused process that allows the employee to ponder desired results. Objectives afford important direction and focus for learning the final product, which is a change in job performance. Researchers also hold that when training is too expensive if compared to its short-term return on investment, then companies may consider it a failure and, therefore, unacceptable.

However, the long-term pay-off may be rewarding. Training will be worthless if the participants regard the training programme as a mere event without any change to their behavior. Whenever training is considered as a single event, the chances of behavior change are slim.

Training is also likely to fail if participants are not held accountable for the results. Generally, employees are not held accountable for the use of the contents of their course in the workplace.

Unless they are held accountable, no change will occur in their behavior. If the conditions are not conducive to learning, the training efforts will have been in vain. Moreover, without the support of line management training will also fail. When there is no support from direct managers/supervisors, the employees will resist implementing the new skills and knowledge acquired during the training course. Management involvement is crucial to the learning process.

Another reason for the failure of training and development occurs when the company fails to isolate the effects of training and development.

However, other factors rather than training may influence performance. Thus, the advances directly related to training must be isolated. If not, some training programmes clearly noticeable as impacting on the bottom line may be discarded as irrelevant. For the success of a training programme, top executives' commitment is critical. Top management will not only allocate resources but, for the training and development to succeed, will also participate in the design of the process. Lastly, training and

development will be unsuccessful if there is a failure to provide feedback and use information about results. If the company fails to evaluate training by providing feedback, employees will not be able to know about their progress, nor facilitators to understand the success of their programmers.

The United Bank of Africa (UBA), employees are provided with training; however, after training they fail to transfer whatever they have learnt to their working environment in order to improve performance. When an employee retires or leaves the organization it becomes difficult to find someone internally to fill the vacant post, even though other employees have been sent for training for such positions.

2.1.6.3 Reasons for Carrying Out Training and Development

Katcher and Snyder (2003) identify some of the reasons why employers need their employees to continuously learn new skills, and they include the following:

i. **Capital improvement:** Employees are asset to the organization but employers are more concerned about reaching deadlines and profit maximization rather than employees skills development, without which employee performance could be hampered. Although the organization still achieves productivity, the focus should also be on the dedication, commitment and loyalty of employees. If employees do not receive ongoing training, up to-date equipment will not be used optimally.

ii. **Morale Improvement:** Employees who continuously upgrade their job skills will also improve their productivity. Developing employee skills not only plays a role in the workplace, but in the external world as well. It contributes to the full personal

development of each employee and the socio-economic development of the nation at large; therefore, happy employees may be productive, but more productive employees are happier.

iii. **Ability to Adapt to Change:** The more skilled the workforce is, the easier it will be for the entire organization to adapt to changes that may arise in the domestic and global market place in the demand of its products and services.

2.1.6.4 Employee Performance

Ramanujam (1986) defines Organizational performance as a sign of the capacity of a company to efficiently achieve independent goals. All organization has been established with certain objectives to achieve. The objectives that have been established can be achieved by utilizing the resources like men, machines, materials and money. Manpower plays an important role in performing tasks for accomplishing the goals. Organization needs highly skilled and dedicated manpower to perform well. The business environment is constantly changing due to some internal and external factors. Organizations get the advantage over other competitors through their talented and dedicated manpower that can take the lead in the market. The contribution of employees on job is the most important factor for development and excellence in business. Factors such as acquired skills, training, motivation, dedication, welfare, management policies, fringe benefits, salary and packages, promotion, communication are responsible to encourage the employee to work sincerely and give their best output. Management must put in sincere efforts to improving employee performance in the organization as this will have great impact on the total production, sales, profit, progress and market position of the company in the market.

2.1.6.5 Advantages of Employee Performance

- i.) Productivity increases
- ii.) Job satisfaction
- iii.) High profit
- iv.) Improves sales and market shares of the company in the market
- v.) Employees develop sense of commitment and loyalty
- vi.) Total production increases in quality and quantity

2.1.6.6 Factors Affecting Employee Performance

Anderson (2003), stated that the following are the factors affecting employee performance in an organization, they include: Experience, Balancing home and work and Manager Interaction

i.) **Experience:** Hiring employees who do not have the proper background for the job is one of the things that start a performance downward spiral Anderson, (2003). Company training should be used to enhance the employee's background. If an employee has undergone extensive training but is still experiencing performance issues, then the problem could be that the employee does not possess the necessary experience to do the job.

ii.) **Balancing Home and Work:** Managers need to be sensitive to employees' personal problems, and be prepared to discuss the issues with employees when necessary. If an employee requires time off to deal with a personal problem, then granting that time off

will help to show all employees that the company values them Anderson, (2003). As much as an employer may not want to be affected by the personal life of his employees, personal problems can sometimes affect employee performance.

iii.) **Manager interaction:** If an employee does not get feedback from the manager as regards performance on the job, the employee has no idea how to rate their performance. Managers should be trained to give positive and negative employee performance feedback. In negative situations, the manager should work with the employee to create a programme that will help address the performance shortcomings. It is easier for employees to improve their performance when they know what they are doing right and what they are doing wrong.

iv.) **Setting Goals:** Employers need to set goals that employees are required to achieve.

Performing to the minimum standards means the employee is doing his job, and that can help an employee understand what is expected of him at a minimum. It would also be helpful to create incentives that will give employees motivation to go beyond the set goals.

2.1.6.7 Employee Performance Management

The main objective of human resources management is to utilize the human resources in a most optimal manner so that targets can be achieved very effectively and efficiently. It is a way of establishing a shared workforce understanding about what is to be achieved at an organizational level. It is also a system for identifying, differentiating, and rewarding performance of an employee. Organizational objectives are aligned with the employees

agreed measures, skills, competency requirements, development plans and the delivery of results. Organizations use performance management to drive behaviours from the employees to get specific outcomes.

According to, Noe et al.(2003), performance management is used to ensure that employees' activities and outcomes are coinciding exactly with the organization's objectives and entails specifying those activities and outcomes that will result in the firm successfully implementing the strategy. Performance management is the continuous process of setting objectives, assessing progress and providing on-going coaching and feedback to ensure that employees are meeting their objectives and career goals. Performance management is the process of creating a work environment or setting in which people are enabled to perform to the best of their abilities.

Performance management is a communication process by which managers and employees work together to plan, monitor and review an employee's work objectives and overall contribution to the organization. Armstrong (1998) explains that, performance management involves enabling people to perform their work to the best of their ability, meeting and perhaps exceeding targets and standards. For successful performance management, a culture of collective and individual responsibility for the continuing improvement of business processes needs to be established, and individual skills and contributions need to be encouraged and nurtured. Where organizations are concerned, performance management is usually known as company performance and is monitored through business appraisal.

Performance management is the development of individuals with competence and commitment, working towards the achievement of shared meaningful objectives within an organization which supports and encourages their achievement. Armstrong and Baron (1998) defined it as, a strategic and integrated approach to increasing the effectiveness of organizations by improving the performance of the people who work in them and by developing the capabilities of teams and individual contributors.

2.1.6.8 Functions of Performance Management

The performance management is concerned with the performance of the people, systems and organization. The functions of performance management are summarized below:

- i.) **Develop Performance Plans:** Management goes for planning of the job, competencies required for performing the jobs and standards required for performance of the jobs. It includes job description, job specification and fixation of job performance standard. Through these plans only the type of person required can be ascertained.
- ii.) **Create Healthy Work Environment:** The objective is to create an environment of openness, trust, mutual understanding, team spirit and cooperation. With the help of human resource policies they create environment for, day to day dealing, rules and regulations regarding leaves, welfare, promotion, discipline, incentives, and training.
- iii.) **Selection of Appropriate People:** The required type and number of people are to be selected from the aspirants. So they may be made available at right place in right time for accomplishment of the tasks at required time. This is possible through proper recruitment and selection of employees

iv.) **Plans for Development of Employees:** Performance management is interested in development of both employees and organization. It conducts orientation of the persons, provides education, and finds out the need for training and conduct training program for development of skills, knowledge and competencies.

v.) **Design Compensation, Recognition and Reward System:** Through performance appraisal system the slow and fast working persons are identified. As per the output the management designs the compensation, recognition and reward system. For good performers the incentives are designed as per the output. They are given better incentives whereas slow working persons may be given less incentives or may be denied. Good performers' tasks are recognized by giving appreciation letter, prizes or rewards. Sometime they may be considered for further promotion also. This keeps on motivating the people whether a slow or fast working person.

2.1.6.9 Measurement of Employee Performance

Evaluating employee performance is carried out on an on-going basis and encompasses all areas of work ethic and individual achievements. Every company has a process to monitor and evaluate their employees, in Unite Bank of Africa employees' performance on the job is measured with the bank's strategic objectives. Here are some ways in which employees' performance are measured:

i.) **Punctuality:** Employees who regularly arrive late for work or are frequently absent from the office are unlikely to be meeting their performance objectives. Issues with punctuality mean an employee is not doing their job to their full potential and a negative

attitude may also be affecting their colleagues. The Human Resource Manager will address the underlying issue with the following question:

- Have they received adequate training?
- Do they get along with their co-workers and manager?

ii.) **Quality of work:** The timely completion of projects to the desired standard is a key indicator in measuring employee performance. The answers to the following questions will help Managers to understand why the employee does not perform as well expected.

- Is the work being carried out average or outstanding?
- Are they committing maximum effort to projects?
- Is their attitude affecting their ability to meet your expectations?
- Do they understand their personal performance objectives?

iii.) **Attitude Check:** A bad attitude will often manifest itself in insubordinate behavior. Again, this is indicative of an individual who is unlikely to be meeting their performance objectives. Typically, these employees will not comply with company policies and are likely to display disrespect for your company and co-workers

iv.) **Observing Personal Habits:** Perpetual bad habits can detract from employee performance. This may include indulging in office gossip, taking unauthorized breaks, disruptive behavior and the use of computers for personal reasons (such as social media, online shopping).

v.) **Carry out a Client Survey:** The consequences of poor employee performance will ultimately manifest themselves in customer service. A client survey can quickly identify

issues with individuals. A positive response means your employee performance is meeting or exceeding expectations. The Medallia report is used in this context; it is an online client survey that enables customers express themselves on the services they received in the bank whether good or bad.

vi.) **Carry out Random Checks:** Due to the nature of the business implementing random checks against quality standards is used to review employee performance. This may include reviewing telephone calls, checking records, updating guest profile, customer employee relationship.

2.1.6.10 Training, Development and Performance Relationship

Tannenbaum et.al (1991) explained that, employee's skills and knowledge needs to be upgraded to maintain superiority in the marketplace due to constant pressure. To recruit and retain quality employees, organization should set up a policy to invest in employee's development of skills, knowledge and proper training should be undergone to upgrade the staffs.

Organizations that are committed to productivity and quality performance invest in training and development of its employees. The organization benefits from the employees when they are well trained and developed. Training is being evaluated on how it addresses business needs related to learning, behavior change, and performance improvement. Training is now more performance oriented, it can be aligned to improving employee performance, to lead to improved results. As human performance increases, business performance also improves.

Rothwell and Kazanas (2006) are of the opinion that training not only influences the bottom line, but is also critical in cost saving. As a consequence of employee training, the level of turnover is reduced. Many managers are appointed managers because of their skills and expertise in their own job functions, but lack the knowledge and experience to manage people. It is also important to train and develop the managers and supervisors of an organization.

McConnell (2004) advises that non-managers should be trained in the scientific problem solving process. This includes diagnosing, setting objectives, deriving alternate courses of action, evaluating different causes, selecting a course, and testing and implementing it. One of the major causes of mistakes in business is a lack of discipline in the non-manager's approach to problem solving.

“When companies fall behind in the development of their human resources, they are prone to fall behind in countless other ways as well”. The above statement is confirmed by Noel et al. (2003) in their comment on the fact that we live in very turbulent times. Changes occur frequently in organizations, in jobs and in the way they are performed. Nowadays, it is important for managers to help people to grow in confidence, and to develop new skills to cope and adapt to the challenges of change.

According to McConnell (2004), companies that have an investment perspective of human resource management view training as an opportunity to increase long-term productivity.

Training may also be viewed as a solution to a number of problems, such as substandard quality resulting from skills deficiencies and the voluntary turnover of employees seeking more rewarding jobs. It may also reduce the involuntary turnover of employees who are terminated because of skills deficiencies and may provide a means of preventing skills obsolescence. The quality of employees training and development determines the long-term profitability and performance of organization. Training and development practices are aimed at enhancing employees' personal qualities that lead to greater organizational performance.

2.2 Empirical Review/Review of Previous Studies

Training and development falls under Human Resource Development (HRD) function which has been argued to be an important function of Human Resource Management (HRM) Weil & Woodall (2005).

2.2.1 Training

As one of the major functions within HRM, training has for long been recognized and thus attracted great research attention by academic writers see e.g. Gordon (1992) Beardwell, Holden & Claydon (2004). This however has evolved into a variety of definitions of training. For example, Gordon (1992) defines training as the planned and systematic modification of behavior through learning events, activities and programs which result in the participants achieving the levels of knowledge, skills, competencies and abilities to carry out their work effectively.

It is worth noting that, as researchers continue with their quest into the training research area, they also continue their arguments into its importance. Some of these researchers 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 Beardwell et al. (2004). Related to the above, Beardwell et al. (2004) 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, thus a need for considerable and continuous investment in training and development.

2.2.2 Benefits of Training

The main purpose of training is to acquire and improve knowledge, skills and attitudes towards work related tasks. It is one of the most important potential motivators which can lead to both short-term and long-term benefits for individuals and organizations. There are so many benefits associated with training. Cole (2001) summarizes these benefits as:

- 1) **High Morale:** employees who receive training have increased confidence and motivations.
- 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 in turn 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) Help to improve the availability and quality of staff.

2.2.3 Human Resource Training Needs

According to Wognum (2001), training and development needs may occur at three organizational levels namely:

(1) Strategic level where needs are determined by top management while considering organizations goals, mission, strategy and problems, which need to be resolved or fixed

(2) Tactical level where needs are determined with middle management while considering developments needs to the coordination and cooperation between organization units and

(3) Operational level where needs are determined with lower executive management and other employees while considering problems related to operations such as performance problems of individual workers and departments in subject. In order to enable an organization formulate human resource training and development goals that will enable both formal and informal human resource training and development methods and programmes create a workforce that enables effectiveness and competitiveness, it is

worth giving consideration to, providing proper coordination as well as proper incorporation of the needs within the three levels.

The first issue is to identify the needs relevant to the organizations objectives. According to Wognum (2001) and Torrington et al. (2005), there are three categories of identifying training and development needs. These include: resolving problems, this focuses on workers' performance, improving certain working practices, this focuses on improvement regardless of the performance problems and changing or renewing the organization situation, which may arise because of innovations or changes in strategy. The above are summarized in Table 1 below. It is worth putting in mind that during the identification of training needs, there is need to create, develop, maintain and improve any systems relevant in contributing to the availability of people with required skills. Moreover, training programmes should be designed to cater for the different needs. Further still, the training programme, content and the trainees' chosen depend on the objectives of the training programme Milkovic & Bordereau (2003).

A number of approaches have been highlighted in previous literature for identifying needs (Edmond & Noon 2001; Torrington et al. (2005). These are the problem-centered (performance gap) and profile comparison (changes and skills) approaches. Similarly, a number of approaches for analyzing training needs depending on either new or current employees have been pointed out by earlier studies see e.g. Torrington et al.(2005). The two most traditional approaches being the problem centered approach and the profile comparison approach. The problem centered approach focuses on any performance difficulties and the corporation analyses if the problems are due to insufficient skills,

which then need to be developed if the problem is to be solved. Profile comparison approach on the other hand focuses on matching the competencies with the job filled, whether new position or existing position. Some changes in strategy and technology may also bring the need for new or additional skills.

2.3 Theoretical Framework

2.3.1 Training and Development Methods

Nadler (1984) noted that all the human resource development activities are meant to either improve performance on the present job of the individual, train new skills for new job or new position in the future and general growth for both individuals and organization so as to be able to meet organization's current and future objectives. There are broadly two different methods that organizations may choose from for training and developing skills of its employees. These are on-the job training given to organizational employees while conducting their regular work at the same working venues and off-the-job training involves taking employees away from their usual work environments and therefore all concentration is left out to the training. Examples of the on-the-job training include but are not limited to job rotations and transfers, coaching and/or mentoring. On the other hand, off-the-job training examples include conferences, role playing, and many more as explained below in detail. Armstrong (1995) argues that on-the-job training may consist of teaching or coaching by more experienced people or trainers at the desk or at the

bench. Different organizations are motivated to take on different training methods for a number of reasons for example;

- (1) Depending on the organization's strategy, goals and resources available,
- (2) Depending on the needs identified at the time, and
- (3) The target group to be trained which may include among others individual workers, groups, teams, department or the entire organization.

2.3.1.1 Job Rotation and Transfers

Job rotation and transfers McCourt & Eldridge (2003) as a way of developing employee skills within organization involves movements of employees from one official responsibility to another for example taking on higher rank position within the organization, and one branch of the organization to another. For transfers for example, it could involve movement of employees from one country to another. These rotations and transfers facilitate employees acquire knowledge of the different operations within the organization together with the differences existing in different countries where the organization operates. The knowledge acquired by the selected employees for this method is beneficial to the organization as it may increase the competitive advantage of the organization.

2.3.1.2 Coaching and/or Mentoring

This involves having the more experienced employees coach the less experienced employees (Devanna, Fombrun & Tichy 1984; McCourt & Eldridge (2003), Torrington et al. (2005). It is argued that mentoring offers a wide range of advantages for

development of the responsibility and relationship building Torrington et al. (2005). The practice is often applied to newly recruited graduates in the organization by being attached to mentor who might be their immediate managers or another senior manager. This however does not imply that older employees are excluded from this training and development method but it is mainly emphasized for the newly employed persons within the organization.

2.3.1.3 Orientation

This is yet another training and development method. This involves getting new employees familiarized and trained on the new job within an organization. During this process, they are exposed to different undertakings for example the nature of their new work, how to take on their identified tasks and responsibilities and what is generally expected of the employees by the organization. They are further given a general overview of the organizational working environment including for example working systems, technology, and office layout, briefed about the existing organizational culture, health and safety issues, working conditions, processes and procedures.

2.3.1.4 Conferences

As a training and development method involves presentations by more than one person to a wide audience. It is more cost effective as a group of employees are trained on a particular topic all at the same time in large audiences. This method is however disadvantageous because it is not easy to ensure that all individual trainees understand the topic at hand as a whole; not all trainees follow at the same pace during the training

sessions; focus may go to particular trainees who may seem to understand faster than others and thus leading to under training other individuals.

2.3.1.5 Role Playing

Involves training and development techniques that attempt to capture and bring forth decision making situations to the employee being trained. In other words, the method allows employees to act out work scenarios. It involves the presentation of problems and solutions for example in an organization setting for discussion. Trainees are provided with some information related to the description of the roles, concerns, objectives, responsibilities, emotions, and many more. Following is provision of a general description of the situation and the problem they face. The trainees are thereafter required to act out their roles. This method is more effective when carried out under stress-free or alternatively minimal-stress environments so as to facilitate easier learning. It is a very effective training method for a wide range of employees for example those in sales or customer service area, management and support employees.

2.3.1.6 Formal Training Courses and Development Programmes

These are a number of methods which may be used to develop the skills required within an organization. These courses and programmes are usually a set of defined and known programmes where the contents, durations and all the details about the training are clear to both the organization and the personnel to be trained. Unlike informal trainings and programmes, formal training and programmes can be planned earlier and also plan for their evaluation. Employees may undertake these courses and programmes while

completely off work for a certain duration of time or alternatively be present for work on a part-time basis. These programmes can be held within the organization (in-house) or off the job. Off the job is argued to be more effective since employees are away from work place and their concentration is fully at training. Depending on the knowledge needed, organization's structure and policies, the trainers too may be coming within the corporation or outside the organization.

2.3.2 Employee Performance

Employee performance is normally looked at in terms of outcomes. However, it can also be looked at in terms of behavior Armstrong (2000). Kenney et al. (1992) stated that employee's performance is measured against the performance standards set by the organization. There are a number of measures that can be taken into consideration when measuring performance for example using of productivity, efficiency, effectiveness, quality and profitability measures Ahuja (1992) as briefly explained hereafter. Profitability is the ability to earn profits consistently over a period of time. It is expressed as the ratio of gross profit to sales or return on capital employed Wood & Stangster (2002). Efficiency and effectiveness - efficiency is the ability to produce the desired outcomes by using as minimal resources as possible while effectiveness is the ability of employees to meet the desired objectives or target Stoner (1996). Productivity is expressed as a ratio of output to that of input Stoner, Freeman and Gilbert Jr (1995). It is a measure of how the individual, organization and industry converts input resources into goods and services. The measure of how much output is produced per unit of resources employed Lipsey (1989). Quality is the characteristic of products or services that bear an

ability to satisfy the stated or implied needs Kotler & Armstrong (2002). It is increasingly achieving better products and services at a progressively more competitive price Stoner (1996).

As noted by Draft (1988), it is the responsibility of the company managers to ensure that the organizations strive to and thus achieve high performance levels. This therefore implies that managers have to set the desired levels of performance for any periods in question. This they can do by for example setting goals and standards against which individual performance can be measured. Companies ensure that their employees are contributing to producing high quality products and/or services through the process of employee performance management. This management process encourages employees to get involved in planning for the company, and therefore participates by having a role in the entire process thus creating motivation for high performance levels. It is important to note that performance management includes activities that ensure that organizational goals are being consistently met in an effective and efficient manner. Performance management can focus on performance of the employees, a department, processes to build a product or service, etc. Earlier research on productivity of workers has showed that employees who are satisfied with their job will have higher job performance, and thus supreme job retention, than those who are not happy with their jobs Landy (1985). Further still, Kinicki & Kreitner (2007) document that employee performance is higher in happy and satisfied workers and the management find it easy to motivate high performers to attain firm targets.

2.3.3 Effect of Training on Performance

In the real world, organizational growth and development is affected by a number of factors. In light with the present research during the development of organizations, employee training plays a vital role in improving performance as well as increasing productivity. This in turn leads to placing organizations in the better positions to face competition and stay at the top. This therefore implies an existence of a significant difference between the organizations that train their employees and organizations that do not. Existing literature presents evidence of an existence of obvious effects of training and development on employee performance. Some studies have proceeded by looking at performance in terms of employee performance in particular (Purcell, Kinnie & Hutchinson (2003) Harrison (2000) while others have extended to a general outlook of organizational performance (Guest 1997); Swart et al.(2005). In one way or another, the two are related in the sense that employee performance is a function of organizational performance since employee performance influences general organizational performance. In relation to the above, Wright & Geroy (2001) note that employee competencies change through effective training programs. It therefore not only improves the overall performance of the employees to effectively perform their current jobs but also enhances the knowledge, skills an attitude of the workers necessary for the future job, thus contributing to superior organizational performance.

The branch of earlier research on training and employee performance has discovered interesting findings regarding this relationship. Training has been proved to generate performance improvement related benefits for the employee as well as for the

organization by positively influencing employee performance through the development of employee knowledge, skills, ability, competencies and behavior Appiah (2010) Harrison (2000) Guest (1997). Moreover, other studies for example one by Swart et al. (2005) elaborate on training as a means of dealing with skill deficits and performance gaps as a way of improving employee performance. According to Swart et al., (2005), bridging the performance gap refers to implementing a relevant training intervention for the sake of developing particular skills and abilities of the employees and enhancing employee performance. He further elaborate the concept by stating that training facilitate organization to recognize that its workers are not performing well and a thus their knowledge, skills and attitudes needs to be molded according to the firm needs. It is always so that employees possess a certain amount of knowledge related to different jobs. However, it is important to note that this is not enough and employees need to constantly adapt to new requirements of job performance. In other words, organizations need to have continuous policies of training and retaining of employees and thus not to wait for occurrences of skill and performance gaps.

According to Wright & Geroy (2001), employee competencies change through effective training programs. It not only improves the overall performance of the employees to effectively perform the current job but also enhance the knowledge, skills and attitude of the workers necessary for the future job, thus contributing to superior organizational performance. Through training the employee competencies are developed and enable them to implement the job related work efficiently, and achieve firm objectives in a competitive manner. Further still, dissatisfaction complaints, absenteeism and turnover

can be greatly reduced when employees are so well trained that can experience the direct satisfaction associated with the sense of achievement and knowledge that they are developing their inherent capabilities Pigors & Myers (1998).

Most of the benefits derived from training are easily attained when training is planned. This means that the organization, trainers and trainees are prepared for the training well in advance. According to Kenney & Reid (1986) planned training is the deliberate intervention aimed at achieving the learning necessary for improved job performance. Planned training according to Kenney and Reid consists of the following steps:

- a) Identify and define training needs.
- b) Define the learning required in terms of what skills and knowledge have to be learnt and what attitudes need to be changed?
- c) Define the objectives of the training.
- d) Plan training programs to meet the needs and objectives by using right combination for training techniques and locations.
- e) Decide who provides the training.
- f) Evaluate training.
- g) Amend and extend training as necessary.

From the fore-going, we can clearly say that before any training could take place, there are pre-planned training processes that are put into consideration. The Process of planned training as identified by Armstrong Michael (1995) includes:

- a) Identify Training Needs

- b) Define Learning Requirements
- c) Plan Training Programmers
- d) Evaluate Training
- e) Trainers Techniques Facilities Locations
- f) Implement Training

2.3.4 The Other Factors Affecting Employee Performance

2.3.4.1 Management (Subordinate Relationship)

As organizations strive for flexibility, speed and constant innovation, planning with the people and not for the people ensures a positive relationship to performance improvement. When employees are given freedom to participate in organizational decision making for example, there is are high chances of having mutual trust between management and employees. Mutual trust and cooperation help to break the barriers between the two parties. The employees will not resort to strikes and work stoppages without exhausting all the available channels of resolving the dispute. Employees will be motivated because management considers them as partners in contributing to organizational success instead of being seen as mere subordinates and therefore will avoid engaging into counterproductive behaviors hence improved performance through timely achievement of organizational goals and objectives Carrel, Kuzmits & Elbert (1989). Additionally, Ichnniowski (1997) argues that innovative human resource management practices improve performance like use of systems related to enhance worker participation and flexibility in the design of work and decentralization of managerial tasks and responsibilities.

2.3.4.2 Working Conditions

Although working conditions do not have a direct impact on production or output, they indeed have an indirect performance for example if the manual or mental work involved in certain jobs in a factory is tiresome, it will result into endangering not only the company property but also result into accidents which may further involve such incidents like loss of life. This might have adverse effects on the morale of the entire work force. Therefore organizations should establish working conditions that do not affect the work force negatively by providing among other things noise free environments, adequate lighting systems, and adequate temperatures Hogber (2005). Organizations can prevent accidents and maintain good safety records through development of a positive safety culture to ensure good working condition hence performance improvement Newstrom (2002).

2.3.4.3 Reward System

The overall aim of reward systems is to attract and retain quality human resources when the pay conditions are perceived by the employee as equitable and in relation to their performance improvement. Organizations can use non-financial rewards like transport fee, incentive schemes to increase performance Armstrong (2006). Additionally, organizations should adopt reward systems that are similar to the industry in which they operate or organizations can develop performance based pay systems in order to reward employees according to the set performance standards and profitability goals. Therefore for performance to improve, organizations need to create and maintain a sense of fairness

equity and consistence in their pay structures Davar (2006). Employees expect that the employers will purchase their labor at a certain price.

2.3.4.4 Health Unionization

In creating a healthy work climate, both management and workers unions should have a united hand and in the well-being of the organizational employees. Unionizations improve the industrial relations in instances where the management allows free participation of employees in trade unions. Management and trade unions will negotiate through collective bargaining processes the conditions of workers employment. Nilsen (2002) argued that industrial peace is a very important aspect for performance and growth of organizations. If the organization is plagued by industrial disputes and strikes, performance is bound to decrease. In other words, for overall productivity to improve health unionization should be considered and industrial disputes prevented through negotiations, conciliation rather than confrontation (Daft 1997).

2.3.4.5 Team Work

This is when two or more people interact and coordinate to accomplish a specific goal and objective. When organizational members work together in teams, coordination of organizational goals and objectives becomes easier. This will lead to the teams sharing performance goals and thus lead to improving the morale of the employees which will later lead to improvements in productivity. Team works encourages open communication between employees and have compliment skills which enable them to achieve more in a specified period of time as compared to when the individual is working alone hence

creating synergy Daft (1997). Additionally, Stoner (1996) argues that employees in teams often unleash enormous energy and creativity reduces boredom because teams create a sense of belonging and affiliation hence increase in employee's feeling of dignity and self-work. However, teams have the potential to be productive but the degree of performance depends on the relationship between management and the working team. Therefore support from management enhances performance of teams and performance improved in general.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Research Design

The study is a survey in the form of cross sectional study in which data was collected through sampling. Forty eight employees were selected and questionnaires were administered. The questionnaires were administered personally by the researcher to the respondents. The Training Manager and the Human Resource Manager provided some of the information needed. Documents on training from United Bank of Africa (UBA) were also reviewed. This was to help the researcher ascertain whether United Bank of Africa (UBA) has a training policy in place, whether United Bank of Africa (UBA) has career progressions projection for each employee, and also to check whether the processes of training were being duly followed.

3.2 Population, Sample and Sampling Techniques

All employees of United Bank of Africa (UBA) comprising Customer Care department, Teller/Cashier department, Information Technology (IT) department, Maintenance Department, Human Resource department, Finance/Accounting department, Bulk Room Officer, Transport/Logistics department and the Security department.

The sample size of 48 was small for the kind of study intended but time and other constraints made it imperative to restrict the sample to that size Sampling procedure employed was:

- i. Convenience sampling selection method was used.

ii. A formal letter permission was obtained from the Human Resource Manager and the Training Manager

iii. Employees were informed about the research and were asked to willingly fill the questionnaire when available.

3.3 Methods of Data Collection

The data for this research work was obtained essentially from primary and secondary sources. The researcher traces the history of United Bank of Africa (UBA) and its role of training and development over the years from secondary sources. The purpose of the questionnaires was to investigate the awareness of the various training programs and the role the various training plays in improving employee's performance.

Primary data was also sourced from semi-structured personal interviews conducted. There was also a brief interview with the Training Manager and the Human resource manager. These interviews were also intended to provide general perception on how United Bank of Africa (UBA) has traditionally dealt with issues of training and development. Secondary data constitutes the source of data, gathered from United Bank of Africa (UBA) corporate plan, its Human Resource Management policy, in-house newsletters, books and journals on Human Resource Management, training and development.

3.4 Techniques of Data Analysis

In order to ensure logical completeness and consistency of responses, data editing was carried out frequently by the researcher. Identified mistakes and data gaps were rectified as soon as possible. Once editing was done with, Data was analyzed quantitatively.

Quantitative data analysis was done by the use of Microsoft word integrated package on a personal computer and the SPSS software. The technique for quantitative data analysis was the frequency distribution and percentages, which were used to determine the proportion of respondents choosing the various responses. This was done for each group of items relating to the research questions. The proportions showed the diverse views of employees on the various sub-issues. Tables and charts were also used to ensure easy understanding of the analyses.

CHAPTER FOUR
DATA PRESENTATION AND ANALYSIS

4.1 Data Presentation

Table 1: Sex Distribution of the Respondents

Sex	Frequency	Percentage (%)
Male	31	64.6
Female	17	35.4
Total	48	100

The table 1 above shows that most of the participants are male 31(64.6%). That is, male were involved more in the study than female

Table 2: Age Distribution of the Respondents

Age	Frequency	Percentage (%)
18 – 25	4	8.3
26 – 35	21	43.8
36 – 45	19	39.6
46 – 55	3	6.3
56 – Above	1	2.0
Total	48	100

The table 2 above shows that most of the participants are between 26-35 years 21 (43.8%). That is, most of the people who participated in the study are young adults.

Table 3: Educational Qualification Distribution of Respondents

Educational Qualification	Frequency	Percentage (%)
No formal education	4	8.3
WASCE/SSCE	6	12.5
BSC/B.A/HND	23	47.9
MBA	7	14.6
MSC	5	10.4
Others	3	6.3
Total	48	100

Table 3 indicates that most of the participants are BSC/B.A/HND holders 23(47.9%).

That is, a lot of the participants are very educated.

Table 4: Income Distribution of the Respondents

Income	Frequency	Percentage (%)
35000 – 50000	33	68.8
51000-65000	10	20.8
66000-70000	3	6.3
71000 – 85000	2	4.1
Total	48	100

Table 4 shows that most of the participants earn between 35000- 50000 33(68.8%). This means that majority of those who engage in this study are low income earners.

Table 5:Department Distribution of the Respondents

Department	Frequency	Percentage (%)
Customer Care	4	8.3
Teller/Cashier	6	12.5
Information Technology (IT)	5	10.4
Maintenance	2	4.2
Human Resource	8	16.7
Finance/Accounting	7	14.6
Bulk Room	6	12.5
Transport/Logistics	4	8.3
Security	6	12.5
Total	48	100

The table 5 above depicts that majority of the participants are in the Human Resource Department 8(16.7%).

Table 6:Length of Service Distribution of the Respondents

Length of service	Frequency	Percentage (%)
Less than a year	17	35.4
1-2 years	21	43.8
3-5 years	10	20.8
Total	48	100

The table 6 above depicts that most participants have worked in United Bank of Africa Plc between 1-2 years 21 (43.8%). That mean most of the staff are relatively new.

Table 7: Have You Ever Undergone Any Training in United Bank of Africa Plc

Response	Frequency	Percentage (%)
Yes	36	75
No	12	25
Total	48	100

The table 7 above depicts that most participants in United Bank of Africa Plc have undergone training.

Table 8: What Type of Training Have You Attended?

Response	Frequency	Percentage (%)
Training and Development	32	66.7
None	16	33.3
Total	48	100

The table 8 above depicts that most participants in United Bank of Africa Plc. Most of the staff have undergone training and development programme 32(66.7%). This perhaps is because most employees need to be orientated about the values, ethics and rules of the organization.

Table 9: How Often Do You Undergo Training?

Response	Frequency	Percentage (%)
Quarterly	6	12.5
No specific schedule	42	87.5
Total	48	100

The table 9 shows that most participants indicate that there is no specific schedule for training in United Bank of Africa Plc. 42(87.5%). This means that training is undergone as at when needed by the organization.

4.2 Data Analysis and Results

Hypothesis

H0: Training and Development does not have any impact on employees' performance in United Bank of Africa Plc.

H1: Training and Development has impact on employees' performance in United Bank of Africa Plc.

Table 1: Training and Development Has Enhanced My Performance on the Job

Response	Frequency	Percentage (%)
Disagree	4	8.3
Neutral	6	12.5
Agree	12	25
Strongly Agree	26	54.2
Total	48	100

Most of the participants agree that Training and Development has enhanced my performance on the job. This means that this type of training has contributed significantly to the performance of employees in the organization. Thus it should be retained and improved.

Table 2: Training and Development Received is Relevant to My Area of Operation

Response	Frequency	Percentage (%)
Disagree	3	6.3
Neutral	7	14.6
Agree	14	29.1
Strongly Agree	24	50
Total	48	100

Majority of the participants agree that Training and Development received is relevant to their area of operation. This shows that the content of the training modules is meeting the needs of each department or unit in the organization.

Table 3: Training and Development is not necessary in United Bank of Africa Plc.

Response	Frequency	Percentage (%)
Strongly disagree	6	12.5
Disagree	14	29.1
Neutral	19	39.6
Agree	9	18.8
Total	48	100

Although 29.1% disagree that Training and Development is not necessary in United Bank of Africa Plc, 39.6% is neutral about this training programme being necessary in the

organization. This indicates that even though the programme is effective and meeting needs a lot of the participants still have mixed feelings about it.

Overall, the Training and Development programme has impact on employees' performance in United Bank of Africa. But there is need to examine the importance of the training package.

4.3 Discussion of Findings

The importance of training and development in the corporate world has been highlighted in the previous literature. Thus, it is essential to examine any issues related to training and development in any business sector. The purpose of this study is to examine the effects of training on employee performance within the organization. Moreover, sub goals are developed to facilitate a clear achievement of the purpose of the study. These include;

- (1) What training programs exist in the telecommunications sector?
- (2) What are the training objectives?
- (3) What methods are used and do these methods meet the training objectives?
- (4) To examine the effects of training on employee performance.

The findings reported in this study suggest that training and development have an impact on the performance of employees with regards to their jobs. This result is broadly consistent with prior management literature on training and development. In order to gain more specific knowledge of training and development from the sample companies, different questions are presented to the respondents and thus examined. These questions

are focusing on employee participation in training, selection for training, methods of training and relevance of training to the work of the respondents. The above questions have been of particular interest because they facilitate an understanding of the training practice in the companies under study. The results from the questions on employee participation in training and selection for training indicate that these companies have good and perhaps clear policies regarding training and development as most of the respondents indicated that they have participated in training and that most of them were provided with opportunities to train under the compulsory practice of the company for all employees and/or on joining the company. In examining the question relating to the training programme quality, the results indicate that the programmes undertaken by the sampled bank is relevant as considered by the respondents` opinions.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1 Summary

This study looked at the impact of training and development on employee performance in United Bank of Africa Plc. The entire study was structured into five chapters. Chapter One (1) which constitutes the introduction to the study contains the background information, problem statement with relevant research questions, objectives of the study, the hypotheses, justification of the study. Chapter Two (2) of the study was used to review relevant literature involving the examination of key concepts like training, benefits of training, training process and methods, employee development, employee performance and the relationship between training, development and performance. Chapter three (3) deals with the methodology of the study and contains the research design, population, sample of the study, sampling procedures, data collection methods, design and administration of research instruments, data analysis procedures and limitations. Chapter four (4) the data collected from the primary and secondary sources were presented and analyzed with regards to the hypotheses of the study. Accordingly, the results of the study are summarized below, and recommendations provided, and a conclusion provided for the study. Chapter five (5) constitute of the summary, conclusion and recommendations. The study was conducted with a set of hypotheses which relate directly to the research questions. Data collected from interviews with the Human Resource Manager and Training Manager, and supported by secondary data indicates that indeed training and development activities in United Bank of Africa Plc date back to

when the bank was established. Thus training and development activities have long been human resource management tools at United Bank of Africa Plc over the years. The hypothesis was supported by evidence from data collected. Data collected, presented and analyzed also indicated that the purpose of training and development activities at United Bank of Africa Plc is to enhance the skills of employees and also to achieve improved individual and organizational performance.

The Hypothesis states that,

H0: Training and Development does not have any impact on employees' performance in United Bank of Africa Plc.

H1: Training and Development has impact in employees' performance in United Bank for Africa Plc.

Most of the participants agree that Training and Development has enhanced their performance on the job. This means that this type of training has contributed significantly to the performance of employees in the organization. Thus it should be retained and improved.

Majority of the participants agree that Training and Development received is relevant to their area of operation. This shows that the content of the training modules is meeting the needs of each department or unit in the organization.

The findings show that Training and Development programme has impact on employees' performance in United Bank for Africa Plc. But there is need to examine the importance of the training package.

5.2 Conclusion

On the whole, the study sought to investigate the impact of training and development on employee performance using United Bank of Africa Plc as a case study for findings and recommendations provided. United Bank of Africa Plc will need to take action to correct its training and development package, and make sure the processes involved are duly followed. The findings of this research indicates that the various training undergone in United Bank of Africa Plc has impact in employee performance but the management needs to look into the training package. From the results of the study, it can be concluded that United Bank of Africa Plc as invested in the training and development of employees, however the management needs to look into the various training programmers.

5.3 Recommendations

In order to reap the full benefits of a training initiative, United Bank of Africa Plc should ensure that the following are instituted at the work place.

i.)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/Training manager. Everyone involved should agree exactly to what the trainees are lacking.

ii.)Well-Structured Training Calendar: There is need for well-structured training calendars which can be used monthly at the United Bank of Africa Plcto inform/prepare employees ahead about trainings that are likely to hold for the month. The training calendar will also help the Training manager to keep proper track of the training package

iii.) 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 analyze.

iv.) Provide Specific Information to Employees: Performance appraisal information system which is used monthly in United Bank of Africa Plc 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.

v.) Enrich Job Experience: Most employee development occurs through job experiences. Development is most likely to occur when there is a mismatch between the employee's skills and past experiences, and the skills required for the job. There are several ways that job experiences can be used for employee these include the enlargement of current job, job rotation, and promotion to positions with greater challenge.

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APPENDIX

Department of Business Administration,

Faculty of Administration,

Nasarawa State University,

P.M.B 1022

Keffi.

Nasarawa State.

Dear Respondent,

I am a student of the above name institution carrying out a research on the topic “THE IMPACT OF TRAINING AND DEVELOPMENT ON EMPLOYEE PERFORMANCE IN UNITED BANK OF AFRICA PLC.” This questionnaire is designed to assist the researcher to reach a conclusion on the topic and purely for academic purposes.

Any information given shall be treated with utmost confidentiality.

Thanks.

Yours Faithfully,

STEPHEN ONYINOYI MARGARET

QUESTIONNAIRE

SECTION A:

BASIC DEMOGRAPHIC DATA (PLEASE TICK AS APPROPRIATE)

1. Gender: (a) Female (b) Male
2. Age: (a) 18-25 (b) 26-35 (c) 36-45 (d.) 46-55 (e) 56 and above
3. Qualification: (a) No formal education (b) WASC/SSCE
(c) B.Sc/B.A/HND (d) MBA (e) M.Sc (f) Phd (g) Others
4. Income range: (a) ~~₦35,000-₦50,000~~ (b) ~~₦51,000-₦65,000~~
(c) ~~₦66,000-₦70,000~~ (d) ~~₦71,000-₦85,000~~ (e) ~~₦86,000 and above~~
5. Department:
6. Rank:
7. How long have you worked for the organization? (a) less than 1 year
(b) 1-2 years (c) 3-5 years
8. Have you ever undergone any training in United Bank of Africa Plc?
(a) Yes (b) No
9. How often do you undergo training? (a) Quarterly (b) Every six months
(c) Once a year (d) Every two years (e.) No specific schedule

SECTION B:

PLEASE TICK THE APPROPRIATE NUMBER AGAINST EACH STATEMENT
ACCORDING TO THE SCALE GIVEN BELOW

Strongly Agree 5 Agree 4 Neutral 3 Disagree 2 Strongly Disagree 1

10. Training and Development has enhanced my job performance.

5 4 3 2 1

11. Training and Development received is relevant to my area of operation.

5 4 3 2 1

12. Training and Development is not necessary in United Bank of Africa Plc.

5 4 3 2 1

13. All the various trainings I have received have enhanced my competence at the
job. 5 4 3 2 1

14. Employee training has contributed to higher productivity in United Bank of
Africa. 5 4 3 2 1

15. All the trainings carried out in United Bank of Africa Plc have added more to cost
than revenue. 5 4 3 2 1

16. What problems do you face with regard to training and development within your
organization?

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17. Please specify any ways you think training and development in your organization can be improved.

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