

CHRISTIAN SERVICE UNIVERSITY COLLEGE



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DEPARTMENT OF MANAGEMENT AND GENERAL STUDIES MANAGEMENT

ASSESSING THE IMPACT OF TRAINING ON EMPLOYEE PERFORMANCE

(CASE STUDY: SINAPI ABA SAVINGS AND LOANS LIMITED)

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**A RESEARCH SUBMITTED TO THE DEPARTMENT OF MANAGEMENT AND
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STATEMENT OF AUTHENTICITY

We have read the university regulations relating to plagiarism and certify that this report is all our own work and do not contain any unacknowledged work for any other source. We also declare that, we have been under supervision for this report herein submitted.

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DEDICATION

This work is dedicated to our parents, siblings, children and loved ones for their immense support throughout our education.

ABSTRACT

The quality of the human resource of an organization is essential to its success. Thus, every organization must seek to improve the quality of its workforce. One way of achieving this is through training. An improvement in employee performance also leads to an improvement in the company's performance. It is in this respect that Sinapi Aba Savings and Loans Limited (SASL) was analyzed to establish a correlation between its training programs and the success of the company. The general objective of the study was to assess the impact of training on the performance of employees at Sinapi Aba Savings and Loans (SASL). Data was derived through questionnaires distributed by using the simple random technique to a sample size of 50 employees in which 35 were returned to us for the analysis. The results revealed that SASL had comprehensive (planned and systematic) training programs that every employee was aware. Every employee no matter their educational background or level within the company had benefited from either on-the-job training programs designed for their lower level management team or off-the-job training programs which are mostly designed for their middle or upper level management team. The firm was therefore advised to ensure that the program is consistently evaluated to ensure its compatibility with global changes and changes within the banking industry. It was also recommended that SASL Limited continues to provide the training programs its workers require to improve their skills as well as their capabilities and the employees should also be more committed to the training and give off their best after the training. Therefore identification of training needs should be done more professionally and the modalities for selection should be made known to all employees as some few respondents were still not aware of how selection for training is done.

TABLE OF CONTENTS

Title Page.....	i
Statement of authenticity.....	ii
Acknowledgements.....	iii
Dedication.....	iv
Abstract.....	v
Table of Contents.....	vi
List of Tables.....	viii
List of Figures.....	ix

CHAPTER ONE: INTRODUCTION

1.1 Background of the study.....	1
1.2 Statement of the Problem.....	3
1.3 Objectives of the Study.....	3
1.4 Research Questions.....	4
1.5 Significance of the Study.....	4
1.6 Scope of the study.....	5
1.7 Organization of the study.....	5

CHAPTER 2: LITERATURE REVIEW

2.1 Introduction.....	6
2.2 Overview of training and definitions.....	6
2.2.1Importance of training	8
2.2.2 Types of training programs.....	9
2.2.2.1 On-the-job- training.....	9
2.2.2.2Off-the-job-training.....	10

2.2.3 Training objectives and plans	11
2.2.4 Determining training needs.....	12
2.2.5 The training process.....	13
2.2.6 Evaluating training programs.....	16
2.3 Employee performance.....	17
2.3.1 Evaluation of employee performance.....	17
2.4 Relationship between training and employee performance	18

CHAPTER THREE: METHODOLOGY

3.1 Introduction.....	21
3.2 Design of the Study.....	22
3.3 Population.....	22
3.4 Sample Size and sampling procedure.....	22
3.5 Source of data collection.....	22
3.6 Research instrument.....	23
3.7 Administration of the instruments.....	23
3.8 Analysis of data.....	23
3.9 Constraints to data collection.....	24
3.10 Brief background to the study area.....	24

CHAPTER FOUR: DATA ANALYSIS

4.1 Introduction.....	26
4.2 Analysis of findings.....	27
4.3 Findings from employees.....	27
4.3.1 Gender of Respondents.....	27
4.3.2 Educational background of Respondents.....	28

CHAPTER FIVE: SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction.....46

5.2 Summary of Findings..... 46

5.3 Conclusion..... 47

5.4 Recommendations..... 49

References..... 51

Appendix..... 52

LIST OF TABLES

Table 1 Gender of Respondents.....	27
Table 2 Educational background of Respondents.....	28
Table 3 Position at SASL.....	29
Table 4 Length of service at SASL.....	30
Table 5 Are you aware of any training program at SASL.....	31
Table 6 Have you had any form of training since you joined SASL.....	32
Table 7 How many times have you undergone training.....	33
Table 8 How were you selected for the training program.....	34
Table 9 Objectives of the training.....	35
Table 10 Who determines the training needs of employees.....	36
Table 11 Is training planned and systematic.....	37
Table 12 Is performance evaluated after training.....	37
Table 13 Techniques commonly used at SASL.....	38
Table 14 Are you motivated by and satisfied with training at SASL.....	39
Table 15 Has the training given you additional knowledge.....	40
Table 16 How effective is training on your performance.....	41
Table 17 Challenges you face with respect to training.....	44

LIST OF FIGURES

Figure 1 Educational background of Respondents.....	28
Figure 2 Position at SASL.....	29
Figure 3 How effective is training on your performance.....	30
Figure 4 Are you aware of any training program at SASL.....	31
Figure 5 Have you had any form of training since you joined SASL.....	32
Figure 6 How many times have you undergone training.....	33
Figure 7 How were you selected for the training program.....	34
Figure 8 Objectives of the training.....	35
Figure 9 Who determines the training needs of employees.....	36
Figure 10 Is performance evaluated after training.....	38
Figure 11 Are you motivated by and satisfied with training at SASL.....	39
Figure 12 Has the training given you additional knowledge.....	40
Figure 13 How effective is training on your performance.....	42
Figure 14 What kind of training program did you undergo.....	43
Figure 15 Challenges you face with respect to training.....	44

CHAPTER ONE

INTRODUCTION

1.1 BACKGROUND TO THE STUDY

Human Resource has played a significant role in the economic development in of developed countries. It can therefore be concluded that a developing country like Ghana with its rich natural resources and the necessary financial support can also experience such economic success if the appropriate attention is given to the training of her human resource. Noe (1999) affirms that management of individual skills is an important aspect of doing business today, and employee development will likely grow in the future.

In an ever growing competitive world, where organizations are always at competition with one another in terms of goods and services, there should be a link between the organizations business strategy and the training and development that it undertakes (Wilson, 1999). Therefore an organization which combines its strategy and training and development is regarded as having a good business sense. Recruiting, training and developing the right and talented people give an organization a competitive edge over its competitors: this is what human resource management is about. It is therefore a great strategic concern to the organization how it manages its people in order to develop their commitment and produce the best out of them for its benefit.

Wilson, (1999), states that “a range of organizational changes has contributed to providing circumstances making the development of Human Resource Management (HRM) both pertinent and possible”. The provision of good and quality goods and services to customers of an organization has necessitated that the employees to give out their best and that the organization can rely on their commitment. If employees are to experience flexibility and effectiveness on the

job, they need to acquire and develop knowledge and skills, and if they are to believe that they are valued by the organization they work for, then they need to see visible signs of management's commitment to their training and career needs. The quality of the human resource of an organization is essential to its success. Thus, every organization must seek to improve the quality of its workforce. One way of achieving this is through training. The importance of training can only be appreciated with a clear understanding of its direct impact on employee performance. An improvement in employee performance also leads to an improvement in the company's performance. The core strength of any organization comes from its employees. To develop and strengthen those, leads to a solid foundation for the organization's future, therefore a manager must continue to develop himself and also have a commitment to help his employees develop their full potential. The employees depend on the managers, and the organization depends on all of them for its success.

Many researchers believe that, for organizations to maintain a competitive advantage they must focus on enhancing performance through a process of continual learning. For these reasons organizations are now focusing more on improved productivity from optimal human resource utilization and thus, investment in training with the ultimate goal to improve human productivity at both the macro and micro levels. Thus, employee training is becoming a necessity to every organization; training enables them to carry out their roles and responsibilities efficiently and also learn new things, which will prepare them to take up higher responsibilities efficiently and also learn new things, which will prepare them to take up higher responsibilities in the future. The amount and quality of training carried out varies enormously from organization to organization due to factors such as the degree of external change, for instance, new markets or new processes. In the banking industry, human resources, skills and expertise are crucial assets that drive productivity and performance. This is because, as a service industry, the service provided by Sinapi Aba Savings and Loans

Limited is delivered through its personnel. Sinapi Aba personnel (human resource) stand for the service. The study therefore seeks to” Assess the impact of training on staff performance at Sinapi Aba Savings and Loans Limited”.

1.2 STATEMENT OF THE PROBLEM

Training is a learning experience which seeks a relatively permanent change in the individual that will improve his ability to perform his job well. Every organization needs to have well trained and experience employees to perform their duties efficiently.

SASLLimited has training programmes for its employees. The objective of the program is to improve both individual and organizational performance. Every employee no matter their educational background or level within the company had benefited from a training program.

However, it appears that even though SASL has training programmes for its employees few of them still believe that the training management system is not handled systematically and comprehensively. Employer biases and inability to apply what employees are trained on are two major challenges facing the organization.

Finally, due to fear of victimization most employees were not willing to give out all needed information for effective analysis.

1.3 OBJECTIVES OF THE STUDY

The general objective of the study is to assess the impact of training on the performance of employees at SASL. But specifically; it has the following objectives:

1. To identify the type of training in SASL
2. To find out the effectiveness of these training programmes in SASL
3. To find out the challenges of the training programmes of SASL
4. To find out the impact of training on employee performance in SASL

1.4 RESEARCH QUESTIONS

This study was therefore designed to answer the following questions.

1. What are the types of training programs at SASL?
2. How effective are the training programmes of SASL?
3. What are the challenges facing these training programmes of SASL?
4. Do training programmes have an effect on performance of staff of SASL?

1.5 SIGNIFICANCE OF STUDY

One of the sources of improving on the knowledge, skills, attitudes effectiveness and performance of employees in every institution is through sustained training and development in this direction, there has been a reasonable amount of studies conducted on the subject matter in Ghana. It is expected that the study would enable the management of Sinapi Aba Savings and Loans Limited to better appreciate the positive relationship between training and employee performance, and to serve as a reliable source of data for the relevant agencies, researchers, students, and organizations interested in the impact of training on employee performance.

Also, the research will establish the impact of training and development on job performance of employees of SASL Limited.

Finally, its findings will provide data for further research on training not only at SASL but also in other Banking Sectors in Ghana.

1.6 SCOPE OF THE STUDY

The study will focus on “assessing the impact of training on employee performance” by using Sinapi Aba Savings and Loans Limited as the area for case study.

1.7 ORGANISATION OF THE STUDY

This study has been organized into five chapters. The first chapter introduces and outlines the background to the study. It states the research problem and gives the objectives of undertaking the study.

Chapter two will review the current literature of the study.

Chapter three will discuss the methodology used for the study. It will discuss the methods that will be employed for analyzing the survey results that will be gathered during the study.

Chapter four, will deal with the results as well as the data analysis of the findings.

Chapter five will be the summary, conclusions and recommendations of the study.

CHAPTER TWO

LITERATURE REVIEW

2.1 INTRODUCTION

This chapter focuses on the theoretical context in which the research is situated. The term 'Training' indicates any process by which the aptitudes, skills and abilities of employees to perform specific jobs are increased. Usually training and development initiative in organizations have the following intentions:

- To improve skills
- To add to the existing knowledge so that employee is better equipped to do his present job, to innovate
- To prepare the employee for a higher, growth within the organization
- Help organization cope with or adapt itself to changing environment

An aspect of developing employee's skills and abilities is the actual organizational focus on the employee to become better, either as a person or as a contributor to the organization. According to (Kreitner,1995), it's been shown that employees that receive regular, scheduled feedback, including training, along with an increase in expectations, actually have a higher level of worker output. The hope is that employees who receive training in line with their individual or organizational goals will become more efficient in what they do.

2.2 OVERVIEW OF TRAINING AND DEFINITIONS

Training and development play an important role in the effectiveness of organizations and to the experiences of people at work. Training has implications for productivity, health and safety at work and personal development, therefore all organizations employing people need to train and develop their staff. Most organizations are cognizant of this requirement and invest effort and other resources in training and development.

According to Cole, (2002), training is a learning activity which is directed towards the acquisition of specific knowledge and skills for the purpose of an occupation or task. Therefore investment in training and development is regarded as good management practice to maintain appropriate expertise on the job now and in the future. Training is therefore necessary to enhance the knowledge, skills and attitude of employees and this make it easier for employees to acquire further knowledge based on the foundation gained from the training and further effect changes in other co-workers.

Again, Training according to (Dessler, 2008) is “the process of teaching or giving new employees the basic skills they need to perform their jobs”. Training is an educational process through which people can learn new information, re-learn and reinforce existing knowledge and skills and more importantly have time to think and consider what new options can help them improve their effectiveness at work. Effective trainings convey relevant and useful information that inform participants and develop skills and behaviors that can be transferred back to the workplace. Training indicates good management and failure to do so become a loss for the manager, telling and showing your employees what to do and how to do it guarantees success and high productivity identifies goals and objectives as well as the skills and knowledge needed to achieve them.

According to McGhee et al, (1996) learning takes place when the behavior of people changes based on the results from experiences. Therefore one evaluate if learning has effectively taken place by comparing and contrasting a person’s behavior before on a schedule and after, therefore there should be a behavioral change when training takes place effectively. The definition also presupposes that training can be offered as skill development for individuals and groups and this involves learning of content as a means for enhancing skill development and improving workplace behaviors. Training is intertwined with development, they are both used to define continual enhancement of employees in order to reach organizational goals.

2.2.1 Importance of Training

Training is a tool which helps organizations to gain a competitive edge. According to Krietner (1995) in his book *The Good Manager's Guide*, no matter how carefully job applicants are screened, typically a gap remains between what the employee does know and what they should know. There is therefore the need for organizations to train their human resource to be able to learn in order to acquire more skills and knowledge to beat competition. Training is a key element for improved organizational performance through the increasing level of individual competences. This means that training will help employees to master knowledge, skills, behaviors, sense of self worth and confidence upon which they are able to perform efficiently to improve on the performance of the organization.

Among the many benefits of training, training can also eliminate risks in organizations because the trained personnel will be efficient, thus will be able to make better use of the organizations property thereby reducing and avoiding waste. Training will also make the employees feel a sense of security thus labor turnover can be avoided.

According to Cole (2002) training can achieve lower cost of production, lower turnover and change management. There exists a gap between desired targets or standards and actual levels of work performance in every organizational setting. This means that there can be both a negative and positive relationship between what should happen and what actually happens in terms of the work performance in any organization. There is therefore the need for every organization to adopt strategies in order to achieve the desired targets or standards set by the company. Training can be one tool that organizations can use to reach their targets or standards. Although many organizations continue to have doubts about the cost of training, the development of skills, knowledge and attitude of employees towards their jobs or tasks will be one of the greatest tools through which organizations can make employees work more efficiently and beat competition to reach the desired targets and standards of the company.

(Casio, 1989) puts it this way “The economic and technological trends, the pace of innovation, change and development have been growing faster year-by-year and as a result, these are clear signals that training and development are very important that both organizations and individual stakeholders must consider as very serious”.

2.2.2 Types of Training Programs

A large variety of methods of training are used in business. Even within one organization different methods are used for training different people. All the types are divided into two classifications for: a) On-the-job Training Methods and b) Off-the-job Training Methods

2.2.2.1 On-the- Job Training

Under these types of training new or mostly inexperienced employees learn through observing peers or managers performing the job and trying to imitate their behavior. These methods do not cost much and are less disruptive as employees are always on the job, training is given on the same machines and experience would be on already approved standards, and above all the trainee is learning while earning. Some commonly used on-the-job type of training are:

Orientation Training

This is given to newly hired employees to induct them into the organization and also train them on the job they will hold. The employees are thought the culture, values, mission and processes and activities followed in the organization.

Coaching

Coaching is a one-to-one training. It helps in quickly identifying the weak areas and tries to focus on them. It also offers the benefit of transferring theory learning to practice.

Mentoring

The focus in this training is on the development of attitude. It is used for managerial employees. Mentoring is always done by a senior inside person. It is also a one-to-one interaction.

Job rotation

It is the process of training employees by rotating them through a series of related jobs. Rotation not only makes a person well acquainted with different jobs, but it also alleviates boredom and allows to develop rapport with a number of people. Rotation must however be logical.

2.2.2.2 Off- The Job Training

Off- the-job training methods are conducted in separate from the job environment, study material is supplied, there is full concentration on learning rather than performing, and there is freedom of expression. Important types under the off-the-job types of training include;

Lectures and Conferences

Lectures and conferences are the traditional and direct method of instruction. Every training program starts with lectures and conferences. It's a verbal presentation for large audience. However, the lectures have to be motivating and creating interest among trainees. The

speaker must have considerable depth in the subject. In the colleges and universities, lectures and seminars are the most common methods for training.

Case studies

Case studies are complex examples which give an insight into the context of a problem as well as illustrating the main point. Case studies are trainee centered activities based on topics that demonstrate theoretical concepts in an applied setting. A case study allows the application of theoretical concepts to be demonstrated, thus bridging the gap between theory and practice, encourage active learning, provides opportunity for the development of key skills such as communication, group working and problem solving, and increases the trainees enjoyment of the topic and hence their desire to learn.

2.2.3 Training Objectives and Plans

There is also the need for the organization and the employees to know the motive for which they undergo training. It can, therefore be concluded that training programs will not be more effective unless the purpose for which it was administered is known.

Therefore in planning training, it should go through these stages; develop a training plan, designing a training lesson, selecting the trainer and prepare the trainer (Zaccarelli, 1997). The training plan will serve as the guidelines for both the trainer and the trainee to follow in order to successfully implement the program. It covers the individuals involved in the training, the person that will administer the program, the required resources and the content to be followed. Once the plan for the program has been outlined then the training lesson is designed.

The training lesson is developed to help the participants focus of the segments developed and also set out the time frame for each segment. After this, a competent trainer is hired to

undertake the training. The trainer should be able to communicate and transfer knowledge effectively.

Finally, it is very important that the trainer will be able to communicate and transfer the skills and knowledge effectively so that the needed impact is realized. Thus the trainer should be well prepared to take on the task in order to achieve the desired results.

2.2.4 Determining Training Needs

Training needs analysis answers the questions, who if there is, needs training? And what training should be given? There is therefore the need for any organization to first identify the training needs of the organization. The need for training should be identified in accordance with a well organized procedure looking at the training needs from the organizational and employee perspective. Based on the organizational analysis, the organization can assess the level of growth over a defined period of time and then determine the shortfalls and problems in order to help determine the required training programs.

Also in identifying the training needs from the employees' perspective, the organization can measure the performances of individual employees. This can be measured by analyzing the efficiency of the individual employees against the required standards set by the organization through frequent performance appraisals. The difference in the organization and employees actual results expected as well as feedback from customers and shareholders of the organization all can help identify training needs.

However this will depend on the circumstances the organization may find itself. Training need arises where there is the need to improve or adapt/adjust to changes and solve problems in order to improve on both employee and organizational performance. The purpose of a training needs identification program therefore is to identify the gap that exist between the

required and the actual competencies expected of organizations and employees so as to determine the kinds of training that can help bridge the gap (Asare-Bediako, 2002).

2.2.5 The Training Process

According to (Armstrong, 1996), expressing an understanding of training emphasizes that training should be developed and operated within an organization by appreciating learning theories and approaches if the training is to be well understood. Therefore training in an organization must have a systematic approach and here the organization does an assessment of its objectives and strategies.

If you have ever thought about developing a training program within your organization consider the following five basic training steps. You will find that all five of these steps are mutually necessary for any training program to be effective and efficient.

Step 1: Establishing A Needs Analysis

This step identifies activities to justify an investment for training. The techniques necessary for the data collection are surveys, observations, interviews and customer comment cards. Several examples of an analysis outlining specific training needs are customer dissatisfaction, low morale, low productivity, and high turnover.

The objective in establishing a needs analysis is to find out the answer to the following questions;

-) Why is training needed?
-) What type of training is needed?
-) When is the training needed?
-) Where is the training needed?
-) Who needs the training? And who will conduct the training?
-) How will the training be performed?

By determining training needs, an organization can decide what specific knowledge, skills, and attitudes are needed to improve the employees' performance in accordance with the company's standards.

The needs analysis is the starting point for all training. The primary objective of all training is to improve individual and organization performance. Establishing a needs analysis is, and should always be the first step of training process.

Step 2: Developing Training Programs and Manuals

This step establishes the developments of current job descriptions and standards and procedures. Job descriptions should be clear and concise and may serve as a major training tool for the identification of guidelines. Once the job description is completed, a complete list of standards and procedures should be established from each responsibility outlined in the job description. This will standardize the necessary guidelines for any future training.

Step 3: Deliver the Training Program

This step is responsible for the instruction and delivery of the training program. Once you have designated your trainers, the training technique must be decided. One-on-one training, on the job training group training, seminars and workshops are the most popular methods.

Before presenting a training session, make sure you have a thorough understanding of the following characteristics of an effective trainer. The trainer should have:

-) A desire to teach the subject being taught.
-) A working knowledge participants to "want" to learn.
-) A good sense of humor.
-) A dynamic appearance and good posture.
-) A strong compassion towards their participants.
-) Appropriate audio or visual equipment to enhance the training session.

For a training program to be successful, the trainer should be conscious of several essential elements, including a controlled environment, good planning, the use of various training methods, good communication skills and trainee participation.

Step 4: Evaluate the Training Program

This step will determine how effective and profitable your training program has been. Methods for evaluation are pre-and post-surveys of customers comments cards the establishment of a cost or benefits analysis outlining your expenses and returns, and an increase in customer satisfaction and profits.

The reason for an evaluation system is simple. The evaluations of training programs are without a doubt the most important step in the training process. It is this step that will indicate the effectiveness of both the training as well as the trainer.

There are several obvious benefits for evaluating a training program. First, evaluation will provide feedback on the trainer's performance, allowing them to improve themselves for future program. Second, evaluations will indicate its cost effectiveness. Third, evaluations are an efficient way to determine the overall effectiveness of the training program for the employees as well as the organization.

The importance of the evaluation process after the training is critical. Without it, the trainer does not have a true indication of the effectiveness of the training.

Step 5: Feedback

Finally a feedback mechanism is created in order to indentify the weak areas in the training program and improve the same in the future. For this purpose, information relating to classroom, food, lodging, etcis obtained from participants. The obtained information, then,

tabulated, evaluated and analyses in order to mark weak areas of training programs and for future improvements.

THE TRAINING PROCESS



2.2.6 Evaluating Training Programs

An objective of training evaluation is to determine the payoff from the training investment. It focuses on the improvement of the participant in the training program to perform jobs for which they were trained, what was effective and what was not, whether the trainees' required any additional on the job training, and the extent of training not needed for the participants to meet job requirements.

Training can be evaluated in so many ways. Some of these are through questionnaires which will serve as the feedback from the participants; case studies where the participants will have to apply the learned skills to practical situations, experimental control groups, structured interviews with the immediate supervisor of the trainees.

Per Kirkpatrick's study also states that training effectiveness of outcomes can be measured through reaction, learning, behavior and results.

2.3 EMPLOYEE PERFORMANCE

Employee performance means how well employees perform on the job and assignments assigned them measured against the generally accepted measure of performance standards set by their companies. This means there are general expectations expected of employees in relation to their performance in every company. Employees can be said to have performed when they have met the expectations and performed up to standard. Employee performance can also be defined as the functioning and presentation of employees. This means, how employees are able to effectively administer their task and assignments and also how they present their assignment to reflect the quality and good service desired by their companies.

2.3.1 Evaluation of Employee Performance

When evaluating the performance of employees, it is very important to have a check list that will be used consistently in measuring the performance of all employees. The techniques for measuring the performance of employees may differ from every company. Some of these evaluation techniques are:

Ambition / Initiative

Is the employee able to show he has a vision and goals towards his job and makes the initiative to achieving these goals and vision.

Attitude / Cooperation

Does the employee have a positive attitude towards his fellow employees and his work and also is he/she able to work on different task?

Communication skills

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

Focus

Whether the employee is focused on his job and is able to distinguish his task from personal assignments.

2.4 RELATIONSHIP BETWEEN TRAINING AND EMPLOYEE PERFORMANCE

What people have said about training and employee performance? The information thus far reveals a seeming consensus in the belief that there is a positive relationship between training and employee performance. Thus training impacts positively on employee's performance by generating benefits to both the employees and the organization they work for through the development of skills, knowledge, abilities, competencies and behavior. Training plays a significant role in the development of organizations, enhancing performance as well as increasing productivity, and ultimately putting companies in the best position to face competition and stay at the top. This means that, there is a significant relationship between organizations that train their employees and organizations that do not.

According to Neo et al in his book Human Resource Management: Gaining Competitive Advantage in 2000, "he stated that only 16% of United States employees have ever received any form of training from their employers". From the researcher's point of view, there is a possibility that in about five or more years to come the rapid development in technology can cause high unemployment rate because these forms of technology will replace the unskilled labor in the United States. There is therefore the need for United States to put strategies and

policies in place to ensure that its human resource is trained in order to meet the standards of the growing technology.

In realization of this, General Electric, Texas Instruments and Federal Express have already made the initiative and now invest between 3% and 5% of their payroll in training. Every organization that is committed to generating profits for its owners (shareholders) and providing quality service for its customers and beneficiaries invest in the training of its employees. (Evans and Lindsay 1999). According to Robert Simpson Managing director of Legna Construction Limited , a construction company located in the central region of Ghana which contributes substantially to the development of the country through its roads construction and employment of the country's human resource, training of the company's human resource contributed to the company gaining substantial increase in revenue from 2005 – 2009. (40% increase from 2001 – 2004). He attributed this to the skills and knowledge the employees gained through the training that helped them be more efficient thus reduced cost on the job thereby gaining more revenue. Evans and Lindsay (1999) also stated that, Motorola & Texas Instruments provide at least 40 hours of training to every employee quarterly and this has significantly impacted on the employee performance. Companies committed to investment in their human resource generate long term and sustainable profitability for the company.

In a study in America on the impact of human capital investments such as employer-provided training and development, Black and Lynch (1996), citing Bartel (1989) stated that “returns on training and development investments increase productivity by 16%”. This further reinforces the role of training on employees. Based on the attributes that are developed the employees implement them on their tasks and thus the company is able to improve thus generate the profits for the firm. Also because the attributes are imparted and developed through the systematic and planned training program, it becomes a part of the employees thus

they are able to implement them on every task thus the increased profit leading to sustainable profitability. The review has revealed the importance and purpose of training in organizations, and how it contributes to employee performance. The essence of training needs, how and why training needs should be assessed has also been explained. The bases for which employees should be chosen or selected for training, the types of training have been duly identified namely job training, orientation training and career development training.

CHAPTER THREE

METHODOLOGY

3.1 INTRODUCTION

This chapter highlights the study area (Sinapi Aba Savings and Loans Limited). It also discusses the description of the design of the study, specifications and procedures for conducting the research, the methods of analysis and the research constraints or problems. Thus, the research methodology outlines the approach used to collect data from respondents such as target population, main variables from questionnaire administered as well as the limitations of the data collection used as basis for inference and interpretation, for explanation.

3.2 DESIGN OF THE STUDY

Research design is the structuring of investigation aimed at identifying variables and their relationship to one another. This is used for the purpose of obtaining data to enable the researcher test hypothesis or answer research questions. It is an outline or scheme that serves as a guide to the researcher in his effort to generate data for his study. The questionnaire was self-administered. It helped to explain to respondents the essence of the research and to assure them that it was purely for academic purpose. Respondents were assured that all information provided by them would be confidential and not used for any other purpose except that which was stated and also assured the respondents of anonymity. The questionnaire was distributed to employees in a random manner with no discrimination to sex, qualification or position.

3.3 POPULATION

Population is a group of people or objects from which the sample for statistical measurement is going to be taken. Only employees of Sinapi Aba Savings and Loans (SASL) head office branch were sampled for this study. The target population was the employees of SASL at the head office branch at Nhyiaeso-Kumasi (55 employees), comprising of the lower, middle and upper level management. This is because the head office branch employs the largest number of employees out of the total number of employees represented in Ghana.

3.4 SAMPLE SIZE AND SAMPLING PROCEDURE

A sample size of 55 was used which formed 100% of the total population.

Sampling procedure:

- i. 55 Employees which formed the total number of employees at the Head office branch (Nhyiaeso) were included in the study.
- ii. 55 employees were administered with the questionnaire and only 30 returned their questionnaire which formed 55% of the total population (55 employees) at Sinapi Aba Savings and Loans Limited (SASL).

3.5 SOURCE OF DATA COLLECTION

Data for this study was obtained from primary and secondary sources. The secondary data was gathered from SASL's review reports on Human Resource Management. Out of the 55 employees sampled, thirty (30) completed and returned their questionnaire. Primary data was sourced from questionnaire given to the employees. These questionnaires provided information on how effective training programs are in SASL, the challenges facing these training programs, and its effect on performance at SASL.

3.6 RESEARCH INSTRUMENT

The instrument used for the collection of data for the purpose of this study was questionnaires. The questionnaires were closed ended questions which contained relevant questions for the purpose of this study. The data obtained from completed questionnaires were analyzed and used. The questionnaire was administered to 55 employees; this questionnaire was finalized after discussion with our supervisor and thorough editing taken into consideration the research questions. The questionnaire directly addressed the research questions. Questions 1-3 was expected to provide an answer to the age, gender and educational background of the respondents. Questions 4-12 of the questionnaire were to elicit information on training programs available at SASL, 13-20 was also to provide information on the benefits, effectiveness, the criteria for selecting trainees and challenges of training to employees.

3.7 ADMINISTRATION OF THE INSTRUMENT

Questionnaires were administered to employees of Sinapi Aba Savings and Loans Limited(SASL) at the head office branch of the bank located at Nhyiaeso in Kumasi, Ghana. A total of 55 questionnaires constituting 21 designed questions were administered by our group to employees.

3.8 ANALYSIS OF DATA

Both quantitative and qualitative data were collected. The data gathered from our primary and secondary sources were analyzed using SPSS statistics. This was done for each group of items relating to the research questions. Tables, charts and graphs were also used to ensure easy understanding of the analyses.

3.9 CONSTRAINTS TO DATA COLLECTION

There could have been other methods through which data could have been obtained from the employee, however they were not so available at all times, thus the researchers had to provide the questions for them in the form of the questionnaire to obtain the data.

3.10 BRIEF BACKGROUND TO THE STUDY AREA (SASL)

Sinapi Aba Savings and Loans(SASL) is a Non –Banking Financial Institutions Act 2008(Act 774), authorized to carry on the business of Savings and Loans on 28th March, 2013 as a company limited by shares.

Their mission is:” To serve as the Mustard Seed through which opportunities for enterprise development and income generation are provided to the economically disadvantaged to transform their lives.”

LOAN PRODUCTS

-) Sinapi Group Loan
-) Micro Enterprise Loan
-) Sinapi Festive Loan
-) Small and Medium Enterprise Loan
-) Sinapi Business Asset Loan
-) Sinapi Agriculture Loan
-) Micro –school Loan
-) Sinapi Education Loan
-) Micro-housing Loan
-) Church Loan
-) Sinapi Business Bundle

SAVINGS PRODUCTS

-) Premium(SieSika) Investment Account
-) Sinapi Current Account
-) Sinapi Susu Account
-) Fixed Deposit Account
-) Flexi (Nkosuo) Savings Account
-) Sinapi Business Bundles

CHAPTER FOUR

DATA ANALYSIS AND DISCUSSION OF RESULTS

4.1. INTRODUCTION

This chapter thoroughly examined and analyzed the data gathered on the sampled respondents on the “impact of training on employees’ performance at Sinapi Aba Savings and Loans Limited(SASL)”, In all, fifty-five (55) questionnaires were administered to the employees of SASL and thirty(30) were completed and returned to the researchers. These findings were carefully analyzed and the responses well represented using statistical tools to give it a pictorial view of training and its impact on employee performance. Percentages corresponding to the figures were used in this analysis to show how important this information is to the researchers. In order to delve into the training management process effectively and for the purposes of academic research, the questionnaire was structured on

-) Personal data of respondent
-) Training programs that are carried out by the organization
-) The impact of the training programmes on the performance of employees.

The personal data sought to give little background of the respondent to assist the researchers to make informed judgment and also give an appropriate recommendation to the research findings. Out of the fifty-five (55) selected for the study, only thirty(30) responded to the questionnaires and returned them. The remaining twenty- five (25) respondents were not available at the time of collection. This analysis is therefore based on the thirty (30) respondents.

4.2 ANALYSIS OF FINDINGS

The data was analyzed giving thought to the main research question: the impact of training on employees' performance in Sinapi Aba Savings and Loans Limited. Each assessment was looked at individually and descriptive statistics were computed for each. Tables, charts and descriptive explanations were employed to illustrate data collected from the field to make the research findings more meaningful. The following analysis shows the responses received from 30 employees within SASL head office branch.

4.3 FINDINGS FROM EMPLOYEES

A total number of thirty (30) employees provided answers to the structured questionnaire.

4.3.1 Gender

Table 1:

Gender	Frequency	Percentage
MALE	19	63.0%
FEMALE	11	37.0%
TOTAL	30	100.0%

Source: field research, April 2015

Results from Table 1, indicates that 63% of the employees of Sinapi Aba Savings and Loan Ltd were males and 37% of them were females. This analysis is an indication of a high male composition of employees at SASL head office branch.

4.3.2 Educational Background of Respondents

Table 2:

Educational Background	Frequency	Percentage
Advance Level	1	3.3%
Higher National Diploma (HND)	5	16.7%
First Degree	14	46.7%
Masters Degree	10	33.3%
Specify if others	-	-
Total	30	100.0%

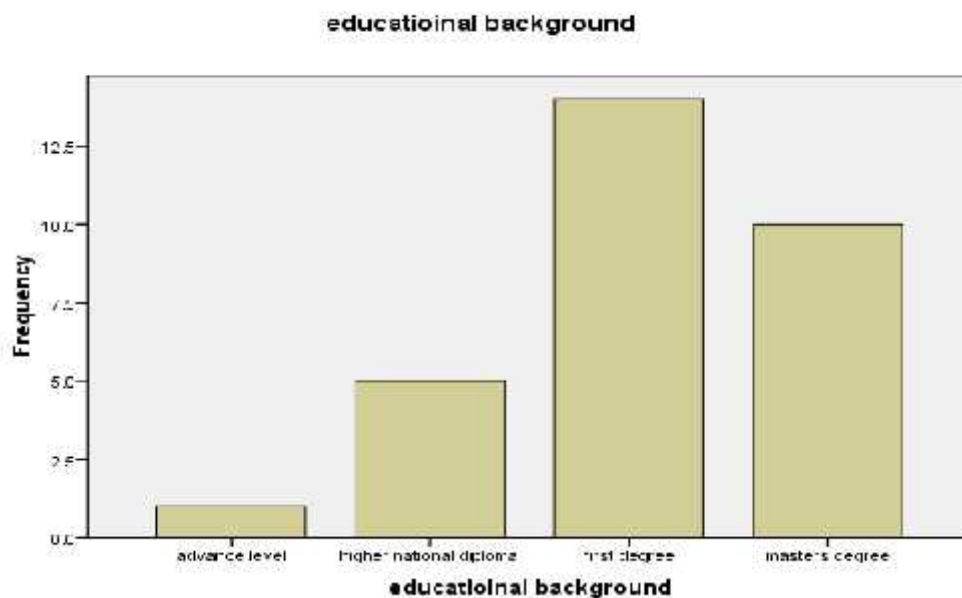


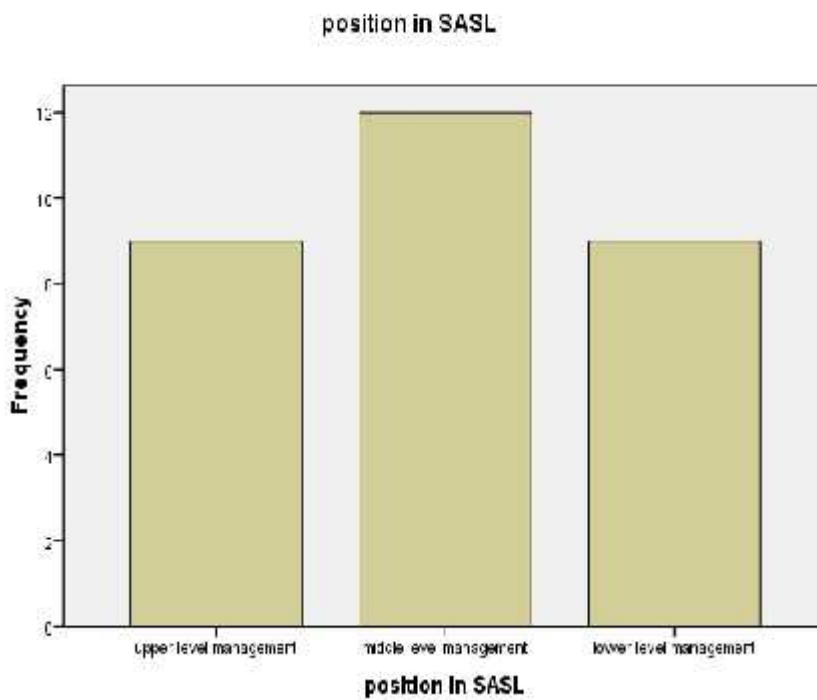
Figure 1

Table 2 and figure 1 reveals that a maximum of 46.7% of employees who answered the questionnaire had their highest level of educational background at the First Degree level. While a minimum of 3.3 % of respondents said their level of education was at the Advanced level. This implies that most employees had advanced their educational level to the first degree level and also quite a number has proceeded to the masters' level.

Table 3: Position at SASL

Position	Frequency	Percentage
UPPER LEVEL MANAGEMENT	9	30.0%
MIDDLE LEVEL MANAGEMENT	12	40.0%
LOWER LEVEL MANAGEMENT	9	30.0%
TOTAL	30	100%

Figure 2



With regards to the current position of respondents, Table 3 and figure 2 shows that majority of 40% of sampled respondents were middle level management, 30% each were upper level and lower level management respectively. The results implies that majority of sampled respondents worked in the position of middle level management.

Figure 3

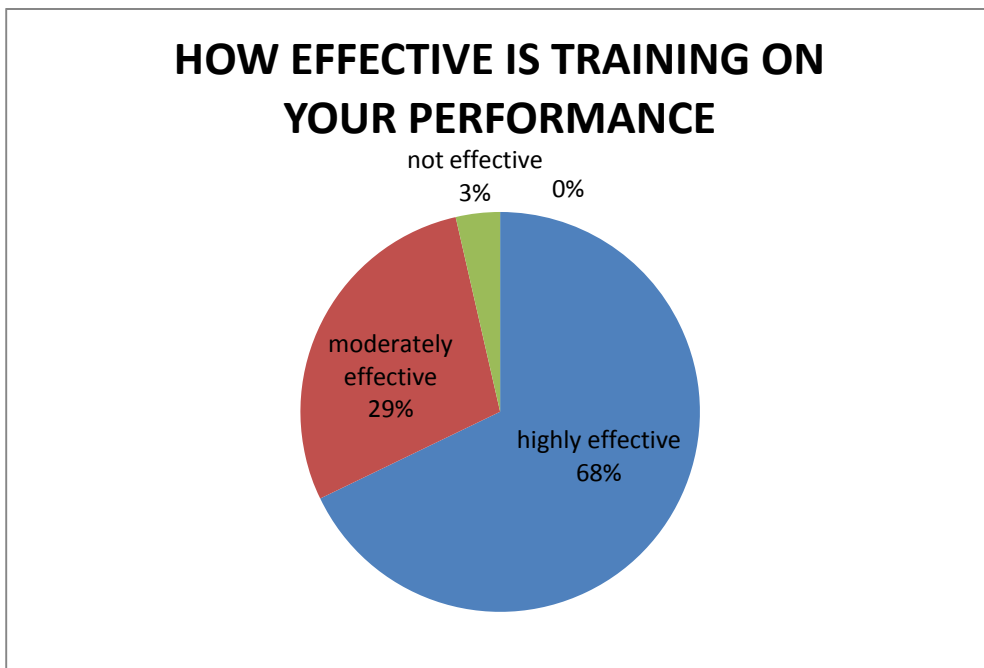


Table 4: LENGTH OF SERVICE

	Frequency	Percentage
1-3 years	12	40.0
4-5 years	10	33.3
6-9 years	7	23.3
10-12 years	1	3.3
Total	30	100.0

Source: Field research, April 2015

Table 4 and figure 3 shows the response received from the employees regarding the number of years they have worked with SASL, 40% indicated that they had worked between 1 - 3 years. 34% said they have worked with SASL for 4-5 years while another 23% said they have worked for 6-9 years. The final 3% stated that they had worked for 10-12 years. This implies that most of the respondents were workers who have newly been employed for less than 1-3 years.

Table 5:ARE YOU AWARE OF ANY TRAINING PROGRAM AT SASL

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid yes	26	86.7	86.7	86.7
no	4	13.3	13.3	100.0
Total	30	100.0	100.0	

Source: field research, April 2015

Figure 4



Table 5 figure 4 shows that 86.7% of respondents at SASL indicated that they were aware of existing training and development policy, 13.3% said they were not aware of the existence of a training and development policy. The analysis implies that most of the respondents are very much aware of training programs in the organization. This can however affect the organization positively.

Table 6:HAVE YOU HAD ANY FORM OF TRAINING SINCE YOU JOINED SASL

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid yes	28	93.3	93.3	93.3
no	2	6.7	6.7	100.0
Total	30	100.0	100.0	

Figure 5



Table 6 figure 5 shows that 93.3% of respondents at SASL mentioned that they had received training since joining SASL. The analysis implies that training and development programs usually takes several forms including in-house (workshops, seminars etc) or external (consultants engagement).

Table 7: HOW MANY TIMES HAVE YOU UNDERGONE TRAINING

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid only once	3	10.0	10.0	10.0
Twice	6	20.0	20.0	30.0
several times	20	66.7	66.7	96.7
Never	1	3.3	3.3	100.0
Total	30	100.0	100.0	

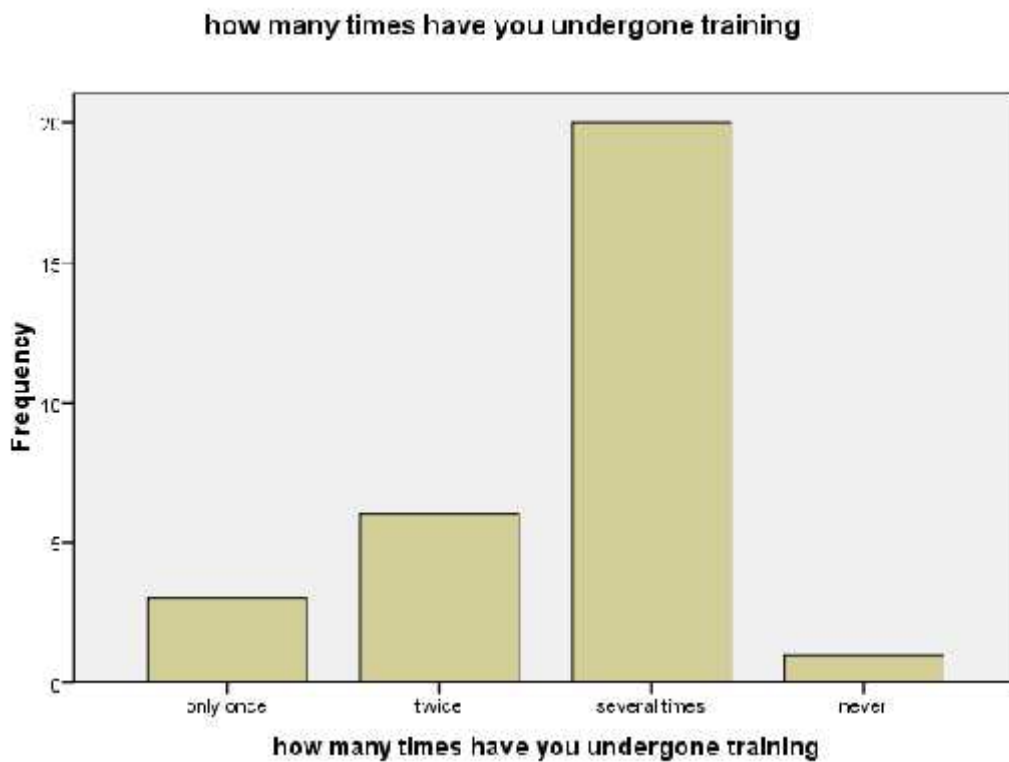


Figure 6:

Data analysis from table 7 figure 6 indicates that a maximum of 66.7% of sampled respondents

Have undergone training. The implication of the results confirms that training is of great importance to management of SASL.

Table 8: HOW WERE YOU SELECTED FOR THE TRAINING PROGRAM

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	randomly selected	2	6.7	6.9	6.9
	based on length of service	8	26.7	27.6	34.5
	qualification basis	9	30.0	31.0	65.5
	immediately you were employed	7	23.3	24.1	89.7
	specify if others	3	10.0	10.3	100.0
	Total	29	96.7	100.0	
Missing	System	1	3.3		
Total		30	100.0		

Figure 7:

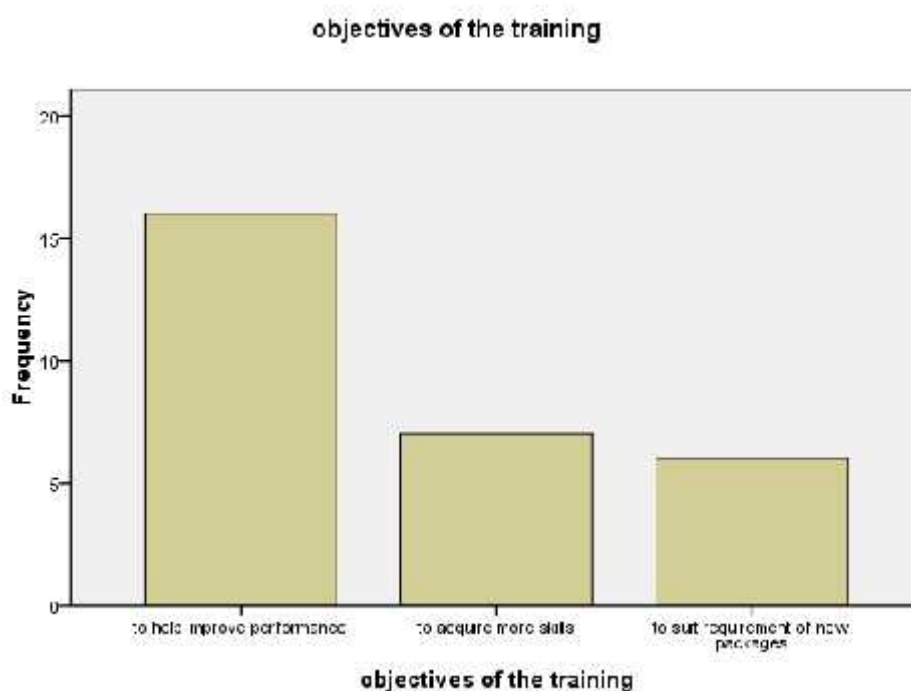


With regards to the question of how employees were selected for training programs, nine respondents (9) representing 30% indicated that employees were selected for the training on qualification basis. Twenty six percent (26%) said training was based on length of service, 23.3% indicated that training was done immediately they were employed.

Table 9 OBJECTIVES OF THE TRAINING

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid to help improve performance	16	53.3	55.2	55.2
to acquire more skills	7	23.3	24.1	79.3
to suit requirement of new packages	6	20.0	20.7	100.0
Total	29	96.7	100.0	
Missing System	1	3.3		
Total	30	100.0		

Figure 8:



16 of the respondents representing 53.3% indicated that the objective of the training programs by SASL was to help improve employee performance and also 7 of them, representing 23.3% indicated that training help them to acquire more skills. However 6 of the respondents representing 20% indicated that, training was to help suit requirement of new packages, to develop strategies for the organization.

Table 10: who determine the training needs of employees

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid immediate supervisors	3	10.0	10.3	10.3
HR managers	22	73.3	75.9	86.2
CEO	2	6.7	6.9	93.1
specify if others	2	6.7	6.9	100.0
Total	29	96.7	100.0	
Missing System	1	3.3		
Total	30	100.0		

Figure 9:



22 out of the 30 representing 73.3% of the respondents indicated that training needs are determined by the human resource personnel.

Table 11: IS TRAINING PLANNED AND SYSTEMATIC

	FREQUENCY	PERCENTAGE
YES	25	83.3%
NO	5	16.7%
TOTAL	30	100%

It can be observed from the table that, 25 respondents representing 83.3% affirmed training at SASL is planned and systematic, 5 of the respondent representing 16.7% answered no. Developers of a training program might attest to having carefully designed it to meet their objectives. However, when participants also share the same view it validates the effectiveness of the program. The fact that some participants answered no, means the program is not perfect. It is important for developers to investigate why some participants hold this view to enable them improve upon their successes thus far.

Table 12: IS PERFORMANCE EVALUATED AFTER TRAINING

	FREQUENCY	PERCENTAGE
YES	22	73.3%
NO	6	20.0%
NOT SURE	1	3.3%
MISSING SYSTEM	1	3.3%
TOTAL	30	100%

Figure 10:



22 out of the 30 respondents answered yes to this question representing 73.3% of the total respondents. This implies that training program is seen by many employees as being evaluated.

Table 13: TECHNIQUES COMMONLY USED AT SASL

	FREQUENCY	PERCENTAGE
COMMUNICATION SKILLS	8	26.6%
ATTITUDE/ COOPERATION	10	33.3%
AMBITION/INITIATIVE	6	20.0%
FOCUS	1	3.3%
MISSING SYSTEM	5	16.7
TOTAL	30	100%

Table 13 indicates that the technique commonly used by SASL in evaluating employee performance according to respondents after training, is the attitude/ cooperation technique which was represented by 33% of the total respondents. This technique seeks to find out if the employee has a positive attitude towards his fellow employees and his work and is also able to work on different task?

Table 14: ARE YOU MOTIVATED BY AND SATISFIED WITH TRAINING PROGRAMS AT SASL

	FREQUENCY	PERCENTAGE
YES	22	73.3%
NO	5	16.7%
NOT SURE	2	6.7%
MISSING SYSTEM	1	3.3%
TOTAL	30	100%

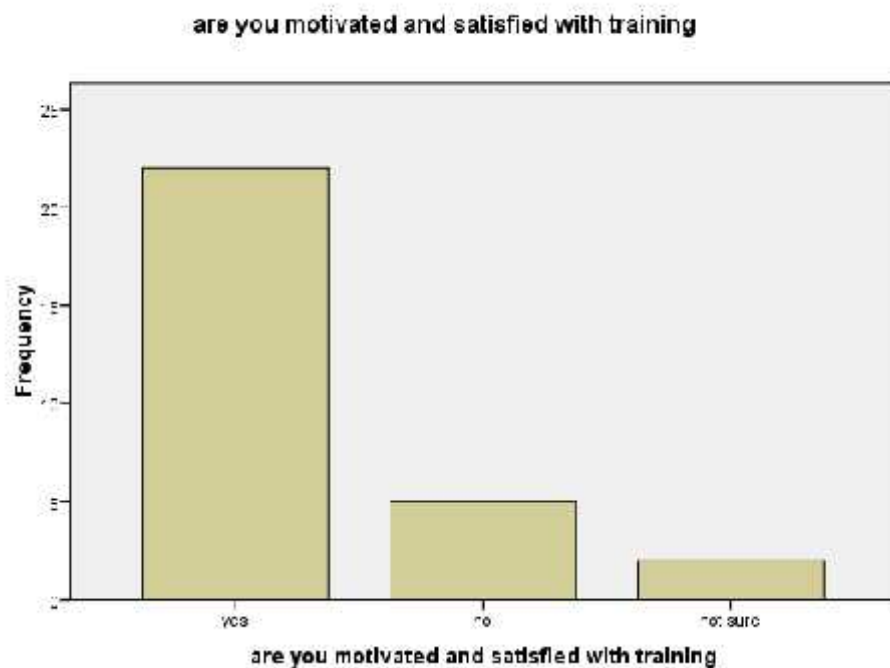


Figure 11:

Table 14 figure 11 indicates that most respondents were motivated by and satisfied with training programs at SASL because they represented a large amount of 22 out of 30 respondents which formed 73.3% of the total respondents.

Table 15:

HAS THE TRAINING GIVEN YOU ADDITIONAL KNOWLEDGE

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid yes	24	80.0	82.8	82.8
no	5	16.7	17.2	100.0
Total	29	96.7	100.0	
Missing System	1	3.3		
Total	30	100.0		

Figure 12:



Data analysis from table 13 figure 12 indicates that a maximum of 80% of sampled respondents

agreed that training has given them additional knowledge in performing their task. This implies that training affects organizations positively by adding additional knowledge to the knowledge of their employees,

Table 16:

HOW EFFECTIVE IS TRAINING ON YOUR PERFORMANCE

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	highly effective	19	63.3	67.9	67.9
	moderately effective	8	26.7	28.6	96.4
	not effective	1	3.3	3.6	100.0
	Total	28	93.3	100.0	
Missing	System	2	6.7		
Total		30	100.0		

Figure 13:



The table above shows that majority of the respondents: 19 representing 63.3% feel training is highly effective on their activities at SASL, while 8 of the remaining respondents representing 26.7% do not feel training activities have moderately affected their performance. Even though 1 respondent does not feel the effectiveness of the training programs, it can have a significant impact on the business since the zeal and attitude to work of each employee contributes to the growth of the bank.

The analysis shows whether training at SASL would contribute to achieving effectiveness of SASL goals. 19 respondents representing 63.3% indicated that training would contribute to achieving effectiveness. Ivancevich (2010) confirms the analysis which says “training contributes to improving efficiency and effectiveness of current or future performance of employees in any institution”.

Figure 14: What kind of training program did you undergo?



Data analysis from figure 14 indicates that a maximum of sampled respondents which represented the lower level management underwent on-the-job training and the rest of the respondents underwent off-the-job training and they were the upper level management and middle level management. This implies that on-the-job training like orientation, coaching and mentorship were undergone by the lower level management and off-the-job trainings like seminars and lectures were attended by the middle and upper level management.

Table 17:
challenges you face with respect to training

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid employer biases	7	23.3	35.0	35.0
inability to apply what you are trained on	6	20.0	30.0	65.0
outmoded methods of training	4	13.3	20.0	85.0
inexperienced trainers	1	3.3	5.0	90.0
specify if others	1	3.3	5.0	95.0
12	1	3.3	5.0	100.0
Total	20	66.7	100.0	
Missing System	10	33.3		
Total	30	100.0		

Figure 15:



Regarding the challenges that employees face with regards to training at SASL table 17 and figure 16 shows that 23.3% indicated that employer biases at SASL was the main

organizational issue. Twenty (20%) indicated inability to apply what was trained on failure to ensure that, 13.3% said outmoded methods of training whilst a maximum number of 33.3% refused to answer this question due to fear of victimization. This implies that management of SASL must address these issues in order to improve efficiency and effectiveness.

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.1 INTRODUCTION

The first four chapters of this study established the research objectives and the problems.

Relevant literature were reviewed which enabled us to prepare the appropriate questionnaire for the study. The methods to be used have been clearly indicated. The information gathered from the questionnaire was carefully analyzed in the third chapter. This chapter however gives the summary, conclusion and recommendations of the entire study. The essence of the comparison and findings and conceptual frame work was to find out whether training has effects on staff performance.

5.2 SUMMARY OF FINDINGS

Data was then presented and analyzed regarding the actual training programmes on the ground for training at SASL. It was gathered that, most employees from the lower management section undergo on the job trainings such as mentoring and coaching while the middle and upper level management employees usually attended workshop and conferences to acquire more skills and improve performance.

On the effectiveness of training programmes on employee performance in SASL, 67.9% of the respondents stated that it was highly effective and 26.7% saw it as moderately effective.

On the question of the challenges faced by employees with regards to these training programmes of the organization, it was once again gathered that employer bias and inability to apply what they are trained on to their current jobs are the two major challenges they are faced with.

Also, the study attempted to find out the impact of training on employee performance at Sinapi Aba. The findings are that many of the respondents feel that training has really offered them the opportunity to identify potentials for further development. Most Respondents do believe that training have had some impact on their performance as well as the organization as a whole. But some respondents still answered in the negative; therefore there is still room for improvement for training activities to positively impact on all individual effectiveness and efficiency in the performance of their jobs.

Furthermore, the study conducted showed that determining training needs of employees was mainly done by the Human Resource Department of SASL Limited. Therefore training is one of the core functions of the HR department at SASL.

It was also observed that Training activities are typically planned and systematic at SASL Ltd since 84.4% of the total respondents answered in the affirmative.

Data collected, presented and analyzed also indicated that the main objective of training activities is to enhance employees' skills to improve performance.

Finally, the results also revealed that even though most respondents are very much satisfied, see performance to be properly evaluated after training and have gained additional knowledge from training, a few of them still believe that they have not acquired any additional knowledge. Neither is employee performance evaluated after training to ensure whether the training has had the desired impact.

5.3 CONCLUSION

Sinapi Aba Savings and Loans have training programs for its workers. Specifically, it has on-the-job and off-the-job training programs which were introduced from the inception of SASL. Training is of great importance to the organization and as a result of this the training should be evaluated regularly and several times during the process as well. Effective and efficient

training goals and objectives set by the organization for the training program should be duly followed and the organization should be able to evaluate its employees by comparing the skills acquired from their training to their performance on the job. In this case performance appraisal must handle effectively and comprehensively.

All employees no matter their qualification, age or rank consistently go through training. Training has been effective with its core objective being to improve individual and organizational performance.

The training program is structured, planned and systematic and has resulted in improvement in skills, efficiency and performance as well as the acquisition of new skills and knowledge.

Since it was discovered that not all employees were motivated with the current training programs, an increasing of available options can help to tackle this.

Competition in the banking sector in Ghana continues to increase with the continuous emergence of new players. Thus, it is important for SASL to invest if they intend to stay ahead of their competitors. Quality of resource impacts the competitive edge of businesses in the service sector.

As the banking sector continues to evolve, especially after the current financial crisis, it is important that banks place their employees in a position to enable them adjust to changing trends. One way of doing this is through frequent training.

The structure of training programs, their objectives and benefits discussed in the analysis affirms the theories identified in the literature. Training programs are planned and systematic as also identified by the theories in the literature. It was also established in the literature that the fundamental objective of training is to achieve both individual and organizational performance. This was affirmed in the results as respondents identified that the basic objective of their training is to improve both employee and organizational performance.

5.3 RECOMMENDATIONS

1. It is recommended that SASL Limited continues to provide the training programs its workers require to improve their skills as well as their capabilities and the employees should also be more committed to the training and give off their best after the training. Therefore identification of training needs should be done more professionally and the modalities for selection made known to all employees as some few respondents were still not aware of how selection for training is done.
2. It is also very important to evaluate training in order to assess its effectiveness in producing the learning outcomes specified when the training intervention is planned, and to indicate where improvements or changes are required to make the training even more effective. This will put the training practices, methods and activities at SASL in line with the best practices regarding the planned and systematic nature of the training programmes as well as its process.
3. It is important for SASL to understand that training does not have an impact on just employee performance but on a firm's overall performance. There should be a willingness thereof, to invest in employee training with the understanding that it is an investment that will yield returns.
4. SASL should use more informal approach like informal review sessions and forum and ask their employees if the method they are using to train is the best and how they think they could improve the training method since the employees would be the ones benefiting from the training. Also training is on-going process and should not be ignored in the running of the organization.
5. SASL should use employee training and education as a primary vehicle to improve employee engagement and satisfaction. Competent staff can evidence quality of service delivery and quality service is critical to client satisfaction. Client satisfaction

drives organizational reputation and this supports strong occupancy levels and optimizes revenue streams. Staff that are well supported are likely to be retained staff retention minimizes recruitment costs.

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APPENDIX

CHRISTIAN SERVICE UNIVERSITY COLLEGE

DEPARTMENT OF MANAGEMENT AND GENERAL STUDIES

RESEARCH QUESTIONNAIRE

TOPIC: ASSESSING THE IMPACT OF TRAINING ON EMPLOYEE PERFORMANCE;
A CASE STUDY OF SINAPI ABA SAVINGS AND LOANS (HEAD OFFICE BRANCH-
ASHANTI REGION)

INTRODUCTION: Dear respondent,

This questionnaire has been designed to assess the impact of training on employee performance at SASL. By the impact of training on your performance, we mean how well you are able to perform your various jobs after going through a training program. The questionnaire has been designed to solicit information for purely academic purposes. This is to enable us to complete our thesis on the topic;” assessing the impact of training on employee performance”.

NB. All information given would be treated with utmost confidentiality.

SECTION A BASIC DEMOGRAPHIC DATA (PLEASE TICK WHERE APPROPRIATE)

1. Gender (a) Male () (b) Female

2. Educational Background;

a) Advance Level () b) Higher National Diploma () c) First Degree ()

d) Master’s Degree () (e) specify if others.....

3. Age

a) 18 – 25 () b) 26 – 35 () c) 36 – 45 () d) 46 – 55 () e) 56 – 59 ()

INFORMATION ON TRAINING ON EMPLOYEE PERFORMANCE

4. What is your position in SASL?

- (a) Upper level management ()
- (b) middle level management ()
- (c) Lower level management ()

5. How long have you been working with SASL?

- a) 1 – 3 years ()
- b) 4 – 5 years ()
- c) 6 – 9 years ()
- d) 10 – 12 years ()

6. Are you aware of any training program(s) in SASL?

- a) Yes ()
- b) No ()

7. Have you had any form of training since you joined SASL?

- a) Yes ()
- b) No ()

8. If you have been with SASL Bank in the last three years, how many times have you had any form of training?

- a) Only once ()
- b) Twice ()
- c) Several times ()
- d) Never ()

9. How were you selected for the training program?

- a) Seniority based ()
- b) randomly selected ()
- (c) based on length of service ()
- d) qualification basis ()
- e) Immediately you were employed ()

10. What were the objectives of the training?

- a) To help improve performance ()
- b) To acquire more skills ()
- (c) To suit the requirements of the introduction of new packages
- c) Please specify if others.....

11. What kind of training program do you participate in?

- a) On –the-job training
- b) Off- the- job training

12. Who determine the training needs of employees at SASL?

- a) Immediate Supervisors
- b) HR. managers
- c) Chief Executive Officer
- d) Specify if others.....

13. In your opinion, do you think training at SASL Bank is planned and systematic?

- a) Yes () b) No () c) Not sure ()

14. Is your performance evaluated after training is conducted?

- a) Yes b) No

15. Are you motivated by and satisfied with the training program(s) of SASL?

- a) Yes () b) No () c) Not sure

16. Has the training given you any additional knowledge?

- a) Yes () b) No ()

If yes please specify

.....
.....

17. How effective are the training programs on your performance at SASL?

- a) Highly effective b) Moderately effective c) Not effective

18. In your opinion, has training had an impact on the growth of the company?

- a) Yes () b) No ()

If yes how?

.....
.....

19. What are the challenges you face as an employee with respect to training?

- a) Employer biases d) Inability to apply what you are trained on c) Outmoded methods
and logistics of training d) Inexperienced trainers e) If others
specify.....

20. Do you see yourself working with SASL in the next 3 years?

- a) Very likely () b) Likely () c) Not likely () d) Not sure ().