

Employee Perception to Training and Development

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ABSTRACT

Training and development has become an essential and deliberate investment in human resource capital. It plays a distinct role in improving the overall performance of employees and profitability of an organization. Employees' perception of training and development activities creates a feeling of value (Social exchange), this creates a relationship and loyalty between the employees and the organization.

This study was aimed at exploring the perception employees have toward the training and development program already provided by the organization and to investigate employees' satisfaction with training programs in their organizations.

The research adopted a quantitative research method, 350 questionnaires were distributed to employees that have participated in training activities in the Nigerian banking sector with a remarkable response rate.

Analysis was done using IBM SPSS software, reliability test was carried out and factor analysis. Results indicate that they exist strong relationship between employees' job satisfaction and overall satisfaction with the amount of training received. Employees' value training activities if they believe it will increase their ability to carry out their tasks, this also increases satisfaction and motivation of the employees.

Keywords: training, development, employee, perception, satisfaction

ÖZ

Eđitim ve geliřtirme alıřmaları insan kaynakları sermayesini geliřtirmek iin nmeli ve bilinli bir yatırım haline gelmiřtir. Bu tr faaliyetler alıřaların verimliliđinin ve rgtn karlılıđının arttırılmasında nemli rol oynar. alıřanların eđitim ve geliřim faaliyetlerini algılamalı kendilerini deđerli grmelerini sađlar (sosyal deđiř-tokuř) ve bu da alıřan ile rgt arasında bir iliřki ve sadakat bađı kurulmasını sađlar.

Bu alıřma alıřanların rgt tarafından sađlanan eđitim ve geliřim alıřmalarına karřı olan algılamalarını ortaya ıkarmak ve bu faaliyetlerle ilgili tatminlerini arařtırmak amacı ile yapılmıřtır. alıřmada nicel arařtırma yntemleri kullanılmıřtır. Nijerya bankacılıkk sektrnde alıřan 350 alıřana anket dađıtılmıř ve btn anketler doldurulmuřtur.

Veri analizi SSPS programı kullanılarak yapılmıřtır. Elde edilen sonulara gre alıřanların genel iř tatmini ile aldıkları eđitimler ile ilgili tatminleri arasında gl bir iliřki vardır. alıřanlar kendi iř yapma becerilerini geliřtireceđine inandıkları takdirde eđitim alıřmalarını deđerli bulmaktadırlar. Bu tr bir yaklařım da eđitim programları konusundaki tatminlerini ve gdlenmelerini arttırmaktadır.

Anahtar Kelimeler: eđitim, geliřim, alıřan, algılama, tatmin, eđitim transferi, etkinlik

DEDICATION

I dedicate this work to my parents, Bishop & Rev Mrs. Margaret, John Ibenu

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My gratitude goes to God who guided me through this pursuit.

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TABLE OF CONTENTS

ABSTRACT.....	iii
ÖZ	iv
DEDICATION	v
ACKNOWLEDGEMENT	vi
LIST OF TABLES	vii
1 INTRODUCTION	1
1.1 Rationale for the Study.....	5
1.2 Area of Study	6
1.3 Aims of the Study.....	6
1.4 Scope of the Study.....	7
1.5 Outline of the Study	7
2 REVIEW OF LITERATURE	9
2.1 Introduction	9
2.2 Training and Development.....	9
2.3 Importance of Training and Development	11
2.4 Benefits of Training and Development	13
2.4.1 Employee Benefits.....	14
2.4.2 Employer/Organizational Benefits	15
2.5 Training and Development Effectiveness	17
2.5.1 Evaluating effectiveness	18
2.6 Employee Perception.....	19
2.7 Measuring Effectiveness of Training and Development.....	20
3 METHODOLOGY	22

3.1 Overview	22
3.2 Research Design	22
3.3 The Nigerian Banking Sector	22
3.4 Research Sites	24
3.5 Data Collection.....	27
3.6 Data Analysis	28
3.7 Sampling Design	28
3.8 Survey Instrument	29
4 DATA ANALYSIS.....	30
4.1 Descriptive Statistics	30
4.2 Analysis of Employees' Perception to Training and Development	34
5 DISCUSSION AND CONCLUSION.....	48
5.1 Employees' Perceptions to Training and Development.....	48
5.2 Implications for the banking sector	52
5.3 Limitations of the Study	52
5.4 Suggestions for Future Research.....	53
REFERENCE.....	54
APPENDIX.....	70
APPENDIX A: Employee Perception to Training and Development.....	71

LIST OF TABLES

Table 1: Frequency table of gender.....	30
Table 2: Frequency table of age.....	31
Table 3: Frequency table for level of experience.....	32
Table 4: Frequency table for educational level.....	32
Table 5: Frequency distribution of monthly income.....	33
Table 6: Frequency distribution of respondents who have participated in a training program.....	33
Table 7: Frequency distribution of respondents who have participated in a training program in the last six months.....	34
Table 8: KMO and Bartlett's Test.....	35
Table 9: Employees' factor analysis of perception to training.....	36
Table 10: Reliability analysis.....	38
Table 11: Independent-samples T-test for employees who have participated in training program in the last six months.....	39
Table 12: Independent samples T-test for employees who have participated in training program in the last six months.....	41
Table 13: One-way ANOVA for how often training programs are organized regarding perceptions of employees to training and development.....	44
Table 14: Correlation between satisfaction and age.....	45
Table 15: Correlation between satisfaction and how often training programs are organized.....	46
Table 16: Correlation between satisfaction , motivation and perceived training outcomes.....	46

Chapter 1

INTRODUCTION

Globalization has brought about growing change and improvements in technology and communication within and amongst organizations; which has required organizations to invest more in training and development that is intended to develop job performance so as to have a competitive edge in the global economy.

It is believed that with increased knowledge and skills there will also be an increase in innovation, productivity, profitability and sustainability which will result in the organization gaining competitive advantage. Therefore, training and development is seen as an important factor in employee performance because it plays a distinct role in improving both the overall efficiency and effectiveness of employees and improves the overall performance and profitability of an organization (Santos & Stuart, 2003; Khan, Khan & Khan, 2011). Although companies employ well-designed employee recruitment and selection processes as part of their human resource management practices, a careful selection of future employees does not guarantee efficient performance.

Many employees come into an organization equipped with the knowledge and skills needed to perform their duties. But that does not mean that they will not need training specifically aimed at improving their skills directly related to performing their current jobs. Moreover, all employees may require training and development at

one point or another to carry out their jobs more efficiently (Chruden & Sherman, 1984). It is stated that training and development go beyond initial qualifications and skills for a job. Its purpose is to upgrade and update those qualifications; improve one's knowledge, skills, capability, performance and productivity (Ganesh & Indradevi, 2015).

Due to the reasons stated above, training and development has become an essential and deliberate investment in human resource capital (Edralin, 2015). It is a widely accepted argument that human resources is the most vital resource than an organization has. Employees have become one of the most significant assets that represent the future of an organization's potential competitive advantage; therefore, to effectively manage employees, importance should be placed on the need for continuous training and development (Chen et al., 2004). Edralin (2015) describes training as "pertaining to a set of activities aimed at facilitating the learning of knowledge, attitude and skills among employees in an organization to improve their current job performance and contribution to the achievement of organizational goals" (pg. 226), and argues that it is different from development, which involves long-term planned efforts to enhance the total growth of human resources that will lead to the fulfillment of personal and organizational goals" (Edralin; 2015: Pg. 227). Training is also seen as a process created deliberately for the purpose of increasing the performance of an employee on the job (Chiaburu and Tekleab, 2005).

Murty and Faiza (2013) view development as "a process of active learning from experience, leading toward systematic and purposeful development of the whole person: body, mind and spirit". "Development is also seen as activities geared towards the attainment of new knowledge of skill for purposes of personal growth"

(2013: Pg. 141). Training and development is also defined as the planned process by an organization to train and develop its employees through activities toward acquiring new knowledge or skill to improve personal growth of its employees and the improvement in the efficiency and effectiveness of an organization (Aguinis & Kraiger, 2009).

The positive impact of training and development is most likely to reduce the possibility of failure and increase performance, skill base and develop the level of competence in employees (Michael and Combs, 2008). According to Fawad (2012: Pg. 212) training and development not only shows improvement in the organization but begins by shaping the attitude of the employee. An increase in employee motivation will result in satisfaction in career development, which will lead to increased job performance and satisfaction.

Although many organizations provide training and development to their employees, the perception of the employee also plays a crucial role in the effectiveness of training and development efforts. The outcome of a training program is mostly affected by the perception an employee has before training and in the activities that lead to training transfer (Santos & Stuart, 2003). Existing research suggests that employees will perceive the availability of training and development as a psychological contract between the organization and the employees; this will affect participation in training and training transfer (Kuvaas, 2008). At the individual level, the perception of short-term benefits like new knowledge, skills to help perform tasks better and incentives like increased salary and promotion are perceived to have a relationship with the employee's perception of training and development (Rahman & Rahman, 2013). Most human resource management practices assume that resources

and opportunities offered to the employees during and after training affect high performance, but the perception of individuals have varied. Employees may not always see the organization's objective of training and development and this can influence the outcome of their interest in accomplishing training transfer (Murty & Faiza, 2013).

In spite of the role employees play in the effectiveness of training and development process, there is still a gap in the study of the perception of the employee as opposed to the employers' view of training and development process. (Ferreira and Leite, 2013). Previous research has shown that the motivation of an employee to learn, opportunities to apply new skills learned, the perception of the employee regarding their career goals through training and organizational commitment are some of the characteristics that affect training transfer of an employee (Nikandrou, Brinia & Bereri, 2009). Further research has shown that the pre-training perception of an employee, training process and the opportunity the employee gets to perform over and beyond in training transfer may be directly affected by the perception of the employee (Ford et al., 2006; Warr et al., 1999).

A review of the training and development literature reveals many studies focusing on employers' view on such efforts. However, the objective of this study is to explore or investigate employees' perception towards the effectiveness of training and development and identify employees' satisfaction levels with training programs in commercial banks in Nigeria. This study aims to bring more insight to the process so organizations can understand their employees better and implement more effective training programs.

1.1 Rationale for the Study

The competitive edge of an organization which is measured by the level of knowledge and skill of its employees is only provided to employees through training and development to enhance development and eventually lead to increased performance of an organization (Rahman & Rahman, 2013).

In carrying out this study, the researcher's focus was on identifying what training and development mean to employees and their perception of it. The research hopes to provide data and theoretical evidence on the perception Nigerian bank employees' have toward training and development. The study also aims to investigate employees' satisfaction with training opportunities available to their organizations. For any organization to have a competitive edge or productive employees, it is vital that organizations understand the importance of training and development and the benefits that come with it. However, as important as training and development is, organizations also need to know that the perception of the employees to training and development plays a significant role in how training transfer will occur

Previous studies have said that effective training and development is only achieved if employee needs is correctly identified, proper planning and delivery is done and evaluation. On the employees' side, the perception of the employee has lots of influence on the effectiveness of the training activity if they see that they stand to benefit.

In spite of research that exists on training and development, little research is done on the perception of employees. This study makes its contribution to the study of

employee perceptions and tries to see the relationship between the perception employees have and if this has an effect on training transfer and effectiveness.

More research is needed in understanding the role perception plays in training and development. The literature on training and development in Nigeria have observed the need for further research on training and development as this area is unexplored as it ought to (Obisi, 2011).

1.2 Area of Study

The Nigerian banking sector is one of the most regulated industries in Nigeria, it has been subjected to varying degrees of regulations by the Central Bank of Nigeria as a result of past history the banking sector has experiences (Mbaeri & Adioha, 2016). This regulations have been put in place as a result of the rise and fall of several commercial banks due to problems like weak governance or regulations (Soludo, 2004). The banking sector, over years, has gone through restructuring focused on strengthening the system and giving it a competitive edge in the economy. One of the ways this has been achieved is through training and development, the need to train employees to cope with the changing needs and a conscious effort has been put in place by regulatory authorities to ensure that employees are trained to meet up with the global competition and therefore bring about growth in the banking sector (Obademi & Elumaro 2014).

1.3 Aims of the Study

A lot of focus has being put into research about training and development, but there is limited research on the perception of the employee. The primary objective of this study is to examine the perception of employees towards training and development in the banking industry in Nigeria. This study aims to investigate if the perception

employees have toward training and development has any significance in the effectiveness of training transfer. The present study builds on previous literature and attempts to add to the already existing studies by identifying behaviors perceived by employees to affect their perception to the purpose of training and development. Therefore, the aim of this study are:

1. To explore the perception employees have toward the training and development program already provided by the organization.
2. To investigate employees' satisfaction with training programs in their organizations.

1.4 Scope of the Study

This study discusses what training and development entail with emphasis on the perception employees have toward training and development. The study focuses on staff who go through training in banks in Nigeria. Based on the findings of the survey and previous research, results were analyzed, and conclusions were drawn.

It is against this background that this research seeks to examine the Nigerian banking sector as its case study for the study of employee perception to training and development.

1.5 Outline of the Study

The thesis is divided into five chapters. It begins with chapter one, an introduction to the study which includes, a brief background of the perception of employees toward training and development, the rationale to the reason for the subject of the survey, the aims of the study and scope of the survey.

The next chapter is the literature review. It discusses what previous studies have concluded about the definition of training and development, the effectiveness of

training and development, Employees perception and the instrument used in measuring the effectiveness of training and development. It also gives information about the Banking Industry in Nigeria where the study was conducted.

Chapter three presents detailed information about the methodology and research method used for data collection and analysis. Data were collected through the quantitative method by a survey of the bank staff with questions based on the perceptions of an employee toward training and development.

The fourth chapter presents a detailed report on the findings and discussions of the data analysis and detailed explanation of the results presented.

The last chapter discusses the findings of the result, limitations of the study in data collection and the conclusion.

Chapter 2

REVIEW OF LITERATURE

2.1 Introduction

In this chapter, the researcher presents a review of the relevant literature. Over the years, the role of training and development has moved beyond the focus from just teaching skills and knowledge to developing intellectual capital (stimulating creativity, innovation, and motivating employees to acquire and apply knowledge). The role has focused creating and sharing knowledge to link training to business needs to gain competitive advantage (Edralin, 2011).

2.2 Training and Development

Mpofu and Hlatywayo (2015) describes the training and development as an important factor that plays a strategic role in the success and efficiency of any organization in the present global economy, which involves the use of innovative technology and increased reaction to customer needs (pg. 134). According to Kashi (2014; pg. 452-453) training and development is aimed at enhancing the competence and capability of employees by providing individuals and teams with necessary skills, knowledge, and abilities needed to increase an organization's productivity, efficiency, skills improvement, learning and reduce waste, accidents, and employees' absenteeism. It also improves manpower development and ensures the survival and growth of the organization.

The concept of training and development is often used interchangeably but can be differentiated (Obisi, 2011). Noe (2013) describes training as a deliberate effort put in place by an organization for employees to learn job-related competencies, knowledge, skills and behaviors that can be applied to their daily activities. Development, however, is seen "as "formal education, job experiences, relationship, skills and abilities that help employees prepare for future jobs or position" (pg. 9). Aguinis and Kraiger (2009) views development as having to do with "activities that lead up to gaining new knowledge or skills for purposes of personal growth while training is applying a systematic and organized method to learning aimed at developing and improving the effectiveness of not just the individual but also the team and the organization as a whole" (pg. 452). Edralin (2015) describes training as "pertaining to a set of activities aimed at facilitating the learning of knowledge, attitude and skills among employees in an organization to improve their current job performance and contribution to the achievement of organizational goals" (pg. 226), and argues that it is different from development which involves "long-term planned efforts to enhance the total growth of human resources that will lead to the fulfillment of personal and organizational goals" (Edralin; 2015: pg. 227).

Training is particularly for job purpose while development goes beyond specifics of a job and may be a long-term perspective that covers not only those activities which improve job performance but also those which bring about personal progress (Birdi, Allan & Warr, 1999). Tansky and Cohen (2001) see development as a long-term personal and professional growth of an employee that plays a prime role in maintaining employee effectiveness (2001; pg. 286). Training is referred to as a systematic approach to learning, typically designed for a short term and a particular job-related purpose, such as the operation of some machinery, to improve the team

and organizational effectiveness (Aguinis & Kraiger, 2009). Although training and development have similarities, the methods used to implement them are different. Training is primarily concerned with lectures, exercises, and workshops while development uses methods like job rotation, learning centers and literature that are available, often in libraries (Al-khayyat & Elgamal, 1997). In simple terms, it can be said that one stone is used to kill a bird in training, while in development, two birds are killed with a stone (Mamoria, 1995, as cited in Obisi, 2011)

2.3 Importance of Training and Development

Training and development has received increasing investments in recent times with the belief that it is a vital pillar and leading resource of every organization that contributes to the effectiveness and performance of employees and the productivity of an organization (Khan, Khan & Khan, 2011). Although Performance is an essential element in the achievement of goals (Mwita, 2002; as cited in Khan, Khan & Khan, 2011), training is an important activity that boosts performance and has a distinct role of incorporating the interests of the organization (Afaq & Khan, 2005; Ahmad & Ud-din, 2009). The productivity of employees in an organization is now seen to be more important than other forms of wealth (resources owned by the organization or physical equipment of the organization) acquired (Lewis, 1997). Training and development has come to be seen as a vital tool that is related to the successful performance or effectiveness of employees as human capital is viewed as the wealth of skills and knowledge and this has been seen to play a significant role in the economic growth of organizations (Buechtemann & Soloff, 1994).

Some studies have focused on the perceived importance placed by human resource management practitioners on training and development as the importance attached to

training and development influence the way in which human resource managers' plan, design and implement training and development programs:

- Training and development is an instrument beneficial for retention of a competent and productive workforce and reduces employee turnover and conflict (Colarellie and Montei, 2011).
- Training and development deliberately works on expanding the efficiency of the employee and influencing the accomplishments of the organization (Jehanzeb & Bashir, 2013)
- Training and development helps to strengthen weaknesses in workplace skill; the employees need to raise them to a higher level of competence and knowledge. This gives the employee better understanding of the responsibilities of his/her job (Kumar 2016).
- Training and development, when structured, ensures that employees have a consistent experience and background knowledge. It's a way to ensure that employees are made aware of procedures by which things are done and know the organization's expectations of them. (Edralin, 2014).
- Provision of training and development by organizations give employees the feeling of a supportive workplace. This can have an impact on the satisfaction of employees toward their jobs (Kumar, 2016)

- Training and development programs increase the communication that exists within an organization and helps to eliminate difficulties experienced by employees. (Kumar, 2016)
- Training and development helps develop the creativity of employees and problem-solving skills (Edralin, 2014)

2.4 Benefits of Training and Development

Employee training and development benefits to the employer/organization vary. These advantages associated with training and development can be measurable regarding an increase in profitability, tangible (higher salary) & intangible benefits (increased level of employee organizational commitment) and change in employee attitude (Tamkin & Hillage, 1997; Riaz, Idrees & Imran 2013; Logan, 2000). Some studies which suggest that there is a relationship between organizational commitment and employee training and development (Barrett & O'Connell, 2001; Meyer & Smith, 2000). The benefits an employee gets from training and development includes the “efficient use of skills and abilities to perform job related duties”, while the benefit to the employer and/or the organization ranges from “enhancement of retention, reduction in work accidents, increase in job flexibility and altered attitudes towards the organization” (Al-Emadi & Marquardt, 2007). It has been noted that the percentage of innovative training programs assessed regarding the financial benefits is less than 5% (Swanson, 2001; as cited in Aguinis & Kraiger, 2009). The effectiveness of the organization, productivity improvement, sales and overall profitability is what measures the effectiveness of training and development. Therefore, for an organization to sustain the value of its human resources, it is

expected that they be conscious of the job satisfaction of its employees and not just the financial profit from their works (Jehanzeb & Bashir, 2013).

This literature has organized the benefits into two areas: Employee benefits and development and Employer/Organizational benefit.

2.4.1 Employee Benefits

- Career Competencies

Employees benefit from learning new skills required for them to perform effectively and efficiently. Through training and development, employees are given the opportunity to improve their abilities and knowledge, which helps them cope with job requirements and also for the future, especially in this continuously changing business environment (Feldman, 2000). Employees view training programs as an opportunity to increase knowledge; they understand that knowledge is power and for them to remain current they are required to keep up with current requirements of their jobs and environment (Kozlowski et. al, 2000).

- Employee Satisfaction

Employees develop feelings of value if they believe that the organization cares for them (Garger, 1999). Organizations benefit when they invest in their employees through training and development; this investment as an indication that the organization value the employees (Jehanzeb & Bashir, 2013). This creates a positive effect by increasing employee satisfaction, reducing employee turnover, increasing loyalty for the organization, confidence, self-esteem and job gratification (Wagner, 2000). Employees see training and development as effort spent by the organization to make their job purposeful and significant; this brings about attainment of personal and professional development (Logan, 2000; Wagner, 2000; Nunn, 2000)

- Employee Performance

Increase in employee performance is referred to as an improvement in knowledge, skills and abilities to perform efficiently and this can be achieved majorly through training and development (Ichniowski et al., 1997). Knowledge of skills required to carry out a job is crucial to enhance employee performance (Barber, 2004). When organizations provide training opportunities to employees it has positive effect on the behavior of employees and their working skills, it increases productivity and satisfaction with their jobs and therefore improves job performance (Huselid, 1995). A satisfied employee has higher performance and is easier to motivate and will show commitment to attaining organizational goals (Elnaga & Imran, 2013).

2.4.2 Employer/Organizational Benefits

- Market Growth

For an organization to compete in the marketplace it has to invest in employee training and development programs. Organizations have to come to the realization that investing in their employees, no matter how expensive, is active investment that keeps the organization growing (Fenn, 2000; as cited in Jehanzeb & Bashir, 2013). When training and development programs are provided to employees, the competitive edge and knowledge of that organization will expand. Microsoft Company and General Electric Company are good examples where this positive impact can be observed. These are the two companies that view training and development as opportunities of investment, and they have continued to gain a competitive edge in their respective industries (Jehanzeb & Bashir, 2013). It has also been noted that there is a relationship between revenue increase and employee training and development. Organizations that invest in employee training programs

see profits increase and also create an image of an organization that has the growth of its employees at heart (Wagner, 2000)

- Organizational Performance

Training and development program has been argued to be the major factor that has a positive impact on developing employees and increasing the effectiveness of organizations (Schuler & MacMillan, 1984; Bartel, 2000). Although, measuring the effective performance of an organization has been difficult to assess (Blundell et al., 1999) there is a positive relationship between human resource training and development programs and the efficiency of the organization (Allen et al., 2003; Bartlett, 2001). Employees respond positively when they believe the organization cares for them, and this perception creates a constructive work-related performance which is supportive of the organization (Allen et al., 2003; Settoon, Bennet & Liden, 1996). Training and development program can be used to enhance organizational performance by the organization entering into social exchange agreement with the employees that will produce supportive attitudes and behavior to the organization (Bartlett, 2001; Garrow, 2004)

- Employee Retention

Although there is no exact method to retain employees in an organization, there is a strong relationship between employee retention and employee training and development (Logan, 2000). Employees are valuable assets in every organization, for companies to retain them practical designed training and development programs should be provided to develop the employees (Garger, 1999). Although training and development is not the only direct factor in employee retention, it has been found

that organizations which provided training and development programs have had higher retention rates (Jehanzeb & Bashir, 2013).

2.5 Training and Development Effectiveness

Training and development effectiveness is the study of the employee training and organizational characteristics that has an impact on the training process before, during and after training (Salas & Canon-Bowers, 2001). The organizational benefits that an organization gains from a systematic approach (i.e., identification of needs, planning, delivering and evaluation of training and development) to human resource training and development is usually emphasized in human resource management literature (Santos & Stuart, 2003). However, evaluating the effectiveness of training and development after training has always been a process that has received less attention. More attention is given to needs assessment, the training designs, and training evaluation even though the result of every training and development program is to improve the performance (effectiveness) of the organization after training (Kin, 2008). Organizations fail to see that the increase in the need for training does not automatically result in effectiveness in training and development (Authur Jr et al., 2003).

The effectiveness of training and development is seen in the transfer of what employees learned in the course of the training and development activities and how this knowledge is transferred and improves the performance and productivity of the employees. Training is only effective when the needs of the employee, the organization and tasks are met as identified by needs analysis (Jayakumar & Sulthan, 2014; Salas & Canon-Bowers, 2001).

2.5.1 Evaluating effectiveness

The criteria to be used in evaluating effectiveness should be measures that relate to the job-behavior change of employees. The result to expect at the end of a training and development program must be: has training and development improved productivity and efficiency of the employees? (Bedingham, 1997). Most effectiveness models focus on the relationship between learning (attitudes, cognitive and behavioral) and transfer performance (Alvarez, Salas & Garofano, 2004). Some evaluation models suggest that the effectiveness of the employee and the organization are related to learning and transfer performance and this relationship can result in either the increase or decrease in learning and transfer performance (Baldwin and Ford, 1998). Holton's (1996; Pg. 9-11) model of training effectiveness assumes that influences on learning outcomes (trainee reactions, motivation to learn and ability) and influence on performance (motivation to transfer, transfer conditions and transfer design) determine the results of training and development.

Training effectiveness cannot be discussed without training evaluation. Although they are distinct concepts, they are related and provide a better understanding when integrated with each other (Alvarez, Sala & Garafano, 2004). Training effectiveness has to do with why and if the training and development program put in place is/was efficient and has a more macro approach.; It assesses training and development intervention by examining how training is positioned, supported and strengthened by the organization, the focus, and motivation of the employees and what mechanism are in place to ensure the transfer of training and development (Kraiger et al., 1993). Training effectiveness looks into the reason(s) why training and development did or did not meet its intended result by identifying and measuring the effects of

individual, organizational and training related factors (learning and transfer of training) (Tannenbaum et al., 1991).

Training evaluation, on the other hand, has to do with what method of the training and development program works and is more micro. It focuses on measurement and design, what was learned at different levels, the accomplishment of learning objectives, the attainment of necessary knowledge and skills and is the foundation for determining the training effectiveness of a training and development program (Kraiger et al., 1993)

2.6 Employee Perception

The success of a training and development program is largely dependent on the perception of the employee. If the employee perceives that the training and development program put in place is to aid him/her perform efficiently, the employee will set to transfer knowledge and skills to his/her job (Rahman & Rahman, 2013). Strategic human resource training and development has been seen to come with benefits for the organization and the employees who perceive these benefits are more likely to show commitment and willingness to participate in training and development activities (Karshi, 2014; Ahmad & Bakar, 2003). The perception of care and importance felt by the employees creates a feeling of value (Social exchange), this creates a relationship and loyalty between the employees and the organization (Barrett & O'Connell, 2001). The continuous participation and effectiveness of an employee in training and development activity is related to the perception the employee has toward its availability (Tharenou, 1997). For employees, the perceived benefits of adequate training and development activity include increased efficiency in job performance and incentives (promotion

opportunity, higher salary, etc.). These benefits create positive perceptions by employees and have an impact on organizational commitment (Al-Emadi & Marquardt, 2007). A genuinely effective employee training and development program that is strategically planned, executed and evaluated will bring significant benefit to the employees who utilize and organizations which make it available (Rahman & Rahman, 2013)

2.7 Measuring Effectiveness of Training and Development

Training and development effectiveness is seen in the transfer of activities taught (Tracey et al., 2001). An indication of training effectiveness is seen in the behavioral change of employees (Baldwin & Ford, 1988). Training and development is of no value if it does not yield the result (Saad & Mat, 2013), the effectiveness of a human resource training and development activity is measured by the extent to which its intended effect is attained (Kraiger et al., 1993). Organizations need to evaluate the effectiveness of training and development activities to determine if the training method in use should be continued. This evaluation should be done to improve the training and development program, to ensure learning compliance, to take advantage of the value of training and development, to align with the strategy of the organization and to show the value of training (Kirkpatrick, 2007)

The Kirkpatrick model of training evaluation has been assessed as a valuable model used to evaluate the worth of a training and development activity (Farjad, 2012). The training evaluation four-level model consists of; reaction, learning, behavioral change and result (Kirkpatrick, 1996).

- i. Reaction: The attitudes of employees after training and development activity is said to measure the effectiveness of the process through the feelings of the

employees about various aspects of a training program. A positive reaction is seen when knowledge and skill gained is applied to tasks. Satisfaction is a measure effectiveness at this stage if employees are not motivated or show interest they will not put to learn.

- ii. Learning: this level of measurement seeks to measure the extent to which knowledge and skill of the employee have changed as a result of training and development. It measures the increase in skills and acquired knowledge.
- iii. Behavioral change: Change in behavior or performance involves work-related change which reflects the employee's performance. This stage entails taking the time to monitor the employee's behavior change as exhibited over time.
- iv. Result: The fourth stage evaluates training regarding the impact training and development has on the organizational outcomes. This stage measures effective training and development in the final results that are seen as a result of training, results like profitability, increased sales, cost reduction, employee retention and improved quality.

(Kirkpatrick, 1996; Kaufman & Keller, 1994; Saad & Mat, 2013; Bates, 2004; Farjad 2012)

Chapter 3

METHODOLOGY

3.1 Overview

The aim of this research was to find out if the perception of employees to training and development and investigate satisfaction levels of employees. This chapter gives information about the methodology of the research for this study. This includes the details of how the study was conducted, the research design, population, sampling methods, data collection methods and data analysis.

3.2 Research Design

The study utilized quantitative research method with the aid of questionnaires for data collection. Copies of the questionnaire were distributed to employees of different commercial banks in Nigeria who undergo training and development activities. The responses were analyzed with appropriate statistical software and the results computed.

3.3 The Nigerian Banking Sector

The Nigerian banking services began in the year 1892 and has since undergone restructure and transformation by the Central Bank of Nigeria to achieve a sound financial environment (Mordi, Mmieh & Ojo, 2013). The banking sector was weighed down with several problems which include amongst many a corporate governance that was weak; discrepancies in the publication of public accounts and weak capital base and over-reliance on public sector deposits (Soludo, 2004).

Due to the above challenges the Central Bank of Nigeria restructured and transformed the banking sector by making sure banks rely not only on public sector but also the private sector. The Central Bank also ensured that banks adopt a risk-focused and rule-based supervisory structure and strict enforcement of corporate governance values in banking, and the Central Bank has tried to make sure that they is continuous progress in transparency and responsibility in the execution of banking laws and regulation. The banking sector has seen gradual growth, stability and has made a move towards a forward economy to fit in the growing global competition (Ezeoha, 2011).

The restructuring of the Nigerian banking sector has also had a significant effect on the human resource management practice (Osibanjo, Kehinde & Abiodun, 2011). This has created the need to train the employees to cope with the changing needs and a conscious effort, put in place by regulatory authorities, to ensure job satisfaction to secure maximum contribution to the growth of the banking sector (Barrows & Wesson, 2001). Although there is a demand by regulatory authorities that require that employees be trained, managers still focus more on output rather than the development of the employees (Gazioglu & Tansel, 2006). In a research by Ugoji, Mordi & Ajonbadi, (2013), it was found that the Nigerian banking sector focusses on both on-the-job training and off-the-job training. It was deduced that participants of the research favored off-the-job training as they believe it gives room for a better understanding of what is taught. The mode of training in Nigerian banks includes; induction, e-learning, coaching, mentoring, seminars, workshops and classroom learning. (Ugoji, Mordi & Ajonbadi, 2013)

Training and development in Nigerian banks has been beneficial to the employee and the organization. Although there is still growing investment in employee training and development and challenge of cost, alignment of training with employee needs, ability to employ professionals to carry out training and the need for top management to see the need for training in developing employees and not just for formality.

Therefore, there is a need to research on training and development in Nigerian commercial banks to identify and resolve training and development problems that affect the perception of employees.

3.4 Research Sites

This study was conducted majorly in commercial banks within Kogi State (in the state capital, Lokoja, and a few local government areas). The respondents were employees from the departments of Operations, teller, customer service, marketing, InfoTech, Internal control, transaction service unit, clearing, and technical services; Managers were exempted from the respondents.

The banks that were used in this study are presented as follows:

- Skye Bank Nigeria is one of the commercial banks in Nigeria that ensures its employees are trained, incentivized and motivated. The bank makes available local and offshore training to its employees, actively encourages and rewards training activities (Annual Reports and Account, 2015)
- First Bank of Nigeria Plc believes that continuous improvement of employees is necessary for the success of the bank. Therefore the bank dedicates resources to employee training and development through continuous learning tailored to the needs

of its employees and the bank. First Bank has invested in different forms of training like e-learning, virtual libraries, mobile learning, etc. to meet their objective of job specific training, knowledge-based training and self-development (FBN Annual Reports and Accounts, 2014).

- Fidelity Bank believes in investing in the growing technology and tries to ensure that its employees are heavily invested in to be at par with the world. To increase productivity, skill, and knowledge of its employees, the bank has a weekly lecture series, the Fidelity Business School and e-learning portals (Annual Report, 2014).

- Union Bank Plc is a bank that encourages its employees to participate in deliberations on issues affecting the bank and employees interest. The bank through local and overseas training ensures relevant skills and knowledge is continuously made available to employees. Union bank uses on the job training, classroom training and e-learning (Annual Report, 2015)

- United Bank Of Africa Plc carries out it's training through in-house and external courses. The bank places priority on the development of its manpower and encourages its employees to contribute to decision matters in the interest of the bank and its employees. The bank ensures regular training on a regular basis to keep up with the development in the banking industry (Annual Report, 2015).

- Diamond Bank Plc has in-house facilities (Diamond Academy) for training its employees; this is to add to additional facilities from local and offshore educational institutions. The Diamond Academy is in place to ensure that employees are continuously trained in line with best banking practices.

- First City Monument Bank Plc places high priority on the development of its employees through various seminars and training. The bank has in-house training facilities and also uses foreign and local educational institutions to train its employees. The bank places value on employees' involvement on factors affecting the performance of the bank through regular meetings between the staff and management (Annual Report and Accounts, 2015)

- Access Bank has a weekly lecture series put in place to increase productivity, skill, and knowledge of its employees through its in-house Fidelity Business School and e-learning portals. The bank sponsors its employees to training both locally and offshore to gain broader experience and improve manpower. Priority is also placed on employees participating and deliberating on issues that affect the bank and employees' interest (Annual Report and Account, 2013).

- Ecobank Nigeria Limited has continued to partner its Ecobank Group Learning and Development function and Ecobank Academy with business leaders to training programs to its employees. The bank uses competency-based approach to develop its employees to address employee development (Annual Reports and Account, 2015)

- Zenith International Bank ensures its employees are trained through continuously through its training centers, on the job training and locally and internationally organized courses (Annual Report, 2015)

- Sterling Bank has mandatory e-learning courses, classroom training in-house and external courses amongst a few which it uses to keep its employees fully informed on

the bank's progress. The bank also has incentive schemes put in place to encourage performance.

- Guaranty Trust Bank places high premium on its annual compliance training, which includes, e-learning or face to face-to-face media, ad-hoc training to develop its employees. The bank also sponsors its employees to training locally and overseas and has partnered with executive business schools in Europe and North America.
- Stanbic IBTC Bank uses its well-equipped training school, The Blue Academy, to continuously train its employees and also through on-the-job training in the bank and at various Standard Bank locations.
- Keystone Bank sponsors its employees to local and international training courses and provides opportunities for employees to participate and deliberate on issues affecting the interest of the bank and its employees.

3.5 Data Collection

The study used traditional paper-based questionnaires to gather primary data. The questionnaires were distributed to respondents which formed the sample representing the population. A Likert scale measurement ranging from one to five (1-5) labeled Strongly Disagree (1) to Strongly Agree (5) respectively was adopted for all the questions. Three hundred and fifty (350) questionnaires were distributed to the respondents, and all the questionnaires were recovered which makes up 100% of the questionnaires distributed.

3.6 Data Analysis

The data analysis was done with the use of the IBM SPSS software. A Cronbach's Alpha reliability analysis test for the competence of scale and overall analysis was carried out for each component. Frequencies and percentages was used to present quantitative techniques while factor analysis was used to investigate variable relationships to measure easily and interpret underlying factors. The independent t-test and one-way analysis of variance (ANOVA) was also used to determine whether there is statistically significant difference between the means in two unrelated groups or three or more independent groups. Factor analysis was conducted, and a five-factor solution was obtained from the 25 questions and were categorized into five (5) dimensions;

- Specific outcomes
- Perception about training programs
- Perception about planning and evaluation of training program
- Perception about practice opportunities
- General outcome

3.7 Sampling Design

A sample is a representative data from a group studied to gain adequate information about a whole population (Webster, 1985). The sample of this study included 350 employees of commercial banks in Nigeria who have gone through training and development activities.

The purposive sampling method was used in this study because the target sample of this research was a limited group of people, employees of banks that had undergone training. The purposive sampling method is a method used when the researcher needs

particular people within a population to concentrate on data that is relevant to the research

3.8 Survey Instrument

The survey instrument contained demographic questions of gender, age, experience, educational level and income level, as well as 25 questions adapted from surveys by Paul Spector's Job Satisfaction Survey (JSS; 1997) and also from Santos and Stuart (2003). The Job Training and Job Satisfaction Survey, a 55-item instrument developed to assess employee attitude (Schmidt, 2004) was used to conduct the study. Questions that were not necessary to the research were omitted, and questions regarding perceived benefit outcomes from Santos and Stuart (2003) were combined to make up the questions the researcher felt were relevant.

Chapter 4

DATA ANALYSIS

4.1 Descriptive Statistics

In this chapter, the researcher presents the analysis and findings of the study. It shows the statistical results of the data analysis conducted using questionnaires and the findings derived from the Statistical Package for the Social Sciences (SPSS) software which was further interpreted.

350 questionnaires were distributed to employees of different commercial banks in Nigeria, 350 were returned, for a response rate of 100%. The final sample was composed of 160 (45.7%) male employees and 190 (54.3%) female employees, indicating that female employees had a higher response rate.

Table 1: Frequency distribution of gender

	Frequency	Percent
Male	162	46.3
Female	188	53.7
Total	350	100.0

As shown in Table 2, the respondents' ages ranged from 20-25 years old (n=34) to 56-60 years (n=4). More than half the respondents (67.4%) belong to the second and third range of between 26-30 years and 31-35 years old.

Table 2: Frequency distribution of age

	Frequency	Percent
20-25years	34	9.7
26-30years	104	29.7
31-35years	132	37.7
36-40years	37	10.6
41-45years	28	8.0
46-50years	6	1.7
51-55years	5	1.4
56-60years	4	1.1
Total	350	100.0

A frequency distribution of the respondents' experience on the job is presented in Table 3. The Table shows that 99 (28.3%) of the total number of employees had below 5years level of experience at the time of the study; 152 (43.4%) of the total number of employees had 5 – 10years level of experience at the time of the survey; 88 (25.1%) of the total number of employees had 10 – 15years level of experience at the time of the study; 11(3.1%) of the total number of employees had above 15years level of experience at the time of the `survey.

Table 3: Frequency distribution for level of experience

	Frequency	Percent
Below 5years	99	28.3
5-10years	152	43.4
10-15years	88	25.1
Above 15years	11	3.1
Total	350	100.0

A frequency distribution on the respondents' level of education is presented in Table 4. The Table shows that 65(18.6%) of the total number of employees had ND/HND qualification at the time of the study; 198(56.6%) of the total number of employees had Bachelor degree qualification at the time of the study; 87 (24.9%) of the total number of employees had graduate degree.

Table 4: Frequency distribution for educational level

	Frequency	Percent
ND/HND	65	18.6
Bachelor Degree	198	56.6
Graduate Degree	87	24.9
Total	350	100.0

A frequency distribution on the respondents' income level is presented in Table 5. The Table shows that 19 (5.4%) of the total number of employees have less than \$500; 189 (54.0%) of the total number of employees receive between \$501-\$1, 000; 120 (34.3%) of the total number of employees receive \$1, 001-\$1, 500; 18 (5.1%) of

the total number of employees receive \$1, 501-\$2, 000; 4 (1.1% of the total number of employees receive \$2, 000 or more.

Table 5: Frequency distribution of monthly income

	Frequency	Percent
Less than \$500	19	5.4
\$501-\$1000	189	54.0
\$1001-\$1500	120	34.3
\$1501-\$2000	18	5.1
\$2001-or more	4	1.1
Total	350	100.0

A frequency distribution of the number of respondents who have participated in a training program is presented in Table 6. All the respondents have participated in a training program in their bank.

Table 6: Frequency distribution of respondents who have participated in a training program

	Frequency	Percent
Yes	350	100.0

A frequency distribution of the number of employees who have participated in a training program in the last six (6) months is presented in Table 7. The Table shows that 283 (80.9%) of the total number of employees have gone through a training program in their bank in the last six (6) months; 67 (19.1%) of the total number of

employees have not gone through a training program in their bank in the last six (6) months.

Table 7: Frequency distribution of respondents who have participated in a training program in the last six months

	Frequency	Percent
Yes	283	80.9
No	67	19.1
Total	350	100.0

4.2 Analysis of Employees' Perception to Training and Development

The Likert scale part of the questionnaire design used for this research contained 27 items that were adapted from Heyes and Staurt (1996), Paul Spector's Job Satisfaction Survey (JSS, 1997) and Santos and Stuart (2003) previous study that examined the successful transfer of training. 350 respondents filled this part of the questionnaire. Factor analysis was used to condense the information to determine underlying dimensions of the items they consider as factors that have an impact on the perception an employee has on training and development.

Two statistics were used to test if the factor analysis was appropriate for this study, as shown in Table 8. The Kaiser-Meyer-Olkin (KMO) statistic was calculated at 0.890. Since the KMO was above 0.80, the variables were interrelated, and they shared common factors (Hair et al., 1998). Bartlett's Test of Sphericity was conducted yielding a significant Chi-Square value to test the significance of the correlation matrix ($X^2=7491.885$, $df=300$, $p< .000$). Both tests indicate that factor analysis was appropriate for this study (Hair et al., 1998).

Table 8: KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.890
Bartlett's Test of Sphericity	Approx. Chi-Square	7491.885
	Df	300
	Sig.	.000

This analysis is carried out to ascertain the reliability and dependability of the scale. The Cronbach's alpha coefficient usually ranges from zero (0) to one (1). However, it should not be too high which tends to redundancy (Steiner, 2003) and not too low with a minimum value of 0.70 (Hair et al., 1998). Results of the reliability analysis for each of the component categories are shown in the different figures below, it shows the different Cronbach's alpha coefficient as analyzed using the SPSS and confirms the reliability of each component:

Table 9: Employees' factor analysis of perception to training

Rotated Component Matrix^a					
	Component				
	1	2	3	4	5
<i>Component 1: Specific outcomes</i>					
Training and development help employees achieve organizational goals	,809				
Participating in training programs has a positive impact on my future employment prospects	,799				
Training and development has improved my daily activities	,786				
Participating in training programs has increased my ability to do my job	,767				
Participating in training activities will help my personal development	,745				
Training programs are given enough importance in my bank	,719				
Participating in training programs will improve my qualifications	,656				
Training is part of the organizational strategy in my bank	,631				
Training helps increase productivity of employees	,592				
<i>Component 2: Perception about training programs</i>					
Employees receive adequate training and development to their jobs		,669			
The current training program in my bank should be retained		,642			
Training is encouraged and rewarded in my bank		,637			
The objectives are achieved in training and development programs		,572			
The quality of training and development programs in my bank is excellent		,568			
Participating in training programs has a positive impact on my promotion chances		,544			
Participating in training programs has increased my motivation		,507			
<i>Component 3: Perception about planning and evaluation of training programs</i>					

Training programs in my bank are periodically evaluated and improved			,793	
Training programs in my bank are well planned			,700	
Participants in training programs are identified after careful analysis and training needs			,673	
My bank has a well-designed and widely shared training and development policy			,474	
<i>Component 4: Perception about practice opportunity</i>				
I had enough opportunities to practice during training programs				,786
My organization allowed me to test out training received				,736
Training helps employees achieve individual goals				,677
<i>Component 5: General outcomes</i>				
Participating in training programs will increase my job security				,836
Participating in training programs has increased job satisfaction				,739
Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization. a. Rotation converged in 8 iterations.				

All 27 items were separately factor analyzed using principal component analysis with varimax rotation. The items were separated into five components;

1. Specific outcomes
2. Perception about training programs
3. Perception about planning and evaluation of training programs
4. Perception about practice opportunities
5. General outcome.

The components above were stated based on the Nigerian banking sector and may not apply to other countries.

The specific outcomes (Component 1) included nine items that consist of organizational goals, daily activities, and personal development drawn from the scale developed by Heyes and Stuart (1996). The perception about training programs (component 2) consisted of seven items that consists of objectives, quality and impact of participation to training from Santos and Stuart (2003). The perception about planning and evaluation of training programs (component 3) included four items that consist of periodical evaluation, needs, and analysis, planning and development policy, this was adapted from the Job Training and Job Satisfaction Survey (JTJSS) (Schmidt, 2004). Perception about practice (component 4) consisted of 3 items that consist of practice opportunities during training programs drawn from Santos and Stuart (2003). Finally, General outcome (Component 5) included two items that include an increase in job security and satisfaction this two items were adapted from Heyes and Stuart (1996).

Factor analysis resulted in five (5) components with eigenvalues greater than 1. Cumulatively, these five (5) components explained 72.72% of total variance.

Table 10: Reliability analysis

Components	Cronbach's alpha	No of items
Specific outcomes	0.932	9
Perception about training programs	0.892	7
Perception about planning and evaluation of training program	0.836	4
Perception about practice opportunities	0.833	3
General outcomes	0.823	2

For the purpose of this research, the researcher analyzed the subsequent variables independent of the components derived from the factor analysis, the items were measured individually to better understand the relationship between variables.

To measure whether perceptions of training differ between those who participated in a training program in the last six months and those who did not, an independent-samples t-test was used. Results in Table 11 found that of the 27 items measured 15 items showed a significant difference in perceptions between genders.

Table 11: Independent-samples T-test for employees who have participated in training program in the last six months

	Significance
Training programs in my bank are well planned	.040
Training programs in my bank are periodically evaluated and improved	.239
Training programs are given enough importance in my bank	.000
Participants in training programs are identified after careful analysis of development and training needs	.348
Training helps increase productivity of employees	.000
My bank has a well-designed and widely shared training and development policy	.353
Training is part of the organizational strategy in my bank	.000
Training is encouraged and rewarded in my bank	.545
Employees receive adequate training and development relevant to their jobs	.815
Training and development has improved my daily activities	.000

Training and development help employees achieve organizational goals	.000
Training helps employees achieve individual goals	.252
I had enough opportunities to practice during training programs	.013
My organization allowed me to test out training received	.898
The quality of training and development programs in my bank is excellent	.011
The objectives are achieved in training and development programs	.001
The current training program in my bank should be retained	.305
Participating in training activities will help my personal development	.000
Participating in training programs has a positive impact on my promotion chances	.522
Participating in training programs will increase my job security	.696
Participating in training programs will improve my qualification	.000
Participating in training programs has increased my job satisfaction	.441
Participating in training programs has increased my motivation	.078
Participating in training programs has increased my ability to do my job	.000
Participating in training programs has a positive impact on my future employment prospects	.000

Table 12: Independent-samples T-test for employees who have participated in training program in the last six months and those who did not

		N	Mean	Std. Deviation	Std. Error Mean	Significance
Training programs in my bank are well planned	Yes	283	3.47	.860	.051	.040
	No	67	3.24	.653	.080	
Training programs are given enough importance in my bank	Yes	283	3.69	.991	.059	.000
	No	67	2.75	1.318	.161	
Training helps increase productivity of employees	Yes	283	3.67	1.224	.073	.000
	No	67	2.93	1.407	.172	
Training is part of the organizational strategy in my bank	Yes	283	3.61	.955	.057	.000
	No	67	2.81	1.158	.141	
Participating in training activities will help my personal development	Yes	283	3.62	1.137	.068	.000
	No	67	2.99	1.297	.158	
Training and development has improved my daily activities	Yes	283	3.72	.955	.057	.000
	No	67	2.66	1.297	.159	
Training and development help employees achieve organizational goals	Yes	283	3.88	.989	.059	.000
	No	67	2.88	1.343	.164	
I had enough opportunities to practice during training programs	Yes	283	3.24	1.251	.074	.013
	No	67	3.64	.916	.112	
The quality of training and development programs in my bank is excellent	Yes	283	3.67	1.062	.063	.011
	No	67	3.30	1.142	.139	
The objectives are achieved in training and development programs	Yes	283	3.78	.903	.054	.001
	No	67	3.34	1.149	.140	
Participating in training programs will improve my qualifications	Yes	283	3.41	1.046	.062	.000
	No	67	2.58	1.157	.141	
Participating in training programs has increased my ability to do my job	Yes	283	3.87	.836	.050	.000
	No	67	2.93	1.363	.167	
Participating in training programs has a positive impact on my future employment prospects	Yes	283	3.80	.960	.057	.000
	No	67	2.54	1.259	.154	

This study found that those who had not participated in a training program in the organization in the last six (6) months was statistically significantly lower (3.24 ± 0.653) to training programs in my bank is well planned compared to employees who had participated in training in the last six (6) months (3.47 ± 0.860), $t(348) = -2.063$, $p = 0.040$. Those who had not participated in a training program in your organization in the last six (6) months was statistically significantly lower (3.24 ± 1.318) to

training programs are given enough importance in my bank compared to employees who had participated in training in the last six (6) months (3.69 ± 0.991), $t(348) = 6.516$, $p = 0.000$. Those who had not participated in a training program in your organization in the last six (6) months was statistically significantly lower (2.93 ± 1.407) to training helps increase productivity of employees compared to employees who had participated in training in the last six (6) months (3.67 ± 1.224), $t(348) = 4.356$, $p = 0.000$. Those who had not participated in a training program in your organization in the last six (6) months was statistically significantly lower (2.81 ± 1.158) to training is part of the organizational strategy in my bank compared to employees who had participated in training in the last six (6) months (3.61 ± 0.955), $t(348) = 5.947$, $p = 0.000$. Those who had not participated in a training program in your organization in the last six (6) months was statistically significantly lower (2.99 ± 1.137) to participating in training activities will help my personal development compared to employees who had participated in training in the last six (6) months (3.62 ± 1.297), $t(348) = 4.010$, $p = 0.000$. Those who had not participated in a training program in your organization in the last six (6) months was statistically significantly lower (2.66 ± 1.297) to training and development has improved my daily activities compared to employees who had participated in training in the last six (6) months (3.72 ± 0.995), $t(348) = 7.586$, $p = 0.000$. Those who had not participated in a training program in your organization in the last six (6) months was statistically significantly lower (2.88 ± 1.343) to training and development helps employees achieve organizational goals compared to employees who had participated in training in the last six (6) months (3.88 ± 1.343), $t(348) = 6.904$, $p = 0.000$. Those who had participated in a training program in your organization in the last six (6) months was statistically significantly lower (3.24 ± 1.251) to I had enough opportunities to

practice during training programs compared to employees who had not participated in training in the last six (6) months (3.64 ± 0.916), $t(348) = -2.496$, $p = 0.013$. Those who had not participated in a training program in your organization in the last six (6) months was statistically significantly lower (3.30 ± 1.142) to the quality of training and development programs in my bank is excellent compared to employees who had participated in training in the last six (6) months (3.67 ± 1.062), $t(348) = 2.571$, $p = 0.011$. Those who had not participated in a training program in your organization in the last six (6) months was statistically significantly lower (3.34 ± 1.149) to the objectives are achieved in training and development programs compared to employees who had participated in training in the last six (6) months (3.78 ± 0.903), $t(348) = 3.402$, $p = 0.001$. Those who had not participated in a training program in your organization in the last six (6) months was statistically significantly lower (2.58 ± 1.157) to participating in training programs will improve my qualifications compared to employees who had participated in training in the last six (6) months (3.41 ± 1.046), $t(348) = 5.729$, $p = 0.000$. Those who had not participated in a training program in your organization in the last six (6) months was statistically significantly lower (2.93 ± 1.363) to participating in training programs has increased my ability to do my job compared to employees who had participated in training in the last six (6) months (3.87 ± 0.836), $t(348) = 7.223$, $p = 0.000$. Those who had not participated in a training program in your organization in the last six (6) months was statistically significantly lower (2.54 ± 1.259) to participating in training programs has a positive impact on my future employment prospects compared to employees who had participated in training in the last six (6) months (3.80 ± 0.960), $t(348) = 9.042$, $p = 0.000$.

To further examine the effects of how often training programs were organized on the increased satisfaction of employees' on training and development, the researcher used ANOVA tests.

Table 13: One-way ANOVA for how often training programs were organized regarding perceptions of employees to training and development

		Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
Monthly	Quarterly	-.435*	.131	.006	-.77	-.10
	Semi-annually	-.246	.149	.351	-.63	.14
	Annually	-.947*	.145	.000	-1.32	-.57
Quarterly	Monthly	.435*	.131	.006	.10	.77
	Semi-annually	.188	.142	.546	-.18	.55
	Annually	-.513*	.138	.001	-.87	-.16
Semi-annually	Monthly	.246	.149	.351	-.14	.63
	Quarterly	-.188	.142	.546	-.55	.18
	Annually	-.701*	.155	.000	-1.10	-.30
Annually	Monthly	.947*	.145	.000	.57	1.32
	Quarterly	.513*	.138	.001	.16	.87
	Semi-annually	.701*	.155	.000	.30	1.10

*. The mean difference is significant at the 0.05 level

Table 13 shows that there was statistically significant difference between groups as determined by one way ANOVA ($F(3,346) = 14.926, p = 0.000$). A Tukey post-hoc test revealed that the amount of times training was statistically significantly lower at monthly ($3.00 \pm 0.899, p = 0.006$), semi-annually ($3.25 \pm 0.914, p = 0.000$) and quarterly ($3.43 \pm 1.061, p = 0.000$) compared to annually (3.95 ± 0.764). There were no statistically significant differences between semi-annually and monthly ($p = 0.351$) and quarterly ($p = 0.546$)

Table 14 shows a Pearson product-moment correlation was run to determine the relationship between age, increased job satisfaction and overall satisfaction on the amount of training received. The data showed there was positive correlation between increased job satisfaction and overall satisfaction on the amount of training received, which was statistically significant ($r = 0.373$, $n = 350$, $p < 0.000$). The data showed positive correlation relationship between increased job satisfaction and age, which was statistically significant correlation ($r = 0.381$, $n = 350$, $p < 0.000$). The data also showed positive correlation relationship between age and overall satisfaction on the amount of training received, which was statistically significant correlation ($r = 0.188$, $n = 350$, $p < 0.000$).

Table 14: Correlation between satisfaction and Age

	Increased job satisfaction	Overall satisfaction on the amount of training received	Age
Increased job satisfaction	1	.373**	.381**
Overall satisfaction on the amount of training received		1	.188**
Age			1

**. Correlation is significant at the 0.01 level (2-tailed).

Table 15 shows a Pearson product-moment correlation was run to determine the relationship between increased job satisfaction, overall satisfaction on the amount of training received and how often training programs organized. The data showed there was positive correlation between increased job satisfaction and overall satisfaction on the amount of training received, which was statistically significant ($r = 0.373$, $n = 350$, $p < 0.000$). The data showed positive correlation relationship between increased job satisfaction and how often training programs organized, which was statistically

significant correlation ($r = 0.291$, $n = 350$, $p < 0.000$). However, the data showed negative correlation relationship between how often training programs organized and overall satisfaction on the amount of training received, which was statistically significant correlation ($r = -0.170$, $n = 350$, $p < 0.001$).

Table 15: Correlation between satisfaction and how often training programs are organized

	Increased job satisfaction	Overall satisfaction on the amount of training received	How often training programs organized
Increased job satisfaction	1	.373**	.291**
Overall satisfaction on the amount of training received		1	-.170**
How often training programs organized.			1

** . Correlation is significant at the 0.01 level (2-tailed).

Table 16 shows a Pearson product-moment correlation was run to determine the relationship employee perception (perceived benefit of training) has with satisfaction and motivation. All employees showed positive relationship and statistical significant correlation between all variables.

Table 16: Correlation between satisfaction, motivation and perceived training outcomes

Perceived training outcomes	Satisfaction	Motivation
Participating in training activities will help my personal development	$r = .379^{**}$ $p = 0.00$	$r = .379^{**}$ $p = 0.00$

Participating in training programs has a positive impact on my promotion chances	r =.588** p = 0.00	r =.339** p = 0.00
Participating in training programs will increase my job security	r =.470** p = 0.00	r =.205** p = 0.00
Participating in training programs will improve my qualifications	r =.507** p = 0.00	r =.490** p = 0.00
Participating in training programs has a positive impact on my future employment prospects	r =.440** p = 0.00	r =.549** p = 0.00

** . Correlation is significant at the 0.01 level (2-tailed).
“r - Pearson correlation”; “p – Sig. (2-tailed)”

Chapter 5

DISCUSSION AND CONCLUSION

The purpose of this research is to examine the perception of employees' to training and development and to determine if it affects the effectiveness and transfer of training.

5.1 Employees' Perceptions to Training and Development

The use of questionnaire was employed in this study to achieve the set out the aim of this study.

The findings emanating from the survey reveals 53.7% of the respondents were females, accounting for 188 of the entire sample, while 46.3% of the respondents were males and accounted for the rest of the respondents. This goes to show that more females were used in this research.

Furthermore, on the demographics, the age distribution reveals that the active age represented by 31 – 35 years accounting for 37.8% of the respondents accounting for 132 of the entire sample. This implies that more youths are engaged actively in the productive activities in the study area. This was followed closely by similar age peer of 26 – 30 years that accounted for 29.7% of the respondents which were 104 of the sample. However, the age category 56 – 60 years consisted of 1.1% of the respondents, which was 4 of the entire sample, implying that aged people are less active.

The educational level in the study depicts that majority of the respondents in the study area were bachelor degree holders, this accounted for 56.6% of the respondents which were 198 of the entire sample participating relative to the master degree holders which were 24.9% and ND/HND at a lower fraction of 18.6%.

The study further showed that the entire sample, 100%, had gone through training at some point while in the organization, but 80.9% have gone through training in the last six months, accounting for 283 of the entire sample, while 19.1% have not gone through training in the last six months. Therefore, we can argue that Nigerian banks value training and provide opportunities to their employees' to be trained. The sample was randomly selected, and this study shows that 80.9% of the employees had gone through training in the last six months, this percentage can be seen to be relatively high which is an indication that Nigerian banks encourage training.

In analyzing employees' perception to training and development, it is shown that the number of employees who have participated in training in the last six months with their different measures of tendency and measures of dispersion as well as their significant level shows significant difference in some items between those who have been trained in the last six months and those who had not. For example, there was a significant difference in the perception about items like training programs are given enough importance in my bank, participating in the training will increase job qualification and increase my ability to do my job. This shows that there is a positive relationship in the differences between those who attended training in the last six months, and this can also be supported by the findings of the increase in satisfaction with how often training programs are organized, a positive relationship exists. This implies that employees are much more satisfied and motivated the more often they

are trained, it gives them the feeling that the organization places importance on the employees' being productive.

The findings also show that the perception of employees on the specific outcomes is positive with those who have gone through training in the last six months compared to those who have not. This implies that the more often the employees are trained, the more they perceive that there will be outcomes from the training activity. Therefore, the implication of this is that organizations should make an effort in making sure training activities are offered on a continuous basis for its employees. The findings in this study show that the recency effect is in play and employees who have participated in a training program in the last six months have more positive opinions about training programs they participated in. It is accepted that continuous training efforts increases the motivation of employees to participate in training programs and make it easy for them to recognize the benefits that come with training.

Another finding in the study also supported the argument stated above. According to the analysis of the data, the more frequent training programs are offered, the more satisfaction and more positive perception about training programs. This finding also highlights the need for continuous training efforts and periodic evaluation of training programs to ensure satisfaction and motivation of employees.

A correlation matrix was done between job satisfaction, overall satisfaction with training and age. This study shows there is a strong as well as perfect correlation. All the items revealed some level of correlation and strong statistical significance. This goes to show that they exist a relationship between the components above. This is the same for the relationship between job satisfaction, overall job satisfaction and how

often training programs are organized. The findings revealed that satisfaction with training programs could be an important part of job satisfaction. In other words, organizations that try to improve job satisfaction can consider increasing training opportunities offered to their employees. It is also found that satisfaction varies according to age, which highlights the requirement for designing training programs for different age groups. Such an effort could be influential in increasing effectiveness of training programs and motivation to participate in future training programs.

The analysis has also shown a correlation between satisfaction, motivation, and perceived outcome. This means that employees were satisfied and motivated with training activities if they perceive that it will help their personal development, have a positive impact on promotion chances, increase in job security, improved qualification and impact on future employment prospects. It could be argued that perceived outcomes associated with training will be influential on satisfaction with and motivation for training. Organizations aiming to improve these aspects should ensure that employees participating in training programs would be knowledgeable about the products or outcomes of the training programs. This could be achieved by providing opportunities for participation in the planning and designing steps of training programs. Involvement in the process will increase acceptance and awareness of the outcomes, which would consequently have a positive impact on satisfaction and motivation.

The results of this research showed that there exists a strong relationship between employees' job satisfaction and overall satisfaction with the amount of training received. These findings are similar to conclusion investigated by Traut et al. (2000).

The results also confirm that training and development activities are valued by employees as they believe that it will increase the ability of the employees carrying out their tasks. Similar findings with Bartlett (2001) also shows that organizations that have training programs that are often conducted have employees that show commitment and are satisfied and motivated.

5.2 Implications for the banking sector

The results of this findings have several implications for employee perception to training and development. This study guides organizations on the importance of the relationship between the perceptions of their employees and the effectiveness of the training activities being put in place. Organizations should put into cognizance the employees' perceptions about training programs, planning, evaluation, practice opportunities and outcomes (specific and general) if they achieve the aim of training and development.

The findings of this research also imply that if needs are correctly identified, and the employees are involved in the process, the organization will achieve greater effectiveness. This finding also suggests that the amount of time training activities are conducted has a role to play in the satisfaction of employees. This may be because the employees' may feel the organization is placing priority on improving them and make them do their jobs efficiently, as seen in the study, a strong relationship exists between satisfaction and how often employees' are trained.

5.3 Limitations of the Study

A number of limitations have been identified for the present study. The first limitation, as is the case for most of the studies, is the reluctance of respondents to give information, some respondents had worries of confidentiality and the fear of

revealing their responses to higher authority gave some doubts about participating in the survey. Secondly, the study was conducted only in one particular occupation, the banking industry, so the result is limited to this similar sector. As a result of this being a research focused on a particular industry and a small sample size, the outcome of this study cannot be generalized to other settings or a wider population.

5.4 Suggestions for Future Research

Employee perception of training and development is an important aspect of training and development that should be studied further. This study was based on five factors that were perceived to affect training, i.e., specific outcomes, perception about training programs, perception about planning and evaluation of training programs, perception about practice opportunities and general outcomes. Therefore, further study should be done to identify how much impact perception has on the transfer of training. Also, this study was restricted to the banking sector; further research should be done in other sectors so as to gain a broader view of employee perception

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APPENDIX

Appendix A: Employee Perception to Training and Development

EASTERN MEDITERRANEAN UNIVERSITY

The aim of this study is to examine employees' attitudes and satisfaction with training programs in your organization. All responses will be kept confidential and individual participants will remain anonymous.

When you have completed the questionnaire please return it to the researcher.

Thank you for your time and effort.

Part 1

1. Gender: Male [] Female []
2. Age: 20-25 [] 26-30 [] 31-35 [] 36-40 []
41-45 []
46-50 [] 51 – 55 [] 56-60 []
3. Experience: Below 5yrs [] 5-10yrs [] 10-15yrs [] above
15yrs []
4. Educational level ND/HND [] Bachelor Degree [] Graduate Degree
[]
Others (Please specify) []
5. Monthly income: Less than N50, 000 [] N50, 001-N100, 000 []
N100, 001-\$150, 000 [] N150, 001-N200, 000 [] N200,001 or
more []

Part 2

6. Have you participated in a training program in your organization? Yes []
No []
7. Have you participated in a training program in your organization in the last 6
months? Yes [] No []
8. How often are training programs organized in your organization?
Monthly [] Quarterly [] semi-annually []
annually []

9. Does your organization use external trainers? Yes [] No []
10. What training methods are used by your organization? (You can choose more than one)
- On-the-job training [] Class room training [] One-on-one []
- Job shadowing []
- Online or computer based []

11. Which place do you prefer for training? Training institute [] Training workshop []
- Within the bank [] other (Please specify) _____

12. How do you rate the facilities provided during the training program?
- Please indicate to what extent you agree with the following statements using the rating scale provided.
- Please mark 'X' in boxes 1, 2, 3, 4, or 5; where;

(1) – Excellent (2) – Good (3) – Fair (4) Poor (5) Very poor

	1	2	3	4	5
Training material					
Mode of training					
Trainer					
Training room					
Food and other amenities					

13. Who would you prefer to be your trainer?
- Bank HR Managers [] Supervisors [] Consultants []
- Co-employees []
- Other (Please specify) _____

14. Which of the following is an important need for training and development?
- Please indicate to what extent you agree with the following statements using the rating scale provided.
- Please mark 'X' in boxes 1, 2, 3, 4, or 5; where;
1. Strongly agree 2. Agree 3. Neutral 4. Disagree 5. Strongly disagree

	1	2	3	4	5
Skill development					

Knowledge improvement					
Development of interpersonal relationship					
Attitude improvement					

Please indicate to what extent you agree with the following statements using the rating scale provided.

Please mark 'X' in boxes 1, 2, 3, 4, or 5; where;

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

	1	2	3	4
5				
15. Training programs in my bank are well-planned				
16. Training programs in my bank are periodically evaluated and improved.				
17. Training programs are given enough importance in my bank.				
18. Participants in training programs are identified after careful analysis of development and training needs.				
19. Training helps increase productivity of employees				
20. Employees participate in the process used to identify training needs.				
21. My bank has a well-designed and widely shared training and development policy.				
22. Training is part of the organizational strategy in my bank.				
23. Training is encouraged and rewarded in my bank				
24. Employees receive adequate training and development relevant to their jobs				
25. Participating in training activities will help my personal development				

26. Training and development has improved my daily activities					
27. Training and development help employees achieve organizational goals.					
28. Training helps employees achieve individual goals					
29. I had enough opportunities to practice during training programs					
30. My organization allowed me test out training received					
31. The quality of training and development programs in my bank is excellent					
32. The objectives are achieved in training and development programs.					
33. The current training program in my bank should be retained					
34. Participating in training programs has a positive impact on my promotion chances.					
35. Participating in training programs will increase my job security					
36. Participating in training programs will improve my qualifications					
37. Participating in training programs has increased my job satisfaction					
38. Participating in training programs has increased my motivation					
39. Participating in training programs has increased my ability to do my job					

40. Participating in training programs has a positive impact on my future employment prospects					
41. Overall, I am satisfied with the amount of training I receive on the job					

42. Would you be interested in receiving further training? Yes [] No []

43. If your answer is 'NO', why?

I am not given opportunity to use my skills []

Training does not have a positive impact on my job prospects []

I am already sufficiently trained []

My new skills will not be rewarded []

Others
