

UNIVERSITY OF CAPE COAST

HUMAN RESOURCE CAPACITY BUILDING: ASSESSING THE EFFECT  
OF TRAINING OF BRANCH MANAGERS IN GHANA COMMERCIAL  
BANK LIMITED

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BY

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MANAGEMENT

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## DECLARATION

### Candidate's Declaration

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

Candidate's Signature: *GB's* ..... Date: *8th August 2008* .....  
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### Supervisor's Declaration

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

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## ABSTRACT

Among the management training and development programmes that have been instituted in Ghana Commercial Bank limited is the Modular Management Development Programme (MMDP). This is an integrated training and development programme designed for 134 Branch and Manager and potential Branch Managers to bridge their knowledge and skills gaps to enable the bank meet the challenges posed by intense competition and changing customer needs. This research, (which is in partial fulfilment for a Degree in Master of Arts) assesses the effect of MMDP on Branch Managers of GCB. The impact has been assessed in terms of the knowledge, skills, and attitudes acquired by Branch Managers, in addition to customer service using the Kirkpatrick and Contest Inputs Reactions and Outcomes (CIRO) models. The research findings indicated that, although the MMDP has led to improvement in knowledge, skills and attitudes of Branch Managers who participated in the programme, it did not show any significant improvement in customer service. To make the Modular Management Development Programme more meaningful to the target group, the following recommendations were made:

Management should broaden the training programme to cover all groups of the bank and find other ways of improving customer service which should include; Improving marketing research in GCB and be committed to a vision of "total quality service", instituting job rotation within the work place, and streamlining the reward system. The study also identified the need for evaluation of training programmes implemented by the bank.

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## LIST OF ACRONYMS

CIRO	-	Context Inputs Reactions Outcomes
GCB	-	Ghana Commercial Bank
MMDP	-	Modular Management Development Programme
SWOT	-	Strengths, Weaknesses, Opportunities and Threats

## CHAPTER ONE

### INTRODUCTION

#### **Background of the study**

Human resource capacity building involves planning. Human resource planning attempts to ensure the effective utilization of staff by making sure that the right number of people with the right skills are available to an organization at the right time (Ahuja, 1998). Human resource planning aids management in making decisions in areas such as recruitment, estimation of cost of labour, management development, training and accommodation (Cole, 2002).

There are several types of banks, which differ in the number of services they provide and the clientele they serve. Although some of the differences between these types of banks have been lessened as they begin to expand the range of products and services they offer, there are still key distinguishing traits. Commercial banks, which have dominated the industry, offer a full range of services, from large global banks to regional and community banks. Global banks, (i.e. banks that are multi-national), are involved in international lending and foreign currency trading, in addition to the more typical banking services. In Ghana, some banks have numerous branches and automated teller machine (ATM) locations throughout the country that provide banking services to individuals. Community banks are based locally and offer more personal

attention, which many individuals and small businesses prefer. In recent years, online banks, which provide all services entirely over the internet – have entered the market, with some success. However, many traditional banks have also expanded to offer online banking, and some formerly internet-only banks are opting to open branches. With the introduction of the Universal Banking License in Ghana in 2004, banks now operate to cover all areas and sectors of the economy.

Environmental and organizational changes have precipitated a search for a more integrated model of human resource development, one that facilitates the continuous updating of employee competencies and continuous learning within organizations (Garavan, 1997).

Environmental and organizational changes may result from the introduction of new technology, working practices or through the general development and changing aspiration of people which often require people to learn and upgrade their knowledge. Training, therefore, plays a big role in human resource development and capacity building.

Advancement to higher level positions - executive, administrative, managerial, and professional, may be accelerated by taking additional training. Banks often provide opportunities and motivate employees to read courses offered by banking and financial management affiliated organizations or other educational institutions. Courses often deal with different phases of financial management and banking, such as accounting management, budget management, corporate cash management, financial analysis, international banking, and data

processing systems procedures and management. Employers also sponsor seminars and conferences, and provide textbooks and educational materials. Most employers finance all or part of the costs for those who successfully complete courses.

In recent years, the banking field has been revolutionized by technological improvements in computer and data processing equipment. Learning how to apply these technologies is vital in the upgrading of managerial skills that enhances advancement opportunities. Some banks have their own training programmes which result in teller certification. Experienced tellers qualify for certification by taking required course and passing examinations. Experienced tellers and clerks may advance to head teller, new accounts clerks, or customer service representative. Outstanding tellers who have had some college or specialized training are sometimes promoted to managerial positions.

Training is one element of skills and competency development that direct learning towards achieving specific organizational objectives such as improvement in job performance.

According to Broadwell (1996), "many organizations are successful today not only because they have philosophies on customer and employee relations but also because they have philosophies or statements on training that gives an idea of the amount, quality and budget for training".

In Ghana, most banks set up training departments and institutions to facilitate training and enhance the knowledge and skill levels of their staff, and Ghana Commercial Bank is no exception. In the words of the managing director

of the bank 'GCB is making every effort to improve its performance through continuous training and development of its human resources' (GCB Annual Report, 2002).

The efforts of the various Ghanaian banks at enhancing the knowledge and skill levels of their staff have been complemented by the Bank of Ghana through the setting up of a National Banking College, which trains bankers with the view to improving their performance and that of their respective banks. This is necessary if banks are to grow and play the necessary intermediary and other financial roles in the economy.

Gerry and Scholes (1993) however contend that, "it is important to exercise some degree of control so as to monitor the extent to which actions achieve the desired objectives" and this applies to training as well. For training to be successful, it must be monitored and evaluated with a view to making it achieve the intended objectives.

### **Statement of the problem**

The current training and education system all over the world comprises many parties including vocational training institutions, higher education institutions, continuing and professional educational institutions, commercial training providers, and industry/advisory/practitioner organization and products vendors.

In January 2002, Ghana Commercial Bank introduced the Modular Management Development Programme (MMDP) for Branch Managers of the

Bank. Prior to the introduction of the programme, training of Branch Managers in Ghana Commercial Bank was carried out as part of the annual training calendar of the bank. This involved:

- In-house programmes at the Bank's Training School.
- External programmes organized at the National Banking College.

These programmes included Human Resource Management, Client Relationship Management, Credit Management Skills and Domestic Banking at the Bank's Training School and at the National Banking College.

These programmes were limited in number and also did not cover all the Branch Managers in the Bank. For instance, only 32 out of 134 Branch Managers were trained at the Banks Training School for periods ranging between three to five days, whilst 12 others were trained at the National Banking College for three days each in the year 2001. The primary objective of the training programme was to update skills, knowledge and attitudes of the staff or employees was largely not achieved (Report presented by the Training Manager on MMDP, 2002).

With the view of addressing this situation and ensuring that Branch Managers of the Bank received adequate levels of training, the Management of Ghana Commercial Bank in collaboration with a group of identified Internal Resource persons and External Consultants organized a Modular Management Development Programme (MMDP) for Branch Managers and potential Branch Managers covering a period of ten months (February to December 2002).

The programme was organized in modules or subject areas and included Strategic thinking, Personal skills, Finance, Accounting, Domestic Banking,

Human Resource Management, Foreign Operations, Marketing, Treasury Operations, Computing skills, and Service Quality Management. Selection of participants was done by Divisional and Departmental Heads in consultation with the Human Resource Division of the Bank (Training Report by Principal of Ghana Commercial Bank Training school).

Like all other training programmes of Ghana Commercial Bank, evaluation of the MMDP was limited to the use of reaction sheets, which were given to participants immediately after training sessions. These were used to determine whether participants were satisfied with:

- The course content;
- The training methods used;
- General administration of courses; and
- Possible areas of improvement.

Ghana Commercial Bank's inability to effectively evaluate training, adversely affects the effectiveness of training programmes in the bank. This is because good evaluation provides useful information on how training programmes can be improved. It can help pinpoint particular difficulties in the organization and implementation of the event, and assess the relevance of the programme for participants, their branches and the organization as a whole. Thus the problems identified were that:

Training programmes in Ghana Commercial Bank prior to the introduction of the MMDP did not cover all Branch Managers at a time, to enable them benefit from cross-fertilization of ideas.



Development Training Programmes were not holistic in approach to cover all relevant areas related to products and operations within the bank. Areas such as accounting management, budget management, corporate cash management, financial analysis, international banking, and data processing systems procedures and management, incorporated into the training programmes to enable branch managers to be manageable to propel the bank forward.

Development Training programmes were not properly evaluated to enable Ghana Commercial Bank achieve its intended objectives. Evaluation would enable management to determine whether the objectives were achieved, and whether there are areas to improve on. Hence it is necessary for management to put into place effective ways of evaluating their training programmes. The Kirkpatrick model which is mainly concerned with measuring the change in skills levels achieved as a result of the training can be useful. The reaction sheets given to trainees after training sessions could not evaluate the overall training programme.

### **Objectives**

It is hoped that the result of this study would be able to find a remedy to the problems stated above. The under listed objectives would serve as guide for this dissertation.

The objectives of this study are to:

- Assess the effect of the MMDP on the knowledge, skills, attitudes and behaviour of Branch Managers;

- Assess the impact of the training programme on customer service delivery and profitability of Ghana Commercial Bank;
- Identify other aspects of the MMDP that have to be improved on, and
- Offer suggestions aimed at improving the evaluation of the MMDP Programme.

### **Alternative hypothesis**

According to Osuala (2001), “hypothesis is, in a very real sense, the core of a study”. It guides the researcher in planning the course of the inquiry, in choosing the kinds of data needed, in deciding the proper statistical treatment, and examine the results of the study. As far as this study is concerned, the following hypotheses were considered:

- The MMDP Programme has a significant impact on the performance of Branch Managers; and
- Training of Branch Managers would have a positive effect on the performance of Ghana Commercial Bank personnel at the various branches;
- Training of young Branch Managers is necessary and not training of old and experienced Branch Managers.

### **Null hypothesis**

- Ho: There is no significant relationship between the training of Branch Managers and the performance of Ghana Commercial Bank personnel at

the various branches.

- Ho: The MMDP has no significant effect on the performance of Branch Managers.

### **Scope of study**

The research is focused on Branch Managers within greater Accra, Brong-Ahafo and Eastern Regions and on the staff of the Human Resource Division of Ghana Commercial Bank in Accra..

### **Limitations**

The study did not cover the other Branch Managers in the remaining seven regions due to time, distance and financial constraints.

### **Organization of the study**

The study is divided into five chapters. Chapter One outlines the background to the study, the significance of the study, limitations and the scope of the study, Chapter Two constitutes the review of the available literature related to the study, Chapter Three outlines the methodology and procedures for conducting the study. These include the population and sample, the instruments, the pilot survey and the procedures for the collection and analysis of data. Chapter Four deals mainly with the actual analysis of the data collected, followed by a discussion of the results.

The final chapter (Chapter Five) consists of the summary, conclusions and recommendations as well as suggestions for further research in Ghana Commercial Bank.

## CHAPTER TWO

### LITERATURE REVIEW

#### **Introduction**

This chapter reviews the relevant literature on the topic under discussion. Views from various sources have been critically analysed, compared and contrasted.

#### **Background history of Ghana Commercial Bank**

Ghana Commercial Bank was established in 1952 by an ordinance, renamed Ghana Commercial Bank after Ghana's Independence in 1957, and converted into a public limited liability company under the Companies Code, Act 179, in 1994. The core operations of Ghana Commercial Bank are:

- Deposit mobilization;
- Credit delivery;
- Money transmission; and
- Ghana Commercial Bank's Mission Statement.

Like many other banks in Ghana, Ghana Commercial Bank has a mission statement that guides its operations. Gerry and Scholes (1993), define a mission statement as a general expression of the overriding premise of an organization which ideally would be in line with the values and expectations of major

stakeholders.

In line with the above definition, the mission statement of Ghana Commercial Bank is, "to be the established leader in commercial banking in Ghana, satisfying the expectations of customers and shareholders, providing a full range of cost efficient and quality services through the optimum use of resources and information technology.

Ghana Commercial Bank's mission is to be achieved by initially focusing on restructuring, involving reforms to management, human resource and operating procedures, to put the bank in a position to compete effectively with other banks (GCB Corporate Plan, 2002-2004).

It is however necessary for GCB to continuously review and upgrade its mission to meet the needs and expectations of its customers and its stakeholders. According to Sumberg (1996), "once customers define their requirements, it is necessary for organizations to determine what to do to meet those requirements or to make some harder decisions such as changing mission statements".

### **Concepts and theories on training**

According to Arthur (2002), the principal objective of a training programme is to improve on performance which results in an increase in organizational efficiency. Training, therefore, is an organization's intentional effort to improve on current and future performance of employees by developing their knowledge, skills and capabilities.

Shepherd (1996) has confirmed that, increasing skills and knowledge, and

improving attitudes in the workforce are the key challenges for employers of all sizes if their businesses are to be competitive. Thus, investment in training provides the framework for employers to make the most effective use of their staff for efficiency and effectiveness.

Ahuja, (1998) opines that, training enables employees to get acquainted with jobs and that, for the experienced workers, training is necessary to refresh and enable them to keep abreast with new methods, techniques, machines and equipments for doing the work. Thus, whereas Ahuja (1998) emphasizes training's role in making staff more abreast with changes in the work environment, Shepherd (1996) and Arthur (2002) emphasize training's role in increasing efficiency and effectiveness.

Reichheld, (2001) suggests that employee loyalty is won not only by investment in training and development, but also by constant career paths and organizational structures that enable employees to make the most of their education and ability. In thinking of training however, organisations should not lose sight of employees' loyalty, and acceptable organizational standards.

Boella (1996) points out that training alone cannot solve all the problems of organizations, institutions and firms. Employees should also be trained to know acceptable standards (norms and values) of the organization. This is because all groups as well as organizations have established norms and values, which are shared by members. Norms and values tell what is expected of an individual in certain situations and what is important and good for the organization (Robbins, 1996).

## **Reasons for training**

Ahuja, (1998) states that, more often too training is given as a response to some event such as:

- The installation of new equipment or techniques which require new or improved skills;
- A change in working methods;
- A change in product, which may necessitate training not only in production methods but also in the marketing functions of the company;
- A realization that performance is inadequate;
- Labour shortage, necessitating the upgrading of some employees;
- A desire to reduce the amount of scrap and to improve quality;
- An increase in the number of accidents; and
- Promotion or transfer of individual employees.

## **Designing an effective training programme**

For a training programme to be described as effective it should be able to satisfy the training needs of the organization for which it is meant. Designing an effective training programme will be influenced by many factors such as the training needs and the desired learning outcomes which should include mainly performance improvement (Ahuja, 1998).

Ahuja (1998) has suggested that, in order to design an effective training programme, the following principles should be known, understood and applied.



- Identification of training needs or goals, involving a clear concept of the knowledge, skills and attitudes which trainees are supposed to acquire or imbibe during the training period.
- Selection and preparation of employees or trainees who require training, taking into account their background. This will ensure that the programme participants appreciation and assimilation of the programme contents are uniform and thus effective.
- Designing the training experiences in terms of the appropriate learning theory, taking into account the nature of what is to be learnt with respect to knowledge, skills and attitudes, and also the objectives of the organization, group and individuals.
- Preparation of the training sessions including the contents, method of imparting knowledge, skills and attitudes to the trainees, and selecting teaching and learning materials suitable for these major components.
- Evaluating the outcomes of training with a scientifically designed evaluation scheme. Such an evaluation should involve the observation of the trainees back on-the-job for some period of time after the training and should also determine whether changes observed are attributable to the training efforts. These are necessary in order that the programme will be monitored and evaluated in the light of the objectives set to ensure its success.

Parry and Robinson (1996), however, contend that, Modular Management training is distinct from other types of management training programmes, and that

these should be treated differently as detailed below:

### Scheduling

Meetings should be held as often as demand requires, at the convenience of the participants. Length of meeting is determined by content and intent. Half day, full day, two days, within two weeks, etc.

### Participants

Different faces should be seen at each meeting. Composition of each group is based on what one needs to know and ability to attend.

### Enrolment

Selection should be done by departmental heads who fill out a "Selection Matrix" at the beginning of the year. They, then, should confer with their subordinate managers and enrol.

### Content

Different managers should take different selections based on their needs. For example, some should supervise people, others manage projects and some do a lot of writing negotiations, presentations, etc.

### Instructor

Different instructors can be used for different modules and so, the most

qualified person from within or outside can be made available for a given /topic.

#### Follow up

Follow up should be the responsibility of participants and immediate boss. There is more time to implement action plans after each module attended, and more commitment to do so. Better communication is possible between instructor and participants and boss who can function more as a team.

#### Needs inventory

The most common approach in designing most supervisory training programmes is to rely upon an assessment of needs (made judgmentally) by the managers to whom supervisors report, by Human Resource Department professionals, by the supervisors themselves, or by combination of these three. In the case of Ghana Commercial Bank, the needs inventory will be defined to include Customer Service level improvement.

Since the Branch Managers who participate in the programme are adults, it is worthwhile looking at the principles of adult learning.

#### Principles of adult learning

Cross (1982) states that, when teaching adults four fundamental principles should be applied. These are:

- Present new information only in a meaningful and practical manner;
- Present information in a manner that permits mastery;

- Only one idea or concept should be presented at a time to help adults to integrate it with their existing knowledge; and
- The last principle hinges on the use of feedback, evaluation and frequent summarization to facilitate and foster retention and recall.

Boella (1996) also contends that adult trainees need rewards and praises to build confidence and urge them to improve on their performances. The principle of adult learning should, therefore, follow a systematic instructional process as well as the characteristics of, and the assumptions about adult learners. These ingredients constitute the guiding principles that promote efficient learning, long-term retention and application of skills or factual information learnt in training back to the job situation (Arthur, 2000).

The evaluation of training is considered as an essential component in any training programme.

### **Evaluation of training**

Evaluating training outcome is an essential element of the learning process. It is traditionally represented as a final stage in a systematic approach with the purpose being to improve interventions (summative evaluation) (Gustafon and Branch, 1997).

Eseryl (2002) has stated that evaluation has different purposes at different levels. These purposes include evaluation of students' learning and instrumental materials. Attaining these multiple purposes may, therefore, require the collaboration of different people in different parts of the organization.

Lewis and Thornhill (1994) also propose that measuring the benefits of training can help to identify the value of training rather than just the actual costs, and enable organizations to improve their human resource development activities.

Roberts (1990), on his part, sees training as very necessary and is of the opinion that, if time and resources of both training institutions and participants have been devoted to training programmes, then appraisal should be made to assess the effectiveness of the training.

Despite the importance of evaluation of training programmes, it is normally inconsistent or missing (Carnevalle & Schulz, 1990; Holcomb, 1993; McMahon & Carter, 1990; Rossi et al, 1979). According to Lewis and Thornhill (1994), there is a widespread agreement with the proposition that evaluation is the least well conducted aspect of training activities, because traditionally it has been ignored and practiced ineffectively. They contend that, some organizations have not been able to evaluate training programmes due to the factors enumerated below. They further indicate that, these factors have some relationship with organizational cultures.

#### The confounding variable effect

This is where it is extremely difficult to disentangle the effect of training from that of other stimuli with which training has come into contact. Campbell (1987), gives the example of the graduate trainee, where if a long period of time elapses before she and her supervisor are contacted after training, it becomes difficult to establish whether learning has occurred as a result of the training or

as a consequence of normal on-the-job activity.

#### The non-quantifiable effect

The contention here is that the results of training are such that they are usually difficult to quantify (e.g. team building). Even if quantitative measures are attempted, they may run up against the problem of confounding variables (e.g. were the better results in the sales division the effect of the sales training programme or were they due to an upturn in the economy).

#### The cost outweighing the benefit effect

Buckley and Caple (1990) raise the potential problem of the follow-up or evaluation study costing more than the original problem. The probability of this happening is greater the higher one moves up the evaluation hierarchy. They doubt whether this is a major cause of such higher level evaluation not being attempted since the situation implies a rationality of decision making in this area which is likely to exist.

#### The organisational political effect

Evaluation results that do not show training in a good light may be a function of an incorrect decision taken at a higher level in an organization's hierarchy to conduct training. In these circumstances, it may not be politically advisable for the trainer to question the wisdom of this decision. Pepper (1984) calls this "the inhibiting effect of authority".

## Training measurement models

Currently there are a number of models that can be considered for measuring the effectiveness of training programmes. Some have specified the areas of measurement in depth, whilst others have indicated only broad areas of measurement. Two of the established training models are known as Kirkpatrick and Context Input Reaction outcome Model (CIRO) models.

### Kirkpatrick model (1976)

This is a widely accepted model, which can be used for evaluating the effectiveness of training in the financial services sector. It is mainly concerned with measuring the change in skill levels achieved as a result of training. The main strength of the Kirkpatrick model is the focus on the change in behavioural outcomes of learners involved in the training programme (Mann and Robertson, 1996). The Kirkpatrick model is illustrated by:

- |                    |  |
|--------------------|--|
| Level 4- Results   | what organizational benefits resulted from the training?   |
| Level 3- Behaviour | to what extent did participants change their behaviour back in the work place as a result of the training? |
| Level 2- Learning  | to what extent did participants improve knowledge and skills and change attitude as a result of training?  |
| Level 1- Reaction  | how did participants react to the programme?   |

**Figure 1: Kirkpatrick model for evaluating effectiveness of training programme**

Source: Kirkpatrick, 1959

There are four main elements within the model:

- Reactions;
- Learning;
- Behaviour; and
- results/outcome level

These are further discussed below.

#### Reaction level

This level measures how participants or trainees feel about various aspects of a training programme. These include the topic, speaker or presenter, schedule and so on. Reaction basically measures the customer's satisfaction for services provided. It is essential because management often make decisions about training based on participants' or trainees' comments and suggestions. These comments inform management about the benefits of the training and its effectiveness.

Further research suggests that companies relying on this method may be misled. According to Goldstein (1993), whilst most trainers believe that initial receptivity provides a good atmosphere for learning the material in the instructional programme, he stresses that this does not necessarily cause high levels of learning. It is entirely impossible for participants to enjoy the training but not to produce the behaviour that is the objective of the instruction, for as Tannenbaum and Yuki (1991) said "liking does not imply learning".



## Learning level

This level measures the knowledge acquired, skills improved, or attitudes changed due to training. Generally a training course is directed towards accomplishing an improvement in one or more trainees' knowledge of concepts, principles or techniques.

According to Campbell (1988) "the most fundamental issue of evaluation is whether trainees have learned the material covering the training". Moreover, Ford et al (1992) point out that "most investigations of training success have measured the amount of learning that has occurred by the end of a training programme rather than the job performance".

Measuring amount of learning will however only be in use in indicating how much knowledge has been transferred to the trainee and might reveal very little about how that knowledge is put to use at the workplace.

## Behaviour level

This level measures the extent to which participants change their on-the-job behaviour because of training. The common name is transfer of training. Transfer of training is defined as the "degree to which trainees effectively apply knowledge, skills and attitudes gained in a training context to the job" (Baldwin and Ford 1988).

For transfer to have occurred however, learned behaviour must be generalized to the job context and maintained over a period of time on the job.

## Results/outcome level

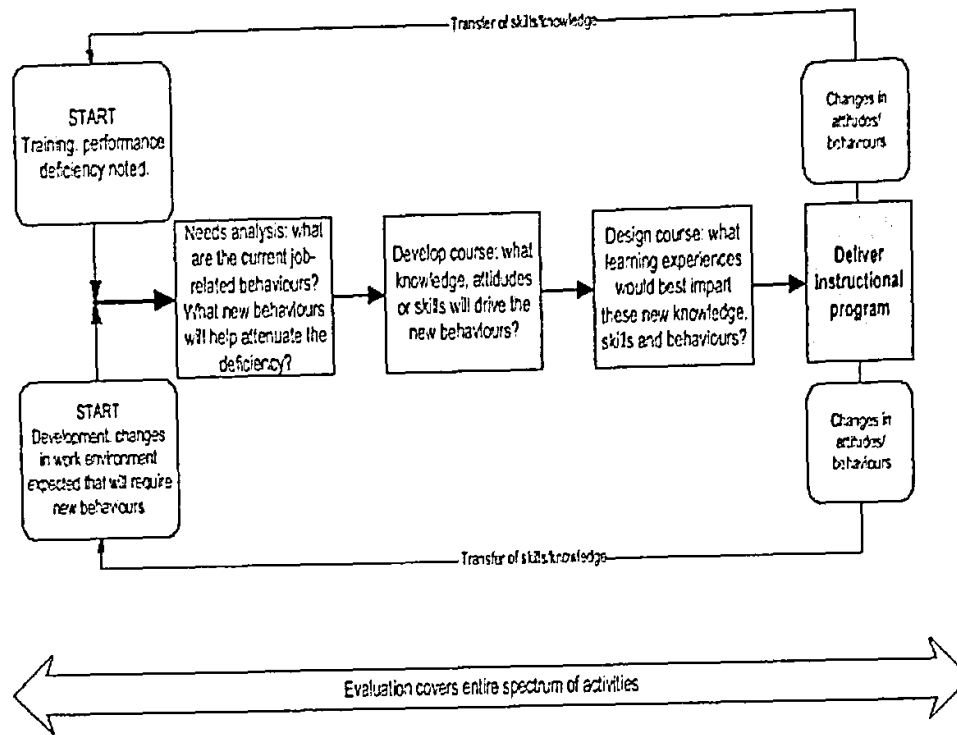
This level measures the contribution of the training to the organizations performance. It measures the final results that occur due to training. These include improved quality of work, higher productivity and bigger profits. It also includes a summary of recommendations for improvement in future programmes.

Kirkpatrick used this category to relate the results of the training programme to organizational objectives. However relevant criteria to measure results need to stem from adequate needs assessment. However the model does not consider the measurement of other critical areas before training, such as availability of equipment needed for the training programme.

Kirkpatrick model explains the usefulness of performance evaluation at each level. Each level provides a diagnostic checkpoint for problems at the level so if participants did not learn (level- 2) participants reaction gathered at level 1 would reveal the barriers to learning.

## CIRO model

This is also a measurement model widely used in current business (Cooper, 1994).



**Figure 2: CIRO model for evaluating effectiveness of training programme**

Source: Cooper, 1994

The four main elements within the model are:

- Context;
- Inputs;
- Reactions; and
- Outcomes.

The CIRO model focuses on measurements before and after training has been carried out. The main strength of the model is that the objectives (context) and the training equipment (inputs) are considered. However, the CIRO model does not measure behavioural change, which is a critical factor. The model does not also recommend the adoption of measures during training which can give the

training provider important information regarding the current situation of the training course, leading to improvements.

**Table 1: Comparison between the Kirkpatrick and the CIRO training models**

Criteria	Kirkpatrick	CIRO
Focused area	Reaction, learning Behaviour and result Identify behaviour change with emphasis on the changes of ability and application to job	Context, input, reaction and outcome Measures pre and post training to establish whether the objective of the training were achieved
Weaknesses	No focus on training objectives only on pot training measures	Requires more training resources and has no behavioural focus

Source: Journal of European Industrial Training Volume, (26 November 5, 2002)

Table 1 outlines the differences between the Kirkpatrick and CIRO models. It clearly states the focus and weaknesses of both models.

The Kirkpatrick and CIRO models outlined above were chosen to assess the impact of training on Branch Managers.

Evaluating training outcomes for the banking industry will also involve a measure of customer service levels, which is considered a critical success factor for the performance of banks.

## Customer service

It has been established that the organization is a complex web of processes and exchanges that lead to the ultimate customer. Thus if employees, departments and teams are treated as customers, all these can become part of a chain that leads to those responsible for the final customer such as cashiers, receptionists and Managers (Henley Management College, Managing Marketing, 1999).

This is re-enforced by the Service Profit Chain Model (1992), which states that the internal service quality leads to employee satisfaction, which will also have a dual effect of reinforcing internal service quality and employee retention. Employee retention supported by external quality initiatives, will lead to external service quality, resulting in customer satisfaction. Satisfied customers will be retained, allowing for effective market penetration, which will lead to sustainable profits to the satisfaction of shareholders or increased shareholder value.

As explained above, service quality will, therefore, relate to internal customers (employees) as well as External customers.

The gaps model as shown in Table 2, has been used, to further analyze service quality from the perspective of the customer and the company and has been found useful in measuring the level of service provision. Customer expectations and perceptions have been found, to be influenced by reliability of service, assurance empathy and tangibles (physical facilities). Where perception of performance is greater or equal to expectation the customer is satisfied and conversely if it is less than expectations the customer is dissatisfied (Parasuman, Zeithal and Berry, 1985).

**Table 2: Customer service levels at branches**

Category	Dimension	
	Specific	Expected mean
Responsiveness 30%	Team work	7
	Intense competition	6
	Prompt service	7
	Opening time for business	4
	Adequate number of staff during peak season	7
Assurance 25%	Courtesy of staff	9
	Empowerment	8
	Staff are well informed	8
Reliability 20%	Right the first time	7
	Honouring promises	7
	Consistency in service	6
Tangibles 15%	Appealing & adequate facilities	8
	Branch location seems conducive for business	4
Empathy 10%	Staff appearance	3
	Keeping customers informed	10

Source: Marketing Division, Ghana Commercial Bank Ltd., (2003/2004)

#### **Summary of literature review**

A brief summary of the issues from the literature review is provided with a

view of showing how the review influenced the research work.

The objective of training is to improve on performance of trainees now and in the future. Training enables a recipient to perform existing duties efficiently and effectively. It also enables employers to get acquainted with jobs, and increases their knowledge, skills and attitudes.

However, employee loyalty and institution of rewards and sanctions are necessary for the training to achieve desired results. It is also necessary that the employees should be trained to know acceptable organizational standards.

Designing an effective training programme is influenced by the desired learning outcomes. Effective training design involves the identification of training needs, selection and preparation of a group of employees who require training. It also involves designing the training experiences in terms of appropriate theory. Also adult learners should be allowed to share their experiences during training since the experience is considered as an influencing factor in adult learning.

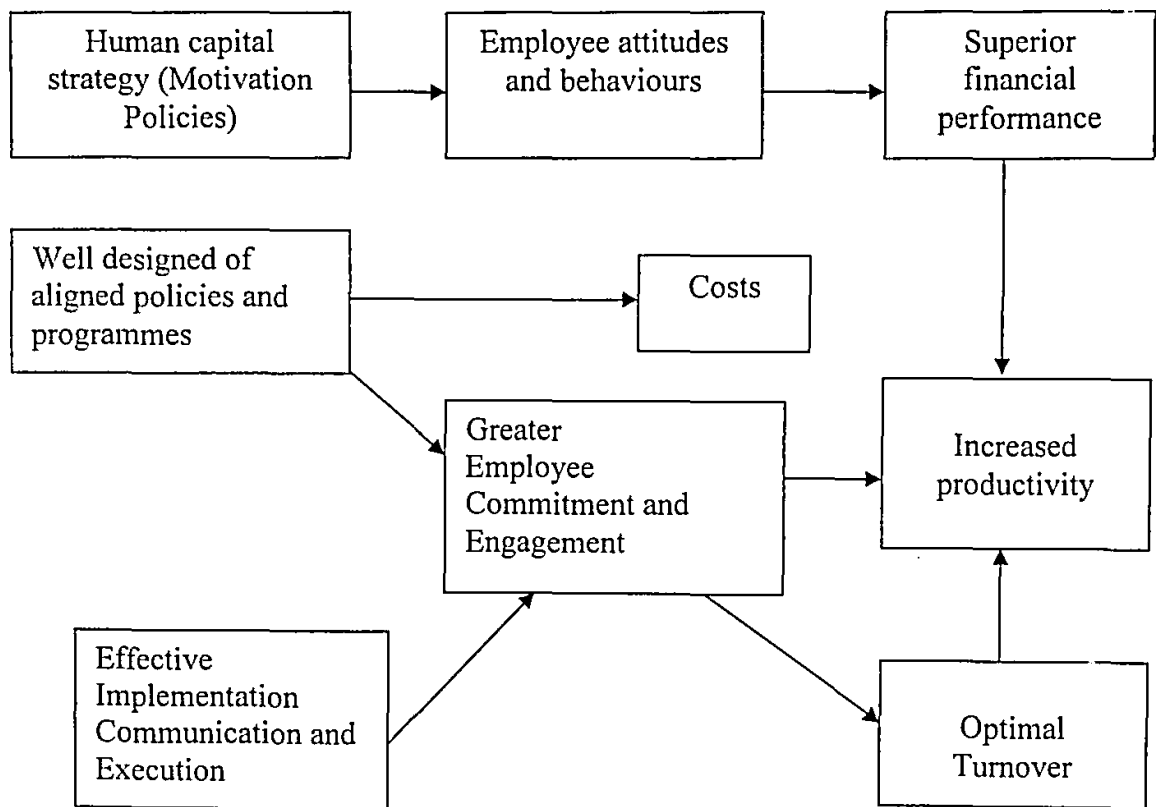
The purpose of evaluation is to provide feedback on the effectiveness of training. Evaluation can pinpoint particular difficulties in the organization and the implementation of the event and assesses the relevance of the programme for the participants in terms of the knowledge, skills and attitudes acquired as a result of training. Using the literature provided on training and evaluation, questionnaires were designed and data collected and analysed to;

- Assess the effect of the MMDP on the attitudes and behaviour of Branch Managers.
- Assess the impact of the programme on customer service delivery.

- Offer suggestions aimed at making the MMDP more effective in the future.

### Conceptual framework

Eight years of research into Watson Wyatt's Human capital index has consistently found a strong correlation between Human Resource Programme design and productivity.



**Figure 3: Translating human capital strategy into performance and productivity**

Source: Watson Wyatt, watsonwyatt.com, 2005

Evaluation of training outcomes of an in industry using the Kirkpatrick



model and CIRO model to measure performance of industry derives figure 3 as an ideal model of translating human capital strategy into performance and optimizing productivity.

## **CHAPTER THREE**

### **METHODOLOGY**

#### **Introduction**

This chapter describes the methodology that was used in the research. It covers the description of the research design, the population, sample and sampling techniques, research instruments, validity and reliability of instruments, pilot testing, administration of the questionnaires (instruments), and data analysis.

#### **Research design**

The descriptive sample survey was used in this study. The descriptive sample survey design, as pointed out by Gay (1987), involves collecting data in order to test hypothesis or to answer questions concerning the current status of the subject of study.

#### **Population**

The study population comprises of all branch managers, within the one hundred and thirty-six branches of the Ghana Commercial Bank. All managers of the twelve agencies and all the staff of Human Resource Division.

However, the accessible population comprised of all branch managers in the Greater Accra, Brong-Ahafo and Eastern Regions, and staff at the

headquarters.

### **Sample**

The study was limited to the branches within the Greater Accra Region, Brong Ahafo and Eastern Regions. The sample size was made up of about 64 branch managers and the 14 staff at the Human Resource Division of Ghana Commercial Bank, Head Office. These regions were selected due to the greater number of branches within them.

### **Sampling technique**

Purposive sampling was used to select branch managers within the Greater Accra, Eastern and Brong Ahafo Regions. Purposive sampling was again employed to select immediate superior officers (supervisors) at the Head Office. Simple random sampling was employed to select the number of supervisors at the Head Office.

### **Research instruments**

The instruments for collecting data were the interview schedule and the questionnaire. Interview schedules were designed for the Supervisors of Branch Managers while the rest of the respondents had the questionnaires. The rationale for choosing these instruments were that, questionnaire offers considerable advantage in administration i.e. it presents an even stimulus, potentially to large numbers of people simultaneously, and provides the investigator (researcher) with

an easy (relatively easy) accumulation of data (Walker, 1985). According to McBurney (2001), personal interviews have the advantage that the interviewer can establish rapport with the people being interviewed. He can direct the attention of the respondents to the material and motivate them to answer the questions carefully.

The questionnaires were divided into six parts. The first part consisted of questions that solicited information on the biographical characteristics of respondents. Each interview was set to last at most 30 minutes.

### **Validity and reliability of the instruments**

Validity is the soundness (appropriateness, quality) of interpretations and uses of results of an assessment or a study. In other words, it refers to the degree to which evidence and theories support interpretations of results of a study or assessment. To ensure validity of the instruments, the questionnaires and interview schedule were given to course mates and experts in the area of Special Education for their preview, since validity is determined by experts' judgement. Best and Khan (1998) assert that, validity is normally assessed by experts in the field who judge its adequacy. They were made to examine the following: (1) whether the instruments were related to the hypotheses; (2) how comprehensive they were; (3) whether they would solicit the appropriate responses; (4) whether instructions or directions were clear; (5) whether the vocabulary and sentence structure were too difficult; (6) whether the items were properly arranged; (7) whether items fitted into sections they had been placed in; and finally, (8) whether

any of the items was ambiguous and misleading. All the suggestions given by the course mates and experts were used to restructure the items to help establish face and content validity.

Reliability, on the other hand, involves the consistency of scores or information when an instrument is administered to gather data on subsequent occasions (Best & Khan, 1998). The formula for finding the coefficient of correlation (Pearson  $r$ ), was used to establish relationships between various variables with a view to draw accurate and valid conclusions.

### **Pilot testing**

Both questionnaires and structured interview schedules were pre- tested in the field using a sample of 30 respondents. This aided in amending questions, which were not well framed, to ensure that the questions were well structured to elicit the appropriate responses required.

First, a pilot survey was conducted at branches of Agricultural Development Bank within Accra. A sample of 30 respondents was used. After the questionnaires have been tested, the main survey was carried out.

### **Data collection procedure**

Data were collected from both primary and secondary sources, processed and presented systematically, with a view to drawing valid and accurate conclusions. Primary data came from the field work using detailed interview schedules and questionnaires.

Remeyi et al (2000), cite Marshal (1989), as having reservations on the use of questionnaires in collecting evidence that is used in generalizing and testing public opinion. However, they are of the opinion that despite these reservations questionnaires are used widely in business and management research. The following were, therefore, carried out as part of the data collection procedure.

Reaction of the Managers and Supervisors were sought using questionnaires and interview schedule respectively to assess the impact of the programme on individual performances and the performances of their branches. The interviews were recorded with prior permission from the interviewees on the date fixed with them at their offices. Each session lasted for thirty (30) minutes. A method of measuring the impact of the training programme on the participants' performance was designed using the following factors based upon an earlier research by a Consultant employed by Ghana Commercial Bank Ltd. The factors included supervision of subordinates, developing subordinates, delegating and consulting, applying knowledge on the job, problem solving and decision making, communication skills, teamwork/leadership, emotional strength, capacity to assume higher responsibility, dependability, policy compliance and special contributions made. These were measured by the supervisors of managers at the start of the programme on a scale of 1 to 10 and the results kept by the Human Resource Division to be used at the end of the programme.

Information on the performance of Branch Managers after the training, based on the factors listed above, was again provided by the supervisors as part of the response to the questionnaires sent. This was done with a view of ascertaining

the changes that had occurred on Managers' attitudes and behaviour following the institution of the MMDP.

The knowledge levels of managers were also tested at the start and at the end of the programme. These were also done by the Human Resource Division, from questions provided by the consultants and the results are attached as secondary data.

Also, a method of measuring customer service levels in branches was designed and this was used to assess customer service levels at branches after the training programme. Information on customer service levels before the MMDP was provided by the Human Resource Division of the bank and this was compared with the present customer service level.

Finally, secondary data was used to assess profit levels of the branches in the study area. This was done using profit figures for 2003 and 2004, with a view to ascertaining changes in profit levels in the study area.

### **Data analysis**

In research, data collected becomes meaningful only when it is organized, summarised and observations explained. Since the study was purely descriptive in nature, the researcher used descriptive statistics to analyse the data gathered after responses had been edited, coded and scored. Thus, the data gathered from the use of questionnaire were analysed using the quantitative method. All responses were coded for computer analysis with the aid of the Statistical Product for Solution System (SPSS) using frequencies and percentages as well as histogram, pie chart

and mean as statistics to show the extent at which respondents agreed or disagreed with issues that were raised by the researcher. The frequency and percentage enabled researchers and others who will be using the information or material to gain an overall view of the findings, to identify the trends and to display the findings.



## CHAPTER FOUR

### PRESENTATION AND ANALYSIS OF DATA

#### **Introduction**

This chapter presents the findings of the survey results within the context of the impact of the Modular Management Development Programme on managers at the learning level, the Supervisors' assessment of the impact of the programme on their managers and the managers' assessment of the impact of the programme.

#### **Data analysis**

The Kirkpatrick and CIRO models were engaged in evaluating the training programme. The Kirkpatrick model was employed by administering questionnaires to participants to obtain feed back as well as reviewing informal comments by participants for level 1. Assessing supervisor's reports as well as participant's scores constituted level 2 of the model whereas level 3 was determined by on the job observation and interviewing supervisors. Finally, level 4 was carried out by reviewing Ghana commercial bank's annual report and interviewing supervisors. Factors within these models used are discussed below:

#### **Learning levels**

The analysis in this section is based upon secondary data and results of

examinations carried out before using the CIRO model and after the programme by employing the Kirkpatrick model using participant's scores, on- the- job assessment and interviewing supervisors to ascertain knowledge and skill levels. The test carried out covered concepts and theories of banking and their practical applications. Managers were scored using ranges as established by the Human Resource Division of Ghana Commercial Bank.

Table 3 shows the grading system used by the Human Resource Division of the bank to grade the managers during the MMDP programme. This table was used as a model to test whether the MMDP has a significant impact on branch managers as stated in the hypotheses in chapter one.

**Table 3: Grading for modular examination scores**

Scores	Grade (%)
Below average	20 and below
Average	21 – 50
Good	51 – 60
Very good	61 – 80
Excellent	81 – 100

Source: Human Resource Division, Ghana Commercial Bank Ltd., (2003/2004)

Table 3 shows the how the participants would be graded before and after the test based on the grades obtained.

Based on this grading system, the following results were obtained when the managers were assessed before and after the programme.

**Table 4: Knowledge and skill levels before the training programme**

Grade	Number of participants
21 – 50	20
51 – 60	36
61 – 80	6
81 – 100	2

Source: Human Resource Division Ghana Commercial Bank Ltd., (2003/2004)

**Table 5: Knowledge and skill levels after the training programme**

Grade	Number of participants
21 – 50	1
51 – 60	9
61 – 80	46
81 – 100	8

Source: Human Resource Division, Ghana Commercial Bank Ltd., (2003/2004)

Tables 4 and 5 represent the scores obtained by the participants based on knowledge and skill levels before and after the training programme.

The results and profile of participants are indicated in Appendix 1. The results were used to compute the descriptive statistics in Table 6.

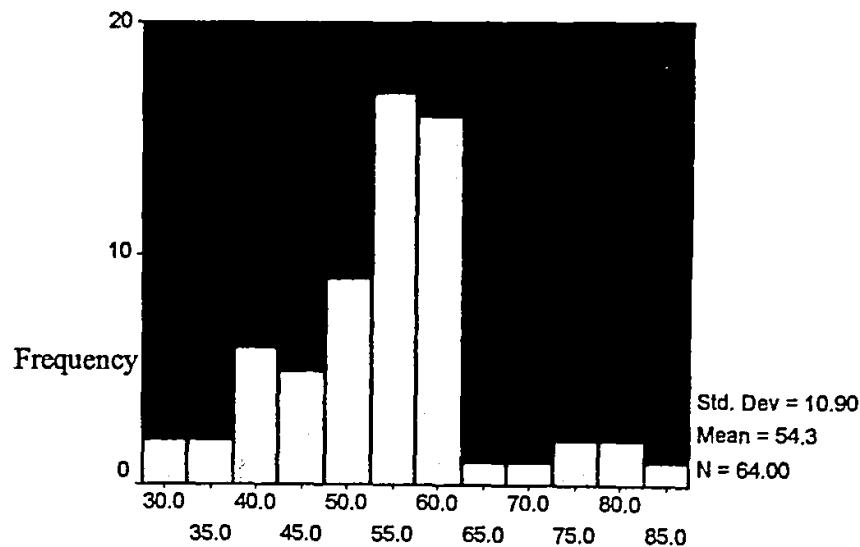
**Table 6: Descriptive statistics from participant's results**

Respondents	Minimum	Maximum	Mean	Standard deviation
Before average score	29	83	54.3281	10.89787
After average score	54	89	72.0089	8.31201

Source: Computed from results, 2004

The minimum score of participants before training was 29 and this increased to 54 after the training programme. The mean of 54.3281 before training changed to 72.0089 after the training programme. This implies that the performance of the branch managers increased after the training programme.

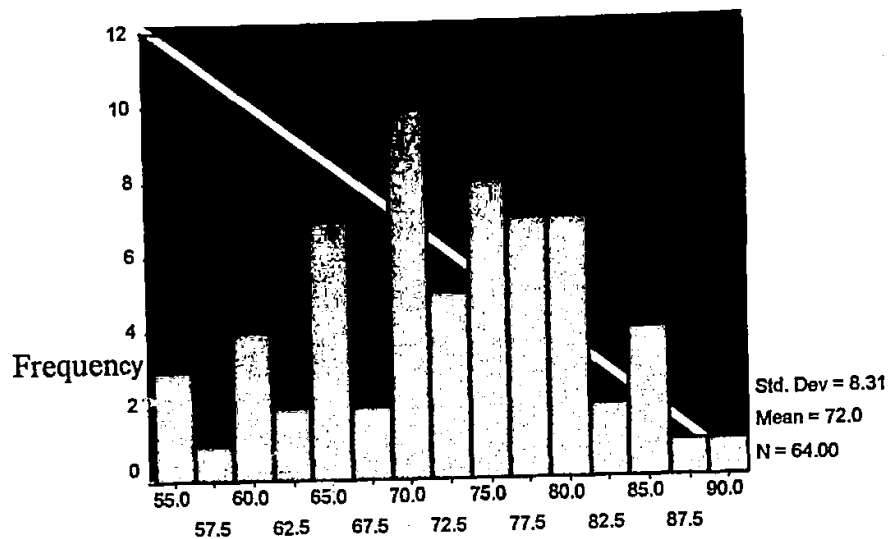
The histogram below was obtained when the results obtained before the training programme was using Table 4. From Figure 4 it can be observed that the average score before training was 54.3 which changed after the training programme.



**Figure 4: Histogram showing the scores and grades of participants before the training programme**

Source: Fieldwork, 2006

Figure 5 was computed from the results obtained after the training programme.



**Figure 5: Histogram showing the scores and grades of the participants after the training programme**

Source: Fieldwork, 2006

The histogram has been used to express information on changes to participants' knowledge and skill levels using Table 5. The modal score was between 51-60% before the programme and after the training programme the modal score increased to 70%. Hence it can be concluded that, training has a significant impact on employees' performance.

#### **Reaction level-managers comments**

This qualitative analysis is a summary of participants' observations as contained in the questionnaire administered to them.

The Managers' comments have been grouped according to their grades.

The grades of the managers in the bank in order of seniority are:

- Chief Manager
- Deputy Chief Manager
- Senior Manager
- Manager
- Deputy Manager
- Assistant Manager
- Officer Ones: The comments listed below represent summaries of the comments of the managers. Care was taken to ensure that these views covered the major views of group members.

The General Manager, who is a Chief Manager by grade, was the organizer of the training programme. When interviewed, he said the training programme was in line with the bank's human resource capacity building plan. He indicated that, all his expectations were not met; therefore there is room for improvement.

#### Deputy Chief Managers

These managers are Heads of zones within GCB whom the Branch Managers report to. The expectations of these managers were met because they learnt the use of personal computers in research work and other fields of study related to their job. Managers also shared their experiences with their peers during and completion of the course through various interactions such as sharing of course materials. They explained how the course had been useful by increasing

the work rate through the use of computers. 17% of them complained of difficulty in applying principles, knowledge and skills acquired on the programme although this was not due to lack of opportunity to apply but the lack of equipment such as computer for use. The principles, knowledge and skills acquired would be useful to their future work and hence these managers recommend the programme to other colleagues who have not had a feel of it.

#### Senior Manager

The expectations of all of these managers were also met due to a better appreciation of credit application gained. They, however, shared their experiences with peers by training another officer. They faced no difficulty in applying the principles, knowledge and skills acquired on the job. According to them, the principles, knowledge and skills will be useful to participants' job in future.

#### Manager

Approximately about 97% of the managers in this category met their expectations because of the knowledge gained in the operation of foreign /forex accounts and the risks involved in International Trade. They also shared their experiences with peers through several interactions with each other. They also obtained knowledge in planning, team building and the use of "SWOT" (STRENGTHS, WEAKNESSES, OPPORTUNITIES, and THREATS) analysis which has resulted in an improvement in the management of the branch. 46% of the participants have had difficulties applying some of the knowledge and skills

acquired due to the reluctance of the older staffs to amend the old order. In spite of these difficulties, knowledge acquired, according to participants has been useful and hence recommends the programme for all managers.

#### Deputy Manager

The expectations of all of these managers were met because of the relevance of the course to banking. They shared their knowledge with peers through discussions, dialogues and meetings. They emphasized that the programme was practically useful and has enabled them to apply key management skills on the job. They had no difficulty in applying the knowledge, skills and principles on the job. They stressed on the usefulness of the course for their future development and recommended it to colleagues and also to Management Trainees.

#### Assistant managers

According to these managers, 95% of their expectations were met due to the depth of issues discussed and the opportunity created for full participation. Managers shared their experiences with peers through tutorials and group discussions. According to most of them, they are about to apply the "SWOT" analysis, best practices in customer care and planning which they learnt during the programme to improve on their performances. The principles, knowledge and skills gained would be useful in future and participants recommended programme to other colleagues.



## Officer one

Expectations of these managers were met as a result of the in- depth knowledge of the industry imparted to participants. Managers shared gathered experience with peers through discussions. 2% of the managers complained of having difficulties in applying some principles, knowledge and skills due to outmoded operational policies of the bank as exemplified in the operations manual of the bank reviewed few years back. Apart from this complain, the managers also found the programme useful for future development of Ghana Commercial Bank and hence recommend it for other colleagues. Most of them suggested that all potential future Branch Managers should have a feel of the programme.

## Other findings

A small number of Branch Managers, about 5% of the Branch Managers in the study area indicated that the training programme of the bank were not adequate and therefore did not meet their developmental needs for now and the future. These were mainly those with both academic and professional qualifications. They could not, however, change their jobs because there were no job avenues.

Seventy percent of the managers also indicated that they could now use personal computers to analyse data from field work and this was achieved as a result of the training in computer skills especially in the areas of word processing, Microsoft access, power point and excel, the use of which had previously not

been exploited. However, 18% of the managers within the study area lack basic computer knowledge, especially those working within the manual branches.

Ninety percent of the managers have gained knowledge in the operation of foreign/forex accounts and have appreciated the risk involve in International Trade as a result of the programme. This has created a reserve of managers who understand foreign trade and minimize the risk associated with handling foreign accounts.

Eighty eight percent of the managers now have a better appreciation of credit application. Credit delivery is core in the operations of the bank; however, branches for a long time had not been able to analyse credits adequately resulting in errors. This has given rise to situations where loan applications from branches had always been returned from Head Office for reprocessing and presentation. The programme has thus saved these delays and credit delivery is now faster with a turn around time.

#### **Behaviour level –supervisors comments**

This is derived from the summary of the interviews and questionnaires answered by the supervisors. It is a qualitative and quantitative analysis of the observations of the supervisors of programme participants. The comments cover the same group of managers as in section 4.2.2.

The factors used by supervisors in assessing managers were rated on a scale 1-10, and it included supervision of subordinates, development of subordinates, delegating and consulting, applying knowledge on the job, problem

solving and decision making, communication skills, team work and leadership, emotional strength, capacity to assume higher responsibility, dependability, policy compliance, and special contribution made.

**Supervision of subordinates** ensures that subordinates perform and this enables managers to meet set targets in terms of quality of work at the operational level and also meet time schedules e.g. in the delivery of loans.

**Developing subordinates** includes training of subordinates to take up higher and varied responsibilities, effectiveness and efficient performance of staff.

**Delegating work to other staff and consulting them in decision making** includes encouraging subordinates to undertake responsibilities and supporting them. It, also, includes consulting them and displaying trust in the skills and good sense of others. It leads to peace and harmony as staffs do not feel left out in the decision making.

**Ability of managers to apply knowledge on the job** will result in quality decisions and lead to higher productivity.

**Managers who are able to solve problems and take timely decisions** facilitate work at their branches. They are able to keep a contented staff and satisfied customer base.

**Good communication skills** is necessary as this enable the manager to carry his decisions to staff and customers of the bank in the manner that it is intended and thus, enhances the quality of work.

**Teamwork and leadership** are marks of good manager as they lead to

inclusion and a sense of belonging of staff at branches.

**Good emotional strength** makes managers more responsive to the needs of their staff and customers.

**Capacity to assume higher responsibilities** denotes the growth and development of the manager and likely lead to increase value addition in his work schedule.

**Dependable managers** can be trusted to do what is expected of them and this minimizes supervision by their Supervisors/Managers.

**Manager's ability to comply** with policies of the bank is necessary as anything contrary to this could lead to losses and subsequent reduction in profits.

**Management places emphasis on pro-active manager** and those who exhibit this quality have always been seen reliable.

**Some of the comments received from the Supervisors are detailed below:**

The supervisors of the training programme were the General Manager, Human Resource Division, the Training Manager, and the Principal of Training School. The comments received from these supervisors are summarized below.

The general manager

According to the General Manager, Human Resource Division, although he did not meet all his expectations, the course was relevant to the manager's current schedule. He said that about 67% of them have demonstrated the application of principles, knowledge and skills they acquired through the training

programme. Managers have intensified coaching of subordinates and the frequency of referring issues to immediate supervisor has reduced greatly. To encourage them to apply principles and knowledge acquired, they are required to send periodic reports on customer visits, meetings with officers and among others to Supervisors for study and advice.

There has been a noticeable improvement on managers' attitudes to time and confidence level and these in turn have had an impact on the managers, in terms of better information flow and performance confirmed by results of examinations conducted at the branch.

Before the course, general performance of the managers was good (51-60%) but has increased to very good level (61-80%) after the course. However, "Capacity to assume higher responsibility", and "Dependability" moved just a notch from 60% to 70% after the programme.

#### The Training Manager

The course was relevant to managers' current schedule and they have demonstrated application of principles, knowledge and skills in the course of their duties. They demonstrate the capability of handling most of branch issues without referring to immediate Supervisors. To encourage the application of principles, knowledge and skills acquired managers are requested to present various reports on the operations of the branch.

There is an observable impact on the managers' behaviour, especially the confidence they exhibit in their approach to work. The impact of this behavioural

change is demonstrated by the results of the Audit conducted at the branches. When assessed before the programme, their performance was 51-60% but when assessed after the programme, their performance was 61-80%. Supervisor recommends programme to others.

#### The Principal

The course was relevant to the managers' current schedule. Managers have demonstrated application of principles, knowledge and skills in the course of their duties. They have demonstrated the capability of handling branches without always referring issues to their immediate supervisors. To encourage principles, knowledge and skills gained, they are requested to send frequent reports on branch activities to Head Office.

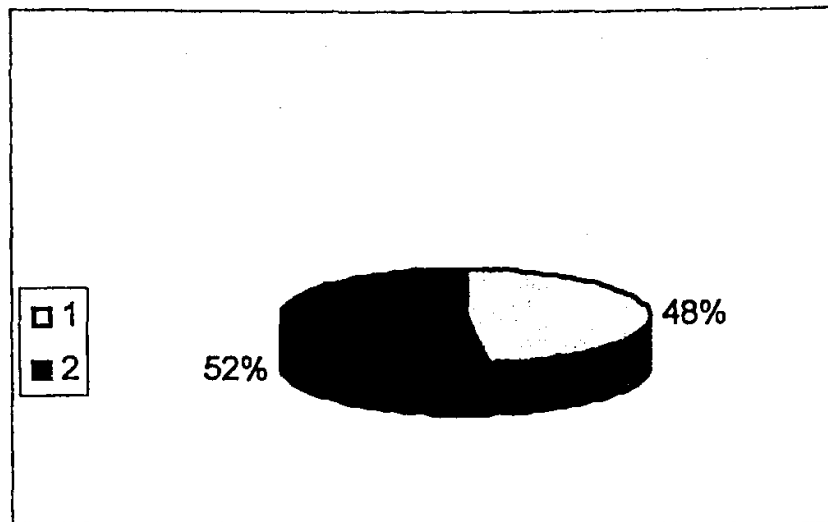
There is a significant impact on managers, especially their confidence and new attitude to work. To further boost their level of confidence, it is recommended that the operations manual which outlines operational procedures and practices be reviewed to reflect current trends in the banking industry. Supervisors recommended programme to others.

A further research was carried out by the researcher to ascertain improvements in customer service levels in the study area as in Figure 4.

This analysis is based upon data collected in a survey carried out during the research. The survey was based on a service quality measurement model design by the Marketing Division of Ghana Commercial Bank.

The pie chart was used to analyse the results obtained. The results are

listed in Table 2.



Green: This portion represent customer service level in 2003

Pink: This portion represent customer service level in 2004

**Figure 6: Comparing customer service levels for year 2003 and year 2004**

Source: Human Resource Division Ghana Commercial Bank Ltd., (2003/2004)

The pie chart shows the performance of 64 branches in 2003 and 2004 based on customer ratings as shown in Table 2. There was a slight increase in customer service, of 4%. This increase, although not very significant, indicates that the training programme has indeed affected staff performance at the branches in the positive direction.

The fall in customer service in some of the branches as indicated in the appendix could be attributed to the fact that the course content did not adequately address the issue of how best to manage the complex relationship that banks have with their customers, with its changing expectations and increasingly demanding requirements. It could also mean that, managers concentrated more on their

operational issues rather than customer service level improvement.

The research also shows that, the management of the bank did not show more commitment to the programme as they did not provide the needed equipment such as computers for the staff to work with.

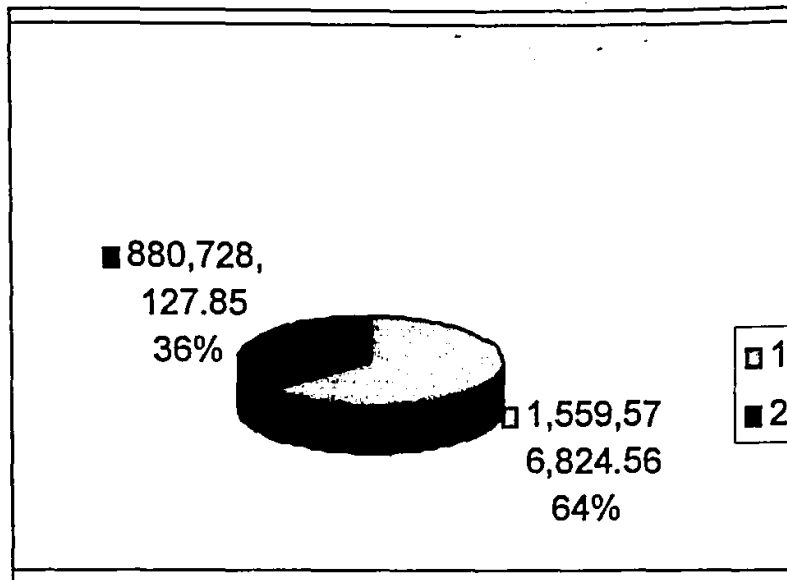
A further analysis of the customer service ratings indicates that the Head Office Departments such as Credit Management, Accounts, Area Offices, and International Trade Finance (those who handle internal customers) showed more remarkable improvements as against branches where external customers are mainly handled.

Internal customer needs were adequately addressed as they were limited and not as sophisticated as external customer needs.

The impact of the programme was also assessed in terms of changes in the profit levels in the study area. This is shown in Figure 7.

Figure 7 has been used to illustrate the profit levels in the study area at the results level. The changes in profit levels were also tested using data obtained from the Accounts Division of the bank. The variance and percentage changes have been outlined in Appendix 3. It was, however, not possible to isolate factors apart from training that might have also had an impact on profits. The figure demonstrates the fact that profits levels increased between 2003 and 2004. This is in spite of the fall in customer service levels for the same period. The expectation of management had been that an improvement in internal service quality will have a positive impact on external quality and consequently profits.





Violet area represents profit level for year 2004

Brown area represents profit level for year 2003

**Figure 7: Changes in profit levels**

Source: Human Resource Division Ghana Commercial Bank Ltd., (2003/2004)

The research also established that branches which showed improvements in profits were mainly in Accra and Tema zones which are within the Capital territory of Ghana. The reasons for these developments however, might be due to factors outside the scope of this dissertation and will include the fact that, offshore investors who have recently opened businesses in the Tema zone operate mainly with Ghana Commercial Bank branches due to their accessibility.

Furthermore, a correlation as shown below was established to assist in drawing accurate and valid conclusions on the need to train both young and old managers. The ages of the managers were used to establish these correlations.

**Table 7: Correlations between ages of managers and their performance**

Correlation	Measurement	Findings	Statistical
Age correlated with average score	Age of participants and average exam score	Very low correlation	R = 0.34 and 95% confidence level
Age correlated with branch rating	Age of participants and branch rating (customer service)	Negatively correlated	R = -0.66 at 9% confidence level

Source: Calculated using Pearson's formula

From Table 7, there is very low correlation (34%) between age of programme participants and their performance. Managers who were in the system and had upgraded their knowledge through the acquisition of professional and academic qualifications performed well just as those who were younger in the system and possessed the necessary academic and professional qualifications. This was especially so in the wake of Management's threat to sanction those who failed to make the grade.

The ages of managers showed a negative correlation (66%) with branch rating. This means that, the higher the managers ages were, the less the customer service score of their branches. This is explained by the fact that the elderly managers were more concerned about operational matters and spent little time to see to the needs of their customers. This, however, was not so with the younger

managers who are young in the system; and were desirous of working hard enough to gain recognition and promotion.

## CHAPTER FIVE

### SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

#### Summary

The problem of interest in this study was to find out whether the training of Branch Managers in Ghana commercial Bank had a significant impact on the performance of staff at the branch and the performance on the bank as a whole.

Data were collected from the Banks Training School, questionnaire were administered after which interview were conducted. Various conclusions were drawn from the study using Kirkpatrick models in analysing the data.

During the study various observations were made.

- Training sessions for branch managers did not vary irrespective of the different levels of education of the managers;
- Evaluation of training programmes were not effective; and
- Branch managers did not attach much importance to training programmes.

#### Conclusions

The following conclusions were drawn from the study:

There was an increase in knowledge and skills of branch managers in the study area as a result of the application of the MMDP. This has improved the

performance of professional and non-professional managers. Their performance could also be attributed to the fact that managers have to work hard enough to avoid being sanctioned by management and also to earn recognition and rewards. However, it was not possible to establish a direct link with how much knowledge had been put to use in the workplace.

The behaviour of branch managers improved in terms of supervision of subordinates, decision making and problem solving techniques. Managers could now lead teams and comply with policies of the bank. This is in line with training objective of increasing managers self development.

However personal qualities such as emotional strength, communication skills, capacity to assume higher responsibilities were lacking as far as some managers were concerned. This might have resulted from inadequate programme design in terms of the appropriate learning theory and also because operation manuals in Ghana Commercial Bank are out-dated as the publication date in the manual depicts and hence do not meet the changing global needs of the banking industry. It does not provide the adequate operational guidance to staff of the bank.

Profit levels increased in the study area. This is in tune with the Service Profit Chain Model which states that internal service quality leads to customer satisfaction, allowing for effective market penetration and sustainable profits (Marketing division GCB, 2000).

However profit levels increased more in the Accra and Tema zones due to new businesses acquired in the area following the government's establishment of

the Free trade zone area at Tema.

Customer service levels in the study area as measured by service quality, which were also expected by management to improve, rather declined at some places within the study area due to the existence of customer service gaps such as visiting of customers. Again, the issue of customer service level improvement was not adequately addressed as a training need in the training programme.

#### Other findings

The research showed that about 5% of managers felt that the training programmes of the bank were not adequate and, therefore, did not meet their developmental needs now and even the future. These were mainly those with academic and professional qualifications who could however not leave the service due to lack of alternative job opportunities.

Furthermore, it was observed that there is a very weak correlation between the age of a manager and his performance. Older managers might not necessarily be the best performers in terms of quality of services delivered to customers as they often follow routine operational activities to the detriment of good customer service. This certainly will be of interest to the management of Ghana Commercial Bank and the Ghanaian banking industry as a whole as the tendency has been to use older managers to manage Grade A and B branches because of their relatively high levels of experience in banking. Management of Ghanaian banks will need to consider experience and qualifications as necessary ingredients for the appointment of Branch Managers.

The research also showed that other members of staff always stick to the status quo as shown in managers' comments in Section 4 and will not therefore cooperate with branch managers in the implementation of needed changes arising from training programmes.

Bringing managers together also enhances group activities as they shared ideas and found solutions to common problems. They also drew up action plans for the attention of management.

#### Implications for management decisions

- Whereas measuring the amount of learning itself is easy, it is difficult to establish a direct link between how much knowledge has been put to use in the workplace especially in the short term.
- Adults have peculiar ways of learning as in the literature and their involvement in the learning process in the learning process is key to the success of training programmes.
- Academic and professional qualifications enhance the assimilation of knowledge during training and might be necessary to group future trainees according to their qualifications to reflect their levels of assimilation and encourage cross fertilization of ideas. This will ensure that the programme contents meet the expectations and developmental needs of all groups.
- Change is more effective when changed programmes are all embracing and not limited to only a selected group of employees.

- The accuracy of operation manuals such as the book of instructions enhances the implementation of changes as envisaged under MMDP.
- The customer service levels did not improve in some places within the study area because it was not adequately addressed during the training. It was clear that in order to measure improvements in an area of activity; it should be identified and addressed as a training need.

### Recommendations

From the study, the following recommendations were made;

- To facilitate transfer of training, management should make equipment such as computers, available and create opportunities for discussion between branch managers and non-programme staff members by organizing staff durbars and tutorials at the branch level.
- There is the need to broaden training programmes to cover other groups in the bank to ensure that training is not limited to only a selected group of staff. This will enable other members of staff accept the needed changes that will arise from staff training programmes.
- Management should find better and other ways of improving customer service levels in the Bank, in addition to the MMDP. The improvements should include;
  - Improving research work at Ghana Commercial Bank with occasional interviews of regular as well as key customers and surveys through questionnaire in order to sample customer views



on customer service and design appropriate responses;

- Developing a customer focus culture by developing staff marketing skills and customer profiles and needs, aimed at meeting customer needs. This can be incorporated in the bank's training programmes;
- Instituting a job rotation within the work place which will enable all employees to have access to the external customer. Multi-skilling will result from this and customer service would be facilitated due to employees ability to undertake a variety of schedule; and
- Streamlining the reward system to recognize innovation, commitment and hard work and giving monetary and non-monetary rewards, such as recommendations to staff who exhibit high standards of customer service.
- In sum, the evaluation of training programmes should be seen as an integral part and carried out on a continuous basis. Ghana Commercial Bank needs to evaluate training beyond the reaction level and this will involve evaluating knowledge, skills, attitudes, behaviour, customer service, profits and other objectives may be established from time to time. This will enable management assess the impact of training on continuous basis with a view to improving upon organizational performance and, thus, satisfying the expectations of Ghana Commercial Bank's shareholders and customers as enshrined in its mission statement.

### Areas for future research

The study indicated that training of branch managers did not have the expected impact on customer service delivery in the bank. It will be necessary to research into how Branch Managers within Ghana Commercial Bank could effectively utilize knowledge and skills acquired as a result of training to improve upon customer service levels in the bank since MMDP did not achieve this objective.

The issue of the effect of the MMDP on profit levels could not be stated with certainty. It will therefore be necessary to carry out research into isolating factors other than training that impact positively on profit levels in Ghana Commercial Bank

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**APPENDIX 1**

**AVERAGE SCORE OF PARTICIPANTS BEFORE AND AFTER**

**TRAINING**

PART NO.	SCORE1	AGE	SCORE 2	LENGTH OF SERVICE	QUALIFICATION
1	40	50	63.5	31	bas qual
2	55	45	79.25	20	Graduate
3	52	51	68.75	22	Graduate
4	59	52	71.25	21	Graduate
5	73	51	79	21	Graduate
6	72	46	84.5	30	Banker
7	50	50	60.25	35	Banker
8	54	45	74.38	30	Graduate
9	60	42	65.25	20	Graduate
10	60	50	60.25	22	Banker
11	75	45	78.3	27	Graduate
12	56	53	72.5	21	Graduate
13	54	41	79.3	21	Graduate
14	38	40	66.67	26	Graduate
15	62	53	69	21	Graduate
16	57	53	75.5	18	Graduate
17	60	40	78.5	25	Banker
18	55	46	81.13	20	Graduate
19	41	53	57	26	bas qual
20	50	41	78	30	bas qual
21	49	52	56	22	bas qual
22	38	45	63.75	33	bas qual
23	58	48	74.88	31	Graduate
24	56	42	64.5	35	bas qual
25	55	49	67	33	bas qual
26	51	47	80.3	21	Graduate
27	57	44	64.5	35	bas qual
28	58	47	89	21	Graduate
29	52	55	75	27	bas qual

30	48	41	77	25	Graduate
31	60	50	83.75	20	Graduate
32	64	42	75.13	26	Graduate
33	81	52	84.25	20	Graduate
34	83	40	86	20	Graduate
35	42	52	69	34	bas qual
36	42	43	81.5	21	Graduate
37	57	43	69.13	29	bas qual
38	55	52	81.5	21	Graduate
39	55	44	69.13	28	bas qual
40	50	50	70.7	29	Graduate
41	44	53	65	31	Graduate
42	45	55	54	35	bas qual
43	60	56	79	35	bas qual
44	56	45	75	32	bas qual
45	58	51	65	35	bas qual
46	60	46	72	32	Banker
47	45	42	80	29	Graduate
48	56	51	60	20	bas qual
49	50	50	75	27	Graduate
50	36	46	69.17	26	Graduate
51	56	50	70	21	Graduate
52	45	46	74.5	20	Graduate
53	29	49	69	20	bas qual
54	36	46	77	21	bas qual
55	47	43	72.4	20	bas qual
56	56	47	55.5	21	Graduate
57	31	52	63.4	26	bas qual
58	60	51	70.2	21	prof qual
59	79	48	87	32	Graduate
60	59	54	64.4	20	prof qual
61	57	48	78	21	Graduate
62	60	49	71.3	35	bas qual
63	58	45	77.4	35	Graduate
64	60	45	60	30	Banker

Score 1 represents average score of participants when assessed before the training programme.

Score 2 represents the average score of participants when assessed after the training programme.

Bas represents basic qualification ( GCE 'O' and' Levels)

Prof represents professional certificate



**APPENDIX 2**

**CHANGE IN PROFIT LEVELS OF GCB**

Branch	Year 2003	Year 2004	Variance	% Change
1	1,559,576,824.56	880,728,127.85	678,848,696.71	43.53
2	332,963,767.38	315,468,804.56	17,494,962.82	5.25
3	602,403,203.60	538,342,603.44	64,060,600.16	10.63
4	430,526,818.69	516,793,852.71	-86,267,034.02	-20.04
5	1,052,524,375.40	715,079,061.61	337,445,313.79	32.06
6	466,623,497.32	320,530,633.55	146,092,863.77	31.31
7	668,510,754.94	481,086,014.37	187,424,740.57	28.04
8	740,624,927.11	664,973,425.94	75,651,501.17	10.21
9	28,933,924.80	521,045,978.40	-492,112,053.60	-1,700.81
10	3,304,725,345.56	3,649,479,216.14	-344,753,870.58	-10.43
11	500,068,815.00	710,125,426.93	-210,056,611.93	-42.01
12	20,639,180	29,795,579.95	-9,156,399.95	-44.36
13	520,451,038.43	210,309,277.81	310,141,760.62	59.59
14	795,735,701.90	199,870,048.41	595,865,653.49	74.88
15	392,688,342.60	356,872,416.97	35,815,925.63	9.12
16	1,122,245,211.28	933,798,853.70	188,446,357.58	16.79
17	740,414,342.07	370,745,418.76	369,668,923.31	49.93
18	574,734,659.62	445,667,132.51	129,067,527.11	22.46
19	734,000,310.95	544,600,068.56	189,400,242.39	25.80
20	194,361,129.55	218,980,084.28	-24,618,954.73	-12.67

21	279,395,137.81	101,676,110.80	177,719,027.01	63.61
22	370,064,204.44	297,299,311.11	72,764,893.33	19.66
23	257,537,730.89	322,896,039.94	-65,358,309.05	-25.38
24	368,294,568.08	233,364,885.00	134,929,683.08	36.64
25	131,377,802.95	276,428,574.80	-145,050,771.85	-110.41
26	212,772,298.69	105,000,359.62	107,771,939.07	50.65
27	564,900,900.67	241,003,546.76	323,897,353.91	57.34
28	224,813,532.63	347,019,176.97	-122,205,644.34	-54.36
29	224,102,322.68	284,296,923.99	-60,194,601.31	-26.86
30	404,728,328.95	342,581,347.79	62,146,981.16	15.36
31	571,105,497.76	281,842,257.40	289,263,240.36	50.65
32	2,740,565,299.23	-1,150,104,163.64	3,890,669,462.87	141.97
33	1,014,161,900.23	621,955,348.24	392,206,551.99	38.67
34	433,753,248.10	790,458,803.88	-356,705,555.78	-82.24
35	-220,688,397.82	-164,077,959.59	-56,610,438.23	25.65
36	-1,159,876,059.91	-801,989,124.91	-357,886,935.00	30.86
37	-4,177,251,384.26	3,737,248,100.76	-7,914,499,485.02	189.47
38	-494,740,319.64	-210,729,908.29	-284,010,411.35	57.41
39	-1,062,347,970.36	-387,228,504.65	-675,119,465.71	63.55
40	627,931,150.61	315,024,133.96	312,907,016.65	49.83
41	4,252,866,674.83	5,375,707,044.76	-1,122,840,369.93	-26.40
42	3,780,804,849.76	6,749,150,422.88	-2,968,345,573.12	-78.51
43	-1,746,437,200.01	-1,384,869,370.97	-361,567,829.04	20.70
44	-1,415,348,582.95	-1,239,386,733.92	-175,961,849.03	12.43
45	-946,595,684.66	-17,994,251.48	-928,601,433.18	98.09

46	14,971,688,712.22	19,427,918,030.20	-4,456,229,317.98	29.76
47	-678,793,610.05	-146,421,445.85	-232,372,164.20	34.23
48	3,100,595,888.64	3,420,327,488.26	-319,731,599.62	-10.31
49	-284,994,407.46	-305,450,786.85	20,456,379.39	-7.10
50	-189,029,290.81	-158,488,862.27	-30,540,428.54	16.50
51	-604,058,187.96	-510,436,616.55	-93,621,511.41	15.49
52	-534,093,147.32	-398,783,356.21	-135,309,791.11	25.33
53	-142,255,534.84	-141,808,144.74	-447,390.10	0.31
54	-251,031,612.04	-252,929,697.79	1,898,085.75	0.75
	-687,962,780.19	-1,164,813,716.92	476,850,936.73	69.31
55			-	
TOTAL	34,718,708,049.65	47,159,977,288.94	12,441,269,239.29	

### APPENDIX 3

#### CHANGES IN CUSTOMER SERVICE LEVELS AT THE 64 BRANCHES

#### OF GCB

	2003	2004
1	60	65
2	60	66
3	77	60
4	55	56
5	52	60
6	70	68
7	46	57
8	65	48
9	66	68
10	79	54
11	46	55
12	67	72
13	70	67
14	69	61
15	68	55
16	69	70
17	68	56
18	55	48
19	65	57
20	64	65
21	63	54
22	74	66
23	71	66
24	68	60
25	65	66

26	68	65
27	65	58
28	61	73
29	55	70
30	71	75
31	66	65
32	67	72
33	51	62
34	67	72
35	70	67
36	69	61
37	68	55
38	69	70
39	68	56
40	55	48
41	65	57
42	64	65
43	63	54
44	74	66
45	71	66
46	68	60
47	65	66
48	68	65
49	65	58
50	61	73
51	72	65
52	69	45
53	75	69
54	65	57
55	67	61

56	72	69
57	74	63
58	70	58
59	74	54
60	78	73
61	60	65
62	65	55
63	52	65
64	65	68

## APPENDIX 4

### ASSESSMENT OF TRAINING IMPACT

#### VIEWS OF BRANCH MANAGERS

##### INTRODUCTION

The purpose of this questionnaire is to obtain the views of Branch Managers on the effectiveness of GBC's Modular Management Training Programme on employee development and its impact in achieving the Bank's overall objectives. In answering this questionnaire, please try to be objective as possible.

##### SECTION A:

1. Branch: \_\_\_\_\_ Town \_\_\_\_\_ Region: \_\_\_\_\_
2. Academic qualification of Branch Manager.....  
.....
3. How long have you been with the bank? .....
4. When was the last training programme you attended?.....
5. How often do you attend training programmes? .....
6. Has the programme been practically useful to you?  
YES [ ] NO [ ]
7. If yes, list some principles, knowledge and / or skills acquired and how you have applied them to your job.  
i.....  
ii.....  
iii.....

8. Have you faced any difficulties in applying the principles, knowledge and / or skills acquired from the programme to your job?

YES [ ]

NO [ ]

9. If yes, list them

i. ....

ii. ....

iii. ....

9. Would the principles, knowledge and /or skill acquired on the programme be relevant to your job in the future?

If Yes, give reasons

i. ....

ii. ....

iii. ....

10. Will you recommend the programme to other colleagues who have not had a feel of it?

YES [ ]

NO [ ]

11. If NO, give a reason

i. ....

12. Will you say the training inputs in terms of equipment were adequate?

YES [ ]

NO [ ]



If no, give reasons

- i. ....
- ii. ....
- iii. ....

Do your subordinates need such a training programme?

YES [ ]

NO [ ]

13. Give two reasons

- i. ....
- ii. ....

14. Should the duration for such training programmes be extended?

YES [ ]

NO [ ]

If yes, give reasons .....

15. Have you attended any other training programme apart from the MMDP?

YES [ ]

NO [ ]

16. Should the Bank provide other training programmes in addition to the MMDP?

YES

NO

17. If yes, give reasons .....

SECTION B:

18. Can you give further suggestions to improve on the MMDP in the future?

.....

## APPENDIX 5

### ASSESSMENT OF TRAINING IMPACT

#### QUESTIONNAIRE FOR SUPERVISION OF BRANCH MANAGERS

##### Introduction

The purpose of this questionnaire have the broadest possible view of the impact of Ghana Commercial Bank's modular management training programs on employee development and the consequent contribution in achieving Bank's objectives. IN ANSWERING, PLEASE TRY TO BE AS OBJECTIVE AS POSSIBLE.

##### SECTION A:

Name of participant:

Job Title:

Branch/Dept:

Immediate Supervisor:

Course Title:

##### SECTION B:

1. Was the course relevant to the participant's current schedule?

YES [  ]

NO [  ]

2. Has the participant demonstrated application of principles, knowledge and / or skills in the course of his/her duties?

YES [  ]

NO [  ]

3. Give instances where the principles, knowledge and /or skills have been demonstrated on job to your satisfaction.

- i. ....
- ii. ....

4. What have you done to encourage the application of principles, knowledge and/or skills acquired by the staff?

- i. ....
- ii. ....
- iii. ....

5. Has there been any negotiable impact on the individual after the course?

YES [    ]

NO [    ]

If Yes, give instance (s)

- i. ....
- ii. ....
- iii. ....

(Any change in performance, attitude to work etc.)

6. Have there been any negotiable impacts on the department/Branch through the activities of the participants?

YES [    ]

NO [    ]

If YES, give instance (s)

- i. ....
- ii. ....
- iii. ....

(Has he/she been able to bring any new ideas, approaches etc. to bear on operation?)

7. How would you assess the participant's performance before the course using the following performance factors? Please circle the appropriate numbers.

- 9-10 - Excellent
- 7-8 - Very Good
- 5-6 - Good
- 3-4 - Average
- 1-2 - Below Average

PERFORMANCE FACTOR	RATING SCALE
1. Supervision Subordinates	1 2 3 4 5 6 7 8 9 10
2. Development subordinates	1 2 3 4 5 6 7 8 9 10
3. Delegating and Consulting	1 2 3 4 5 6 7 8 9 10
4. Applying Knowledge on the job	1 2 3 4 5 6 7 8 9 10
5. Problems solving and decision Making	1 2 3 4 5 6 7 8 9 10
6. Communication Skills	1 2 3 4 5 6 7 8 9 10
7. Team Work/Leadership	1 2 3 4 5 6 7 8 9 10
8. Emotion strength	1 2 3 4 5 6 7 8 9 10
9. Capacity to assume higher responsibility	1 2 3 4 5 6 7 8 9 10
10. Dependability	1 2 3 4 5 6 7 8 9 10
11. Policy Compliance	1 2 3 4 5 6 7 8 9 10

12. Special Contribution made

1 2 3 4 5 6 7 8 9 10

8. How would you assess the performance of the participant after the course using the following performance factors? Please circle appropriate rating.

- |        |   |               |
|--------|---|---------------|
| 9 – 10 | - | Excellent     |
| 7 – 8  | - | Very good     |
| 5 – 6  | - | Good          |
| 3 – 4  | - | Average       |
| 1 – 2  | - | Below Average |

## APPENDIX 6

### INTERVIEW SCHEDULE FOR THE SUPERVISORS

- 1.) Rank of supervisor \_\_\_\_\_
- 2.) Department \_\_\_\_\_
- 3.) How long have you been supervising training programmes in Ghana Commercial Bank Ltd.
- 4.) Have you received any training in connection with this exercise? If yes, when and how? If no why?
- 5.) Is the training session relevant to participants? How?
- 6.) Did you meet your expectations in the training session? How?
- 7.) Would you recommend the MMDP (1) programme to other banks? If yes why? And if no why?
- 8.) Would knowledge and skills gained from the training programme improve participants performance on the job? How?
- 9.) What have you put in place to encourage the application of principles, knowledge, and / or skills acquired by the staff?
- 10.) Did participants meet their expectation? How do you know?