

UNIVERSITY OF CAPE COAST

**ASSESSMENT OF FLEXCUBE WIDE AREA NETWORK
TRAINING PROGRAMME AT THE GHANA COMMERCIAL
BANK LIMITED (GCB LTD)**

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BANK LIMITED (GCB LTD)**

BY

DOMINIC COBBINAH


**A DISSERTATION SUBMITTED TO THE CENTRE FOR DEVELOPMENT
STUDIES OF THE FACULTY OF SOCIAL SCIENCES, UNIVERSITY OF CAPE
COAST IN PARTIAL FULFILMENT OF THE REQUIREMENTS FOR THE
AWARD OF MASTER OF ARTS DEGREE IN HUMAN RESOURCE
MANAGEMENT**

NOVEMBER, 2007

DECLARATIONS

Candidate's Declaration

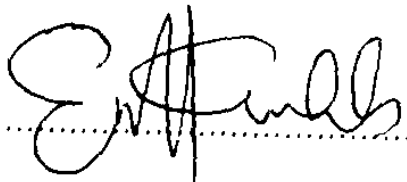
I hereby declare that this dissertation is the result of my original work and that no part of it has been presented for another degree in this University or elsewhere.

Candidate's Signature  Date 30-05-2007

Name DOMINIC CORBITT

Supervisor's Declaration

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

Supervisor's Signature  Date June 5, 2007

Name DR. FRANCIS ENU-KWESI

ABSTRACT

The Ghana Commercial Bank Limited (GCB, LTD) embarked on a computerisation drive in 1990 to enhance its business processes and its service delivery. The exercise resulted in the introduction of a centralised banking software (Flexcube) by I-flex Solutions Limited, India. A training programme was organized prior to and after the deployment of the software to equip staff in its use.

The study assessed the Flexcube training programme organized for the networked branches of the bank in order to draw lessons for improvement in subsequent programmes. For the achievement of the study objective, questions were posed and answers analysed in respect of training needs assessment conducted and methods of delivery. Stratified random sampling was used to arrive at the sample size of 70 comprising 10 branch managers, 20 supervisors and 40 clerical staff from a population of 560 members of staff. They were interviewed and questioned to solicit the relevant information for analysis.

The findings of the study indicate that though a systematic training plan was followed, there were serious omissions in the training needs assessment conducted, content design, principles of adult learning incorporated and training evaluation which need to be addressed to help improve subsequent programmes.

Among the recommendations were the need to conduct a comprehensive training needs analysis with active involvement of trainees and the selection of a comprehensive evaluation process that will bring out the necessary feedbacks for effective assessment of knowledge transfer and improvement in subsequent programmes.

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Though I have acknowledged the support of various people in the completion of this dissertation, I accept full responsibility for any shortcomings.

DEDICATION

To my wife, children, mother, loved ones, and the memory of my father.

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LIST OF ABBREVIATIONS

FINSAP – Financial Sector Structured Adjustment Programme

ERP – Economic Recovery Programme

SSNIT – Social Security and National Insurance Trust

ATM – Automated Teller Machine

UBS – Universal Banking Solution

GL – General Ledger

ROI – Return on Investment

CAI – Computer Assisted Instruction

CHAPTER ONE

INTRODUCTION

Background to the Study

The Ghana Commercial Bank was established as the Bank of the Gold Coast under an ordinance passed by the legislative Assembly in October, 1952. The bank officially opened for business on 20th May 1953. The initial focus of the bank was the provision of Banking Services to the emerging nation for socio-economic development. In particular, the bank was to pay special attention to the requirements of Ghanaian traders, businessmen, women, and farmers who hitherto lacked the needed financial support from the then expatriate banks. In addition, the bank was to function as a central bank.

On the attainment of independence in 1957, the Bank of Ghana was established to be responsible for central banking needs of the country with the Bank of Gold Coast being renamed as Ghana Commercial Bank to focus solely on commercial banking services. In fulfillment of the stated objectives for the establishment of the bank, a network of 130 branches was established all over the country to bring banking services to the doorstep of Ghanaians.

In April 1983, a comprehensive economic adjustment which embodied the financial sector was started following years of continued decline in economic performance. The first phase of the economic recovery Programme (ERP) dated

from 1983 to 1986 and focused on stabilisation measures. The policies implemented included currency devaluation, tight fiscal management and liberalisation of prices including interest rates. Prior to the reform, the financial sector was in distress, featuring interest rate ceilings, sectoral credit guidelines, credit ceilings and the use of direct monetary control tools, including reserve requirements.(Acquah, 2003:4).

The phased transition to market determined interest rates was stepped up in 1988 with the introduction of the Financial Sector Structural Adjustment-Programme (FINSAP). The specific focus on the financial sector was aimed at creating a sound prudential and regulatory framework for banking, strengthening bank supervision, restructuring distressed banks, human resource development in banks and development of fully liberalised money and capital markets. (Acquah 2003:1)

In line with FINSAP policy objectives, the bank was converted in 1993 to a public company under the statutory corporations Act 1993 (Act 461) as a limited liability company wholly owned by the Ghana Government in 1994. In 1996 after a public share floatation the bank was listed on the Ghana stock Exchange with a present ownership structure of 46.8% Ghana Government holding with SSNIT holding 17.81% with the remaining 35.68% to be held by other private organizations and individuals.

The liberalisation of the Financial Sector through the FINSAP resulted in more banks and Non-bank Financial institutions entering the Ghanaian Financial System. These banks which include among others Ecobank, Metropolitan and

Allied Bank, Trust Bank, Cal Merchant Bank, Prudential Bank scrambled for the same deposits, which hitherto were available to the traditional banks alone, including Ghana Commercial bank.

Due to the stiff competition that the bank encountered as a result of the proliferation of expatriate banks whose stock-in-trade was the use of sophisticated information and communication technology it became imperative for the bank to reposition itself through the use of the most effective and efficient technology to enhance business processes. This was in fulfillment of the bank's mission statement indicated in the following words: "to be the established leader in commercial banking in Ghana, satisfying the expectation of customers and shareholders, providing a full range of cost efficient and high quality services nation-wide, through the optimization of information technology and efficient branch network".

In a bid to introduce computerisation into the mainstream business processes of the bank, funds were outsourced from the World Bank through FINSAP for the acquisition of an Information Technology (IT) solution from the National Cash Register (NCR) and the American Telephony and Telegraph Company (AT&T). Under this contract, Tara systems were the suppliers of the software, (AUTOBANK) with NCR providing the hardware. The contract for this project was signed in 1994 and was to cover 25 branches and Head office on "stand alone" basis. However, after the implementation of the software, at five branches namely High street, Liberty House, Ministries, Trade Fair in Accra and Obuasi, the bank was unable to continue with the implementation because of the

problems that were encountered by the users and the implementation team. The contract was therefore abrogated in 1996.

In May 1998, the bank awarded a contract to I-flex Solutions Ltd of India to provide a centralised system, Finware/MicroBanker, to replace the Autobank Software to enable networking of 25 of the bank's branches. The implementation of a centralised network system was aimed at allowing customers to enjoy real time banking ("everywhere") and modern banking facilities and products such as ATMs (Automated Teller Machine) Fund Transfer services etc.

In 2001, the bank changed over from the Finware/Microbanker software to "Flexcube"- a Universal Banking Solution (UBS). The changeover became necessary due to the following anticipated benefits that will accrue to the bank:

- (1) The new software will offer the bank the needed security and flexibility to be able to customise products and services to its current and future needs.
- (2) It will ensure successful introduction of Management and Customer Information systems.
- (3) The software will provide a robust and flexible system that will change all current inefficient processes and meet the requirement of GCB's rapidly changing business environment.

In order to facilitate a smooth transition, a project team was formed to see to the planning and implementation of the exercise. It dawned on the team that the mere provision of high technology software might not necessarily ensure improvement in performance unless the human factor (the user) is equipped with

the needed skills and knowledge in the efficient and effective use of the facility. So for the development of the user to acquire the needed skills and competencies in the use of the software, training became very crucial. A training exercise was organised for staff of the network branches (**the end-users**) who are on the shop floor prior to the changeover and immediately thereafter. This was purposely to assist users to effectively handle all business activity and roles assigned them with minimal or no supervision and to understand changes to business sub processes, procedures including how to work in the Flexcube environment. The training programme was organised in two parts: Pre- implementation (prior to change over) and Post- implementation (immediately after changeover)

The objectives of the training exercise were to:

1. Understand changes to business sub processes and procedures including how to work in the Flexcube environment.
2. Help users to acquire the knowledge, skills and competences in the effective and efficient use of Flexcube to facilitate the re-engineering of the banks business processes.
3. Understand the use of the training/Operational Manual developed for the use of Flexcube in the performance of their duties.

Staff from the Operations Support Department and the Project Office facilitated the exercise. Each training programme was divided into two parts. The first part was organized off-site at the Staff Training School. Here the methodology used was a combination of lectures, discussions and computer-mediated method with a training model of the software.

The second part of the Training was organised on-site at the various branches with mostly practical work on the computer with guidance from the trainers i.e. "Sitting by Nellie". The content of the training designed after a job/operational analysis of the bank's business processes and for the achievement of the training objectives included the following:

- i. Computer Appreciation in a Windows Environment
- ii. Overview of Flexcube
- iii. Branch Security Management System
- iv. Customer Information file and Management
- v. Product Design Concept and Setup
- vi. Teller Related activities in FLEXCUBE OPERATIONS
- vii. Structure of the General ledger(GL) & GL enquiries
- viii. Account facilities and Maintenance
- ix. Miscellaneous Activities.

Training and operational manuals were made available to the participants and the branches to aid and equip them to effectively use the software.

◆Statement of the problem

The introduction of Flexcube system, integrated with the end user training programme was expected to enhance the business operations, limit the time needed to address customer requests, improve customer turn round time and general efficiency. The change to the Flexcube system implied a change in procedures and processes. Several employees have undergone either offsite or on-

site training to administer the new system to improve customer satisfaction. However, the frequent referral of functional and operational issues to the help desk suggests that all is not well with customer satisfaction. An assessment of the training programme is therefore necessitated.

The study is thus an exploratory one intended to assess the nature of the training programme designed for the acquisition of the needed skills and competences to run the Flexcube system.

Objectives

General objective

The main objective of the study is to assess the Flexcube Training programme organised for the networked branches of the bank and to draw lessons for improvement in subsequent programmes.

Specific objectives

Specifically, the study will

- i. Examine the training need analysis conducted as the basis for the exercise.
- ii. Assess the content of the programme.
- iii. Assess the methods used to implement the training process.
- iv. Examine the principles of Adult learning incorporated in the training exercise.

- v. Examine the processes and procedures employed to evaluate the outcome of the training programme.
- vi. Make recommendations for improvement in subsequent training programmes.

Research Questions

- i. How was the training need analysis conducted?
- ii. To what extent was the content of the training programme compatible with the objectives?
- iii. How effective was the method used in implementing programme?
- iv. What were the principles of adult learning incorporated in the exercise?
- v. What processes or procedures were used to evaluate the outcome of the training exercise?

CHAPTER TWO

LITERATURE REVIEW

Introduction

The literature review of the study assessed studies that have been conducted on training programmes. This served as the basis for the examination of the training programme organised for the bank's end users at wide Area Network branches in the use of the Flexcube software.

Specifically, the focus was on the following areas;

- i. Definition of training: This section reviewed the various meanings of the term training.
- ii. Training Need Assessment: The section examined studies that had been conducted in the area of training need analysis as an important pre-requisite for organisation of an effective training programme.
- iii. Training Methodology: This section examined studies conducted in the area of training methodology that will lead to the achievement of training objectives.
- iv. Principles of Adult Learning Theory: This section reviewed principles of adult learning theory and examined the factors that contribute to a successful training programme.

- v. **Evaluation of Training:** There was a review of studies done in the area of evaluation of training for feedback to draw lessons for improvement.
- vi. **Human Capital Theory:** Finally the human capital theory was reviewed so as to place the training programme in the appropriate perspective.

Definition of Training

Livy (1990:313) indicates that training is to some extent a management reaction to change, i.e. changes in equipment and design, methods of work, new tools and machines, control systems, or in response to changes dictated by new products, services or markets. On the other hand training also induces change. Training is both a cause and effect of change. Accordingly he defines training as the systematic development of the attitude/knowledge/skill/behaviour pattern required by an individual in order to perform adequately a given task or job. Livy's definition considers training only as a modification of behaviour or the acquisition of job-specific skills or knowledge, which will help the achievement of organizational goals without recognizing the need to tailor training to meet the individual goals and aspirations. The definition is also silent on the need to tailor training for human resource development for the achievement of strategic organizational goals.

Cascio (1992:232) considers training to consist of a planned programme designed to improve performance at the individual, group and or organisational

levels. Improved performance in turn implies that there have been measurable changes in knowledge, skills, attitudes and or social behaviour. Though Cascio's definition is in part similar to that of Livy as they both see training as a systematic process for the modification of attitude for the acquisition of skills and knowledge for the performance of a task. Cascio goes further to indicate the fact that training should be a holistic process for the achievement of both individual aspirations and corporate goals. He also emphasises the fact that the improved performance should be seen in measurable changes in knowledge, skills, attitudes or social behaviour. This definition is in line with one of the reasons for the Flexcube training programme that was to assist staff to acquire the knowledge and skills in the use of the Flexcube software for the efficient and effective performance on the job.

In the definition of Manpower Service Commission of England (1981) as cited by Breadwell and Holden (1995:336) training was indicated as a planned process, which leads to modification of skills and knowledge for improved performance in an organization. Being a planned process it requires the systematic designing of the programme taking into consideration the purpose of the exercise, the content and participants involved and the principles of adult learning incorporated for the achievement of the required knowledge and skills. This definition is similar to the ideas of Cascio and Livy as they all see training in the light of modification of attitude and acquisition of knowledge and skills. However, Breadwell and Holden (1995) indicate further that training helps to develop human resources for both current and future needs of the organization

of the Flexcube training exercise since it became imperative due to the introduction of the software and the need to equip staff with the knowledge and skills to perform efficiently and effectively.

Ivancevich (1995:423) postulates training as a systematic process of altering the behaviour of employees in a direction that will achieve organisation goals. Training is related to present job skills and abilities needed to be successful. A formal training programme is an effort by the employer to provide opportunities for the employee to acquire job-related skills, attitude and knowledge. Ivancevich's assertion sees training as the acquisition of job related skills and abilities that will lead to an improvement in current and future performance. It is also seen as a conscious effort on the part of an employer to provide the needed opportunity for the acquisition of job related skills and abilities in a planned process. This meaning of training places emphasis on the achievement of organisational objectives or goals by imparting the skills and abilities needed to make it possible. This is in agreement with earlier discussions made by Cascio, Breadwell and Holden as an attempt to impart specific job related skills.

Contrary to definitions by Cascio, Breadwell and Holden who see training as skill acquisition that will lead to improved performance at both the individual and organisational level and as a tool for career development, Triner, Greenberry and Watkins (1996:52), in agreement with Ivancevich define training as the process of acquiring and improving the skills, knowledge, and attitudes required for present job performance, the job an individual currently holds. Training, as an

intervention to solve a performance problem, may take many forms, for example: interactive and hypermedia-based, experiential and discovery learning, embedded training, computer based instruction, teleconferencing, etc. Whatever the means employed, the desired end is the same: mastery and acquisition of the skills, knowledge, attitudes, and abilities for the performance of mission and job-related tasks. Triner, Greenberry and Watkins (1996) consider training as an intervention only to fill a skill or knowledge gap that exist between required and actual skills for effective and efficient job performance. This definition emphasises the achievement of organizational goals without considering the goals and aspiration of the individual. Nevertheless it emphasizes the necessity of training as an exercise to improve on skills required for the efficient performance of a job related task as envisaged for the conduction of the Flexcube training programme.

Armstrong (2000:543) in agreement with the definition by Ivancevich sees training as a planned process purposely to modify individual behaviour to acquire knowledge and skills through learning experience for the achievement of organizational goals. According to him it is also to improve on or help in the realization of individual's potentials for the benefit of the organisation. This definition introduces a new dimension to training, which is the issue of incorporating the principles of learning theory in the process. Like the other definitions, training seeks to bridge the skill or knowledge gap existing between expected and actual skills and competencies that will lead to optimum performance.

Asare-Bediako (2002:65) also defines training as a job or task-oriented exercise, which aims at enabling individuals to perform the jobs they are currently doing better. This definition, though in agreement with submission made by Breadwell and Holden, Cascio and Ivancevich, is limited in scope as it sees training only as an attempt to modify individual's behaviour to get the job done for the achievement of organisational goals without consideration of individual goals.

Cole (2002:330) opines that training will be understood as any learning activity, which is directed towards the acquisition of specific knowledge and skills for the purposes of an occupation or task. According to him the focus of training is the job or task. Cole's assertion like the earlier scholars reinforces the fact that training is knowledge or skills specific directed towards a particular job role. This meaning seeks to differentiate between training and development, which apart from focusing on the task and organisation also emphasises the individual's development. He went on to suggest the following potential benefits that an organization will enjoy if training is organized effectively and efficiently, and these include:

- (1) Maintenance of a sufficient and suitable range of skills among employees
- (2) The development of knowledge and skills in the workforce
- (3) The harnessing of work experience and other forms of on-the-job development job performance and productivity
- (4) Achievement of improved job performance and productivity

- (5) Improved product quality and services to customers and
- (6) Increased motivation amongst employees. (Cole 2002: 331)

The justification for a training exercise and the realisation of its potentials thereof as well as its effectiveness as asserted by Cole, other scholars like Armstrong and Ivancevich hinges on the conduction of training needs assessment.

Training Needs Analysis

Various studies have emphasised the importance of training needs assessment as a pre-requisite to establishing the need of the exercise and the content thereof.

Hall (1984:162) comments that the first step of vital importance in human resource development is the identification of needed skills and active management of employee learning for their long- range future in relation to explicit corporate and business strategies. He emphasised that many organisations invest considerable resources in training and development but never really examine how training and development can most effectively promote organizational objectives.

Hall's assertion seeks to emphasise the need to identify the skills and knowledge required in consonance with the business strategies through training needs assessment so that the learning activity will be managed for the achievement of the organizational objectives. This opinion reinforces the necessity of a well-organised training needs assessment as the basis for the effectiveness of training. With the analysis of the business processes of the bank vis-a-vis the use of

Flexcube and the required skills and knowledge shortfall the conduction of the training exercise became inevitable with the onerous task to bridge the skill gap realised.

Cascio (1992:236) identifies three levels of analysis for determining the needs that can fulfill:

- 1) Organization analysis focuses on identifying where within the organisation training is needed.
- 2) Operations analysis attempts to identify the content of training-what an employee must do in order to perform competently.
- 3) Individual analysis determines how well each employee is performing the tasks that make up his or her job.

According to Cascio, training needs analysis must be done at the corporate level against the backdrop of organisational objectives and strategies. The view of Cascio on training needs analysis indicates that the exercise should be a comprehensive process beginning from the corporate or organizational level by relating the assessment of the needs to the achievement of organizational goals. Identification of training needs at this level inform the operations analysis which entails a careful examination of the job to be performed after training, which culminates in individual analysis to determine a gap if any between actual and desired performance of employees.

The view of Cascio supports Hall's assertion, which intimates that training needs assessment should be done in consideration of the business and corporate strategies of the organisation so as to achieve the desired goals. That is, the

corporate or business strategies form the basis of training needs assessment. This assertion supports the conduction of the Flexcube Training exercise because with the introduction of the software it became necessary to assist employees to understand the operations of the software so that they can perform their job roles effectively and efficiently.

Breadwell and Holden (1995:341) stress the importance of training needs analysis. They indicated that in order to create a human development plan the first step is to analyze the training needs of the organization in relation to the organization's strategy and equate it with the needs of the individuals within it. They stress the fact that training needs assessment is inevitable in the definition of a human development plan and that it should be comprehensively conducted from the corporate or organizational level through to the individual's level in order to meet the aspiration of the organization as well as the employee. This view is in support of the assertion of Cascio, which recognizes the need to analyse the organization as well as the individual through training needs assessment to be able to determine the performance deficiencies which need to be corrected by training for the achievement of corporate goals.

Ivancevich (1995:429) in studying training and its strategies indicated that the first step in managing training is to determine training needs and set objectives for these needs. According to him training needs assessment involves analyzing the organisational needs; knowledge, skills, and ability needed to perform the job; and the person or jobholder's needs. This implies a determination of the organisation's needs vis-à-vis its objectives and strategies, the consideration of

the task to be performed and the appropriate skills and knowledge needed for efficient performance standards. Ivancevich is in agreement with the earlier studies of Cascio (1992) and Breadwell and Holden (1995), which recognize the need to conduct training needs assessment in consideration of the organisation's goals and the individual's aspirations.

Broadbent and Friodevaux (1998:5) indicate that training needs analysis is a process of gathering and interpreting data for identifying performance problems and suggesting solutions. The challenge is to obtain complete and accurate data. This amounts to answering who, what, when, where and why. A thorough training needs analysis exercise comprises six types of analyses. These are a context analysis of the business needs or other reasons the training has been suggested; a user analysis dealing with potential participants and instructors involved in the process; a work analysis of the tasks being performed; a content analysis of documents, laws, procedures used on the job; a training suitability analysis of whether training is the solution; and a cost-benefit analysis of the return on investment (ROI) of training. They suggest a comprehensive analysis of a business case for training, organization's expectations and the cost effectiveness of the exercise, what performance deficiency needs to be corrected through training, analysis of the actual skills and knowledge of employees and performance standards that should be provided for during training.

In spite of the fact that their assertion agrees with earlier scholars that training needs assessment should precede a training exercise, they suggest a thoroughly and comprehensive data gathering and analysis from the corporate

level to the task involved through to the participants and the trainers who are to conduct the exercise. According to them this will form the basis for determining whether training is the appropriate solution for a performance short fall or otherwise.

Osinski and Miller (1999:4) indicate that designing training and development programme involves a sequence of steps that can be grouped into five phases: needs assessment, instructional objectives, design, implementation, and evaluation. In order to be effective and efficient, all training programs must start with a needs assessment. Long before any actual training occurs, the training manager must determine who, what, when, where, why and how of training. In order to do this, he must analyze as much information as possible about the:

- Organization and its goals and objectives

- Jobs and related tasks that need to be learned

- Competencies and skills that are needed to perform the job and

- Individuals who are to be trained.

The assessment begins with a "need" which can be identified in several ways but is generally described as a "gap" between what is currently in place and what is needed, now and in the future. Gaps can include discrepancies/differences between what the organization expects to happen and what actually happens, current and desired job performance and existing and desired competencies and skills. Needs assessment can also be used to assist with: competencies and performance of work teams, problem solving or productivity issues, and the need to prepare for and respond to future changes in the organization or job duties. The

results of the needs assessment allow the training manager to set the training objectives by answering two very basic questions: who, if anyone, needs training and what training is needed.

Osinski and Miller (1999) emphasise needs assessment as the most important exercise, which needs to be conducted as a basis of training. His findings are in agreement with submissions made by earlier scholars on the essence and relevance of training needs assessment.

Armstrong (2000:551) comments that “training must have a purpose and that purpose can be defined only if the learning needs of the organization and the groups and individuals within it have been systematically identified and analysed. He went on to indicate that training needs analysis is partly concerned with defining the gap between what is happening and what should happen. This is what has to be filled by training, i.e. the differences between what people know and can do (actual performance of individuals) and what they should know and be able to do (targets or standard of performance). However, he cautioned that it is necessary to avoid falling into the trap of adopting the ‘deficiency model’ approach, which implies that training is only about putting things right that have gone wrong. Training is much more positive than that. It is, or should be, more concerned with identifying and satisfying learning and development needs-multi-skilling, fitting people to take extra responsibilities, increasing all-round competence and preparing people to take on higher responsibility in the future.

According to Armstrong unlike the earlier scholars before him, the need assessment should not concentrate only on determining deficiencies existing in

present job performance, which should be filled, but that it should be comprehensively done to be able to help realize the potentials inherent in employees so that they can take higher responsibilities.

Asare-Bediako (2002:76-77) also asserts the importance of training needs assessment in designing training programme. According to him, this will help in tailoring training in consonance with the organizational goals and objectives and also help in realizing the required skills and knowledge needed for the performance of a task. He stresses that training need assessment will help in the identification of a gap between required and actual competencies in order to determine the training programme that will be appropriate for the bridging of the gap.

Cole (2002:339) opines that organizations adopting a systematic approach to training and development will usually set about defining their needs for training in accordance with a well-organized procedure. Such procedure will entail looking at training needs from a number of perspectives:

- (1) The organization i.e. corporate requirements
- (2) The department or function
- (3) The job or occupational group
- (4) The individual employee.

His assertion also supported the essence of training needs assessment as the basis of training in line with the assertion of earlier scholars before him.

With the conduction of training needs assessment and the formulation of the instructional objectives, a training methodology or implementation design

appropriate for the achievement of the objectives should be selected. Studies conducted on training programme have reiterated the importance of the selection of appropriate training methodology for the achievement of training and learning objectives.

Training Methods

Training methods are the techniques and principles used to provide the required instructions for the achievement of training objectives.

Cascio (1992:251) writing on the appropriateness of a training methodology to achieve training objectives indicates that training methods can be classified in three (3) ways (i) Information presentation (ii) Simulation methods, or (iii) on-the-job training.

Information presentation technique entails the systematic presentation of a subject matter, which includes lectures, conference methods, correspondence courses, motion pictures, reading lists, programmed instruction and computer-assisted instruction.

Simulation methods involves interactive exercises in which trainees practice their skills in mock situations based on real work-related activity through the use of role-playing, programmed group exercises and the in-basket techniques and business games.

On-the-job training includes orientation training, apprenticeship, near-the-job training (using identical equipment but away from the job itself), job rotation,

committee assignments, understudy assignments, on-the-job coaching and performance appraisal.

According to Cascio, choosing a training method that best suits a given situation must first be defined through a training needs assessment, which will determine the essence of the training and the content thereof. He states further that a chosen method should meet the minimal conditions needed for effective learning to take place.

Ivancevich (1995:435-436) recognises four principal types of training depending on the where and the type of training. These four (4) methods of training are apprenticeship, vestibule, on- the -job and off- the- job training.

Apprentice Training is a combination of on-the-job and off-the-job training. Here the apprentice commits to a period of training and learning that involves both formal classroom learning and practical on-the-job experience. In vestibule training, the trainee learns the job in an environment that stimulates the real working environment as closely as possible. On- the- job training is the training process where the employee is placed into a real work situation and shown the job and the tricks of the trade by an experienced employee or the supervisor. Off- the -job training entails training outside the job environment unlike apprenticeship, vestibule training and on- the -job training that are organized on the job. Methods of off- the- job training include lecturing, discussion, programmed instruction and computer assisted instruction (CAI).

Though the two scholars are in agreement on training methodology on the basis of location and mode of delivery, Ivancevich differentiates the methodology

into four principal types while Cascio categorizes them into three types. Cascio considers off-the job training as information presentation which entails methods like lectures, conferences method etc.

In agreement with earlier scholars like Cascio and Ivancevich, Breadwell and Holden (1995:344) reiterate that training could be a cost effective investment if the most appropriate method is used for its delivery. They indicated that training methods could generally be divided into two broad types namely “on-the-job” and “off-the-job” training.

On-the-job training is conducting training in the job setting which can range from relatively unsophisticated “observe and copy” methods to highly structured courses built into workshops or office practice. Examples of on-the-job training according to Breadwell and Holden include “Sitting by Nellie” and “Learning by doing”, mentoring, shadowing and job rotation. “Sitting by Nellie and Learning by doing” involves a training methodology where the trainee is attached to an experienced colleague who takes him through the job processes to help him acquire the needed skills and knowledge to be on his own. Mentoring is a system whereby a senior or experienced employee takes charge of the training and development of a new employee by acting as a mentor who advises and protects the trainee to achieve the needed career development. Under the shadowing method the trainee is taken through the entire organization by making him to under study his or her senior colleagues at the various department of the organization. Job rotation involves the switching of roles to allow the trainee to understand the entire job process.

Breadwell and Holden (1995:345) categorise training programmes conducted outside the confines of the work place as off-the-job training. Under off-the-job training they made mention of workshops, seminar, case studies, role-play, simulation techniques, interactive computer learning packages, video and audiotapes and problem solving.

Cole (2002:354) indicates that, "training methods are essentially the means by which we intend to communicate information, ideas, skills, attitudes and feelings to learners". He further reiterated that it is common to find methods categorized according to whether they are employed in on-the-job or off-the-job situations. Even though he categorises training methods into only on and off the job, it is in line with earlier submissions made by Cascio, Ivancevich and Breadwell and Holden. Cole emphasises that the selection of a particular method depends on the purpose of the exercise and the training needs assessment. For instance he indicated that off-the job method is the most appropriate when emphasis on learning is on developing an understanding of general principles, providing background knowledge and generating an awareness of comparative ideas and practices. In the case of the choice of on-the-job training it is most appropriate when learning is more on the acquisition of specific, local knowledge in a 'real' situation. He suggested the following methods as off-the-job method of training. They include lectures/talks, classroom instruction, programmed instruction, group discussions, and case study analysis and simulation exercises. For on-the-job training he mentioned the following; job instructions, learning

from experienced workmates (e.g. 'sitting by Nellie') coaching/counseling, delegation, secondments and special projects.

The effectiveness of a given training method in achieving training goals depend on the integration of principles of adult learning incorporated in the process.

Principles of Adult Learning

The importance of the principles of Adult learning as the basis for all training programmes to achieve the optimal objective of knowledge and skills acquisition was also reviewed.

Sohn (1983) says that the following principles of learning should serve as a guide in developing and conducting an effective training programme. "Firstly, permanent changes in learner's knowledge, attitude, skills, values, sensitivities and perceptions demonstrate that learning has taken place. For a specific kind of change to occur certain methods are more effective than others. According to him, change is a process and it starts when the learner is motivated to learn by being taught using examples that they are familiar with. Secondly, learning through understanding tends to be better retained than learning by rote, which means that participants are able to maintain learning activities better when they understand them than mechanistic memory. Last but not the least, learners often resist learning when it involves doing away with comfortable, established attitudes and ways of doing things with new attitudes or ways of doing things. Such resistance can be lessened by making the learners feel that their individual

opinions are respected and that they have the right to decide for themselves to change their views or not" (Sohn, 1983, 21-24).

Knowles (1984:1) theory of andragogy is aimed specifically for adult learning. He emphasizes that adults are self-directed and expect to take responsibility for decisions. He indicated that in practical terms andragogy means that instruction for adults needs to focus more on the process and less on the content being taught. Specifically he indicates that andragogy applies to any form of adult learning that is applied in the design of organizational training programmes. He wrote that successful adult learning is based on four points. One, adult learners want to learn skills that apply to practical, real-life situations. Two, adult learners are self-directed. Three, adults learn better through active learning, such as role-playing or case scenarios, than they do through lecture-based instruction. Four, adults are aware of their own learning needs.

His studies on principles of Adult Learning tie in with the submission by Sohn in his study on how adults learn. They both agree that adults must be motivated to learn, but the process of learning must be practical with active involvement of the participants.

According to Cascio (1992:242) in order to promote efficient learning, long-term retention, and application of the skills or factual information learned in training back to the job situation, training programs should incorporate principles of learning developed over the past century. What principles should be considered? It depends on whether the trainees are learning skills (e.g., drafting) or factual material (e.g., principles of life insurance). To be most effective, skill

learning should include four essential ingredients: (1) goal setting, (2) behaviour modeling, (3) practice, and (4) feedback. These are in tandem with both Knowles' and Sohns' findings that adults need to be involved as a motivation to learn.

Denning and Verschelden (1993:576) used a focus group to assess the training needs of child welfare workers. This decision was based on the aforementioned concept that it is beneficial if trainers involve trainees in the planning process. One of the results of this study suggested that participants felt that they were stimulated more and learned more from interactive training seminars. The subjects also reported that they learned more if the training class used variety of modalities, such as incorporating visual aides. This view also corroborated the assumptions made by Knowles on adult learning principles with the fact that adult training should be practical and of relevance to the participants.

In their review of adult learning research, Zemke and Zemke (1995:31), summarized several key points. Trainees who are taught a new skill are better able to retain the skill if they are given the opportunity to use the skill immediately. Otherwise, knowledge of the skill will fade. Adults prefer classes that focus on a single subject and application of the subject to relevant problems. Adult learners are most receptive to training when they are newly placed in a position. Once workers become settled in their role, they are less likely to be receptive to instruction. Adult learners should be taken through information relevant to them for easy assimilation and application on the job. Trainers are also encouraged to involve their trainees in the planning stages of training, such as asking what it is that they need to know to perform their jobs. This assertion emphasizes the

peculiarities of adult learners and the need to factor them in designing and implementing training. This view is anonymous with earlier opinions expressed by Sohn (1983), Knowles (1984) and Cascio (1992).

Armstrong (2000:547) concludes that effective development and organization of a training programme requires the appreciation of learning theory and approaches to provide learning and development opportunities in organizations.

With the conduction of training need assessment and the selection of the appropriate methodology, which incorporates principles of adult learning for effective delivery, the exercise needs to be evaluated in consideration of objectives set to determine the achievement of the expected result or otherwise for the needed feedback. This makes training evaluation at all levels an important component in training programme.

Training Evaluation

Hamblin (1970:33) contributed a well-known definition of evaluation, in a training context as any attempt to obtain information (feedback) on the effects of a training programme, and to assess the value of the training in the light of that information. This definition emphasizes the importance of information –gathering in evaluation for the needed feedback to determine the effectiveness of a training programme.

According to Cascio (1992), training must be evaluated by systematically documenting the outcomes of the training in terms of how trainees actually behave back on their jobs and the relevance of the trainees' behaviour to the

objectives of the organization. This opinion seeks to indicate the fact that evaluation should be done thoroughly to be able to determine the outcome of the exercise in order to improve on it.

Assessing training effectiveness often entails using the four-level model developed by Kirkpatrick (1994:21). According to this model, evaluation should always begin with level one, then as time and budget allows, should move sequentially through levels two, three, and four. Information from each prior level serves as a base for the next level's evaluation. Thus, each successive level represents a more precise measure of the effectiveness of the training programme, but at the same time requires a more rigorous and time-consuming analysis.

The first level of training evaluation is based on assessing the participants' feelings and opinions following the training. This can be measured by administering an instrument to assess the trainees' satisfaction with the training, sometimes called a "happiness scale." The second level of training evaluation assesses whether the participants gained knowledge or skills from the training. This is a more objective measure that can be assessed with many different strategies ranging from simple knowledge tests to complex skill demonstration exercises. Trainees who demonstrate that they acquired knowledge from a training programme will not necessarily be able to apply the knowledge to their job. However, acquiring new knowledge or skills is the first step toward positive work performance changes. The third level of evaluation is based on assessing whether new skills and knowledge are applied on the job. The fourth level of evaluation is the outcome evaluation. This is the most difficult level of evaluation

to conduct. This evaluation serves to determine if the training is affecting desired outcomes, such as organizational performance.

This model of Kirkpatrick considers evaluation as a comprehensive process that should be conducted from the beginning of the training cycle, immediately after, the assessment of the skill and knowledge transfer and the ultimate effect on the organization's performance.

Breadwell and Holden (1995:351) emphasizing the importance of evaluation of training programme state that training evaluation is commonly seen as a feedback loop, starting with course objectives and ending by collecting end of course reactions which are then generally filed away and not acted on. Here they seek to reiterate the fact that though evaluation is recognized as an important aspect of training it is concentrated at only the first level immediately after the exercise without assessing the performance of the individual on the job so as to improve on the exercise. They emphasised that the penultimate stage in the training strategy is the evaluation and monitoring of training. It is one of the most important but often the most neglected or least adequately carried out part of the training process.

Armstrong (2000:570) opines that it is important to evaluate training in order to assess its effectiveness in producing the learning outcomes specified when the training intervention was planned and to indicate where improvements or changes are required to make the training even more effective. He indicates that evaluation leads to control, which means deciding whether or not the training was worthwhile (preferably in cost-benefit terms) and what improvements are

required to make it even more cost-effective. This view is similar to those of Hamblin (1970), Cascio (1992), Kirkpatrick (1994) and Breadwell and Holden (1995).

The review of the framework for a planned training programme as discussed was done in the context of the Human capitals theory, which reflected in the philosophy behind the Flexcube training programme.

The Human Capital Theory

Becker (1964:5) defines human capital as the stock of knowledge, skills and abilities, which potentially help to increase productivity and performance at work and also life in general. According to this definition, human capital can be a goal/target for individual well-being and a means of achieving more fundamental long-term goals at work or in a life time career. Following from this interpretation of human capital, he postulated that expenditure on training and education, a costly investment is a means to achieving higher productivity and thereby higher wages.

According to the theory, training or education raises productivity of workers by imparting useful knowledge and skills, which in the long run will raise their future income and life time earnings. This concept of Becker (1964) seeks to emphasize the importance of training in the development of the skills and knowledge of worker with a resultant effect of increased productivity and higher wages.

Schultz (1975:827) after extensively developing the theory opines that education and training enhances the individual's ability to successfully deal with disequilibria in changing economic conditions. In his view such ability includes that of perceiving a given disequilibrium, analyzing information and relocating resources. Schultz assertion though in line with the views of Becker (1964) tries to analyses the importance of training and education in the determination of shortcomings in one's endeavour and in the allocation of resources.

Levin and Kelley (1994:97) in support of the theory suggest that education can improve productivity only if complementary inputs exist, which include training, contract terms and management practices. They pointed out the overestimation of the pay-offs resulting from increased formal education by social scientists while ignoring the complementary inputs and conditions. The assertion of Levin and Kelley (1994) seeks to emphasis the importance of training and other complementary inputs in the performance of workers in a bid to achieve increased productivity and higher wages in tandem with the views of Becker (1964) and Schultz (1975).

Jin (1996a:55) argued that job related training which is provided to working adults is a strategy to re-equilibrate the changing economy and work place procedures and processes due to technological innovations. In the opinion of Jin (1996a) technological innovation creates discrepancy between firms' new investments and their employees competences, skills and knowledge acquired through formal schooling, which can be addressed by employers through on-the-job training.

The opinion of Jin (1996) is similar to the views of Becker (1964), Schultz (1975) and Levin and Kelley (1994) about the importance of investing in the human resources of organizations, through training which will result in increased productivity and higher wages as envisaged in the philosophy of the Flexcube training programme.

Conceptual framework

Training needs assessment was the first step in the training programme to determine the knowledge skills required by users of the software and to inform and serve as the basis of the training context.

The intervention was introduced to the staff to get acquainted with its workings.

A systematic planned training programme was then organized with the introduction of the software taking into consideration all the critical areas identified in the training needs assessment, objectives formulation, content design, training methods and evaluation. This was done in the context of the human capital theory.

In organizing the training programme it was anticipated that the exercise will result in the achievement of the training objectives of assisting staff to acquire the skills and knowledge in the use of intervention. This will ultimately lead to improvement in the banks service delivery for the satisfaction of customers and an increase in the bank's market share.

Review of the exercise and the feedback that will emerge will form the basis for subsequent Training Programme.

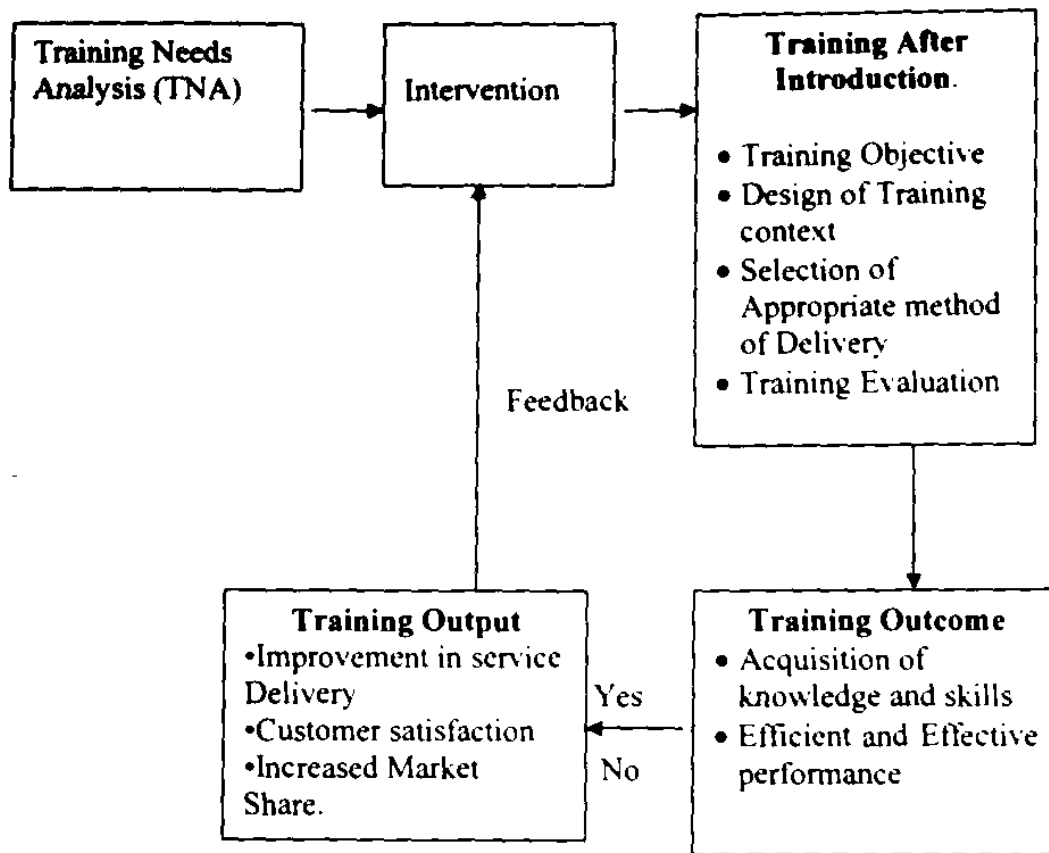


Figure 1: Conceptual Framework of the Training programme

Source: Author's Construct, 2004

CHAPTER THREE

METHODOLOGY

Introduction

The Ghana Commercial Bank Ltd in a bid to centralise its business processes and to satisfy its customers for the achievement of competitive advantage introduced the Flexcube software. An end user training programme in the use of the software was organized to assist staff to acquire the needed skills, knowledge and competencies for efficient and effective performance. Even though the exercise was in progress there had not been any study to determine its short run effects.

Study Design

The study is an exploratory and descriptive in nature, and examined the training programme.

As an exploratory study it sought to find out whether the principles described in the literature review and the conceptual framework were actually at play in its design and implementation. Thus answers were sought for the following questions; was there a needs assessment? How was it carried out? What methods were applied in the programme? Did it involve adult learning principles? etc.

The study was also descriptive in nature as the answers for the above questions were grouped and described to present a vivid picture of the findings.

Population

The study population was members of staff of the twenty-five networked branches comprising Branch Managers, Supervisors and clerical staff who took part in the Flexcube training. This was made up of a total of 560 (five hundred and sixty) staff. The breakdown was as follows:

Branch Managers-----	25
Supervisors-----	110
Clerical Staff-----	<u>425</u>
Total-----	<u>560</u>

Sampling

Participants for the programme were selected on the basis of job roles and position at the branch. Various sampling methods were assessed to determine their appropriateness and finally stratified random sampling was settled on for the study. Stratified random sampling as its name implies involves a process of stratification and segregation followed by random selection of subjects from each stratum. In stratified random sampling the population is first divided into mutually exclusive groups that are relevant, appropriate and meaningful in the context of the study.

With the use of this method, the various identified subgroups of the elements in the population (managers, supervisors, clericals and Trainers) were categorised into the various strata. After the stratification of the elements into their identifiable subgroups simple random sampling with the lottery method was used to select 70 members of staff in line with job roles from the 25-networked branches. This was made up of 10 branch managers, 20 supervisors, and 40 clerical staff. The facilitators who conducted the training exercise were interviewed to receive inputs on training needs assessment conducted, the objectives set for the programme and the training content that was used to achieve the objectives set, methods of delivery, principles of adult learning incorporated and process and procedures of evaluation.

Data collection procedures /techniques and instruments

Data from primary and secondary sources were used. The primary data was made up of responses to self-administered questionnaires and detailed interview schedules. The secondary data on the other hand was made up of issues incidence report from the Help Desk, Time schedules for the training programme, analysis of the training content and training manuals.

The self-administered questionnaires were used to elicit first hand information from the course participants with reference to the objectives of the study guided by issues identified in the literature review. This necessitated the formulation of open-ended and closed-ended questions on issues such as training needs assessment, training objectives, methods of delivery, principle of adult

learning incorporated and process of evaluation adopted. Prior to the commencement of the interview exercise permission was sought from the Managing Director of the bank through my Head of Department to enable me to solicit the required information from the branch staff.

The self-administered questionnaires were sent to the sample of 70 units by mail for administration. These selected staff were all drawn from the 25 networked branches who had taken part in Flexcube user training exercise either off-site or on-site. Respondents were first of all briefed on the purpose of the study and assured of anonymity and confidentiality. The questionnaires were sent to the respondents through the Bank internal mailing system. There were also follow-up calls to the respondents to confirm receipt of the questionnaires or otherwise. Respondents were impressed upon to complete the questionnaires in seven (7) days to enable the analysis to commence.

Two days after delivery of the questionnaires respondents were visited at their respective branches during which discussions were held to help them understand issues raised in the questionnaire. The detailed interview schedules were administered to the facilitators and members of the training team to solicit for the needed information on training objectives, methods of delivery and what informed a particular choice and process of evaluation adopted. The interview schedules were virtually made up of open-ended questions to be able to solicit in-depth information from interviewees on the training needs assessment conducted, training objectives, training content, training method, principles of adult learning incorporated and evaluation process adopted.

Pre-test

Copies of the interview schedules and the questionnaires were given to the following for their comments and suggestions:

- i. Two members of staff of the Bank's Training school.
- ii. The Training Manager, Human Resource Division of the bank.
- iii. Thesis supervisor.

Prior to the administration of the interview schedules a discussion was held with the key informants (trainers) to inform them about the purpose of the study so as to receive the needed cooperation required and also to be able to solicit the needed information from them. With their consent a meeting was arranged for the administration of the interview schedules. Most of the questions posed were open-ended in nature to enable them to give out the information required without restrictions. The trainers were interviewed separately for information on issues bordering on needs assessment, training content formulation, methods of delivery, principles of adult learning and evaluation.

- ▼ Each interview session took about one (1) hour.

To complement the information solicited from the primary source, secondary data was also collected from various sources as indicated above.

Documentation on the training content, time schedules specifying the duration of topics arising out of the content was assessed. Incident report of Help Desk issues and the training manual developed for the exercise was analyzed. Although the needed assistance and cooperation was offered by the participants

and trainers in the data collection exercise some difficulties were encountered both at the primary and secondary data collection stages.

During the administration of questionnaires respondents were encouraged from the onset to complete them within a week, however at the end of the 10th day only 50% of respondents had returned their questionnaires. This necessitated subsequent follow-ups and at the end of the second week all the questionnaires were returned. Ten questionnaires of the lot received had many unanswered questions as a result they were returned to the respondents and assisted to answer them. With respect to the interviews though interviewees readily volunteered the required information, it was realized that they were at some point selectively biased in order to justify some of the issues, which came up during the programme. It should however be noted that they offered in-depth information about the training exercise.

The secondary source of data for document analysis to review training manuals, time schedules for the exercise, help Desk incident report and other related documents were provided readily for the exercise, however it was observed that documentation was not excellently done except the training manual.

Method of Data Analysis

The data collected was sorted and coded. Descriptive statistics generated by Statistical Product and Service Solutions (SPSS) and Excel using percentages and tables, were used for the data interpretation. A framework for the analysis was developed out of issues, which emanated from the literature review and the

conceptual framework with the objectives of the study in mind from which the case description of Flexcube training programme was done. The parameters of the framework for the suggested standard of analysis consisted of training needs assessment conducted, training objectives and content for achievement of the purpose of the exercise, principles of adult learning that informed the choice of method of delivery and process of evaluation.

CHAPTER FOUR
TRAINING NEEDS ANALYSIS, CONTENT, METHODS, PRINCIPLES
OF ADULT LEARNING AND EVALUATION OF THE TRAINING
PROGRAMME

Introduction

The study sought to examine the flexcube training programme organized for staff of wide area networked branches. This was done by analyzing and discussing data collected from both primary and secondary sources under the following specific objectives:

- i. Training need analysis
- ii. Training content
- iii. Methods of delivery
- iv. Principles of adult learning incorporated and
- v. Processes and procedures of evaluation

In arriving at the required data for analysis a sample of 70 participants drawn from a population of 560 members of staff who had gone through flexcube training programme were interviewed on the basis of their job roles and functions. For representation they were grouped into three (3) main strata of managers, supervisors and clericals. Out of a sample of 70, 54% were male while 46% were female.

The male percentage sample of 54% was made up of 4 managers, 12 supervisors and 22 clericals while the female component was made up of 6 managers, 8 supervisors and 18 clericals.

For the achievement of the objective of the study, the training needs analysis conducted as the basis for the exercise was assessed.

Training Needs Analysis

In order to understand the training needs analysis conducted, respondents were questioned with respect to their selection, reasons for selection, prior knowledge and their skills and competencies. Participants were also questioned to find out whether their job roles or functions were assessed to inform the type of training required in Flexcube.

Responses from the participants and the trainers indicated that, the flexcube training needs consisted of two complementary analysis; organizational and job/task analysis. Responses solicited from interview session with the trainers revealed that the analysis of the corporate requirement to inform the need for training was done in recognition of the corporate objectives of the bank to satisfy customer needs and improve service delivery. This corroborates the assertions of Cascio (1992) and Breadwell and Holden (1995) about the need to analyse training needs against the backdrop of organizational objectives and strategies.

Respondents also indicated that in the area of job analysis, they were selected on the basis of their job roles and their position in the branch's establishment. Of the

70 respondents interviewed 40% responded that they were selected on the basis of their role, 43% indicated their selection was on the basis of their roles as presumed by the bank with 17% indicating that their selection had no bearing on their job.

Analysis of response from participants on the reason for their selection to the programme is represented in table 1 below

Table 1: Selection of participants

Reason for selection	Manager	%	Supervisor	%	Clerical	%	Total	%
Job Role	8	80	10	50	10	25	28	40
Job role as Presumed by the bank	2	20	8	40	20	50	30	43
No Bearing on job function	0	0	2	10	10	25	12	17
Total	10	100	20	100	40	100	70	100

Source: Field Survey, 2005

In an attempt to determine the training needs analysis conducted as the basis for the exercise, participants were questioned to determine when they were selected for the programme to examine how the prior knowledge they had about the software if any was managed and factored into the training design. Of the 70

respondents interviewed 25% indicated that they were selected to undergo the training prior to the introduction of flexcube to their branches while 75% went through the exercise after it had been introduced to their branches

In order to understand the analysis that was conducted to assess the skills and knowledge of participants to determine their training needs, a question was posed to that effect. Responses from the trainers indicated that no competencies analysis was conducted to match task performed in each job as against the competencies and knowledge required for effective and efficient performance. This was also confirmed by responses received from participants interviewed. Assessment of responses to a question posed to understand whether participants' skills and knowledge were assessed before selection revealed that 20% of the Branch Managers indicated that their skills and knowledge were assessed before their selection while 80% responded in the negative, meaning their skills were not assessed before their selection. In the same vein only 2 out of the sample of 20 supervisors questioned indicated that their skills were assessed while the other 18 indicated that their skills and knowledge were not assessed. All the clericals indicated that their skills and knowledge were not assessed before their selection for the exercise. This seeks to confirm the assertion of Hall (1984) to the effect that most organisations invest considerable resources in training without effectively examining how deficiencies in knowledge and skills will be addressed. Accordingly he reiterates that an effective training programme should be preceded by analysis of the business processes vis-à-vis the required skills and knowledge for job performance and the individual competences. This also shows that the

views of Cascio (1992) and Ivancevich (1995) to the effect that training needs assessment should involve analysing the organizational needs; knowledge, skill and ability needed to perform the job and the person or jobholder's needs was not taken into account. This is so because while emphasis was placed on the achievement of the bank's corporate objective for the introduction of the software, the skills, knowledge and competencies of the individuals involved were not assessed to determine appropriately the individuals' requirements and aspiration.

Since comprehensive training needs analysis premised the design of a well thought out training content, the content was examined with the view to assessing inputs from training needs assessment factored into its design.

Content of Training Programme

In respect of the above, questions relating to the training objectives, content of the training programme, appropriateness of the content and training manuals were posed to the trainers of the programme, and the respondents who took part in the exercise. The trainers of the programme were questioned about the training objectives. Their responses indicated that broad objectives were set based on the organizational requirement, which necessitated the conduction of the training programme. The objectives of the exercise were to:

- assist users to understand changes to business sub- processes and procedures including how to work in flexcube environment.
- help users acquire the knowledge, skills and competencies for effective and efficient use of Flexcube.

- facilitate the re-engineering of the bank's processes and
- assist users to understand and appreciate the use of the training manual developed for the use of flexcube.

Though the participants confirmed the objectives as set by the trainers, they were ignorant about the objective to conduct the training exercise to enable the bank to re-engineer its business processes. In assessing the training objectives which informed the content, it came to light that 56 out of the 70 respondents indicated that the training exercise was purposely to assist them understand and gain the needed skills and competencies in the efficient and effective use of flexcube in the performance of their jobs while the remaining 14 were not clear as to the specific objective of the exercise. Additionally 94% of the sample interviewed also acknowledged the training objective, which seeks to help users to understand and appreciate changes to business sub-processes and procedures.

The findings further revealed that apart from the broad objectives, no specific objectives were defined and tailored to meet the individuals' needs of acquiring skills and competencies specific to meet their requirements for effective performance. This shortfall is as a result of the inadequate training needs assessment conducted which emphasized on corporate goals without due consideration of the individual or competencies analysis. This confirms Hall's (1984) assertion of neglect of individual's specific requirement when it comes to organization of training programmes by institutions. This findings diverge from the view of Ivancevich (1995), which emphasises the need for a comprehensive training needs analysis which takes into consideration organizational, operational

and the person or jobholder's needs as a basis for defining appropriate and specific training objectives to meet the need for training. A study of the training manual and time schedules indicates the following topics:

- i. Basic Computer Appreciation
- ii. Overview of Flexcube
- iii. Security Management System
- iv. Customer Information Maintenance
- v. Flexcube Product Concept
- vi. Current and Saving Account Maintenance
- vii. Time Deposit Maintenance
- viii. Cash Transactions and Management
- ix. Account Facilities
- x. Cheques Processing and Clearing
- xi. Loan Processing
- xii. Miscellaneous Activities
- xiii. Bank's Chart of Accounts
- xiv. Report Generation

In rating the training content, 46 of the trainees felt that the training content was very appropriate. This number was made up of 6 managers, 14 supervisors and 26 of the clerical staff sampled. This apart, 18 rated the content as appropriate while 6 rated it as fairly appropriate. Out of those who responded

to the training content as appropriate 3 were Managers, 4 supervisors and 11 clericals. The number who rated the training content as fairly appropriate was made up of 1 manager, 2 supervisors and 3 clerical Staff. None of the trainees rated the content as not appropriate. (See Table 2)

Table 2: Appropriateness of Training Content

Respondents	Appropriateness							
	Very Appropriate		Appropriate		Fairly Appropriate		Not appropriate	
	No	Percentage (%)	No	Percentage (%)	No	Percentage (%)	No	Percentage (%)
Managers	6	60	3	30	1	10	0	0
Supervisors	14	70	4	20	2	10	0	0
Clericals	26	65	11	27.5	3	7.5	0	0
Total	46	65.71	18	25.71	6	8.57	0	0

Source: Field survey, 2005

Generally the findings about the appropriateness of the content revealed that majority of trainees confirmed that the content was appropriate for the achievement of the required learning objectives. Even though the training needs analysis conducted was not comprehensively done, the findings revealed that it formed the basis of the content. This in part supports the assertions of Broadbent and Friodevaux (1998) and Osinski (1999) about the need to conduct a comprehensive organizational and operational analysis as the premise for the

design and implementation of training for the achievement of the required objectives.

Results which emerged about the relevance of the training content to the requirement of trainees indicated that out of the 10 managers interviewed, 40% responded that the training content was in line with their job requirements while 60% responded that the content was fairly in line with their job requirements. Responses analysed in respect of the supervisors revealed that 8 out of a sample of 20 indicated that the content was in line with their job requirements while the remaining 12 (60%) responded that the content was fairly in line with their job requirement. In like manner, while 30% of clericals indicated that the content was in line with their job requirement an overwhelming 70% responded that the content was fairly in line with the job requirement.

Though respondents agree that the content was in line with their job requirements, they were quick to emphasise that the content particularly met their requirement as presumed by the bank without due consideration of their specific individual needs. This was portrayed by about 66% of respondents who described the content as fairly in line with their job requirements as against 32% who indicated it to be in line with job requirements.

The design of the training content only on the basis of organizational and operational needs without due consideration of the specific needs of individual participants confirms the assertion of Hall(1984) who indicates that most organizations neglect the individual specific requirements during training needs analysis upon which training content is designed.

The training manual developed for the exercise was also examined. This was complemented with discussion with the trainers, which revealed that they were in line with the training objectives and designed along the training content. Responses to ascertain whether the manuals were in line with training objectives and content revealed that 80% of the respondents indicated that the training manuals were in line with the training objectives and content while a little over 19% indicated neutrality.

Recognition of an appropriate method of delivery as prerequisite for the achievement of learning objectives necessitated the examination of the methods of delivery used for the exercise.

Methods of delivery

In assessing the methods of delivery that were used for the implementation of the flexcube training programme questions relating to range of methods employed, site of training, appropriateness of methods selected in achievement of training objectives and adequacy or otherwise of inputs were posed to the training participants and the trainers.

With regard to the range of methods used to deliver the programme the trainers mentioned that the training was provided through "sitting by Nellie," lectures/talks, discussions by way of classroom instruction and computer based training and instructions. Respondents also corroborated the range of methods of delivery as stated by the trainers. Out of the sample of 70 participants interviewed 68 (98%) of them responded that the range of methods indicated by the trainers

were used one way or the other for the implementation of the programme. This range of methods of delivery used for the flexcube training as indicated by the trainers and the participants is a confirmation of the opinions of Cascio (1992) and Ivancevich (1995) about the availability of varying methods of delivery for implementation of training. Information solicited from the trainers and the respondents revealed that the flexcube training was generally organized at two main sites; off-the job at the Bank's training school and on-the-job training after a roll-out of a branch onto the Flexcube software. Analysis of responses received from the 70 respondents on the question of location of the training programme confirmed the two locations: off-the job location and on-the job location. (See Table3)

Table 3: Location of Training Programme

Site of Programme	Category of Participants							
	Managers		Supervisors		Clerks		Totals	
	No.	(%)	No.	(%)	No.	(%)	No.	(%)
Off-the-job Location	6	60	11	55	26	65	43	61.43
On-the-job Location	4	40	9	45	14	35	27	38.57
Total	10	100	20	100	40	100	70	100

Source: Field survey, 2005

The findings indicated that majority of the participants were trained off-the job at the Bank's Staff Training School. Out of the 70 participants 61.43% of them comprising 60% managers, 55% supervisors and 65% clerical staff were trained off-the-job while 38.57% were trained on the job. According to the trainers the majority who had their training off-the-job was due to the Bank's Flexcube training philosophy to train staff in the use of the software before application on-the-job. This is to afford them the opportunity to understand the general underlying principles of the various modules of Flexcube for effective and efficient usage. This was confirmed by majority of the participants who indicated that they were taken through the programme prior to the introduction of Flexcube to their branches at off-the-job location. The findings as corroborated by the trainers revealed that the location of the training programme informed the type of delivery method used. On relationship between location of programme and methods of delivery used, the trainers revealed that the location of the training programme informed the type of delivery method used. As a result, the off-the job training was taught through lectures /talks interspersed with practice exercises to enable participants to acquire the specific skills, knowledge and the principles behind the Flexcube banking software and its use on the job. The On-the-job training was on the other hand delivered through "sitting by Nellie" coaching by Operations support staff on the job.

The location of the programme and the method selected for delivery corroborate the views of Cascio (1992) and Cole (2002). According to Cascio selection of a training method that best suits a given situation must first be defined

through training needs assessment, which determines the essence of the training and the content thereof. According to Cascio the selection of a particular method should meet the minimal conditions needed for effective teaching and learning to take place. Cole (2002) in the same vein emphasizes that the selection of a particular method depends on the purpose of the exercise and the training needs assessment. For instance he indicated the fact that off-the job method is the most appropriate when emphasis on learning is on developing and understanding of general principles, providing background knowledge and generating an awareness of comparative ideas and practices, while On-the -job training is most appropriate when learning is on the acquisition of specific local knowledge in a real situation.

Respondents were questioned about the appropriateness of methods selected for the achievement of the training objectives. (See table 4).

Table 4: Appropriateness of Training Method

Appropriateness	Category of Respondents							
	Managers		Supervisors		Clerks		Total	
	No.	%	No.	%	No.	%	No.	%
Very Appropriate	-	-	2	10	3	7.5	5	7.2
Appropriate	5	50	8	40	18	45%	31	44.3
Fairly Appropriate	3	30	8	40	15	37.5	26	37.1
Neutral	2	20	2	10	4	10	8	11.4
Total	10	100	20	100	40	100	70	100

Source: Field survey, 2005

Analysis of the results indicate that of the number sampled, 5 considered the methods selected as very appropriate for the achievement of the training objectives. This number was made up of 2 supervisors and 3 clerical staff with none of the managers seeing the method as very appropriate. Out of the number sampled 31(44.3%) of them indicated the methods of delivery as appropriate. This was made up of 5 managers, 8 supervisors and 18 clericals. With this, apart 26 of the respondents rated the method as fairly appropriate to meet the training objectives. This was made up of 3 managers, 8 supervisors and 15 clerical staff. Finally, 11.4% of the sample rated the methods for the achievement of the training objectives as neutral. This number was made up of 2 managers 2 supervisors and 4 clerical staff. In general 88.6% of the respondents considered the method of delivery as fairly appropriate to very appropriate in achieving the training objectives. This according to the trainers was the result of selecting methods of delivery on the basis of the training purposes and issues, which, came up during training needs assessment. This confirms Cole's (2002) assertion of the need to select a particular method of delivery depending on the purpose of the training exercise and the training needs assessment that informed the need for training. The successful implementation of a training programme using the most appropriate method of delivery is premised on the principles of adult learning theory incorporated in the exercise.

Principles of Adult learning

In order to understand the principles of adult learning incorporated in the training programme respondents were questioned in respect to adequacy of training inputs and equipment to allow participants to perform hands-on exercise, suitability of the designing of training manual for knowledge and skill acquisitions, time provided for practice exercise and the ability of facilitators to communicate the knowledge required using the learning method selected.

With regards to the adequacy of training inputs and equipment to enable participants to perform hands-on exercise as a way of mastering the knowledge and skill taught, the 70 respondents comprising 10 managers, 20 supervisors and 40 clericals were questioned. Assessment of the responses to the question posed revealed the following results. (See Table 5)

Table 5: Adequacy of the Training Equipment and Inputs

Category of responds	Yes	%	No	%	Total	%
Managers	8	80	2	20	10	100
Supervisors	17	85	3	15	20	100
Clerical staff	36	90	4	10	40	100
Total	61	87	9	13	70	100

Sources: Field survey, 2005.

The findings indicate that 87% (61) of the respondents were of the view that the training equipment and inputs were adequate enough to allow participants

to have hands-on exercise. This number comprised of 80% (8) of the managers, 85% (17) of the supervisors and 90% (36) of the clerical staff. The remaining 13% (9) of the sample were of the view that training equipment and input provided were not adequate enough to allow for effective and sustained practice exercise. The positive affirmation to the question posed on the adequacy of training equipment and inputs by the majority of the respondents according to the trainers was founded on the philosophy behind the Flexcube training exercise. This was to provide participants the required equipment and inputs that will afford them the opportunity to perform hands-on practical exercise. This is corroborative of Knowles (1984) theory of andragogy which indicates in practical term that instruction for adults needs to focus more on process and self-directing and less on the content. It also confirms Zemke and Zemke's (1995) review of adult learning research.

In order to determine the suitability of the training manual for the acquisition of required skills and knowledge in Flexcube participants were questioned on the design and form of training manual. Of the 70 respondents questioned about 91.42% stated that the design and form of the training manual was suitable for the acquisition of skills and knowledge in Flexcube while 8.56% thought otherwise with the view that the underlying principles behind the respective modules were not captured in the design of the manual.

The view of the majority of the respondents about the suitability of the training manual supports the theory of Knowles (1984) that adult learners want to learn skills that apply to practical real life situations. This is due to the fact that the

manual was designed to meet the specific requirements of participants and the use of Flexcube on the job. This also confirms the assertion of Denning and Verschelden (1993) as they also indicate that adults learn more if the training incorporates variety of modalities involving the use of visual aids and pictorial illustrations.

A question to determine whether time allotted for the practice of the training material was enough revealed that 68.57% of trainees responded that the time allotted for practicing of training materials was not adequate with 31.43% indicating otherwise. This was confirmed by results, which came up during the interview sessions and analysis of the time schedule. It was observed that a two-hour time period was allotted for practice exercises, which was not enough to allow participants to master all the modules.

In spite of the fact that the majority stated that the time allotted was not enough for practical hands-on exercises, the little practice exercise incorporated lends credence to Knowles (1984) theory of andragogy. The theory tries to emphasise the need to focus more on processes with active involvement of participants and less on the content during the instruction of adults.

In order to assess the effective and efficient application of the learning methods selected by the facilitators, participants were questioned to that effect and their responses revealed the following results as shown in Table 6

Table 6: Rating of Facilitators on ability to apply learning methods

Rating of Facilitators	No. of Respondents	Percentage (%)
Excellent	25	35.71
Good	33	47.14
Satisfactory	12	17.15
Poorly	Nil	Nil

Source: Field survey, 2005.

The respondents were unanimous in the effective and efficient application of the learning methods by the facilitators. Further discussion with the trainers indicated that the efficient and effective application of the learning methods was informed by the selection of a method of delivery that involved participants in confirmation of the theory of Knowles (1984) which emphasises the need to use a method of delivery for adult learners that are self directed and active learning to be able to achieve the learning required.

Responses to a question posed to determine the ability of the instructors to communicate the knowledge required was analysed and the following results emerged as shown in Table 7.

Table 7: Rating of Facilitators on ability to communicate the knowledge required

Rating of Facilitators	No. of Respondents	Percentage (%)
Excellent	12	17.15
Good	25	35.71
Satisfactory	33	47.14
Total	70	100

Source: Field survey, 2005

The analysis indicates that out of 70 sampled trainees 17.15% rated the ability of the facilitators to apply the learning method as excellent. Out of the same number 25 of the respondents indicated that facilitators were good in applying the learning method with the remaining 33 sampled trainees rating the facilitators' ability to apply the learning methods satisfactorily. In general the analysis revealed that the respondents were almost unanimous on the ability of facilitators to communicate the knowledge required by the trainees satisfactorily. The efficient and effective application of the learning method and the satisfactory delivery of the knowledge required by the facilitators to the satisfaction of participants were due to the selection of an appropriate interactive learning method by trainers. This allowed for active involvement of participants interspersed with practical exercises; an important pre-requisite of adult learning principles as asserted by Sohn (1983) and corroborated by Knowles (1984). They

both agree that adult learners must be motivated to learn, with the learning process being more practical with active involvement of the participants.

Following the analysis of the principles of adult learning that was incorporated as the basis of the method of delivery, feedback from the processes and procedures used to evaluate the exercise was examined.

Processes and procedures of Evaluation

In order to understand and assess the evaluation processes and procedures used in the training exercise respondents were questioned with respect to methods of evaluation used during the programme, immediately thereafter and on the job. Trainees were also questioned on the effectiveness of the evaluation processes in assessing issues, which were very important to them and also the need for improvement of the system if any.

The findings indicated that 56 (80%) of the trainees indicated that both hands-on practice exercises and questionnaires were used to determine the reaction or perception about the training while 14 (20%) of them indicated that questionnaires were only administered with no response for written test. This means that written test as a system of evaluation was seldom used. The evaluation mechanism to determine the immediate learning experience encountered by the participants ties in with the first level of Kirkpatrick's (1994) four level model of evaluation, the reaction level, where the reaction of participants were tested to determine the receptiveness to the exercise. According

to Kirkpatrick (1994) it is most suitable to measure this by administering an instrument to assess the trainees' satisfaction with the training.

With regard to the method of evaluation used to assess transfer of knowledge and skills on the job the findings reveal that of the 10 managers questioned all responded that the bank's performance appraisal system and analysis of issues reported on the 'Help Desk' was what was used to assess transfer of the knowledge and skills acquired on the job. A sample of 20 supervisors and 30 clerical staff questioned were also unanimous in their responses that the only way of evaluating them on the job was through the bank's performance appraisal which was done annually to determine participants' general performance on the job. According to them this was not dependent on the assessment of the Flexcube training received to determine its success or otherwise for the realization of corporate objectives and individual aspirations. The trainers confirmed that the assessment of knowledge transfer on the job and its long-run effect was not factored in the programme as it was seen as Human Resource Division's issue which needed to be handled from there. However, they indicated that analysis of issues incident report from the 'Help Desk' manned by staff of the Operations Support Department offer the needed feedback in respect of knowledge and skills staff acquired. This was on the basis of the frequency of functional issues raised out of ignorance and also house-keeping of the branches in respect of the amount of imbalance or otherwise of the branches' books.

The absence of a comprehensive evaluation mechanism to assess the transfer of knowledge and skills on the job was not in conformity with the views

of Cascio (1992) and Kirkpatrick (1994) who indicated the need to conduct a comprehensive and a systematic evaluation that will assess the outcome of training from the beginning of the training cycle, immediately after the assessment of the skill and knowledge transfer and the ultimate effect on the organization's performance. Nevertheless it is in tandem with the views of Breadwell and Holden (1995) on the evaluation of training which according to them, is seen by most people as a feedback loop that entails the collection of end of course reactions which are often filed away and not acted on.

Responses to a question posed to assess the view of participants about the evaluation system revealed that about 9% of the 70 respondents sampled are of the view that even though the first level of evaluation immediately after the training and during the training session was satisfactorily they were not happy that no comprehensive evaluation mechanism was incorporated in the programme to assess the effect of knowledge transfer on the job. These respondents were made up of 1 manager, 1 supervisor and 4 clerical staff who considered the first level of evaluation satisfactory with the remaining 91% made up of 9 managers, 19 supervisors and 36 clericals indicating that though there was evaluation immediately after training, the process was not done systematically and comprehensively to assess the effect of the training holistically to capture reaction immediately after the training, transfer of knowledge and skills and its effect in the achievement of corporate objectives.

The responses of majority of the respondents on the evaluation system revealed that it was not followed to its ultimate conclusion as postulated by

Kirkpatrick (1994) in his four-level model of evaluation, it however corroborates the assertions of Breadwell and Holden (1995) who indicated that though evaluation is commonly seen as a feedback loop, starting with course objectives it often ends with the collection of end of course reactions which are generally filed away.

In response to the question whether the evaluation system covers the things that were important to them, 66 (94%) were of the view that the evaluation system immediately after the exercise captured most of the issues relevant to them while only 4 (6%) of them thought otherwise with the reason that issues captured were clearly skewed towards achievement of organizational objectives without taking into consideration what was important to their individual aspirations. Responses from the 70 trainees sampled and discussions with the trainers reveal that they were unanimous in their view for improvement of the evaluation system.

In response to a question on the need for improvement to the evaluation system, 95.71% of the 70 respondents sampled were of the view that there should be improvement to the system to allow for a thorough evaluation of the short term as well as long-run effect of the exercise to receive feedback for improvement of the programme. The remaining number was undecided as to how the process could be improved. The trainers also recognized the need for improvement to the system as it will offer the mechanism to carry the evaluation through to the final level where the actual impact to the organizational goals could be determined as asserted by Kirkpatrick (1994) in his four level model of evaluation.

The training programme was organised with the achievement of the following objectives: - (i) acquisition of skills and knowledge in Flexcube for effective and efficient performance of job roles, (ii) a good understanding of changes to business and sub processes and procedures and how to work in Flexcube environment. It was anticipated that the achievement of the above objectives would result in effective and efficient use of Flexcube on the job floor for improvement in service delivery to the satisfaction of customers. In this regard questions were posed to assess the outcome of the exercise. The questions sought to determine whether the training offered equipped trainees with the required skills and knowledge for their jobs, relevance of the principles, knowledge and skills to their jobs in the future, participants understanding to changes in the business processes, improvement in the efficiency of their roles and service delivery etc. The responses are shown in Table 8, which reveals that 14.29% (10) of the sampled trainees rated the exercise as very effective in equipping them on the job. This is made up of 3 managers, 3 supervisors and 4 clerical staff. Another 44.29% (31) of the sampled trainees comprising 4 manager, 7 supervisors and 20 clericals rated the training as effective in equipping them in performing their job role. Finally 35.71% (25) of the respondents also rated the training as fairly effective in offering the required skills and knowledge in Flexcube for job performance with only 10% of the clerical staff remaining indecisive.

Table 8: Training Effectiveness

Effectiveness	No. Of Respondents							
	Managers		Supervisors		Clericals		Total	
	No.	%	No	%	No.	%	No.	%
Very Effective	3	30	3	15	4	10	10	14.29
Effective	4	40	7	35	20	50	31	44.29
Fairly Effective	3	30	10	50	12	30	25	35.71
Do Not Know	-	-	-	-	4	10	4	5.71
Not Effective	-	-	-	-	-	-	-	-
Total	10	100	20	100	40	100	70	100

Source: Field survey, 2005

The findings suggest that majority of the trainees, about 80%, considered the training programme as effective in equipping them with the required skills and knowledge for their jobs. The trainers interviewed corroborated the overwhelming rating of the exercise as effective due to the fact that the programme was designed and implemented in consonance with the organizational goals and objectives and determination of the required skills and knowledge for job performance as discussed by Asare-Bediako (2002).

With respect to the usefulness of the principles, knowledge and skills acquired to participants' job roles in the future 91.4% (64) responded in the affirmative that the knowledge and skills acquired will be useful to their jobs in

the future while 8.6% (6) responded in the negative. The overwhelming response of the trainees about the usefulness of the training programme in providing them with skills required in their future job roles supports Cole's (2002) assertion of the potential benefits that will be enjoyed by an organization if training is organized effectively to include maintenance of a sufficient and suitable range of skills among employees and development of knowledge and skills in the workforce.

Responses were also solicited from participants regarding their understanding of changes to business sub processes and procedures introduced through Flexcube. Out of the 70 trainees who responded to the question 11.43% (8) rated their understanding as excellent. Another 35.71% (25) also rated their understanding as very well. Finally 50% (35) on the other hand rated their understanding as good with only a handful of 2.86% (2) remaining indecisive. These indicate that about 97% (68) of the respondents were of the view that their understanding of changes to sub processes and procedures was good. This overwhelming assessment of the training programme in helping them to understand changes to business processes and procedures supports the view of Livy (1990) that training should be tailored in reaction to change in equipment and design, methods of work, new tools and machines, control systems or in response to changes dictated by new products services or markets so that the required skills and knowledge is acquired for job performance.

An assessment of the efficiency of trainees in performing their job roles using Flexcube without frequent recourse to the 'Help Desk' for online support revealed the following ratings as shown in Table 9.

Table 9: Efficiency in the Application of Flexcube

Efficiency	No. of Respondents	Percentage (%)
Excellent	3	4.28
Very Good	13	18.57
Good	35	50
Average	17	24.29
Poorly	2	2.86
Total	70	100

Source: Field survey, 2005

About 97% were positive about the efficiency in the use of Flexcube while only a handful of 2.86% indicated that they poorly apply flexcube application, as they were not able to build enough capacity to efficiently use the software.

The rating of the efficient use of Flexcube as good to excellent by majority of the respondents was corroborated by the trainers who noted that the training as a whole assisted staff to acquire the skills and knowledge required for effective and efficient performance. This, according to them, reflected in reduction in Flexcube functional issues reported to the 'Help Desk' prior to and after the training programme. It was noted that with the knowledge acquired most of the branches have been able to keep their books in clean state of health as expected in the Bank's housekeeping. This corroborates the assertion of Cole (2002) that training when organized effectively and efficiently will accrue to the organization

such benefits as achievement of improved job performance and productivity and improve product quality and services to customers.

Finally, responses to a question aimed at assessing whether the exercise has resulted in improvement in service delivery indicated an overwhelming response to the effect that the training programme has equipped them to render improved service to customers with the remaining 11 indicating a slight improvement in service delivery. This is confirmed by information from bank records, which indicate that after the training programme, because the relevant Flexcube knowledge and skills have been acquired, participants are able to attend to customers' request promptly with subsequent reduction in customer turnaround time.

CHAPTER FIVE
SUMMARY OF FINDINGS, CONCLUSIONS AND
RECOMMENDATION.

Introduction

The study was undertaken to examine the Flexcube training programme organized for the networked branches of the bank and to draw lessons for improvement in subsequent programme. Specifically the study was to

- i. Examine training needs analysis conducted as the basis for the training programme;
- ii. Assess the content of the programme;
- iii. Assess the method used to implement the training process;
- iv. Examine the principles of Adult learning incorporated in the exercise and;
- v. Examine the processes and procedures employed to evaluate the outcome of the training programme.

In order to achieve the objectives, questions were posed to a total of 70 respondents and trainers and the findings have been presented in chapter 4. These findings are summarized in paragraphs below.

Summary of findings

The findings revealed that Training needs analysis to justify the need for training in Flexcube consisted of only two complementary analyses. These were organizational and Job/Task analysis. The organizational analysis was conducted based on the corporate objectives of the bank while the job/task analysis was done on the basis of participants' role and position at the branch and a presumed task/Job role specified by the bank. The individual current skills as against the required skills and knowledge for effective use of Flexcube were not determined to tailor training objectives and content to bridge the skills deficiency. Participants' prior knowledge about Flexcube were not factored into the design of the programme, as it was presumed that participants were either new to the software or only had little idea about it.

Assessment of findings in respect of the above issue indicates that broad training objectives were tailored to meet the organizational requirements. There was no due consideration of specific needs of individual participants during the definition of the topics, which made up the training content. It was also realized that though participants were aware of the objectives of the exercise majority of them were ignorant about the objective to build their capacities in the use of Flexcube to enable the bank to re-engineer its business processes. The topics for the content were selected on the basis of the modules offered by the software, organizational and job requirements. Individual requirement was not considered resulting in a situation where all participants irrespective of the different job role were virtually instructed on the same topics. Participants were also of the view

that even though their individual requirements were not considered the content was appropriate and in line with their job roles. It was also revealed that the training manual was developed along the topics, which formed the content in the basis of participants' presumed job roles.

Different types of techniques and principles were used to deliver the training programme. The study revealed that most of the trainees had their training exercise outside the job location at the Bank's training school using lectures/talks, classroom instructions and computer mediated training with the use of a replica of the software.

"Sitting by Nellie" and coaching were used to deliver programmes on-site and knowledge and skills were instantly transferred onto the job. Training manuals were also made available to consolidate the knowledge and skills gained. It was realized that the off-site training programme used most of the directive strategy of delivery, a little of self-activity strategy, while the on-site training emphasized more on the interactive and self-activity method of delivery.

The study revealed that principles of adult learning were incorporated in the exercise to reap the required benefits. An appropriate interactive learning method was selected that was to allow active involvement of participants by way of quizzes and practice exercises. However, it came up that the delivery was too directive with little contribution from the participants except the practice exercises incorporated. It was also revealed that the duration for the practice exercise was too short. Even though the facilitators who delivered the exercises recognized the need to incorporate the inputs of the learners into the exercise, they did not make

use of it. They were however, able to communicate the knowledge effectively to the satisfaction of trainees.

The training manual was strictly designed on the retail modules of Flexcube with pictorial presentation to allow for easy usage without incorporating the specific requirements of participants.

Progress of trainees and the achievement of training objectives were evaluated with the use of practice exercise and answer to questionnaires as part of the training session or immediately afterwards. However, apart from issues incident report monitored by the 'Help Desk' (Operations Support Department) to determine the knowledge base of trainees after the training exercise, there was no formal evaluation procedure or process to evaluate performance on the job or in the long run to determine areas of shortfall to build upon. Supervisors of trainees were not incorporated in the evaluation exercise to be able to effectively monitor staff and report on their performance. The findings suggested that trainees considered the programme as effective in equipping them with the required skills and knowledge in the use of Flexcube. They also indicated that the exercise afforded them the opportunity to efficiently use Flexcube software in their job performance with minimal reference to the 'Help Desk'. This is reflected in reduction in customer turnaround time and efficient and effective service delivery.

Conclusion

Assessment of training needs analysis conducted revealed that no proper job analysis was done to be able to determine the required skills and competences needed to perform a given task in a Flexcube Environment. Attempt made to assess the need for training was done only at two levels at the organizational and job/operational level. There were also the indications that the individual requirements were also not considered, as the participants were not involved during the conduction of the needs analysis to determine the skills deficiencies.

The topic, which formed the content of the training exercise and the manual, were more or less premised on the various flexcube software modules without consideration of the specific individual and job requirements. This was because the training objectives designed were too broad without consideration of specific or micro objectives tailored towards the achievement of the end of session results for the topics involved. Even though the content was designed on the basis of the flexcube retail modules it was appropriate in helping participants to acquire the required skills and knowledge for the job performance. It was also noted that the needs of the different categories of branch staff was not taken care of.

Two main methods of delivery namely of-the-job and on-the-job were used for the training exercise. Training was provided through lectures/talks, discussions by way of classroom instruction and computer based training and instructions. The on-the-job training was basically through "Sitting by Nellie". The various training methods selected though appropriate, did not consider the

principles of adult learning to allow for active participation of trainees. There was the assumption by trainers that learners were ignorant in the use of flexcube so the interactive method of delivery was minimally used.

Principles of adult learning that should underlie the implementation of the programme were not brought to bear on the exercise. Methods of delivery were more directive with minimal involvement of participants in the exercise. This was as a result of a wrong assumption by trainers to the fact that learners were ignorant about the software and that they needed to be exposed to it.

Assessment of the processes and procedures developed for the training evaluation were not conclusive as it was limited to only the immediate reaction of trainees. There was no evaluation mechanism of the transfer of training onto the job and the long run impact of the exercise.

Though participants were unanimous about the training programme building their capacity in the use of flexcube, they were quick to point out shortcomings in the training Needs assessment, content design and evaluation at all levels which should be addressed to enhance the programme.

Recommendations

Based on the conclusions drawn the following recommendation and their policy implication are targeted to management, respondents and facilitators.

Management

- i. A comprehensive training needs analysis should be conducted at all levels with the active involvement of the trainers to be able to determine the appropriate need for training. This will require the building of the capacity of the line managers and the trainers by taking them through training of trainer programmes to be able to appropriately determine the skills gap, which should be filled, by training.
- ii. The content of the exercise should specifically be based on the results of the training needs assessment to be able to address the specific requirement of trainees. Due to variations in job roles at the shop floor the content should be designed according to the participant's job role. There should be a different content for the various categories of users- managers supervisors and clerical staff to help in the fulfillment of the individual requirements.
- iii. Though the two methods of delivery, off-the job and on-the-job were used, follow-up training exercise should emphasise the use of "on-the-job" with the provision of required inputs. Resourceful trainees at the branches should be identified and provided with a thorough knowledge in Flexcube to offer on-the-job support.
- iv. The duration for the training programme should be adequate enough to allow participants to perform practice exercises to build their confidence and capacity in the use of Flexcube.

- v. A comprehensive process and procedure of evaluation must be put in place to determine the outcome of training at all levels. The evaluation mechanism of Flexcube training must focus on all levels of the organization ie-programme content and design trainers' competencies, participants' knowledge, skills and attitude, training facilities and organizational results. This will require the involvement of all stakeholders in training and development in the bank namely the Human Resource Division, the line managers of the participants and the trainers at all level of the programme so that the needed feedback will be received about transfer of Flexcube knowledge and skills on the job.

Respondents

- i. Trainees should assist the trainers to come up with their specific training requirements in order to design training content appropriate to meet their requirements.
- ii. Respondents should be actively involving in all practice exercises to build their capacities. They should also apply the training manual diligently on the job to consolidate the knowledge gained during the training exercise.

Facilitators

- i. Facilitators should involve the line managers and the trainees in the training need analysis stage to be able to determine appropriately the need for training.
- ii. Training content should be designed on the basis of results from the training needs assessment. Specific objectives should be defined for end-of-course result for each topic in the content to ensure effective evaluation.
- iii. Facilitators should try as much as possible to incorporate the principles of adult learning in the process, which will allow for active participation and interactive learning.
- iv. Facilitators who implement the programme should be made to go through training of trainer's courses and also their knowledge in Flexcube should be updated periodically to be able to implement changes in Flexcube in the programme. This will require a regular corroboration between them and the managers of the Help Desk and the vendors, I-flex solutions limited.
- v. Finally evaluation of the exercise should be followed through to its logical end with the active involvement of line managers and supervisors of participants so as to achieve the desired organizational goals.

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APPENDIX

PROJECT QUESTIONNAIRE FOR TRAINING

This questionnaire is to assist in gathering data related to the **Assessment of Flexcube Wide Area Network training programme at the Ghana Commercial Bank Limited (GCB Ltd)** organized for Staff at Wide Area Networked branches of GCB Ltd. The study is in partial fulfillment of the requirement for the award of Master of Arts in Human Resource Management at the University of Cape Coast.

Data/information provided will be treated confidentially and shall be used exclusively for the purpose of the project and your candid responses will be duly appreciated.

Section A: Personal Data

1. Branch of respondent.....
2. Sex of respondent, male.....Female.....
3. Job status of Respondent:
 - i. Manager
 - ii. Supervisor
 - iii. Clerical

Section B: Training Needs Analysis

4. When were you selected for the exercise?
 - i. Prior to the introduction of Flexcube to my branch
 - ii. After the introduction of Flexcube to the branch
 - iii. Any other period

Unspecified

.....

5. Indicate the reason why you were selected.

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.....

6. How were you selected for the exercise?

State.....
.....
.....
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.....

7. Were your skills and knowledge assessed to inform the type of training required for effective use of Flexcube before your selection?

- i. Yes
- ii. No

If yes explain how it was done?

.....
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8. Were your job functions assessed to inform the type of training required for effective use of Flexcube before your selection?

i. Yes

ii. No

If yes explain how it was done?

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Section C: Content of Training Programme

9. What were the training objectives?

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10. What was the content of the training programme?

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11. Was the training content appropriate for the achievement of the training objectives?

- i. Very Appropriate
- ii. Appropriate
- iii. Fairly Appropriate
- iv. Not Appropriate

12. Was the content of the exercise in line with your job requirement?

- i. Highly in line
- ii. In line
- iii. Fairly in line
- iv. Neutral
- v. Not in line

13. Were facilitators able to complete the entire course content for the exercise

Yes

No.....

If No, which aspects were left out?

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

14. Were the Training Manuals in line with the objectives of the programme?

i. Strongly in line

ii. In line

iii. Slightly in line

iv. Neutral

v. Not in line

15. Were the training manuals in line with the content of the programme?

i Strongly in line

ii. In line

iii. Slightly in line

iv. Neutral

v. Not in line

Section D: Training Methods and Principles of Adult Learning

16. What range of method was employed during the programme?

- i. Sitting by 'Nellie'
- ii. Lectures/Talks
- iii. Classroom Instruction
- iv. Computer-based Training and Instructions

17. Where was the training organized?

- a. Off-the-job location
- b. On-the-job location

18. Were the methods selected for the exercise appropriate for the achievement of the training objectives?

- a. Very Appropriate
- b. Appropriate
- c. Fairly Appropriate
- d. Neutral
- e. Not Appropriate

19. Were the training inputs in terms of equipment adequate to allow participants to have Hands-on exercise?

Yes..... No

Give reasons;

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

20. Were the design and form of the training manuals suitable for the acquisition of the required skills and knowledge for your job

.....
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.....

21. Was the time provided enough for practice of the Training material?

Yes..... No.....

Give reasons for your answer

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.....

22. How well did the facilitators apply the learning methods selected?

- a. Excellently
- b. Very well
- c. Satisfactory
- d. Poorly

23. How was the instructor's ability to communicate the knowledge required?

- a. Excellently
- b. Very well

- c. Average
- d. Below Average
- e. Poorly

Section E: Processes and Procedure Employed for Evaluation

24. How were you assessed during the training session and immediately thereafter?

- i. Hands-on practice exercise
- ii. Questionnaire
- iii. Written Test

25. What method was used to assess you on the job to determine transfer of knowledge and skills?

- i. Questionnaire
- ii. Performance appraisal
- iii. Analysis of issues Incident report

Any other method unspecified

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26. What are your views about the evaluation system?

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27. Did the evaluation system cover the things that are important to you?

Yes No

If No give reasons

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28. How could the system be improved?

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Section F: Training Outcome and Recommendation

29. Do you believe that the training has equipped you with the required skills and knowledge for your job?

- a. Very Effectively
- b. Effectively
- c. Fairly effective
- d. Do not know
- e. Not effective

30. Would the principles, knowledge or skills acquired on the programme be useful to your job in the future?

.....

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.....

31. Did you understand changes to business sub processes and procedures introduced through Flexcube during the training exercise?

- a. Excellent
- b. Very well
- c. Well
- d. Poorly
- e. Do not know

32. Are you performing your job role efficiently to the satisfaction of customers without recourse to the help desk?

- a. Excellently
- b. Very good
- c. Good
- d. Average
- e. Poorly

33. Has service delivery improved as a result of the training programme?

Yes No

Give reasons:

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34. What suggestions do you have for improving future Flexcube Training Programme?

.....

.....

.....

UNIVERSITY OF CAPE COAST

**ASSESSMENT OF FLEXCUBE WIDE AREA NETWORK
TRAINING PROGRAMME AT THE GHANA COMMERCIAL
BANK LIMITED (GCB LTD)**

DOMINIC COBBINAH

CLASS NO.	
ACCESSION NO. 228760	
CAT. CHECKED	FINAL CHECK

2007

UNIVERSITY OF CAPE COAST

**ASSESSMENT OF FLEXCUBE WIDE AREA NETWORK
TRAINING PROGRAMME AT THE GHANA COMMERCIAL
BANK LIMITED (GCB LTD)**

BY

DOMINIC COBBINAH


**A DISSERTATION SUBMITTED TO THE CENTRE FOR DEVELOPMENT
STUDIES OF THE FACULTY OF SOCIAL SCIENCES, UNIVERSITY OF CAPE
COAST IN PARTIAL FULFILMENT OF THE REQUIREMENTS FOR THE
AWARD OF MASTER OF ARTS DEGREE IN HUMAN RESOURCE
MANAGEMENT**

NOVEMBER, 2007

DECLARATIONS

Candidate's Declaration

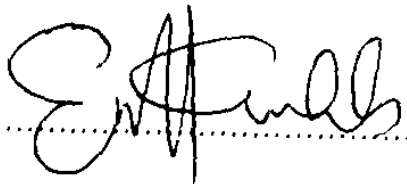
I hereby declare that this dissertation is the result of my original work and that no part of it has been presented for another degree in this University or elsewhere.

Candidate's Signature  Date 30-05-2007

Name DOMINIC CORBITT

Supervisor's Declaration

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

Supervisor's Signature  Date June 5, 2007

Name DR. FRANCIS ENU-KWESI

ABSTRACT

The Ghana Commercial Bank Limited (GCB, LTD) embarked on a computerisation drive in 1990 to enhance its business processes and its service delivery. The exercise resulted in the introduction of a centralised banking software (Flexcube) by I-flex Solutions Limited, India. A training programme was organized prior to and after the deployment of the software to equip staff in its use.

The study assessed the Flexcube training programme organized for the networked branches of the bank in order to draw lessons for improvement in subsequent programmes. For the achievement of the study objective, questions were posed and answers analysed in respect of training needs assessment conducted and methods of delivery. Stratified random sampling was used to arrive at the sample size of 70 comprising 10 branch managers, 20 supervisors and 40 clerical staff from a population of 560 members of staff. They were interviewed and questioned to solicit the relevant information for analysis.

The findings of the study indicate that though a systematic training plan was followed, there were serious omissions in the training needs assessment conducted, content design, principles of adult learning incorporated and training evaluation which need to be addressed to help improve subsequent programmes.

Among the recommendations were the need to conduct a comprehensive training needs analysis with active involvement of trainees and the selection of a comprehensive evaluation process that will bring out the necessary feedbacks for effective assessment of knowledge transfer and improvement in subsequent programmes.

ACKNOWLEDGEMENTS

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Though I have acknowledged the support of various people in the completion of this dissertation, I accept full responsibility for any shortcomings.

DEDICATION

To my wife, children, mother, loved ones, and the memory of my father.

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LIST OF ABBREVIATIONS

FINSAP – Financial Sector Structured Adjustment Programme

ERP – Economic Recovery Programme

SSNIT – Social Security and National Insurance Trust

ATM – Automated Teller Machine

UBS – Universal Banking Solution

GL – General Ledger

ROI – Return on Investment

CAI – Computer Assisted Instruction

CHAPTER ONE

INTRODUCTION

Background to the Study

The Ghana Commercial Bank was established as the Bank of the Gold Coast under an ordinance passed by the legislative Assembly in October, 1952. The bank officially opened for business on 20th May 1953. The initial focus of the bank was the provision of Banking Services to the emerging nation for socio-economic development. In particular, the bank was to pay special attention to the requirements of Ghanaian traders, businessmen, women, and farmers who hitherto lacked the needed financial support from the then expatriate banks. In addition, the bank was to function as a central bank.

On the attainment of independence in 1957, the Bank of Ghana was established to be responsible for central banking needs of the country with the Bank of Gold Coast being renamed as Ghana Commercial Bank to focus solely on commercial banking services. In fulfillment of the stated objectives for the establishment of the bank, a network of 130 branches was established all over the country to bring banking services to the doorstep of Ghanaians.

In April 1983, a comprehensive economic adjustment which embodied the financial sector was started following years of continued decline in economic performance. The first phase of the economic recovery Programme (ERP) dated

from 1983 to 1986 and focused on stabilisation measures. The policies implemented included currency devaluation, tight fiscal management and liberalisation of prices including interest rates. Prior to the reform, the financial sector was in distress, featuring interest rate ceilings, sectoral credit guidelines, credit ceilings and the use of direct monetary control tools, including reserve requirements.(Acquah, 2003:4).

The phased transition to market determined interest rates was stepped up in 1988 with the introduction of the Financial Sector Structural Adjustment-Programme (FINSAP). The specific focus on the financial sector was aimed at creating a sound prudential and regulatory framework for banking, strengthening bank supervision, restructuring distressed banks, human resource development in banks and development of fully liberalised money and capital markets. (Acquah 2003:1)

In line with FINSAP policy objectives, the bank was converted in 1993 to a public company under the statutory corporations Act 1993 (Act 461) as a limited liability company wholly owned by the Ghana Government in 1994. In 1996 after a public share floatation the bank was listed on the Ghana stock Exchange with a present ownership structure of 46.8% Ghana Government holding with SSNIT holding 17.81% with the remaining 35.68% to be held by other private organizations and individuals.

The liberalisation of the Financial Sector through the FINSAP resulted in more banks and Non-bank Financial institutions entering the Ghanaian Financial System. These banks which include among others Ecobank, Metropolitan and

Allied Bank, Trust Bank, Cal Merchant Bank, Prudential Bank scrambled for the same deposits, which hitherto were available to the traditional banks alone, including Ghana Commercial bank.

Due to the stiff competition that the bank encountered as a result of the proliferation of expatriate banks whose stock-in-trade was the use of sophisticated information and communication technology it became imperative for the bank to reposition itself through the use of the most effective and efficient technology to enhance business processes. This was in fulfillment of the bank's mission statement indicated in the following words: "to be the established leader in commercial banking in Ghana, satisfying the expectation of customers and shareholders, providing a full range of cost efficient and high quality services nation-wide, through the optimization of information technology and efficient branch network".

In a bid to introduce computerisation into the mainstream business processes of the bank, funds were outsourced from the World Bank through FINSAP for the acquisition of an Information Technology (IT) solution from the National Cash Register (NCR) and the American Telephony and Telegraph Company (AT&T). Under this contract, Tara systems were the suppliers of the software, (AUTOBANK) with NCR providing the hardware. The contract for this project was signed in 1994 and was to cover 25 branches and Head office on "stand alone" basis. However, after the implementation of the software, at five branches namely High street, Liberty House, Ministries, Trade Fair in Accra and Obuasi, the bank was unable to continue with the implementation because of the

problems that were encountered by the users and the implementation team. The contract was therefore abrogated in 1996.

In May 1998, the bank awarded a contract to I-flex Solutions Ltd of India to provide a centralised system, Finware/MicroBanker, to replace the Autobank Software to enable networking of 25 of the bank's branches. The implementation of a centralised network system was aimed at allowing customers to enjoy real time banking ("everywhere") and modern banking facilities and products such as ATMs (Automated Teller Machine) Fund Transfer services etc.

In 2001, the bank changed over from the Finware/Microbanker software to "Flexcube"- a Universal Banking Solution (UBS). The changeover became necessary due to the following anticipated benefits that will accrue to the bank:

- (1) The new software will offer the bank the needed security and flexibility to be able to customise products and services to its current and future needs.
- (2) It will ensure successful introduction of Management and Customer Information systems.
- (3) The software will provide a robust and flexible system that will change all current inefficient processes and meet the requirement of GCB's rapidly changing business environment.

In order to facilitate a smooth transition, a project team was formed to see to the planning and implementation of the exercise. It dawned on the team that the mere provision of high technology software might not necessarily ensure improvement in performance unless the human factor (the user) is equipped with

the needed skills and knowledge in the efficient and effective use of the facility. So for the development of the user to acquire the needed skills and competencies in the use of the software, training became very crucial. A training exercise was organised for staff of the network branches (**the end-users**) who are on the shop floor prior to the changeover and immediately thereafter. This was purposely to assist users to effectively handle all business activity and roles assigned them with minimal or no supervision and to understand changes to business sub processes, procedures including how to work in the Flexcube environment. The training programme was organised in two parts: Pre- implementation (prior to change over) and Post- implementation (immediately after changeover)

The objectives of the training exercise were to:

1. Understand changes to business sub processes and procedures including how to work in the Flexcube environment.
2. Help users to acquire the knowledge, skills and competences in the effective and efficient use of Flexcube to facilitate the re-engineering of the banks business processes.
3. Understand the use of the training/Operational Manual developed for the use of Flexcube in the performance of their duties.

Staff from the Operations Support Department and the Project Office facilitated the exercise. Each training programme was divided into two parts. The first part was organized off-site at the Staff Training School. Here the methodology used was a combination of lectures, discussions and computer-mediated method with a training model of the software.

The second part of the Training was organised on-site at the various branches with mostly practical work on the computer with guidance from the trainers i.e. "Sitting by Nellie". The content of the training designed after a job/operational analysis of the bank's business processes and for the achievement of the training objectives included the following:

- i. Computer Appreciation in a Windows Environment
- ii. Overview of Flexcube
- iii. Branch Security Management System
- iv. Customer Information file and Management
- v. Product Design Concept and Setup
- vi. Teller Related activities in FLEXCUBE OPERATIONS
- vii. Structure of the General ledger(GL) & GL enquiries
- viii. Account facilities and Maintenance
- ix. Miscellaneous Activities.

Training and operational manuals were made available to the participants and the branches to aid and equip them to effectively use the software.

◆Statement of the problem

The introduction of Flexcube system, integrated with the end user training programme was expected to enhance the business operations, limit the time needed to address customer requests, improve customer turn round time and general efficiency. The change to the Flexcube system implied a change in procedures and processes. Several employees have undergone either offsite or on-

site training to administer the new system to improve customer satisfaction. However, the frequent referral of functional and operational issues to the help desk suggests that all is not well with customer satisfaction. An assessment of the training programme is therefore necessitated.

The study is thus an exploratory one intended to assess the nature of the training programme designed for the acquisition of the needed skills and competences to run the Flexcube system.

Objectives

General objective

The main objective of the study is to assess the Flexcube Training programme organised for the networked branches of the bank and to draw lessons for improvement in subsequent programmes.

Specific objectives

Specifically, the study will

- i. Examine the training need analysis conducted as the basis for the exercise.
- ii. Assess the content of the programme.
- iii. Assess the methods used to implement the training process.
- iv. Examine the principles of Adult learning incorporated in the training exercise.

- v. Examine the processes and procedures employed to evaluate the outcome of the training programme.
- vi. Make recommendations for improvement in subsequent training programmes.

Research Questions

- i. How was the training need analysis conducted?
- ii. To what extent was the content of the training programme compatible with the objectives?
- iii. How effective was the method used in implementing programme?
- iv. What were the principles of adult learning incorporated in the exercise?
- v. What processes or procedures were used to evaluate the outcome of the training exercise?

CHAPTER TWO

LITERATURE REVIEW

Introduction

The literature review of the study assessed studies that have been conducted on training programmes. This served as the basis for the examination of the training programme organised for the bank's end users at wide Area Network branches in the use of the Flexcube software.

Specifically, the focus was on the following areas;

- i. Definition of training: This section reviewed the various meanings of the term training.
- ii. Training Need Assessment: The section examined studies that had been conducted in the area of training need analysis as an important pre-requisite for organisation of an effective training programme.
- iii. Training Methodology: This section examined studies conducted in the area of training methodology that will lead to the achievement of training objectives.
- iv. Principles of Adult Learning Theory: This section reviewed principles of adult learning theory and examined the factors that contribute to a successful training programme.

- v. **Evaluation of Training:** There was a review of studies done in the area of evaluation of training for feedback to draw lessons for improvement.
- vi. **Human Capital Theory:** Finally the human capital theory was reviewed so as to place the training programme in the appropriate perspective.

Definition of Training

Livy (1990:313) indicates that training is to some extent a management reaction to change, i.e. changes in equipment and design, methods of work, new tools and machines, control systems, or in response to changes dictated by new products, services or markets. On the other hand training also induces change. Training is both a cause and effect of change. Accordingly he defines training as the systematic development of the attitude/knowledge/skill/behaviour pattern required by an individual in order to perform adequately a given task or job. Livy's definition considers training only as a modification of behaviour or the acquisition of job-specific skills or knowledge, which will help the achievement of organizational goals without recognizing the need to tailor training to meet the individual goals and aspirations. The definition is also silent on the need to tailor training for human resource development for the achievement of strategic organizational goals.

Cascio (1992:232) considers training to consist of a planned programme designed to improve performance at the individual, group and or organisational

levels. Improved performance in turn implies that there have been measurable changes in knowledge, skills, attitudes and or social behaviour. Though Cascio's definition is in part similar to that of Livy as they both see training as a systematic process for the modification of attitude for the acquisition of skills and knowledge for the performance of a task. Cascio goes further to indicate the fact that training should be a holistic process for the achievement of both individual aspirations and corporate goals. He also emphasises the fact that the improved performance should be seen in measurable changes in knowledge, skills, attitudes or social behaviour. This definition is in line with one of the reasons for the Flexcube training programme that was to assist staff to acquire the knowledge and skills in the use of the Flexcube software for the efficient and effective performance on the job.

In the definition of Manpower Service Commission of England (1981) as cited by Breadwell and Holden (1995:336) training was indicated as a planned process, which leads to modification of skills and knowledge for improved performance in an organization. Being a planned process it requires the systematic designing of the programme taking into consideration the purpose of the exercise, the content and participants involved and the principles of adult learning incorporated for the achievement of the required knowledge and skills. This definition is similar to the ideas of Cascio and Livy as they all see training in the light of modification of attitude and acquisition of knowledge and skills. However, Breadwell and Holden (1995) indicate further that training helps to develop human resources for both current and future needs of the organization

of the Flexcube training exercise since it became imperative due to the introduction of the software and the need to equip staff with the knowledge and skills to perform efficiently and effectively.

Ivancevich (1995:423) postulates training as a systematic process of altering the behaviour of employees in a direction that will achieve organisation goals. Training is related to present job skills and abilities needed to be successful. A formal training programme is an effort by the employer to provide opportunities for the employee to acquire job-related skills, attitude and knowledge. Ivancevich's assertion sees training as the acquisition of job related skills and abilities that will lead to an improvement in current and future performance. It is also seen as a conscious effort on the part of an employer to provide the needed opportunity for the acquisition of job related skills and abilities in a planned process. This meaning of training places emphasis on the achievement of organisational objectives or goals by imparting the skills and abilities needed to make it possible. This is in agreement with earlier discussions made by Cascio, Breadwell and Holden as an attempt to impart specific job related skills.

Contrary to definitions by Cascio, Breadwell and Holden who see training as skill acquisition that will lead to improved performance at both the individual and organisational level and as a tool for career development, Triner, Greenberry and Watkins (1996:52), in agreement with Ivancevich define training as the process of acquiring and improving the skills, knowledge, and attitudes required for present job performance, the job an individual currently holds. Training, as an

intervention to solve a performance problem, may take many forms, for example: interactive and hypermedia-based, experiential and discovery learning, embedded training, computer based instruction, teleconferencing, etc. Whatever the means employed, the desired end is the same: mastery and acquisition of the skills, knowledge, attitudes, and abilities for the performance of mission and job-related tasks. Triner, Greenberry and Watkins (1996) consider training as an intervention only to fill a skill or knowledge gap that exist between required and actual skills for effective and efficient job performance. This definition emphasises the achievement of organizational goals without considering the goals and aspiration of the individual. Nevertheless it emphasizes the necessity of training as an exercise to improve on skills required for the efficient performance of a job related task as envisaged for the conduction of the Flexcube training programme.

Armstrong (2000:543) in agreement with the definition by Ivancevich sees training as a planned process purposely to modify individual behaviour to acquire knowledge and skills through learning experience for the achievement of organizational goals. According to him it is also to improve on or help in the realization of individual's potentials for the benefit of the organisation. This definition introduces a new dimension to training, which is the issue of incorporating the principles of learning theory in the process. Like the other definitions, training seeks to bridge the skill or knowledge gap existing between expected and actual skills and competencies that will lead to optimum performance.

Asare-Bediako (2002:65) also defines training as a job or task-oriented exercise, which aims at enabling individuals to perform the jobs they are currently doing better. This definition, though in agreement with submission made by Breadwell and Holden, Cascio and Ivancevich, is limited in scope as it sees training only as an attempt to modify individual's behaviour to get the job done for the achievement of organisational goals without consideration of individual goals.

Cole (2002:330) opines that training will be understood as any learning activity, which is directed towards the acquisition of specific knowledge and skills for the purposes of an occupation or task. According to him the focus of training is the job or task. Cole's assertion like the earlier scholars reinforces the fact that training is knowledge or skills specific directed towards a particular job role. This meaning seeks to differentiate between training and development, which apart from focusing on the task and organisation also emphasises the individual's development. He went on to suggest the following potential benefits that an organization will enjoy if training is organized effectively and efficiently, and these include:

- (1) Maintenance of a sufficient and suitable range of skills among employees
- (2) The development of knowledge and skills in the workforce
- (3) The harnessing of work experience and other forms of on-the-job development job performance and productivity
- (4) Achievement of improved job performance and productivity

- (5) Improved product quality and services to customers and
- (6) Increased motivation amongst employees. (Cole 2002: 331)

The justification for a training exercise and the realisation of its potentials thereof as well as its effectiveness as asserted by Cole, other scholars like Armstrong and Ivancevich hinges on the conduction of training needs assessment.

Training Needs Analysis

Various studies have emphasised the importance of training needs assessment as a pre-requisite to establishing the need of the exercise and the content thereof.

Hall (1984:162) comments that the first step of vital importance in human resource development is the identification of needed skills and active management of employee learning for their long- range future in relation to explicit corporate and business strategies. He emphasised that many organisations invest considerable resources in training and development but never really examine how training and development can most effectively promote organizational objectives.

Hall's assertion seeks to emphasise the need to identify the skills and knowledge required in consonance with the business strategies through training needs assessment so that the learning activity will be managed for the achievement of the organizational objectives. This opinion reinforces the necessity of a well-organised training needs assessment as the basis for the effectiveness of training. With the analysis of the business processes of the bank vis-a-vis the use of

Flexcube and the required skills and knowledge shortfall the conduction of the training exercise became inevitable with the onerous task to bridge the skill gap realised.

Cascio (1992:236) identifies three levels of analysis for determining the needs that can fulfill:

- 1) Organization analysis focuses on identifying where within the organisation training is needed.
- 2) Operations analysis attempts to identify the content of training-what an employee must do in order to perform competently.
- 3) Individual analysis determines how well each employee is performing the tasks that make up his or her job.

According to Cascio, training needs analysis must be done at the corporate level against the backdrop of organisational objectives and strategies. The view of Cascio on training needs analysis indicates that the exercise should be a comprehensive process beginning from the corporate or organizational level by relating the assessment of the needs to the achievement of organizational goals. Identification of training needs at this level inform the operations analysis which entails a careful examination of the job to be performed after training, which culminates in individual analysis to determine a gap if any between actual and desired performance of employees.

The view of Cascio supports Hall's assertion, which intimates that training needs assessment should be done in consideration of the business and corporate strategies of the organisation so as to achieve the desired goals. That is, the

corporate or business strategies form the basis of training needs assessment. This assertion supports the conduction of the Flexcube Training exercise because with the introduction of the software it became necessary to assist employees to understand the operations of the software so that they can perform their job roles effectively and efficiently.

Breadwell and Holden (1995:341) stress the importance of training needs analysis. They indicated that in order to create a human development plan the first step is to analyze the training needs of the organization in relation to the organization's strategy and equate it with the needs of the individuals within it. They stress the fact that training needs assessment is inevitable in the definition of a human development plan and that it should be comprehensively conducted from the corporate or organizational level through to the individual's level in order to meet the aspiration of the organization as well as the employee. This view is in support of the assertion of Cascio, which recognizes the need to analyse the organization as well as the individual through training needs assessment to be able to determine the performance deficiencies which need to be corrected by training for the achievement of corporate goals.

Ivancevich (1995:429) in studying training and its strategies indicated that the first step in managing training is to determine training needs and set objectives for these needs. According to him training needs assessment involves analyzing the organisational needs; knowledge, skills, and ability needed to perform the job; and the person or jobholder's needs. This implies a determination of the organisation's needs vis-à-vis its objectives and strategies, the consideration of

the task to be performed and the appropriate skills and knowledge needed for efficient performance standards. Ivancevich is in agreement with the earlier studies of Cascio (1992) and Breadwell and Holden (1995), which recognize the need to conduct training needs assessment in consideration of the organisation's goals and the individual's aspirations.

Broadbent and Friodevaux (1998:5) indicate that training needs analysis is a process of gathering and interpreting data for identifying performance problems and suggesting solutions. The challenge is to obtain complete and accurate data. This amounts to answering who, what, when, where and why. A thorough training needs analysis exercise comprises six types of analyses. These are a context analysis of the business needs or other reasons the training has been suggested; a user analysis dealing with potential participants and instructors involved in the process; a work analysis of the tasks being performed; a content analysis of documents, laws, procedures used on the job; a training suitability analysis of whether training is the solution; and a cost-benefit analysis of the return on investment (ROI) of training. They suggest a comprehensive analysis of a business case for training, organization's expectations and the cost effectiveness of the exercise, what performance deficiency needs to be corrected through training, analysis of the actual skills and knowledge of employees and performance standards that should be provided for during training.

In spite of the fact that their assertion agrees with earlier scholars that training needs assessment should precede a training exercise, they suggest a thoroughly and comprehensive data gathering and analysis from the corporate

level to the task involved through to the participants and the trainers who are to conduct the exercise. According to them this will form the basis for determining whether training is the appropriate solution for a performance short fall or otherwise.

Osinski and Miller (1999:4) indicate that designing training and development programme involves a sequence of steps that can be grouped into five phases: needs assessment, instructional objectives, design, implementation, and evaluation. In order to be effective and efficient, all training programs must start with a needs assessment. Long before any actual training occurs, the training manager must determine who, what, when, where, why and how of training. In order to do this, he must analyze as much information as possible about the:

- Organization and its goals and objectives

- Jobs and related tasks that need to be learned

- Competencies and skills that are needed to perform the job and

- Individuals who are to be trained.

The assessment begins with a "need" which can be identified in several ways but is generally described as a "gap" between what is currently in place and what is needed, now and in the future. Gaps can include discrepancies/differences between what the organization expects to happen and what actually happens, current and desired job performance and existing and desired competencies and skills. Needs assessment can also be used to assist with: competencies and performance of work teams, problem solving or productivity issues, and the need to prepare for and respond to future changes in the organization or job duties. The

results of the needs assessment allow the training manager to set the training objectives by answering two very basic questions: who, if anyone, needs training and what training is needed.

Osinski and Miller (1999) emphasise needs assessment as the most important exercise, which needs to be conducted as a basis of training. His findings are in agreement with submissions made by earlier scholars on the essence and relevance of training needs assessment.

Armstrong (2000:551) comments that “training must have a purpose and that purpose can be defined only if the learning needs of the organization and the groups and individuals within it have been systematically identified and analysed. He went on to indicate that training needs analysis is partly concerned with defining the gap between what is happening and what should happen. This is what has to be filled by training, i.e. the differences between what people know and can do (actual performance of individuals) and what they should know and be able to do (targets or standard of performance). However, he cautioned that it is necessary to avoid falling into the trap of adopting the ‘deficiency model’ approach, which implies that training is only about putting things right that have gone wrong. Training is much more positive than that. It is, or should be, more concerned with identifying and satisfying learning and development needs-multi-skilling, fitting people to take extra responsibilities, increasing all-round competence and preparing people to take on higher responsibility in the future.

According to Armstrong unlike the earlier scholars before him, the need assessment should not concentrate only on determining deficiencies existing in

present job performance, which should be filled, but that it should be comprehensively done to be able to help realize the potentials inherent in employees so that they can take higher responsibilities.

Asare-Bediako (2002:76-77) also asserts the importance of training needs assessment in designing training programme. According to him, this will help in tailoring training in consonance with the organizational goals and objectives and also help in realizing the required skills and knowledge needed for the performance of a task. He stresses that training need assessment will help in the identification of a gap between required and actual competencies in order to determine the training programme that will be appropriate for the bridging of the gap.

Cole (2002:339) opines that organizations adopting a systematic approach to training and development will usually set about defining their needs for training in accordance with a well-organized procedure. Such procedure will entail looking at training needs from a number of perspectives:

- (1) The organization i.e. corporate requirements
- (2) The department or function
- (3) The job or occupational group
- (4) The individual employee.

His assertion also supported the essence of training needs assessment as the basis of training in line with the assertion of earlier scholars before him.

With the conduction of training needs assessment and the formulation of the instructional objectives, a training methodology or implementation design

appropriate for the achievement of the objectives should be selected. Studies conducted on training programme have reiterated the importance of the selection of appropriate training methodology for the achievement of training and learning objectives.

Training Methods

Training methods are the techniques and principles used to provide the required instructions for the achievement of training objectives.

Cascio (1992:251) writing on the appropriateness of a training methodology to achieve training objectives indicates that training methods can be classified in three (3) ways (i) Information presentation (ii) Simulation methods, or (iii) on-the-job training.

Information presentation technique entails the systematic presentation of a subject matter, which includes lectures, conference methods, correspondence courses, motion pictures, reading lists, programmed instruction and computer-assisted instruction.

Simulation methods involves interactive exercises in which trainees practice their skills in mock situations based on real work-related activity through the use of role-playing, programmed group exercises and the in-basket techniques and business games.

On-the-job training includes orientation training, apprenticeship, near-the-job training (using identical equipment but away from the job itself), job rotation,

committee assignments, understudy assignments, on-the-job coaching and performance appraisal.

According to Cascio, choosing a training method that best suits a given situation must first be defined through a training needs assessment, which will determine the essence of the training and the content thereof. He states further that a chosen method should meet the minimal conditions needed for effective learning to take place.

Ivancevich (1995:435-436) recognises four principal types of training depending on the where and the type of training. These four (4) methods of training are apprenticeship, vestibule, on- the -job and off- the- job training.

Apprentice Training is a combination of on-the-job and off-the-job training. Here the apprentice commits to a period of training and learning that involves both formal classroom learning and practical on-the-job experience. In vestibule training, the trainee learns the job in an environment that stimulates the real working environment as closely as possible. On- the- job training is the training process where the employee is placed into a real work situation and shown the job and the tricks of the trade by an experienced employee or the supervisor. Off- the -job training entails training outside the job environment unlike apprenticeship, vestibule training and on- the -job training that are organized on the job. Methods of off- the- job training include lecturing, discussion, programmed instruction and computer assisted instruction (CAI).

Though the two scholars are in agreement on training methodology on the basis of location and mode of delivery, Ivancevich differentiates the methodology

into four principal types while Cascio categorizes them into three types. Cascio considers off-the job training as information presentation which entails methods like lectures, conferences method etc.

In agreement with earlier scholars like Cascio and Ivancevich, Breadwell and Holden (1995:344) reiterate that training could be a cost effective investment if the most appropriate method is used for its delivery. They indicated that training methods could generally be divided into two broad types namely “on-the-job” and “off-the-job” training.

On-the-job training is conducting training in the job setting which can range from relatively unsophisticated “observe and copy” methods to highly structured courses built into workshops or office practice. Examples of on-the-job training according to Breadwell and Holden include “Sitting by Nellie” and “Learning by doing”, mentoring, shadowing and job rotation. “Sitting by Nellie and Learning by doing” involves a training methodology where the trainee is attached to an experienced colleague who takes him through the job processes to help him acquire the needed skills and knowledge to be on his own. Mentoring is a system whereby a senior or experienced employee takes charge of the training and development of a new employee by acting as a mentor who advises and protects the trainee to achieve the needed career development. Under the shadowing method the trainee is taken through the entire organization by making him to under study his or her senior colleagues at the various department of the organization. Job rotation involves the switching of roles to allow the trainee to understand the entire job process.

Breadwell and Holden (1995:345) categorise training programmes conducted outside the confines of the work place as off-the-job training. Under off-the-job training they made mention of workshops, seminar, case studies, role-play, simulation techniques, interactive computer learning packages, video and audiotapes and problem solving.

Cole (2002:354) indicates that, "training methods are essentially the means by which we intend to communicate information, ideas, skills, attitudes and feelings to learners". He further reiterated that it is common to find methods categorized according to whether they are employed in on-the-job or off-the-job situations. Even though he categorises training methods into only on and off the job, it is in line with earlier submissions made by Cascio, Ivancevich and Breadwell and Holden. Cole emphasises that the selection of a particular method depends on the purpose of the exercise and the training needs assessment. For instance he indicated that off-the job method is the most appropriate when emphasis on learning is on developing an understanding of general principles, providing background knowledge and generating an awareness of comparative ideas and practices. In the case of the choice of on-the-job training it is most appropriate when learning is more on the acquisition of specific, local knowledge in a 'real' situation. He suggested the following methods as off-the-job method of training. They include lectures/talks, classroom instruction, programmed instruction, group discussions, and case study analysis and simulation exercises. For on-the-job training he mentioned the following; job instructions, learning

from experienced workmates (e.g. 'sitting by Nellie') coaching/counseling, delegation, secondments and special projects.

The effectiveness of a given training method in achieving training goals depend on the integration of principles of adult learning incorporated in the process.

Principles of Adult Learning

The importance of the principles of Adult learning as the basis for all training programmes to achieve the optimal objective of knowledge and skills acquisition was also reviewed.

Sohn (1983) says that the following principles of learning should serve as a guide in developing and conducting an effective training programme. "Firstly, permanent changes in learner's knowledge, attitude, skills, values, sensitivities and perceptions demonstrate that learning has taken place. For a specific kind of change to occur certain methods are more effective than others. According to him, change is a process and it starts when the learner is motivated to learn by being taught using examples that they are familiar with. Secondly, learning through understanding tends to be better retained than learning by rote, which means that participants are able to maintain learning activities better when they understand them than mechanistic memory. Last but not the least, learners often resist learning when it involves doing away with comfortable, established attitudes and ways of doing things with new attitudes or ways of doing things. Such resistance can be lessened by making the learners feel that their individual

opinions are respected and that they have the right to decide for themselves to change their views or not" (Sohn, 1983, 21-24).

Knowles (1984:1) theory of andragogy is aimed specifically for adult learning. He emphasizes that adults are self-directed and expect to take responsibility for decisions. He indicated that in practical terms andragogy means that instruction for adults needs to focus more on the process and less on the content being taught. Specifically he indicates that andragogy applies to any form of adult learning that is applied in the design of organizational training programmes. He wrote that successful adult learning is based on four points. One, adult learners want to learn skills that apply to practical, real-life situations. Two, adult learners are self-directed. Three, adults learn better through active learning, such as role-playing or case scenarios, than they do through lecture-based instruction. Four, adults are aware of their own learning needs.

His studies on principles of Adult Learning tie in with the submission by Sohn in his study on how adults learn. They both agree that adults must be motivated to learn, but the process of learning must be practical with active involvement of the participants.

According to Cascio (1992:242) in order to promote efficient learning, long-term retention, and application of the skills or factual information learned in training back to the job situation, training programs should incorporate principles of learning developed over the past century. What principles should be considered? It depends on whether the trainees are learning skills (e.g., drafting) or factual material (e.g., principles of life insurance). To be most effective, skill

learning should include four essential ingredients: (1) goal setting, (2) behaviour modeling, (3) practice, and (4) feedback. These are in tandem with both Knowles' and Sohns' findings that adults need to be involved as a motivation to learn.

Denning and Verschelden (1993:576) used a focus group to assess the training needs of child welfare workers. This decision was based on the aforementioned concept that it is beneficial if trainers involve trainees in the planning process. One of the results of this study suggested that participants felt that they were stimulated more and learned more from interactive training seminars. The subjects also reported that they learned more if the training class used variety of modalities, such as incorporating visual aides. This view also corroborated the assumptions made by Knowles on adult learning principles with the fact that adult training should be practical and of relevance to the participants.

In their review of adult learning research, Zemke and Zemke (1995:31), summarized several key points. Trainees who are taught a new skill are better able to retain the skill if they are given the opportunity to use the skill immediately. Otherwise, knowledge of the skill will fade. Adults prefer classes that focus on a single subject and application of the subject to relevant problems. Adult learners are most receptive to training when they are newly placed in a position. Once workers become settled in their role, they are less likely to be receptive to instruction. Adult learners should be taken through information relevant to them for easy assimilation and application on the job. Trainers are also encouraged to involve their trainees in the planning stages of training, such as asking what it is that they need to know to perform their jobs. This assertion emphasizes the

peculiarities of adult learners and the need to factor them in designing and implementing training. This view is anonymous with earlier opinions expressed by Sohn (1983), Knowles (1984) and Cascio (1992).

Armstrong (2000:547) concludes that effective development and organization of a training programme requires the appreciation of learning theory and approaches to provide learning and development opportunities in organizations.

With the conduction of training need assessment and the selection of the appropriate methodology, which incorporates principles of adult learning for effective delivery, the exercise needs to be evaluated in consideration of objectives set to determine the achievement of the expected result or otherwise for the needed feedback. This makes training evaluation at all levels an important component in training programme.

Training Evaluation

Hamblin (1970:33) contributed a well-known definition of evaluation, in a training context as any attempt to obtain information (feedback) on the effects of a training programme, and to assess the value of the training in the light of that information. This definition emphasizes the importance of information –gathering in evaluation for the needed feedback to determine the effectiveness of a training programme.

According to Cascio (1992), training must be evaluated by systematically documenting the outcomes of the training in terms of how trainees actually behave back on their jobs and the relevance of the trainees' behaviour to the

objectives of the organization. This opinion seeks to indicate the fact that evaluation should be done thoroughly to be able to determine the outcome of the exercise in order to improve on it.

Assessing training effectiveness often entails using the four-level model developed by Kirkpatrick (1994:21). According to this model, evaluation should always begin with level one, then as time and budget allows, should move sequentially through levels two, three, and four. Information from each prior level serves as a base for the next level's evaluation. Thus, each successive level represents a more precise measure of the effectiveness of the training programme, but at the same time requires a more rigorous and time-consuming analysis.

The first level of training evaluation is based on assessing the participants' feelings and opinions following the training. This can be measured by administering an instrument to assess the trainees' satisfaction with the training, sometimes called a "happiness scale." The second level of training evaluation assesses whether the participants gained knowledge or skills from the training. This is a more objective measure that can be assessed with many different strategies ranging from simple knowledge tests to complex skill demonstration exercises. Trainees who demonstrate that they acquired knowledge from a training programme will not necessarily be able to apply the knowledge to their job. However, acquiring new knowledge or skills is the first step toward positive work performance changes. The third level of evaluation is based on assessing whether new skills and knowledge are applied on the job. The fourth level of evaluation is the outcome evaluation. This is the most difficult level of evaluation

to conduct. This evaluation serves to determine if the training is affecting desired outcomes, such as organizational performance.

This model of Kirkpatrick considers evaluation as a comprehensive process that should be conducted from the beginning of the training cycle, immediately after, the assessment of the skill and knowledge transfer and the ultimate effect on the organization's performance.

Breadwell and Holden (1995:351) emphasizing the importance of evaluation of training programme state that training evaluation is commonly seen as a feedback loop, starting with course objectives and ending by collecting end of course reactions which are then generally filed away and not acted on. Here they seek to reiterate the fact that though evaluation is recognized as an important aspect of training it is concentrated at only the first level immediately after the exercise without assessing the performance of the individual on the job so as to improve on the exercise. They emphasised that the penultimate stage in the training strategy is the evaluation and monitoring of training. It is one of the most important but often the most neglected or least adequately carried out part of the training process.

Armstrong (2000:570) opines that it is important to evaluate training in order to assess its effectiveness in producing the learning outcomes specified when the training intervention was planned and to indicate where improvements or changes are required to make the training even more effective. He indicates that evaluation leads to control, which means deciding whether or not the training was worthwhile (preferably in cost-benefit terms) and what improvements are

required to make it even more cost-effective. This view is similar to those of Hamblin (1970), Cascio (1992), Kirkpatrick (1994) and Breadwell and Holden (1995).

The review of the framework for a planned training programme as discussed was done in the context of the Human capitals theory, which reflected in the philosophy behind the Flexcube training programme.

The Human Capital Theory

Becker (1964:5) defines human capital as the stock of knowledge, skills and abilities, which potentially help to increase productivity and performance at work and also life in general. According to this definition, human capital can be a goal/target for individual well-being and a means of achieving more fundamental long-term goals at work or in a life time career. Following from this interpretation of human capital, he postulated that expenditure on training and education, a costly investment is a means to achieving higher productivity and thereby higher wages.

According to the theory, training or education raises productivity of workers by imparting useful knowledge and skills, which in the long run will raise their future income and life time earnings. This concept of Becker (1964) seeks to emphasize the importance of training in the development of the skills and knowledge of worker with a resultant effect of increased productivity and higher wages.

Schultz (1975:827) after extensively developing the theory opines that education and training enhances the individual's ability to successfully deal with disequilibria in changing economic conditions. In his view such ability includes that of perceiving a given disequilibrium, analyzing information and relocating resources. Schultz assertion though in line with the views of Becker (1964) tries to analyses the importance of training and education in the determination of shortcomings in one's endeavour and in the allocation of resources.

Levin and Kelley (1994:97) in support of the theory suggest that education can improve productivity only if complementary inputs exist, which include training, contract terms and management practices. They pointed out the overestimation of the pay-offs resulting from increased formal education by social scientists while ignoring the complementary inputs and conditions. The assertion of Levin and Kelley (1994) seeks to emphasis the importance of training and other complementary inputs in the performance of workers in a bid to achieve increased productivity and higher wages in tandem with the views of Becker (1964) and Schultz (1975).

Jin (1996a:55) argued that job related training which is provided to working adults is a strategy to re-equilibrate the changing economy and work place procedures and processes due to technological innovations. In the opinion of Jin (1996a) technological innovation creates discrepancy between firms' new investments and their employees competences, skills and knowledge acquired through formal schooling, which can be addressed by employers through on-the-job training.

The opinion of Jin (1996) is similar to the views of Becker (1964), Schultz (1975) and Levin and Kelley (1994) about the importance of investing in the human resources of organizations, through training which will result in increased productivity and higher wages as envisaged in the philosophy of the Flexcube training programme.

Conceptual framework

Training needs assessment was the first step in the training programme to determine the knowledge skills required by users of the software and to inform and serve as the basis of the training context.

The intervention was introduced to the staff to get acquainted with its workings.

A systematic planned training programme was then organized with the introduction of the software taking into consideration all the critical areas identified in the training needs assessment, objectives formulation, content design, training methods and evaluation. This was done in the context of the human capital theory.

In organizing the training programme it was anticipated that the exercise will result in the achievement of the training objectives of assisting staff to acquire the skills and knowledge in the use of intervention. This will ultimately lead to improvement in the banks service delivery for the satisfaction of customers and an increase in the bank's market share.

Review of the exercise and the feedback that will emerge will form the basis for subsequent Training Programme.

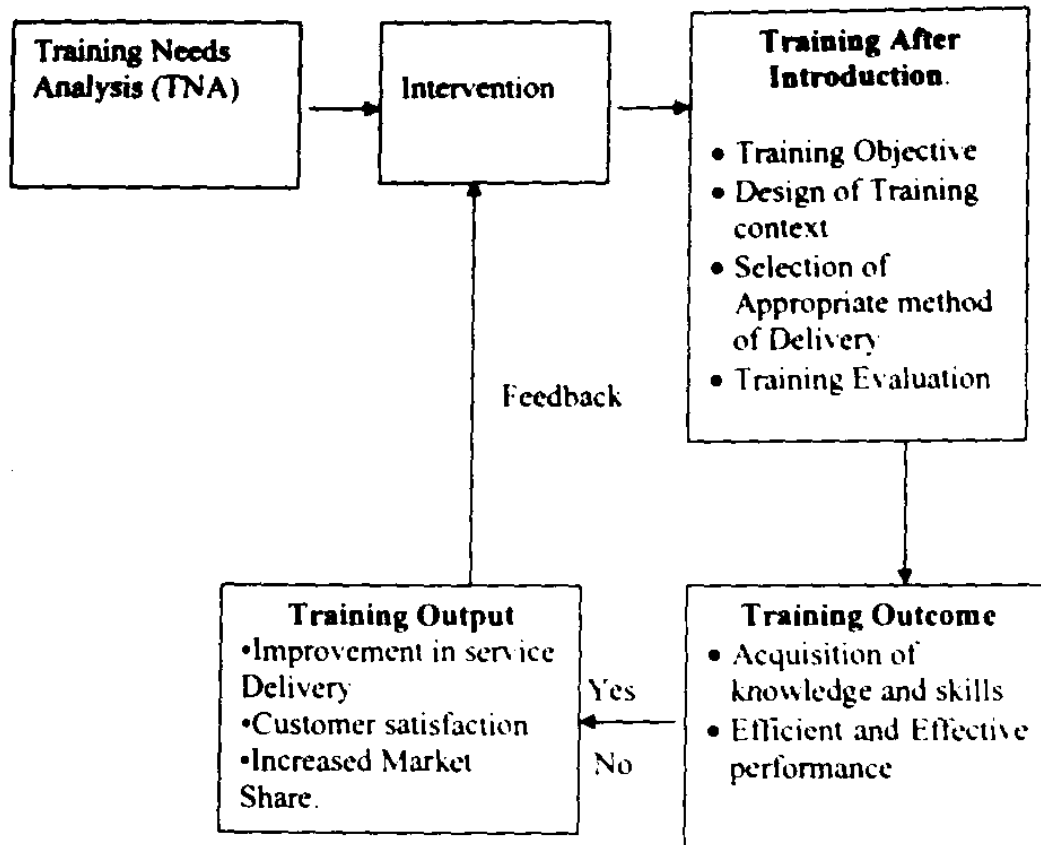


Figure 1: Conceptual Framework of the Training programme

Source: Author's Construct, 2004

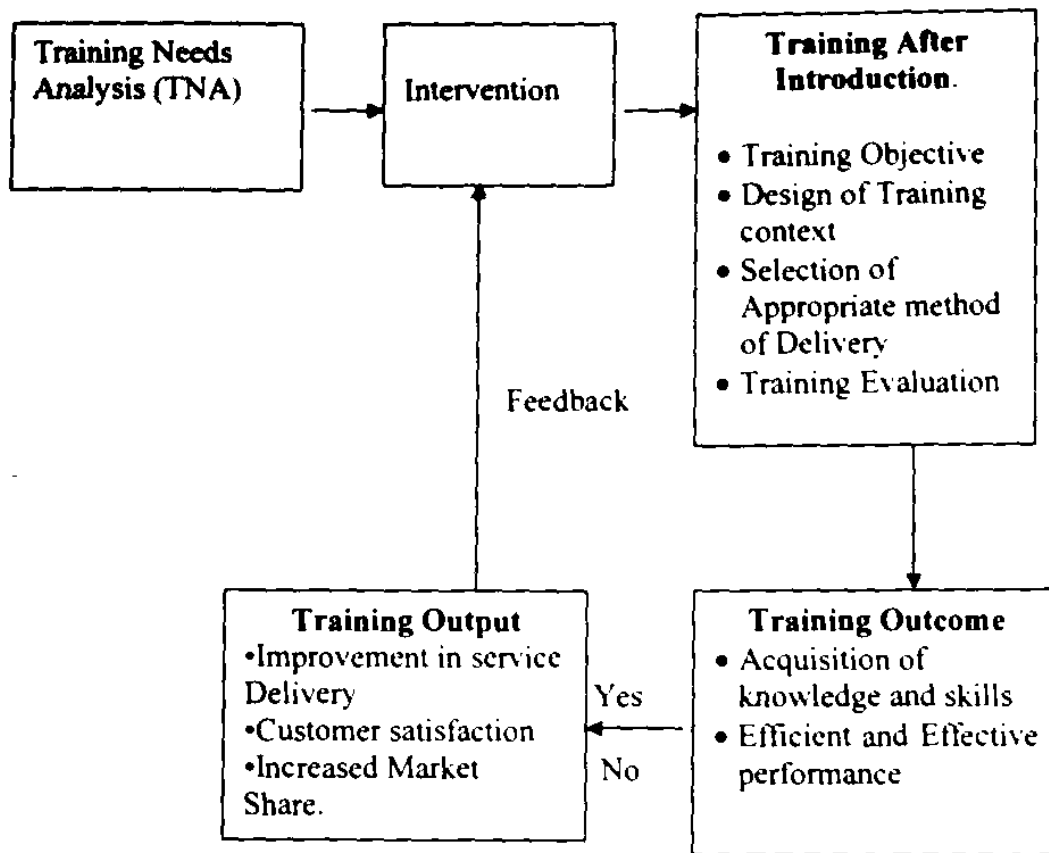


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CHAPTER THREE

METHODOLOGY

Introduction

The Ghana Commercial Bank Ltd in a bid to centralise its business processes and to satisfy its customers for the achievement of competitive advantage introduced the Flexcube software. An end user training programme in the use of the software was organized to assist staff to acquire the needed skills, knowledge and competencies for efficient and effective performance. Even though the exercise was in progress there had not been any study to determine its short run effects.

Study Design

The study is an exploratory and descriptive in nature, and examined the training programme.

As an exploratory study it sought to find out whether the principles described in the literature review and the conceptual framework were actually at play in its design and implementation. Thus answers were sought for the following questions; was there a needs assessment? How was it carried out? What methods were applied in the programme? Did it involve adult learning principles? etc.

The study was also descriptive in nature as the answers for the above questions were grouped and described to present a vivid picture of the findings.

Population

The study population was members of staff of the twenty-five networked branches comprising Branch Managers, Supervisors and clerical staff who took part in the Flexcube training. This was made up of a total of 560 (five hundred and sixty) staff. The breakdown was as follows:

Branch Managers-----	25
Supervisors-----	110
Clerical Staff-----	<u>425</u>
Total-----	<u>560</u>

Sampling

Participants for the programme were selected on the basis of job roles and position at the branch. Various sampling methods were assessed to determine their appropriateness and finally stratified random sampling was settled on for the study. Stratified random sampling as its name implies involves a process of stratification and segregation followed by random selection of subjects from each stratum. In stratified random sampling the population is first divided into mutually exclusive groups that are relevant, appropriate and meaningful in the context of the study.

With the use of this method, the various identified subgroups of the elements in the population (managers, supervisors, clericals and Trainers) were categorised into the various strata. After the stratification of the elements into their identifiable subgroups simple random sampling with the lottery method was used to select 70 members of staff in line with job roles from the 25-networked branches. This was made up of 10 branch managers, 20 supervisors, and 40 clerical staff. The facilitators who conducted the training exercise were interviewed to receive inputs on training needs assessment conducted, the objectives set for the programme and the training content that was used to achieve the objectives set, methods of delivery, principles of adult learning incorporated and process and procedures of evaluation.

Data collection procedures /techniques and instruments

Data from primary and secondary sources were used. The primary data was made up of responses to self-administered questionnaires and detailed interview schedules. The secondary data on the other hand was made up of issues incidence report from the Help Desk, Time schedules for the training programme, analysis of the training content and training manuals.

The self-administered questionnaires were used to elicit first hand information from the course participants with reference to the objectives of the study guided by issues identified in the literature review. This necessitated the formulation of open-ended and closed-ended questions on issues such as training needs assessment, training objectives, methods of delivery, principle of adult

learning incorporated and process of evaluation adopted. Prior to the commencement of the interview exercise permission was sought from the Managing Director of the bank through my Head of Department to enable me to solicit the required information from the branch staff.

The self-administered questionnaires were sent to the sample of 70 units by mail for administration. These selected staff were all drawn from the 25 networked branches who had taken part in Flexcube user training exercise either off-site or on-site. Respondents were first of all briefed on the purpose of the study and assured of anonymity and confidentiality. The questionnaires were sent to the respondents through the Bank internal mailing system. There were also follow-up calls to the respondents to confirm receipt of the questionnaires or otherwise. Respondents were impressed upon to complete the questionnaires in seven (7) days to enable the analysis to commence.

Two days after delivery of the questionnaires respondents were visited at their respective branches during which discussions were held to help them understand issues raised in the questionnaire. The detailed interview schedules were administered to the facilitators and members of the training team to solicit for the needed information on training objectives, methods of delivery and what informed a particular choice and process of evaluation adopted. The interview schedules were virtually made up of open-ended questions to be able to solicit in-depth information from interviewees on the training needs assessment conducted, training objectives, training content, training method, principles of adult learning incorporated and evaluation process adopted.

Pre-test

Copies of the interview schedules and the questionnaires were given to the following for their comments and suggestions:

- i. Two members of staff of the Bank's Training school.
- ii. The Training Manager, Human Resource Division of the bank.
- iii. Thesis supervisor.

Prior to the administration of the interview schedules a discussion was held with the key informants (trainers) to inform them about the purpose of the study so as to receive the needed cooperation required and also to be able to solicit the needed information from them. With their consent a meeting was arranged for the administration of the interview schedules. Most of the questions posed were open-ended in nature to enable them to give out the information required without restrictions. The trainers were interviewed separately for information on issues bordering on needs assessment, training content formulation, methods of delivery, principles of adult learning and evaluation.

- ▼ Each interview session took about one (1) hour.

To complement the information solicited from the primary source, secondary data was also collected from various sources as indicated above.

Documentation on the training content, time schedules specifying the duration of topics arising out of the content was assessed. Incident report of Help Desk issues and the training manual developed for the exercise was analyzed. Although the needed assistance and cooperation was offered by the participants

and trainers in the data collection exercise some difficulties were encountered both at the primary and secondary data collection stages

During the administration of questionnaires respondents were encouraged from the onset to complete them within a week, however at the end of the 10th day only 50% of respondents had returned their questionnaires. This necessitated subsequent follow-ups and at the end of the second week all the questionnaires were returned. Ten questionnaires of the lot received had many unanswered questions as a result they were returned to the respondents and assisted to answer them. With respect to the interviews though interviewees readily volunteered the required information, it was realized that they were at some point selectively biased in order to justify some of the issues which came up during the programme. It should however be noted that they offered in-depth information about the training exercise.

The secondary source of data for document analysis to review training manuals, time schedules for the exercise, help Desk incident report and other related documents were provided readily for the exercise, however it was observed that documentation was not excellently done except the training manual.

Method of Data Analysis

The data collected was sorted and coded. Descriptive statistics generated by Statistical Product and Service Solutions (SPSS) and Excel using percentages and tables, were used for the data interpretation. A framework for the analysis was developed out of issues, which emanated from the literature review and the

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conceptual framework with the objectives of the study in mind from which the case description of Flexcube training programme was done. The parameters of the framework for the suggested standard of analysis consisted of training needs assessment conducted, training objectives and content for achievement of the purpose of the exercise, principles of adult learning that informed the choice of method of delivery and process of evaluation.

CHAPTER FOUR
TRAINING NEEDS ANALYSIS, CONTENT, METHODS, PRINCIPLES
OF ADULT LEARNING AND EVALUATION OF THE TRAINING
PROGRAMME

Introduction

The study sought to examine the flexcube training programme organized for staff of wide area networked branches. This was done by analyzing and discussing data collected from both primary and secondary sources under the following specific objectives:

- i. Training need analysis
- ii. Training content
- iii. Methods of delivery
- iv. Principles of adult learning incorporated and
- v. Processes and procedures of evaluation

In arriving at the required data for analysis a sample of 70 participants drawn from a population of 560 members of staff who had gone through flexcube training programme were interviewed on the basis of their job roles and functions. For representation they were grouped into three (3) main strata of managers, supervisors and clericals. Out of a sample of 70, 54% were male while 46% were female.

The male percentage sample of 54% was made up of 4 managers, 12 supervisors and 22 clericals while the female component was made up of 6 managers, 8 supervisors and 18 clericals.

For the achievement of the objective of the study, the training needs analysis conducted as the basis for the exercise was assessed.

Training Needs Analysis

In order to understand the training needs analysis conducted, respondents were questioned with respect to their selection, reasons for selection, prior knowledge and their skills and competencies. Participants were also questioned to find out whether their job roles or functions were assessed to inform the type of training required in Flexcube.

Responses from the participants and the trainers indicated that, the flexcube training needs consisted of two complementary analysis; organizational and job/task analysis. Responses solicited from interview session with the trainers revealed that the analysis of the corporate requirement to inform the need for training was done in recognition of the corporate objectives of the bank to satisfy customer needs and improve service delivery. This corroborates the assertions of Cascio (1992) and Breadwell and Holden (1995) about the need to analyse training needs against the backdrop of organizational objectives and strategies.

Respondents also indicated that in the area of job analysis, they were selected on the basis of their job roles and their position in the branch's establishment. Of the

70 respondents interviewed 40% responded that they were selected on the basis of their role, 43% indicated their selection was on the basis of their roles as presumed by the bank with 17% indicating that their selection had no bearing on their job.

Analysis of response from participants on the reason for their selection to the programme is represented in table 1 below

Table 1: Selection of participants

Reason for selection	Manager		Supervisor		Clerical		Total	
		%		%		%		%
Job Role	8	80	10	50	10	25	28	40
Job role as Presumed by the bank	2	20	8	40	20	50	30	43
No Bearing on job function	0	0	2	10	10	25	12	17
Total	10	100	20	100	40	100	70	100

Source: Field Survey, 2005

In an attempt to determine the training needs analysis conducted as the basis for the exercise, participants were questioned to determine when they were selected for the programme to examine how the prior knowledge they had about the software if any was managed and factored into the training design. Of the 70

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respondents interviewed 25% indicated that they were selected to undergo the training prior to the introduction of flexcube to their branches while 75% went through the exercise after it had been introduced to their branches

In order to understand the analysis that was conducted to assess the skills and knowledge of participants to determine their training needs, a question was posed to that effect. Responses from the trainers indicated that no competencies analysis was conducted to match task performed in each job as against the competencies and knowledge required for effective and efficient performance. This was also confirmed by responses received from participants interviewed. Assessment of responses to a question posed to understand whether participants' skills and knowledge were assessed before selection revealed that 20% of the Branch Managers indicated that their skills and knowledge were assessed before their selection while 80% responded in the negative, meaning their skills were not assessed before their selection. In the same vein only 2 out of the sample of 20 supervisors questioned indicated that their skills were assessed while the other 18 indicated that their skills and knowledge were not assessed. All the clericals indicated that their skills and knowledge were not assessed before their selection for the exercise. This seeks to confirm the assertion of Hall (1984) to the effect that most organisations invest considerable resources in training without effectively examining how deficiencies in knowledge and skills will be addressed. Accordingly he reiterates that an effective training programme should be preceded by analysis of the business processes vis-à-vis the required skills and knowledge for job performance and the individual competences. This also shows that the

views of Cascio (1992) and Ivancevich (1995) to the effect that training needs assessment should involve analysing the organizational needs; knowledge, skill and ability needed to perform the job and the person or jobholder's needs was not taken into account. This is so because while emphasis was placed on the achievement of the bank's corporate objective for the introduction of the software, the skills, knowledge and competencies of the individuals involved were not assessed to determine appropriately the individuals' requirements and aspiration.

Since comprehensive training needs analysis premised the design of a well thought out training content, the content was examined with the view to assessing inputs from training needs assessment factored into its design.

Content of Training Programme

In respect of the above, questions relating to the training objectives, content of the training programme, appropriateness of the content and training manuals were posed to the trainers of the programme, and the respondents who took part in the exercise. The trainers of the programme were questioned about the training objectives. Their responses indicated that broad objectives were set based on the organizational requirement, which necessitated the conduction of the training programme. The objectives of the exercise were to:

- assist users to understand changes to business sub- processes and procedures including how to work in flexcube environment.
- help users acquire the knowledge, skills and competencies for effective and efficient use of Flexcube.

- facilitate the re-engineering of the bank's processes and
- assist users to understand and appreciate the use of the training manual developed for the use of flexcube.

Though the participants confirmed the objectives as set by the trainers, they were ignorant about the objective to conduct the training exercise to enable the bank to re-engineer its business processes. In assessing the training objectives which informed the content, it came to light that 56 out of the 70 respondents indicated that the training exercise was purposely to assist them understand and gain the needed skills and competencies in the efficient and effective use of flexcube in the performance of their jobs while the remaining 14 were not clear as to the specific objective of the exercise. Additionally 94% of the sample interviewed also acknowledged the training objective, which seeks to help users to understand and appreciate changes to business sub-processes and procedures.

The findings further revealed that apart from the broad objectives, no specific objectives were defined and tailored to meet the individuals' needs of acquiring skills and competencies specific to meet their requirements for effective performance. This shortfall is as a result of the inadequate training needs assessment conducted which emphasized on corporate goals without due consideration of the individual or competencies analysis. This confirms Hall's (1984) assertion of neglect of individual's specific requirement when it comes to organization of training programmes by institutions. This findings diverge from the view of Ivancevich (1995), which emphasises the need for a comprehensive training needs analysis which takes into consideration organizational, operational

and the person or jobholder's needs as a basis for defining appropriate and specific training objectives to meet the need for training. A study of the training manual and time schedules indicates the following topics:

- i. Basic Computer Appreciation
- ii. Overview of Flexcube
- iii. Security Management System
- iv. Customer Information Maintenance
- v. Flexcube Product Concept
- vi. Current and Saving Account Maintenance
- vii. Time Deposit Maintenance
- viii. Cash Transactions and Management
- ix. Account Facilities
- x. Cheques Processing and Clearing
- xi. Loan Processing
- xii. Miscellaneous Activities
- xiii. Bank's Chart of Accounts
- xiv. Report Generation

In rating the training content, 46 of the trainees felt that the training content was very appropriate. This number was made up of 6 managers, 14 supervisors and 26 of the clerical staff sampled. This apart, 18 rated the content as appropriate while 6 rated it as fairly appropriate. Out of those who responded

to the training content as appropriate 3 were Managers, 4 supervisors and 11 clericals. The number who rated the training content as fairly appropriate was made up of 1 manager, 2 supervisors and 3 clerical Staff. None of the trainees rated the content as not appropriate. (See Table 2)

Table 2: Appropriateness of Training Content

Respondents	Appropriateness							
	Very Appropriate		Appropriate		Fairly Appropriate		Not appropriate	
	No	Percentage (%)	No	Percentage (%)	No	Percentage (%)		
Managers	6	60	3	30	1	10	0	0
Supervisors	14	70	4	20	2	10	0	0
Clericals	26	65	11	27.5	3	7.5	0	0
Total	46	65.71	18	25.71	6	8.57	0	0

Source: Field survey, 2005

Generally the findings about the appropriateness of the content revealed that majority of trainees confirmed that the content was appropriate for the achievement of the required learning objectives. Even though the training needs analysis conducted was not comprehensively done, the findings revealed that it formed the basis of the content. This in part supports the assertions of Broadbent and Friodevaux (1998) and Osinski (1999) about the need to conduct a comprehensive organizational and operational analysis as the premise for the

design and implementation of training for the achievement of the required objectives.

Results which emerged about the relevance of the training content to the requirement of trainees indicated that out of the 10 managers interviewed, 40% responded that the training content was in line with their job requirements while 60% responded that the content was fairly in line with their job requirements. Responses analysed in respect of the supervisors revealed that 8 out of a sample of 20 indicated that the content was in line with their job requirements while the remaining 12 (60%) responded that the content was fairly in line with their job requirement. In like manner, while 30% of clericals indicated that the content was in line with their job requirement an overwhelming 70% responded that the content was fairly in line with the job requirement.

Though respondents agree that the content was in line with their job requirements, they were quick to emphasise that the content particularly met their requirement as presumed by the bank without due consideration of their specific individual needs. This was portrayed by about 66% of respondents who described the content as fairly in line with their job requirements as against 32% who indicated it to be in line with job requirements.

The design of the training content only on the basis of organizational and operational needs without due consideration of the specific needs of individual participants confirms the assertion of Hall(1984) who indicates that most organizations neglect the individual specific requirements during training needs analysis upon which training content is designed.

The training manual developed for the exercise was also examined. This was complemented with discussion with the trainers, which revealed that they were in line with the training objectives and designed along the training content. Responses to ascertain whether the manuals were in line with training objectives and content revealed that 80% of the respondents indicated that the training manuals were in line with the training objectives and content while a little over 19% indicated neutrality.

Recognition of an appropriate method of delivery as prerequisite for the achievement of learning objectives necessitated the examination of the methods of delivery used for the exercise.

Methods of delivery

In assessing the methods of delivery that were used for the implementation of the flexcube training programme questions relating to range of methods employed, site of training, appropriateness of methods selected in achievement of training objectives and adequacy or otherwise of inputs were posed to the training participants and the trainers.

With regard to the range of methods used to deliver the programme the trainers mentioned that the training was provided through "sitting by Nellie," lectures/talks, discussions by way of classroom instruction and computer based training and instructions. Respondents also corroborated the range of methods of delivery as stated by the trainers. Out of the sample of 70 participants interviewed 68 (98%) of them responded that the range of methods indicated by the trainers

were used one way or the other for the implementation of the programme. This range of methods of delivery used for the flexcube training as indicated by the trainers and the participants is a confirmation of the opinions of Cascio (1992) and Ivancevich (1995) about the availability of varying methods of delivery for implementation of training. Information solicited from the trainers and the respondents revealed that the flexcube training was generally organized at two main sites; off-the job at the Bank's training school and on-the-job training after a roll-out of a branch onto the Flexcube software. Analysis of responses received from the 70 respondents on the question of location of the training programme confirmed the two locations: off-the job location and on-the job location. (See Table3)

Table 3: Location of Training Programme

Site of Programme	Category of Participants							
	Managers		Supervisors		Clerks		Totals	
	No.	(%)	No.	(%)	No.	(%)	No.	(%)
Off-the-job Location	6	60	11	55	26	65	43	61.43
On-the-job Location	4	40	9	45	14	35	27	38.57
Total	10	100	20	100	40	100	70	100

Source: Field survey, 2005

The findings indicated that majority of the participants were trained off-the job at the Bank's Staff Training School. Out of the 70 participants 61.43% of them comprising 60% managers, 55% supervisors and 65% clerical staff were trained off-the-job while 38.57% were trained on the job. According to the trainers the majority who had their training off-the-job was due to the Bank's Flexcube training philosophy to train staff in the use of the software before application on-the-job. This is to afford them the opportunity to understand the general underlying principles of the various modules of Flexcube for effective and efficient usage. This was confirmed by majority of the participants who indicated that they were taken through the programme prior to the introduction of Flexcube to their branches at off-the-job location. The findings as corroborated by the trainers revealed that the location of the training programme informed the type of delivery method used. On relationship between location of programme and methods of delivery used, the trainers revealed that the location of the training programme informed the type of delivery method used. As a result, the off-the job training was taught through lectures /talks interspersed with practice exercises to enable participants to acquire the specific skills, knowledge and the principles behind the Flexcube banking software and its use on the job. The On-the-job training was on the other hand delivered through "sitting by Nellie" coaching by Operations support staff on the job.

The location of the programme and the method selected for delivery corroborate the views of Cascio (1992) and Cole (2002). According to Cascio selection of a training method that best suits a given situation must first be defined

through training needs assessment, which determines the essence of the training and the content thereof. According to Cascio the selection of a particular method should meet the minimal conditions needed for effective teaching and learning to take place. Cole (2002) in the same vein emphasizes that the selection of a particular method depends on the purpose of the exercise and the training needs assessment. For instance he indicated the fact that off-the job method is the most appropriate when emphasis on learning is on developing and understanding of general principles, providing background knowledge and generating an awareness of comparative ideas and practices, while On-the -job training is most appropriate when learning is on the acquisition of specific local knowledge in a real situation.

Respondents were questioned about the appropriateness of methods selected for the achievement of the training objectives. (See table 4).

Table 4: Appropriateness of Training Method

Appropriateness	Category of Respondents							
	Managers		Supervisors		Clerks		Total	
	No.	%	No.	%	No.	%	No.	%
Very Appropriate	-	-	2	10	3	7.5	5	7.2
Appropriate	5	50	8	40	18	45%	31	44.3
Fairly Appropriate	3	30	8	40	15	37.5	26	37.1
Neutral	2	20	2	10	4	10	8	11.4
Total	10	100	20	100	40	100	70	100

Source: Field survey, 2005

Analysis of the results indicate that of the number sampled, 5 considered the methods selected as very appropriate for the achievement of the training objectives. This number was made up of 2 supervisors and 3 clerical staff with none of the managers seeing the method as very appropriate. Out of the number sampled 31(44.3%) of them indicated the methods of delivery as appropriate. This was made up of 5 managers, 8 supervisors and 18 clericals. With this, apart 26 of the respondents rated the method as fairly appropriate to meet the training objectives. This was made up of 3 managers, 8 supervisors and 15 clerical staff. Finally, 11.4% of the sample rated the methods for the achievement of the training objectives as neutral. This number was made up of 2 managers 2 supervisors and 4 clerical staff. In general 88.6% of the respondents considered the method of delivery as fairly appropriate to very appropriate in achieving the training objectives. This according to the trainers was the result of selecting methods of delivery on the basis of the training purposes and issues, which, came up during training needs assessment. This confirms Cole's (2002) assertion of the need to select a particular method of delivery depending on the purpose of the training exercise and the training needs assessment that informed the need for training. The successful implementation of a training programme using the most appropriate method of delivery is premised on the principles of adult learning theory incorporated in the exercise.

Principles of Adult learning

In order to understand the principles of adult learning incorporated in the training programme respondents were questioned in respect to adequacy of training inputs and equipment to allow participants to perform hands-on exercise, suitability of the designing of training manual for knowledge and skill acquisitions, time provided for practice exercise and the ability of facilitators to communicate the knowledge required using the learning method selected.

With regards to the adequacy of training inputs and equipment to enable participants to perform hands-on exercise as a way of mastering the knowledge and skill taught, the 70 respondents comprising 10 managers, 20 supervisors and 40 clericals were questioned. Assessment of the responses to the question posed revealed the following results. (See Table 5)

Table 5: Adequacy of the Training Equipment and Inputs

Category of responds	Yes	%	No	%	Total	%
Managers	8	80	2	20	10	100
Supervisors	17	85	3	15	20	100
Clerical staff	36	90	4	10	40	100
Total	61	87	9	13	70	100

Sources: Field survey, 2005.

The findings indicate that 87% (61) of the respondents were of the view that the training equipment and inputs were adequate enough to allow participants

to have hands-on exercise. This number comprised of 80% (8) of the managers, 85% (17) of the supervisors and 90% (36) of the clerical staff. The remaining 13% (9) of the sample were of the view that training equipment and input provided were not adequate enough to allow for effective and sustained practice exercise. The positive affirmation to the question posed on the adequacy of training equipment and inputs by the majority of the respondents according to the trainers was founded on the philosophy behind the Flexcube training exercise. This was to provide participants the required equipment and inputs that will afford them the opportunity to perform hands-on practical exercise. This is corroborative of Knowles (1984) theory of andragogy which indicates in practical term that instruction for adults needs to focus more on process and self-directing and less on the content. It also confirms Zemke and Zemke's (1995) review of adult learning research.

In order to determine the suitability of the training manual for the acquisition of required skills and knowledge in Flexcube participants were questioned on the design and form of training manual. Of the 70 respondents questioned about 91.42% stated that the design and form of the training manual was suitable for the acquisition of skills and knowledge in Flexcube while 8.56% thought otherwise with the view that the underlying principles behind the respective modules were not captured in the design of the manual.

The view of the majority of the respondents about the suitability of the training manual supports the theory of Knowles (1984) that adult learners want to learn skills that apply to practical real life situations. This is due to the fact that the

manual was designed to meet the specific requirements of participants and the use of Flexcube on the job. This also confirms the assertion of Denning and Verschelden (1993) as they also indicate that adults learn more if the training incorporates variety of modalities involving the use of visual aids and pictorial illustrations.

A question to determine whether time allotted for the practice of the training material was enough revealed that 68.57% of trainees responded that the time allotted for practicing of training materials was not adequate with 31.43% indicating otherwise. This was confirmed by results which came up during the interview sessions and analysis of the time schedule. It was observed that a two-hour time period was allotted for practice exercises which was not enough to allow participants to master all the modules.

In spite of the fact that the majority stated that the time allotted was not enough for practical hands-on exercises, the little practice exercise incorporated lends credence to Knowles (1984) theory of andragogy. The theory tries to emphasise the need to focus more on processes with active involvement of participants and less on the content during the instruction of adults.

In order to assess the effective and efficient application of the learning methods selected by the facilitators, participants were questioned to that effect and their responses revealed the following results as shown in Table 6.

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In order to assess the effective and efficient application of the learning methods selected by the facilitators, participants were questioned to that effect and their responses revealed the following results as shown in Table 6

Table 6: Rating of Facilitators on ability to apply learning methods

Rating of Facilitators	No. of Respondents	Percentage (%)
Excellent	25	35.71
Good	33	47.14
Satisfactory	12	17.15
Poorly	Nil	Nil

Source: Field survey, 2005.

The respondents were unanimous in the effective and efficient application of the learning methods by the facilitators. Further discussion with the trainers indicated that the efficient and effective application of the learning methods was informed by the selection of a method of delivery that involved participants in confirmation of the theory of Knowles (1984) which emphasises the need to use a method of delivery for adult learners that are self directed and active learning to be able to achieve the learning required.

Responses to a question posed to determine the ability of the instructors to communicate the knowledge required was analysed and the following results emerged as shown in Table 7.

Table 7: Rating of Facilitators on ability to communicate the knowledge required

Rating of Facilitators	No. of Respondents	Percentage (%)
Excellent	12	17.15
Good	25	35.71
Satisfactory	33	47.14
Total	70	100

Source: Field survey, 2005

The analysis indicates that out of 70 sampled trainees 17.15% rated the ability of the facilitators to apply the learning method as excellent. Out of the same number 25 of the respondents indicated that facilitators were good in applying the learning method with the remaining 33 sampled trainees rating the facilitators' ability to apply the learning methods satisfactorily. In general the analysis revealed that the respondents were almost unanimous on the ability of facilitators to communicate the knowledge required by the trainees satisfactorily. The efficient and effective application of the learning method and the satisfactory delivery of the knowledge required by the facilitators to the satisfaction of participants were due to the selection of an appropriate interactive learning method by trainers. This allowed for active involvement of participants interspersed with practical exercises; an important pre-requisite of adult learning principles as asserted by Sohn (1983) and corroborated by Knowles (1984). They

both agree that adult learners must be motivated to learn, with the learning process being more practical with active involvement of the participants.

Following the analysis of the principles of adult learning that was incorporated as the basis of the method of delivery, feedback from the processes and procedures used to evaluate the exercise was examined.

Processes and procedures of Evaluation

In order to understand and assess the evaluation processes and procedures used in the training exercise respondents were questioned with respect to methods of evaluation used during the programme, immediately thereafter and on the job. Trainees were also questioned on the effectiveness of the evaluation processes in assessing issues, which were very important to them and also the need for improvement of the system if any.

The findings indicated that 56 (80%) of the trainees indicated that both hands-on practice exercises and questionnaires were used to determine the reaction or perception about the training while 14 (20%) of them indicated that questionnaires were only administered with no response for written test. This means that written test as a system of evaluation was seldom used. The evaluation mechanism to determine the immediate learning experience encountered by the participants ties in with the first level of Kirkpatrick's (1994) four level model of evaluation, the reaction level, where the reaction of participants were tested to determine the receptiveness to the exercise. According

to Kirkpatrick (1994) it is most suitable to measure this by administering an instrument to assess the trainees' satisfaction with the training.

With regard to the method of evaluation used to assess transfer of knowledge and skills on the job the findings reveal that of the 10 managers questioned all responded that the bank's performance appraisal system and analysis of issues reported on the 'Help Desk' was what was used to assess transfer of the knowledge and skills acquired on the job. A sample of 20 supervisors and 30 clerical staff questioned were also unanimous in their responses that the only way of evaluating them on the job was through the bank's performance appraisal which was done annually to determine participants' general performance on the job. According to them this was not dependent on the assessment of the Flexcube training received to determine its success or otherwise for the realization of corporate objectives and individual aspirations. The trainers confirmed that the assessment of knowledge transfer on the job and its long-run effect was not factored in the programme as it was seen as Human Resource Division's issue which needed to be handled from there. However, they indicated that analysis of issues incident report from the 'Help Desk' manned by staff of the Operations Support Department offer the needed feedback in respect of knowledge and skills staff acquired. This was on the basis of the frequency of functional issues raised out of ignorance and also house-keeping of the branches in respect of the amount of imbalance or otherwise of the branches' books.

The absence of a comprehensive evaluation mechanism to assess the transfer of knowledge and skills on the job was not in conformity with the views

of Cascio (1992) and Kirkpatrick (1994) who indicated the need to conduct a comprehensive and a systematic evaluation that will assess the outcome of training from the beginning of the training cycle, immediately after the assessment of the skill and knowledge transfer and the ultimate effect on the organization's performance. Nevertheless it is in tandem with the views of Breadwell and Holden (1995) on the evaluation of training which according to them, is seen by most people as a feedback loop that entails the collection of end of course reactions which are often filed away and not acted on.

Responses to a question posed to assess the view of participants about the evaluation system revealed that about 9% of the 70 respondents sampled are of the view that even though the first level of evaluation immediately after the training and during the training session was satisfactorily they were not happy that no comprehensive evaluation mechanism was incorporated in the programme to assess the effect of knowledge transfer on the job. These respondents were made up of 1 manager, 1 supervisor and 4 clerical staff who considered the first level of evaluation satisfactory with the remaining 91% made up of 9 managers, 19 supervisors and 36 clericals indicating that though there was evaluation immediately after training, the process was not done systematically and comprehensively to assess the effect of the training holistically to capture reaction immediately after the training, transfer of knowledge and skills and its effect in the achievement of corporate objectives.

The responses of majority of the respondents on the evaluation system revealed that it was not followed to its ultimate conclusion as postulated by

Kirkpatrick (1994) in his four-level model of evaluation, it however corroborates the assertions of Breadwell and Holden (1995) who indicated that though evaluation is commonly seen as a feedback loop, starting with course objectives it often ends with the collection of end of course reactions which are generally filed away.

In response to the question whether the evaluation system covers the things that were important to them, 66 (94%) were of the view that the evaluation system immediately after the exercise captured most of the issues relevant to them while only 4 (6%) of them thought otherwise with the reason that issues captured were clearly skewed towards achievement of organizational objectives without taking into consideration what was important to their individual aspirations. Responses from the 70 trainees sampled and discussions with the trainers reveal that they were unanimous in their view for improvement of the evaluation system.

In response to a question on the need for improvement to the evaluation system, 95.71% of the 70 respondents sampled were of the view that there should be improvement to the system to allow for a thorough evaluation of the short term as well as long-run effect of the exercise to receive feedback for improvement of the programme. The remaining number was undecided as to how the process could be improved. The trainers also recognized the need for improvement to the system as it will offer the mechanism to carry the evaluation through to the final level where the actual impact to the organizational goals could be determined as asserted by Kirkpatrick (1994) in his four level model of evaluation.

The training programme was organised with the achievement of the following objectives: - (i) acquisition of skills and knowledge in Flexcube for effective and efficient performance of job roles, (ii) a good understanding of changes to business and sub processes and procedures and how to work in Flexcube environment. It was anticipated that the achievement of the above objectives would result in effective and efficient use of Flexcube on the job floor for improvement in service delivery to the satisfaction of customers. In this regard questions were posed to assess the outcome of the exercise. The questions sought to determine whether the training offered equipped trainees with the required skills and knowledge for their jobs, relevance of the principles, knowledge and skills to their jobs in the future, participants understanding to changes in the business processes, improvement in the efficiency of their roles and service delivery etc. The responses are shown in Table 8, which reveals that 14.29% (10) of the sampled trainees rated the exercise as very effective in equipping them on the job. This is made up of 3 managers, 3 supervisors and 4 clerical staff. Another 44.29% (31) of the sampled trainees comprising 4 manager, 7 supervisors and 20 clericals rated the training as effective in equipping them in performing their job role. Finally 35.71% (25) of the respondents also rated the training as fairly effective in offering the required skills and knowledge in Flexcube for job performance with only 10% of the clerical staff remaining indecisive.

Table 8: Training Effectiveness

Effectiveness	No. Of Respondents							
	Managers		Supervisors		Clericals		Total	
	No.	%	No	%	No.	%	No.	%
Very Effective	3	30	3	15	4	10	10	14.29
Effective	4	40	7	35	20	50	31	44.29
Fairly Effective	3	30	10	50	12	30	25	35.71
Do Not Know	-	-	-	-	4	10	4	5.71
Not Effective	-	-	-	-	-	-	-	-
Total	10	100	20	100	40	100	70	100

Source: Field survey, 2005

The findings suggest that majority of the trainees, about 80%, considered the training programme as effective in equipping them with the required skills and knowledge for their jobs. The trainers interviewed corroborated the overwhelming rating of the exercise as effective due to the fact that the programme was designed and implemented in consonance with the organizational goals and objectives and determination of the required skills and knowledge for job performance as discussed by Asare-Bediako (2002).

With respect to the usefulness of the principles, knowledge and skills acquired to participants' job roles in the future 91.4% (64) responded in the affirmative that the knowledge and skills acquired will be useful to their jobs in

the future while 8.6% (6) responded in the negative. The overwhelming response of the trainees about the usefulness of the training programme in providing them with skills required in their future job roles supports Cole's (2002) assertion of the potential benefits that will be enjoyed by an organization if training is organized effectively to include maintenance of a sufficient and suitable range of skills among employees and development of knowledge and skills in the workforce.

Responses were also solicited from participants regarding their understanding of changes to business sub processes and procedures introduced through Flexcube. Out of the 70 trainees who responded to the question 11.43% (8) rated their understanding as excellent. Another 35.71% (25) also rated their understanding as very well. Finally 50% (35) on the other hand rated their understanding as good with only a handful of 2.86% (2) remaining indecisive. These indicate that about 97% (68) of the respondents were of the view that their understanding of changes to sub processes and procedures was good. This overwhelming assessment of the training programme in helping them to understand changes to business processes and procedures supports the view of Livy (1990) that training should be tailored in reaction to change in equipment and design, methods of work, new tools and machines, control systems or in response to changes dictated by new products services or markets so that the required skills and knowledge is acquired for job performance.

An assessment of the efficiency of trainees in performing their job roles using Flexcube without frequent recourse to the 'Help Desk' for online support revealed the following ratings as shown in Table 9.

Table 9: Efficiency in the Application of Flexcube

Efficiency	No. of Respondents	Percentage (%)
Excellent	3	4.28
Very Good	13	18.57
Good	35	50
Average	17	24.29
Poorly	2	2.86
Total	70	100

Source: Field survey, 2005

About 97% were positive about the efficiency in the use of Flexcube while only a handful of 2.86% indicated that they poorly apply flexcube application, as they were not able to build enough capacity to efficiently use the software.

The rating of the efficient use of Flexcube as good to excellent by majority of the respondents was corroborated by the trainers who noted that the training as a whole assisted staff to acquire the skills and knowledge required for effective and efficient performance. This, according to them, reflected in reduction in Flexcube functional issues reported to the 'Help Desk' prior to and after the training programme. It was noted that with the knowledge acquired most of the branches have been able to keep their books in clean state of health as expected in the Bank's housekeeping. This corroborates the assertion of Cole (2002) that training when organized effectively and efficiently will accrue to the organization

such benefits as achievement of improved job performance and productivity and improve product quality and services to customers.

Finally, responses to a question aimed at assessing whether the exercise has resulted in improvement in service delivery indicated an overwhelming response to the effect that the training programme has equipped them to render improved service to customers with the remaining 11 indicating a slight improvement in service delivery. This is confirmed by information from bank records, which indicate that after the training programme, because the relevant Flexcube knowledge and skills have been acquired, participants are able to attend to customers' request promptly with subsequent reduction in customer turnaround time.

CHAPTER FIVE
SUMMARY OF FINDINGS, CONCLUSIONS AND
RECOMMENDATION.

Introduction

The study was undertaken to examine the Flexcube training programme organized for the networked branches of the bank and to draw lessons for improvement in subsequent programme. Specifically the study was to

- i. Examine training needs analysis conducted as the basis for the training programme;
- ii. Assess the content of the programme;
- iii. Assess the method used to implement the training process;
- iv. Examine the principles of Adult learning incorporated in the exercise and;
- v. Examine the processes and procedures employed to evaluate the outcome of the training programme.

In order to achieve the objectives, questions were posed to a total of 70 respondents and trainers and the findings have been presented in chapter 4. These findings are summarized in paragraphs below.

Summary of findings

The findings revealed that Training needs analysis to justify the need for training in Flexcube consisted of only two complementary analyses. These were organizational and Job/Task analysis. The organizational analysis was conducted based on the corporate objectives of the bank while the job/task analysis was done on the basis of participants' role and position at the branch and a presumed task/Job role specified by the bank. The individual current skills as against the required skills and knowledge for effective use of Flexcube were not determined to tailor training objectives and content to bridge the skills deficiency. Participants' prior knowledge about Flexcube were not factored into the design of the programme, as it was presumed that participants were either new to the software or only had little idea about it.

Assessment of findings in respect of the above issue indicates that broad training objectives were tailored to meet the organizational requirements. There was no due consideration of specific needs of individual participants during the definition of the topics, which made up the training content. It was also realized that though participants were aware of the objectives of the exercise majority of them were ignorant about the objective to build their capacities in the use of Flexcube to enable the bank to re-engineer its business processes. The topics for the content were selected on the basis of the modules offered by the software, organizational and job requirements. Individual requirement was not considered resulting in a situation where all participants irrespective of the different job role were virtually instructed on the same topics. Participants were also of the view

that even though their individual requirements were not considered the content was appropriate and in line with their job roles. It was also revealed that the training manual was developed along the topics, which formed the content in the basis of participants' presumed job roles.

Different types of techniques and principles were used to deliver the training programme. The study revealed that most of the trainees had their training exercise outside the job location at the Bank's training school using lectures/talks, classroom instructions and computer mediated training with the use of a replica of the software.

"Sitting by Nellie" and coaching were used to deliver programmes on-site and knowledge and skills were instantly transferred onto the job. Training manuals were also made available to consolidate the knowledge and skills gained. It was realized that the off-site training programme used most of the directive strategy of delivery, a little of self-activity strategy, while the on-site training emphasized more on the interactive and self-activity method of delivery.

The study revealed that principles of adult learning were incorporated in the exercise to reap the required benefits. An appropriate interactive learning method was selected that was to allow active involvement of participants by way of quizzes and practice exercises. However, it came up that the delivery was too directive with little contribution from the participants except the practice exercises incorporated. It was also revealed that the duration for the practice exercise was too short. Even though the facilitators who delivered the exercises recognized the need to incorporate the inputs of the learners into the exercise, they did not make

use of it. They were however, able to communicate the knowledge effectively to the satisfaction of trainees.

The training manual was strictly designed on the retail modules of Flexcube with pictorial presentation to allow for easy usage without incorporating the specific requirements of participants.

Progress of trainees and the achievement of training objectives were evaluated with the use of practice exercise and answer to questionnaires as part of the training session or immediately afterwards. However, apart from issues incident report monitored by the 'Help Desk' (Operations Support Department) to determine the knowledge base of trainees after the training exercise, there was no formal evaluation procedure or process to evaluate performance on the job or in the long run to determine areas of shortfall to build upon. Supervisors of trainees were not incorporated in the evaluation exercise to be able to effectively monitor staff and report on their performance. The findings suggested that trainees considered the programme as effective in equipping them with the required skills and knowledge in the use of Flexcube. They also indicated that the exercise afforded them the opportunity to efficiently use Flexcube software in their job performance with minimal reference to the 'Help Desk'. This is reflected in reduction in customer turnaround time and efficient and effective service delivery.

Conclusion

Assessment of training needs analysis conducted revealed that no proper job analysis was done to be able to determine the required skills and competences needed to perform a given task in a Flexcube Environment. Attempt made to assess the need for training was done only at two levels at the organizational and job/operational level. There were also the indications that the individual requirements were also not considered, as the participants were not involved during the conduction of the needs analysis to determine the skills deficiencies.

The topic, which formed the content of the training exercise and the manual, were more or less premised on the various flexcube software modules without consideration of the specific individual and job requirements. This was because the training objectives designed were too broad without consideration of specific or micro objectives tailored towards the achievement of the end of session results for the topics involved. Even though the content was designed on the basis of the flexcube retail modules it was appropriate in helping participants to acquire the required skills and knowledge for the job performance. It was also noted that the needs of the different categories of branch staff was not taken care of.

Two main methods of delivery namely of-the-job and on-the-job were used for the training exercise. Training was provided through lectures/talks, discussions by way of classroom instruction and computer based training and instructions. The on-the-job training was basically through "Sitting by Nellie". The various training methods selected though appropriate, did not consider the

principles of adult learning to allow for active participation of trainees. There was the assumption by trainers that learners were ignorant in the use of flexcube so the interactive method of delivery was minimally used.

Principles of adult learning that should underlie the implementation of the programme were not brought to bear on the exercise. Methods of delivery were more directive with minimal involvement of participants in the exercise. This was as a result of a wrong assumption by trainers to the fact that learners were ignorant about the software and that they needed to be exposed to it.

Assessment of the processes and procedures developed for the training evaluation were not conclusive as it was limited to only the immediate reaction of trainees. There was no evaluation mechanism of the transfer of training onto the job and the long run impact of the exercise.

Though participants were unanimous about the training programme building their capacity in the use of flexcube, they were quick to point out shortcomings in the training Needs assessment, content design and evaluation at all levels which should be addressed to enhance the programme.

Recommendations

Based on the conclusions drawn the following recommendation and their policy implication are targeted to management, respondents and facilitators.

Management

- i. A comprehensive training needs analysis should be conducted at all levels with the active involvement of the trainers to be able to determine the appropriate need for training. This will require the building of the capacity of the line managers and the trainers by taking them through training of trainer programmes to be able to appropriately determine the skills gap, which should be filled, by training.
- ii. The content of the exercise should specifically be based on the results of the training needs assessment to be able to address the specific requirement of trainees. Due to variations in job roles at the shop floor the content should be designed according to the participant's job role. There should be a different content for the various categories of users- managers supervisors and clerical staff to help in the fulfillment of the individual requirements.
- iii. Though the two methods of delivery, off-the job and on-the-job were used, follow-up training exercise should emphasise the use of "on-the-job" with the provision of required inputs. Resourceful trainees at the branches should be identified and provided with a thorough knowledge in Flexcube to offer on-the-job support.
- iv. The duration for the training programme should be adequate enough to allow participants to perform practice exercises to build their confidence and capacity in the use of Flexcube.

- v. A comprehensive process and procedure of evaluation must be put in place to determine the outcome of training at all levels. The evaluation mechanism of Flexcube training must focus on all levels of the organization ie-programme content and design trainers' competencies, participants' knowledge, skills and attitude, training facilities and organizational results. This will require the involvement of all stakeholders in training and development in the bank namely the Human Resource Division, the line managers of the participants and the trainers at all level of the programme so that the needed feedback will be received about transfer of Flexcube knowledge and skills on the job.

Respondents

- i. Trainees should assist the trainers to come up with their specific training requirements in order to design training content appropriate to meet their requirements.
- ii. Respondents should be actively involving in all practice exercises to build their capacities. They should also apply the training manual diligently on the job to consolidate the knowledge gained during the training exercise.

Facilitators

- i. Facilitators should involve the line managers and the trainees in the training need analysis stage to be able to determine appropriately the need for training.
- ii. Training content should be designed on the basis of results from the training needs assessment. Specific objectives should be defined for end-of-course result for each topic in the content to ensure effective evaluation.
- iii. Facilities should try as much as possible to incorporate the principles of adult learning in the process, which will allow for active participation and interactive learning.
- iv. Facilitators who implement the programme should be made to go through training of trainer's courses and also their knowledge in Flexcube should be updated periodically to be able to implement changes in Flexcube in the programme. This will require a regular corroboration between them and the managers of the Help Desk and the vendors, I-flex solutions limited.
- v. Finally evaluation of the exercise should be followed through to its logical end with the active involvement of line managers and supervisors of participants so as to achieve the desired organizational goals.

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APPENDIX

PROJECT QUESTIONNAIRE FOR TRAINING

This questionnaire is to assist in gathering data related to the **Assessment of Flexcube Wide Area Network training programme at the Ghana Commercial Bank Limited (GCB Ltd)** organized for Staff at Wide Area Networked branches of GCB Ltd. The study is in partial fulfillment of the requirement for the award of Master of Arts in Human Resource Management at the University of Cape Coast.

Data/information provided will be treated confidentially and shall be used exclusively for the purpose of the project and your candid responses will be duly appreciated.

Section A: Personal Data

1. Branch of respondent.....
2. Sex of respondent, male.....Female.....
3. Job status of Respondent:
 - i. Manager
 - ii. Supervisor
 - iii. Clerical

Section B: Training Needs Analysis

4. When were you selected for the exercise?
 - i. Prior to the introduction of Flexcube to my branch
 - ii. After the introduction of Flexcube to the branch
 - iii. Any other period

Unspecified

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5. Indicate the reason why you were selected.

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6. How were you selected for the exercise?

State.....
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7. Were your skills and knowledge assessed to inform the type of training required for effective use of Flexcube before your selection?

- i. Yes
- ii. No

If yes explain how it was done?

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8. Were your job functions assessed to inform the type of training required for effective use of Flexcube before your selection?

- i. Yes
- ii. No

If yes explain how it was done?

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Section C: Content of Training Programme

9. What were the training objectives?

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10. What was the content of the training programme?

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11. Was the training content appropriate for the achievement of the training objectives?

- i. Very Appropriate
- ii. Appropriate
- iii. Fairly Appropriate
- iv. Not Appropriate

12. Was the content of the exercise in line with your job requirement?

- i. Highly in line
- ii. In line
- iii. Fairly in line
- iv. Neutral
- v. Not in line

13. Were facilitators able to complete the entire course content for the exercise

Yes

No.....

If No, which aspects were left out?

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14. Were the Training Manuals in line with the objectives of the programme?

i. Strongly in line

ii. In line

iii. Slightly in line

iv. Neutral

v. Not in line

15. Were the training manuals in line with the content of the programme?

i Strongly in line

ii. In line

iii. Slightly in line

iv. Neutral

v. Not in line

Section D: Training Methods and Principles of Adult Learning

16. What range of method was employed during the programme?

- i. Sitting by 'Nellie'
- ii. Lectures/Talks
- iii. Classroom Instruction
- iv. Computer-based Training and Instructions

17. Where was the training organized?

- a. Off-the-job location
- b. On-the-job location

18. Were the methods selected for the exercise appropriate for the achievement of the training objectives?

- a. Very Appropriate
- b. Appropriate
- c. Fairly Appropriate
- d. Neutral
- e. Not Appropriate

19. Were the training inputs in terms of equipment adequate to allow participants to have Hands-on exercise?

Yes..... No

Give reasons;

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20. Were the design and form of the training manuals suitable for the acquisition of the required skills and knowledge for your job

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21. Was the time provided enough for practice of the Training material?

Yes..... No.....

Give reasons for your answer

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22. How well did the facilitators apply the learning methods selected?

- a. Excellently
- b. Very well
- c. Satisfactory
- d. Poorly

23. How was the instructor's ability to communicate the knowledge required?

- a. Excellently
- b. Very well

- c. Average
- d. Below Average
- e. Poorly

Section E: Processes and Procedure Employed for Evaluation

24. How were you assessed during the training session and immediately thereafter?

- i. Hands-on practice exercise
- ii. Questionnaire
- iii. Written Test

25. What method was used to assess you on the job to determine transfer of knowledge and skills?

- i. Questionnaire
- ii. Performance appraisal
- iii. Analysis of issues Incident report

Any other method unspecified

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26. What are your views about the evaluation system?

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27. Did the evaluation system cover the things that are important to you?

Yes No

If No give reasons

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28. How could the system be improved?

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Section F: Training Outcome and Recommendation

29. Do you believe that the training has equipped you with the required skills and knowledge for your job?

- a. Very Effectively
- b. Effectively
- c. Fairly effective
- d. Do not know
- e. Not effective

30. Would the principles, knowledge or skills acquired on the programme be useful to your job in the future?

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31. Did you understand changes to business sub processes and procedures introduced through Flexcube during the training exercise?

- a. Excellent
- b. Very well
- c. Well
- d. Poorly
- e. Do not know

32. Are you performing your job role efficiently to the satisfaction of customers without recourse to the help desk?

- a. Excellently
- b. Very good
- c. Good
- d. Average
- e. Poorly

33. Has service delivery improved as a result of the training programme?

Yes No

Give reasons:

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34. What suggestions do you have for improving future Flexcube Training Programme?

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