NEEDS ASSESSMENT FOR TRAINING AND DEVELOPMENT IN NIGERIAN BANKS (A CASE STUDY OF UNITED BANK FOR AFRICA PLC KADUNA)

BY

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DECLARATION

I hereby declare that this project work is the product of an original study conducted by me under the supervision and guidance of Dr. (Mrs.) J. Nwasike. I therefore accept responsibility for all errors and omissions therein.

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CERTIFICATION

We certify that this research project has been carefully read and approved as adequate in scope and quality in partial fulfilment of the requirements for the award of the degree of masters of Business Administration (MBA) of the Ahmadu Bello University, Zaria.

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DEDICATION

THIS PROJECT IS DEDICATED TO MY LOVING AND CARING PARENTS CHIEF AND MRS. TALMON FOR THEIR KINDLY HEARTS AND SUPPORT.

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ACKNOWLEDGEMENT

I thank the lord Almighty for making it possible for me to complete this project successfully.

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And to those I've not mentioned my appreciation goes to you all. Thank you.

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ABSTRACT

In order for Banks to achieve its set objectives and to enhance more productive and efficient performance, it must ascertain employee needs for training and development and also regular and constant training of these employees which will lead to continuous productivity and subsequent growth of the Bank.

Instruments used in obtaining data necessary to accomplish this research was the use of questionnaires which were administered to the employees of the Bank. Three hypothesis were tested, the first was rejected while the other two were accepted.

All data collected were analysed, findings to show that most employees of United Bank for Africa Pic. do not have training needs, since the bank has always catered for and scheduled their training and development programmes.

Recommendations were given based in these findings, in order for employees of United Bank for Africa Pic to perform their jobs better and more efficiently, the Bank should first of all ascertain training and development needs of employees before undertaking any training and development programme.

In conclusion, based on the findings obtained in this research, the management of the bank to some extent has provided good training and development programmes which has led to the achievements of some of its objectives.

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CHAPTER ONE

INTRODUCTION

The Manpower of an organisation is of paramount importance. It is the heart of the organisation existence and in any organisation the management and employees must have the potentials, ability and ambition to acquire more knowledge in order to achieve the aims and objectives of the organisation and also to increase productivity and continuity of human development. The knowledge could be educational, professional, intellectual and technical in order to improve on their jobs. This is about the most important and basic requirement needed by individuals so that they could be employed in any prestigious organisation especially the banks.

The acquisition of this knowledge is through training and development which is a very crucial issue in any bank because it helps employees perform their duties more efficiently and they can also face other challenges that they would encounter during their working lives.

The utilization of human resources in any bank is very important, this can be acquired through training and development, the use of the knowledge, skills, and techniques acquired through this process can be properly utilised and put into practical use in employees working lives, it can also serve as a source of motivation in that their aims and objectives as well as the banks are achieved, which in the short or long run would earn them a promotion or increase in salary.

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Training is learning aimed directly at enabling a person or a group to acquire particular areas of competence that can immediately be put to use at work. Education on the other hand is learning aimed at enabling people to acquire more general areas of competence which may or may not be used immediately but which will be needed at some future time. (Gordon McBeath (1974)).

With training, the way in which the newly gained competence will be applied is known and planned for in advance, where as in education, the application of what is learnt is largely left to the discretion of those who have been educated. Any education process must therefore include learning to identify when and where to use what has been learned.

Planned experience is training designed in such a way that specific learning objectives can be achieved whilst actually doing the job being learned. It also provides an important bridge between training and education in that through it people can learn how to apply the results of more formal instructions.

"Care should be taken that every man entrusted with a responsible duty is thoroughly trained for its performance and competence, before the responsibility is cast upon him." This statement was made in 1889 by Sir George Findley, people need to have been trained to at least the minimum level of competence that their jobs require before they are appointed.

Training should be aimed at enabling people to do specific tasks or achieve specific work objectives, and also the outcomes of the training are immediately applicable and relevant to the work to be done, the learner's newly gained competence is

immediately put to the test. All people are trained to reach a predetermined minimum standard with slower learners given more time and more help, if necessary and it is done within the work environment whenever possible and so therefore, the process of training and development in any organisation is a continuous exercise.

1.1 OBJECTIVES OF THE STUDY

The Nigerian banking industry has been facing a lot of problems such as inefficiency, incompetence, redundancy and low productivity which could be attributed to lack of effective training and development.

In order for banks to be more productive and efficient, employees must undertake a purposeful and continuous training and development programme. For a bank to achieve its goals and objectives, the training and development must be given its rightful place without discrimination at all levels of personnel in the bank, regardless of the work such employees perform.

The aim of this research is to stress the employee needs as regards training and development and to show its success in Nigerian banks like United Bank for Africa Plc, therefore the following are the objectives of this study:

- To examine employee needs for training and development in United Bank for Africa Plc.
- To be able to ascertain whether training and development has contributed to the efficient performance of the bank.
- To verify whether training and development programme is a worthwhile investment.

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1.2 STATEMENT OF THE PROBLEM

The short comings of the present performance and standard performance constitute the major problem. In other words, employee improvement is based on current and further performance, that is to say that, this research will further enhance evaluation of training and development needs of employees in the bank.

1.3 RESEARCH HYPOTHESIS

The aim of this research is to examine the needs for training and development programmes of employees in United Bank for Africa Plc and to also analyse and justify the effect in relation to the successfulness of the bank as regards the training of its staff towards a better performance, in order to do this effectively, the following hypothesis will be ascertained in the course of this research.

1. That training needs of employees will lead to efficient performance.
2. That investment on training and development in United Bank for Africa Plc is justified.
3. That regular and constant training of employees will enhance effectiveness and continuous productivity in the bank.

1.4 SIGNIFICANCE OF THE STUDY

The world is dynamic and for this reason banks should evolve a dynamic training and development policy for the different cadre of its employees, the main purpose is the

desire to modify behavour, skill, knowledge and attitude of employees for successful job performance. This training and development programmes is the blood stream of the bank, since its major aim is to achieve the following.

1. Improve quality and quantity of work
2. Increase in employee productivity and development of human resources will raise employees morale.
3. To equip the bank for future expansion, growth, promotion, retirements, decentralisation etc.
4. To prepare employees for challenging responsibilities in their working lives.

The achievements of these goals would enhance improvement in the banks image and hence the need and justification for effective training programmes in the banking operations.

1.5 HISTORICAL BACKGROUND OF UNITED BANK FOR AFRICA PLC

The origin of United Bank for Africa Plc is firmly rooted in the former British and French Bank Limited, which started operations in Nigeria in 1949 as an Overseas subsidiary of BNC, Paris (Banque National Pour Le commerce et Industries Paris) established in 1932. In 1961, a Consortium of the five under listed banks incorporated United Bank for Africa Ltd. which them took over the assets of the British and French bank.

The French and British Bank,

- Bank National de Paris Plc in England and France

- Bank Nationale de Lavero.
- Moute dei Paschi de Siema of Italy
- Bankers Trust Company of New York, U.S.A.
- Amsterdam Rotherdum Bank N.V. of Holland (which divested itself from U.B.A. Plc in 1973).

Its share capital at incorporation in 1961 was N4 million with a network of 10 branches, since then, the Bank never looked back, its growth has been dramatic and its achievements phenomenal.

With only 10 branches at incorporation in 1961, it has today grown to a great edifice with over 196 branches, staff strength which stood at about 650 in 1961 has now grown to over 8,000, assets from N11.903 million to over N18 billion, deposits from N1.898 million to over N17 billion, loans and advances from N8.677 million to N3.65 billion with the implementation of the indigenisation exercise of 1976, the banks ownership structure was modified to put indigenuous equity participation in the bank at 60% with the remaining 40% accruing to the aforementioned foreign founding interests. With this development, administrative control of the Bank was fully indigenised with a Nigerian as Chief Executive and a board chairman. Over the years, the number of expatriates working in the Bank has greatly reduced and has been limited largely to the representation of the interest of the foreign Shareholders. There are now less than five expatriates in the employment of the Bank. With an impressive correspondents profile two full fledged overseas branches (at New York in the U.S.A. and Grand Cayman Island in the Caribbean Islands) and a representative office in London, the Bank has acquired an

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enviable International status.

The dramatic transformation of the Bank into such a great edifice is attributable to a well articulated sense of mission, vigorously pursued by a resourceful Management a highly motivated work force and a condusive operational environment.

CONDITIONS OF SERVICE

Conditions of service in the unionised sector of the banking industry are collectively negotiated but in applicable to United Bank for Africa Plc are generally better than those agreed in the collective agreement.

(a) **APPOINTMENT:** Appointment into the Bank is primarily through formal application, followed by a written test and an interview. Due to the existence of an effective staff development policy, vacancies within the bank are mostly filled from within and the use of advert to publicise existing vacancies is therefore very rare. While the appointment of clerical/ ancillary staff is decentralised to the area management, those of office and general management staff are centralised at head office personnel division.

The tests and interviews that precede appointments are designed to ensure that the Banks acclaimed standards are not compromised.

(b) **PROMOTION:** Like in other formal organisations, promotions in United Bank for Africa Plc constitute a potent motivational tool. They are used to reward hardworking and stimulate in employees the relentless pursuit of excellence. Promotion and the absolute prerogative of management are based on existing

vacancies, merit, length of service, management perception of staff suitability for higher responsibilities and progress by the staff in relevant professional qualifications.

Promotions are mainly the outcome of the programme appraisal exercise undertaken annually for every cadre of staff with the aid of standard terms designed for the purpose. The rewards attached to promotion include a higher level of responsibilities, improved benefits and remuneration to reflect the staff's newly acquired grade.

(c) **TERMINATION:** This is an integral part of the banks disciplinary proceedures. There are rules and regulations designed to regulate behaviours and govern employees conduct. These regulations are spelt out to the staff on engagement. Breaches of the rules and regulation constitute indiscipline which is usually visited with the prescribed penalties depending on the gravity. Minor offences attract such penalties as verbal caution designed to serve as a remainder to the staff that he is stepping out of line. The repetition of such minor offences after verbal caution will result in a letter of caution being addressed to the staff.

In major cases of misconduct like absenteeism, drunkness, insultive behaviour to higher authority, gross negligence, refusal to obey proper instructions etc, a letter of warning is addressed to the staff after a written query and opportunity to state his case in writing. A staff who receives three warning letters within a period of twelve months is considered unfit for continued employment and his/her appointment may be accordingly terminated.

Any staff suspected to be involved in an act of dishonesty or a criminal offence is placed on suspension to allow for further investigation into the act. During the period

of suspension, he/she will be entitled to only half of his/her basic salary in addition to the other allowances in full. If eventually recalled after exoneration, the withheld part of his/her salaries shall be paid in full. On the other hand, if he/she is found guilty, his/her services shall be dispersed with.

Generally, the bank subscribes to the principle of natural justice that allows the accused person to state his/her own side of the case. It is in pursuit of this that use is made of such disciplinary tools as queries and disciplinary committees that allows the erring staff state his/her own side of the case.

(d) **STAFF REMUNERATION AND INCENTIVES:** The Banks general condition's of service are highly competitive and amongst the highest within the unionised section of Banking Industry.

Apart from generous basic salaries, various allowances paid by the bank for all categories of staff include, good housing allowance, transport, leave, education, furniture, utility, lunch and tea allowances and also end of year bonus (one month salary), profit sharing allowance etc. some categories of staff enjoy allowances like domestic servants, the bank also sponsor membership of social clubs by some categories of officers of the bank.

Depending on its manpower needs, the bank undertakes periodic promotion of staff with certain material rewards attached to such elevations. As further incentives, United Bank for Africa Plc operates a profit sharing scheme under which staff are paid varying percentages of their basic salaries as their share of any profits received. In recognition of the inevitability if transferring employees from one location to the

other and the need to minimise the hardships associated with such movements, the bank pays generous allowances on account of such movements. Displacement allowance at the agreed rates is paid for a period of five months in the case of permanent transfers while it is paid throughout the duration of the assignment at the new location in the case of temporary transfers.

This is in addition to the provision of suitable Hotel or Guest House accommodation for a specific period of time. The permanent displaced employee also receives an inconvenience allowance of a given amount apart from the afores aid displacemnt allowance, The bank reimburses the full cost of transporting the personal effects of displaced staff to his/her new station provided it is reasonable.

It is therefore hardly surprising that the bank possesses a highly motivated workforce within an exceeding low record of industrial interest.

(e) **WELFARE POLICY FOR STAFF AND DEPENDANTS:** The bank recognises the need to keep not only the staff but the entire members of his family happy if he/her is to be fully motivated. Apart from the competitive remuneration's earlier examined, various schemes that cater for the present and future needs of the staff and his dependants are in place. Some of these schemes are:

i Medical scheme that covers the medical expenses of the staff and his direct dependants i.e. wife and a maximum of four registered children.

ii Burial facilities that provides an equivalent of three months basic salary to the family of a deceased staff to meet burial expenses.

iii Death benefit - The dependants of any staff that dies in service before normal

retirement age are in addition to the whole of the staff's entitlements under the retirement benefit scheme, entitled to five times the staff's annual salary under the bank's life assurance scheme.

iv Retirement benefit scheme - All confirmed staff are encouraged to participate in the scheme under which the bank contributes 22 1/2 % of a staff's basic salary while the staff contributes 2 1/2%.

The accumulated savings under the scheme are released to the staff in retirement from the services of the bank in proportion to the length of service. Qualifying period for full payment is a minimum of ten years.

v Gratuity - The bank also pays gratuity to retiring members of staff with ten years uninterrupted service receives 67% of his/her annual basic salary while one with twenty years receives 165% of his/her annual basic salary.

vi There is also the (NPF) National Provident Fund scheme under which the staff contribute N4.00 monthly and they match it with an equivalent sum for payment to staff on retirement.

(f) **LOAN FACILITIES:** Staff are granted access to various loans to meet emergencies, acquire properties or for investment purpose subject to a set ceiling. Available loans include: vehicle reconditioning, Housing, shares, and miscellaneous loans including personal, furniture, emergency and car repair loans.

Although my case study is the United Bank for Africa Plc Kaduna, this information in applicable to every United Bank for Africa Plc branch in the country.

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(g) **STAFF DEVELOPMENT POLICY:** The bank encourages every employee to develop his potentials to the limit of his ability.

Opportunities are bound for new and existing employees to acquire the skills required for the efficient performance of their duties. Periodic reviews are made of the performance of every employee to determine potentials and training needs that may be required to enhance performance and stimulate progress to more senior positions. There is a symbolic relationship between self development, the individual's well being and the well being of the organisation. It is often stated that "All development is, in the final analysis, self development". The bank therefore encourages every employee to take maximum advantage of the numerous opportunities provided by it for self development which include:

1. Financial assistance for professional examination like AIB, ACCA, ACIS - reimbursements of tuition and examination fees and cash rewards for passing every section of exams.
2. Membership of professional bodies - the bank reimburses annual subscriptions to professional bodies which serves as platforms for the dissemination of current thinking in the various fields and vehicles for the update of skills.
3. Provision of well stocked libraries at head office and area offices.
4. Various training courses organised for the benefit of employees.

Training and retraining programmes, it is the banks objectives to equip every employee with the skills required for the performance of assigned duties. This objective is realised through on-the-job, in house or external training programmes.

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While on-the-job training is the responsibility of branch managers and department heads, the manpower development division is charged with the responsibilities of ascertaining planning and coordinating in-house and external training programme of the bank. For the in-house training programme, the bank has three training centres located in Lagos, Portharcourt and Kano.

Suitable training programmes are designed for every cadre of staff down to the lowest rank of the ladder messengers.

Employees benefit from the in-house training programmes run at the bank's three training centres or external ones like those run by outside consultants/institutes like the financial training institute. Some training courses are also run overseas, while employees also have the opportunity of undergoing training attachment to some overseas banks.

It is the bank's policy to ensure that every employee benefits from the formal training course at least once annually.

(h) **SCOPE AND LIMITATIONS OF THE STUDY:** This study will limits its scope to the training and development needs of employees in United Bank for Africa Plc in order to achieve greater productivity.

Emphasis will be placed on the employees of United Bank for Africa Plc Kaduna, where questionnaires will be administered and subsequently analysed. Data analysed can be regarded as a good representative of Nigerian Banks with a view that whatever affects United Bank for Africa Plc, affects other Banks of its nature and kind.

CHAPTER TWO

LITERATURE REVIEW

The main focus of this research is on the training and development needs of employees in United Bank for Africa Plc Kaduna and so there is the need to review related literature on the concept of training and development.

It is generally agreed that an organisation should make available to its employees facilities and opportunities which would facilitate their performance in meeting optiomal standards.

Ideally, training needs emerge from objective appraisals of performance and potential related to the Bank and individual career plans.

Training should not suddenly stop, or even taper off to nothing, rather it is an activity that goes on and on, sometimes at very low key, and then returning like a fresh tide, and so its worth repeating that individuals take time to absorb new knowledge, skills, experience, so as to enable them to direct the activities in order to improve on their jobs and to perform better.

Robinson (1981) defines training as "The development of an individuals behaviour pattern in knowledge, skill or attitudes for the achievement of an optimum level of performance". While W. Warren (1975) saw the essence of training as the changing people's knowledge, skills, behaviour by use of instructional techniques, demonstration, practice, planned experience, all to the achievement of organisational goals, therefore, training is needed to achieve changed behaviour by filling the vaccum existing between employee skill and effective job performance.

Glueck (1982), believes that training is only a management strategy which according to him Druker and Mcgehee believe that training should be done both as a strategy to achieve organisational goals and also as a responsibility to the employee.

Employee training and development is a very important human resource strategy and according to Beatty and Schneier (1977) "Training which is like a selection, is an activity made necessary by the nature of the environment in which the organisation exist, as well as by the changes that occurs in its human resources".

Avice Saint (1974) defines the same concept as any effort within the organisation to teach, instruct, coach, develop employees in technical skills, knowledge, principles, technique, and to provide insights to aid attitude towards the organisation. One can then opined that the training has meant more or less the same thing to these authors.

Hillary M. Clay (1973) went further to identify the training needs as to help the trainee learn a job and to reach and maintain certain standards of efficiency and production in as short a time as possible. This is to the fact that employees did not learn all the needed skills nor do they acquire all the knowledge necessary for their job at a time, hence the need for training to be a continuous process. Training if properly and effectively planned and executed is one of the motivational factors for employees. Its motivational aspect is derived from the excitement and effective control of ones job and pride of competency.

According to A.O. Ugwanji in his book on personnel management defined training and development as a change agent, it means changing the behaviour patterns of newly hired employees to suit their present job environment and as time and technology changes, both old and new employees need to be trained to up-date their knowledge and skills and keep

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them abreast of the new developments in the technique and method of doing their jobs.

In a dynamic environment, work demands are changing and so training is of utmost importance, this is to enable employees to meet current efficiency and effectiveness standards in an organisation.

Some authors like A.K. Ubeku (1984) says that training and development in Nigeria should be focussed essentially on the officer cadre, that is to say that there are no discernible systematic training and development programme for subordinates in operative level which Pigors and Myers (1984) Argued that all employees regardless of their cadre and previous training, education and experience needs to be introduced to their new employers work environment to be shown how to perform specific task, they further contended that retraining becomes necessary when employees are transferred or promoted or when jobs change and new skills must be learned perhaps because of changes introduced by advancing technological change and automation.

Development as a concept as hitherto said, is more of development of acquired skills in the individuals that are being developed, its broader and acts as an umbrella for training which is the acquisition of specific skills.

MANAGEMENT DEVELOPMENT

Formal learning for many people is associated with schools and the classroom, yet for many aspects of management training the classroom needs to be replaced by the boardroom, the office and the shop floor. Some parts of a manager's training can only

take place on the job. Management development could be seen in form of seeking continuity of performance of management function in all group activity now and in the future.

Management implies "planned and institutionalised interventions which aims at helping a manager to play its role more effectively by acquiring broader perspective and cognitive maps, clearer frames of references and order of priorities, relevant information concept and theories, updated professional and technical skills. Management involves the proper direction and analysis of planning and decision making which are all attributes of a good manager.

Mumford (1971) states that "It is not easy to establish precise standards for a managers performance". This according to Dotse (1989) may be due to the multifaceted nature of managerial duties in contrast to the relatively rigid and mechanistic process of work on the shop floor or in other repetitive situations.

In French H. Senads (1977), Management development is viewed as an activity taking place in an organisation with the objectives of making managers into better managers.

Observing the range of activities or duties performed by Managers, One cannot doubt that they too like their subordinates performing repetitive and rigid task need training. Most managers who are being trained may have had several successful years on the job experience and they would have achieved specified goals.

From the above definitions, management development could be aptly summed up as "Process of developing a managers knowledge, practice and planned experience to meet the present and future needs of the organisation. In embarking on training, it does

not have to be off the job and it is often possible to provide people with learning opportunities within the work environment. One way of doing this is to give a manager a specific project to do, the project can be designed to meet the desired training objectives and produce "useful work" at the same time.

SIGNIFICANCE OF TRAINING AND DEVELOPMENT

Building on efficient labour force requires not only proper selection but also effective training of employees which is a fundamental purpose of manpower need in an organisation. The main objective of training and development is to help avoid persistent and economically damaging shortages of skills which could hinder development.

Dotse (1989) believes that "Training is aimed at task or job improvement". Training is therefore needed by an organisation in planning and implementing situations, programmes designed to impart knowledge and skills to employees as may help them become more competent in their present positions and prepare them, for heavier responsibilities.

Training employees is significant in order to keep pace with the increasing expansion in business coupled with its complexities such as product diversification domestic and foreign completion in the labour market and other rapid social changes.

It has been pointed out that the importance of training and development gives no room for a guaranteed permanent place today for any enterprise which do not excel the importance of training because of the competitiveness of the society.

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Training and development are the most effective ways of investing in human resources. It is also a means of providing for adequately trained personnel to meet future staffing needs of the organisation.

Gane (1972) listed three reasons why chief executives allocate resources to training as:

a) To avoid or cut down costs and penalties of not training.

b) To act as an insurance policy in case of flexibility of labour required in future.

c) As a hidden compensation; to attract high calibre recruits.

Beatty and Schneier (1977) explained that training is also required immediately after a selection if the selection strategy requires that applicants be hired and trained on the job. While Mumford (1971) points out that training is carried out after recognising that performance in an existing job is unsatisfactory. Glueck (1982) states that the decision to offer training to improve performance follow the indicators such as productivity turnover, production cost, quality labour cost and so on.

Cureton; Newton and Tesolowski (1986) suggest that since managers are nerve centres of the organisation; the most effective method of keeping an organisation healthy is to maintain its managers welfare, through keeping watch on managerial needs of which training is one.

DETERMINING TRAINING NEEDS

Before any training is undertaken it is important to ascertain the training needs. It is not enough to assume that because some body fails to achieve a result that there is a training need, as the failure might be due to a variety of other causes. A lot of money is

wasted on training because the real nature of a particular performance problem has not been identified.

Training needs are made up of three elements, knowledge, skills and attitude changes. It is very rare that a training need does contain all three. The knowledge element of this training need will be paramount in that the manager will have to study the contents of the new law and be familiar with its requirements. Some mental skills, such as problem solving, will be needed to decide what particular causes might apply in a given set of circumstances and the learner may also need to adopt new attitudes as well.

According to Cureton, Newton and Tesolowski (1986), a managerial needs assessment can provide an early warning of those factors which affect managers performance and facilitates organisation development.

Mumford (1971), Glueck (1982) and Dotse (1989) agree that the term "training need" may be applied to three main levels or analysis namely: Organisational, operational and individual. At the organisation level, the content of the job satisfaction and conditions are analysed, that is, needs may be evaluated in terms of changes in the functioning of the organisation.

At the operational level, needs may arise through an inability to meet the job specification. At this level, the skills, knowledge and attitude necessary for the performance of specific jobs are analysed and attempts are made to find out specific deficiencies before individuals are involved in appropriate training experiences.

Lastly, the management makes manpower analysis which is conducted first to evaluate the employees performance level and make a decision on what training, if any,

he/she needs and the specific areas in which skills are to be gained are identified.

INDIVIDUAL TRAINING NEEDS

The idea that training is a process of gaining new knowledge or information is well understood and accepted. This is not enough on its own. People need to learn, at the same time, to apply what they have learned.

The individual training needs is based on their job description and the job analysis for individual training to be effectively developed, one should consider the following-

1) What particular job the employee has to do.
2) What particular skill does he/she need in order to carry out the job efficiently and effectively.
3) What is the employees present skill and when could he acquire the new skill.

Employees should be able to understand that training would show them how to recognise when a particular bit of knowledge or information is relevant to the problem at hand and what cues they should be on the look-out for.

The need for individual training and development is determined by the employees performance and deficiency. When there is marked deficiency in the required or set performance standard then the need for training and development arises. This can be illustrated as follows:

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The difference between the standard and Actual Performance give rise to the need for manpower training and development.

ORGANISATIONAL TRAINING NEED

Training should be geared towards the means of achieving the set objectives or goals of any orgnaisation. Many organisations have difficulty in perceiving the relevance of a bit of information unless it is placed in the context of things that they know and understand already, this gap and its application needs to be closed.

It is essential to know what the present skills are and what training is required to meet the development of the necessary skills for the achievement of the organisation set objectives, on recognising this, then a realistic training and development programme is planned. In order for this training and development plan to be more effective, a thorough diagnosis of the present and future training requirement have to be carried out and to do this effectively, there must be a thorough understanding or the frequency with which staff are coming into or leaving the organisation (labour turnover), the age structure of the labour force that is the succession of any employee being retired or terminated, the length of training period, the level of the organisation's productivity and technological changes in machinery, methods of production; and materials to be used is required.

The scope for training when properly thought out and planned as part of the organisations activity can become a worthwhile venture in the long term.

APPROACHES TO ANALYSING NEEDS

Mumford (1971), claims that statistical information on present performances and future needs can be a starting point. This he said is generally done by drawing up a manpower inventory which is a statement of the total manpower situation starting with

the review of the resources currently available. He stated that another starting point can be a statement of company objectives, or the more specific targets given in the annual business plan. Individual needs can be identified through analytical approach in which jobs are defined and the required skills and knowledge indicated.

Hudson (1973) explains that all the tasks making up the job are analysed and training objectives written down. He stresses that before this can be done, two things must be decided.

- The terminal behaviour of the trainees (i.e. what they must be able to do at the end of the course.
- The initial behaviour of the trainee (i.e. that which the trainee must be able to do at the start of the course).

The initial behaviour subtracted from the terminal behaviour defines the change which must be brought about in the behaviour of the trainee.

The Encyclopedia of professional Management suggests that each organisation should use approaches that are practical and effective, and outlines the use of the following approaches in analysing mangers needs:

- Universal needs
- Ask the managers themselves
- Ask the bosses
- Ask the subordinates
- Analyse the managers job
- Use an advisory committee

- Use of performance appraisal information
- Analyse problems and records.

TYPES OF TRAINING METHODS

The first steps in planning training are to identify the training needs and then to develop learning objectives from them. Before choosing a training method, however, it is important to establish whether the person due to be trained can already perform the activities identified in the objectives and to what standard. Some people undertaking a training programme may have to learn to do something entirely new, others may only need some revision and further practice, and yet others may first have to discard old habits and start again from scratch.

When arranging training for his staff, therefore, a manager should tell the trainee or instructor what prior knowledge or experience the trainees have or better still, arrange for the trainee to meet the people concerned.

The actual design of instructional systems requires a good deal of technical expertise and should be done by someone who has the necessary competence to do it properly. When training calls for people to acquire and apply new knowledge, the learning methods that may be used are:

1) Reading
2) Lectures
3) Talks or lectures followed by discussion
4) Seminars and tutorials

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5) Discovery learning systems

6) Programmed learning systems

7) Writing essays or reports

Several of the learning methods available do not require the learners to attend formal courses. The role of the trainer in these instances may be confined to communicating the learning objectives, providing reading lists and arranging periodic coaching or tutorial sessions.

Where the emphasis in training has to be on management skills, the method chosen must provide opportunities for practices. Practice is essential to develop skill. This presents many difficulties when attempting to conduct the training on the job and in many cases the practice has to be obtained by simulating the activities to be learned.

Typical training methods used to help people develop management skills away from the job are:

1. Case studies
2. Role playing
3. Incident methods
4. Business games
5. Computer controlled simulations.

The broad group of training methods are concerned with meeting training needs where changes in attitudes are needed to bring about changes in work behaviour. In many jobs, the activities involved are not difficult to learn or carry out. The decisive factors in how

well the jobs are done are motivational. Willingness to work, to try harder, to seek improvements all depend upon peoples attitudes and training to encourage positive attitudes is the only way to bring about improvements.

Group discussion methods are often successful if helping people to re-examine and change their own attitudes, particularly if they identify with and respect the other members of their group.

IMPACT OF TRAINING ON PERFORMANCE

There are different purposes which may necessitate an organisation to evolve a dynamic training policy for its staff. The need for training and development cannot be over emphasised in that there is the need for training in meeting the challenges of increasing technological advancement and other factors that affect labour relations.

Fransworth (1975) asserts that sending managers on a course is a business investment and whether the objective is for him to acquire new knowledge or skill, or to modify his present attitude, the pay off to the company lies in the extent to which his performance improves. In evaluating the impact of training, Dosset and Konczak (1985) distinguished between training effectiveness and training efficiency.

They explained that training effectiveness is the degree to which training objectives are realised. Such objectives pertains to trainees attitudes and job performance. According to them, training efficiency related training effectiveness to cost.

Mumford (1971) postulates that "Identification on the job of results of training can be achieved through; direct observation; by asking questions from trainees, his managers

and colleagues, and by collecting data relevant to performance.

A system training programme improves the quality and quantity of work, safe guards wastes and reduce cost. And also the efficiency of the workers will be improved, there is a correlation between training and efficiency which results in reduced costs, eradication of disfunctional behaviour among, and improvements in the service offered to customers. Gane (1972) adds that if a performance problem is solved by the training function, the effects of improved performance will be noted mainly by the trainees immediate superiors.

PROBLEMS OF TRAINING AND DEVELOPMENT

There are various problems that are associated with effective training and development, and these problems if not checked in good time may cause a lot of set backs to the organisation in achieving its set objectives. In the course of this research problems associated with training and development have been identified and they are:

1. **Financial Constrains**

   This is one of the major problem of training and development because without enough funds the organisation would not be able to sponsor its staff to undergo any form of training, and also most organisations see this venture as a waste of money and time.

2. **Inappropriate Training Methods**

   This is a situation where training methods do not correlate with the employees training need or rather the training method is not relevant to the job the

employee is expected to perform. Where technical orientation and practical skills are required, instead only oral and classroom descriptions are adopted.

3. **Lack of Proper Selection of Trainee**

This is an impediment to the achievement of training objective. Training specialists who are suppose to use their professional expertise in training technology are not available and sometimes trainers in other fields are selected to train employees in fields that is not relevant to their jobs.

4. **Lack of Training Facilities**

Most organisations lack the facilities to train their employees with. Most Banks have training schools where employees are sent for training, such facilities are absent in other organisations.

5. **Improper Selection of Employees by Superiors**

Employees that are suppose to be trained are not selected for training, only those employees with an influence in the organisation go for training. Sometimes employees are willing to go on training while the organisation is not ready to sponsor the employees.

CHAPTER THREE

RESEARCH METHODOLOGY

Since this research work has looked into and analysed some important issues involved in training and development, it is of paramount importance to identify the training needs of employees in United Bank for Africa Plc Kaduna, because before any training is undertaken, it is necessary to ascertain the training needs of employees which will be converted into practical learning objectives that will express what the learner will actually be able to do with the new knowledge, skills and change attitudes that has been acquired.

Further, this research has the objective of determining whether regular and constant training of employees will lead to efficient performance of the bank and also if training and development is a worthwhile investment for the bank.

3.1 *DESIGN OF QUESTIONNAIRE AND DATA COLLECTION PROCEEDURE:*

Based on observations and various literature reviews made by this research a questionnaire was designed to ascertain the needs of employees in United Bank for Africa Plc Kaduna, the questionnaire is made up of eighteen questions of which are a combination of opened-ended and closed-ended questions.

Respondents were selected at a simple random sampling techniques in which a list of employees was obtained and a number was assigned to each employee the numbers were

picked at random, this gave the employees an equal chance of being picked. The respondents are fifteen officers, eight supervisors, seven clerks, five cashiers, two messengers and three drivers.

A total of forty questionnaires were administered to the selected employees, only thirty five responses were returned. An unscheduled personal interview was conducted in which three employees were interviewed, the aim of the unscheduled interview results from the fact that impersonal discussions tend to elicit unbiased and more factual responses. Information obtained in a branch is applicable to all branches in the country, the difference might be in the employees opinions, training and development programmes are the same in all United Bank for Africa Plc branches.

3.2 METHOD OF DATA ANALYSIS

In analysing the data collected, an introduction to the various methods and techniques of data collection is necessary. From this, tabulation, relative frequency and percentages were employed to explain the analysis, this will give an insight into the importance of training and development, and it will further highlight to readers the method of data collection be it through questionnaire or personal interview.

It will also expose us to the method of testing hypothesis as well as the sampling techniques used for the research work.

CHAPTER FOUR

ANALYSIS OF DATA

This chapter would focus on the analysis of the responses obtained from the administered questionnaires in which, the opinion of the sampled staff would represent the view of the entire staff in the bank.

The personal interview would be used to identify other extraneous factors influencing training and development in Nigerian Banks as a whole. While other questions in the questionnaire are derivatives of these major research work.

4.1 DATA PRESENTATION

Out of the forty (40) questionnaires administered, thirty five (35) were responded and returned.

Questionnaires administered	40	100%
Number returned	35	87.5%
	5	**12.5%**

The number of questionnaires not responded to is so negligible as to affect the findings of this research work. These data will be analysed and generalisations will be made on the basis of the responded questionnaires.

The various responses to questions contained in the questionnaire will be presented in a tabular form, but before then, there are some questions that need not be presented in a tabular form instead analysed theoretically. Questions one to four comprised mainly of questions like rank of employees, the various sections and departments in which they

work, their ages and qualifications respectively.

The responses obtained for question one which were of the employees various ranks made up of fifteen officers, which made up 43% of the number of responses, eight supervisors that's 23%, seven clerks that's 20% and five cashiers which made up the remaining 14%. These were the various ranks that responded to the questionnaires administered. This in essence means that almost all the employees in the Banks hierachy were involved in filling the questionnaires.

The second question dealt with the various departments in the Bank such as the Accounts, Internal control, draft and certified cheques, clearing, customer service, commitment, reconciliation, funds transfer, vault and cash departments.

The third question was on the various ages of the employees ranging between 18-25 years, 26-33 years, 34-41 years, 42-49 years and then 50-57 years and above. Most of the employees ranged between 26-33 years. Sixteen of the employees were 26-33 years which made up 46% of the respondents, while eight ranged between 34-41 years (23%), another four ranged between 42-49 years (11%), three employees ranged between 50-57 years and above (9%) and then four employees ranged between 18-25 years (11%). This means that majority of the respondents fell between the age bracket of 26-33 years of age.

The fourth question was on the various qualifications of the employees. Thirteen were B.Sc holders (37%), while five were post graduate diploma holders (14%), four of the respondents were MBA holders (11%) three were HND holders (9%), another three were OND holders (9%), then there were two Basic Certificate in Banking Insurance

holders (6%) and the remaining two were grade II teachers certificate holders (6%). Majority of the employees were degree holders (B.Sc), this means that MBA holders have an upper hand in the prospects of employment in the Bank.

The fifth question was on the number of years each respondent spent in the Bank. From the various response, most of the employees spent 11 years and above. Those that spent 11 years and above were fifteen in number (43%), and then seven of them spent between 7-10 years (20%), another seven spent between 1-3 years (20%) and then lastly only six spent between 4-6 years (17%). Most of the respondents seem to have spent a number of years in the Bank, this means they are very familiar with the Banking system and its staff development policies and they have also undergone different types of training programmes.

Questions six to eighteen will be analysed in a tabular form, this is for easy analysis and understanding.

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4.2 TABLE ANALYSIS

Question Six:

Have you undergone any form of training?

Table I

RESPONSES	FREQUENCY	PERCENTAGE
Yes	31	89%
No	4	11%
	35	**100%**

This means that most of the respondents have gone on one form of training or the other.

Question Seven:

How many times have you gone on a training programme?

Table II

RESPONSES	FREQUENCY	PERCENTAGE
Once	2	6%
Twice	4	11%
Three times	5	14%
Four times	7	20%
More than four times	17	49%
	35	**100%**

The frequency with which the employees have gone on training all summed up to thirty five times. The response shows that majority of the employees have gone on one form of training or the other more than four times, this shows that the Bank trains its employees adequately to meet the changing needs of its customers.

Question Eight:

What was the duration of the training programme?

From the various responses to this question, the responses showed that most of United Bank for Africa's training programmes are between one to two weeks, because most of the respondents have either gone on one week or two weeks training courses, although there are some exception, some have gone on either one month or two months but that

notwithstanding, most of the Banks training programmes are between one to two weeks.

Question Nine:

Do you feel that you needed to go on the training programme?

Table III

RESPONSES	FREQUENCY	PERCENTAGE
Yes	35	100%
No	-	-
	35	**100%**

All the respondents claimed that the training programmes they all went for was what they all wanted, this goes to show that United Bank for Africa knows the needs of its employees, when they need training and what form of training. This in essence proves efficiency because when an organisation knows that in order to achieve the set objectives, employees have to be trained to meet up the dynamic challenges that is at hand and so they, the Bank try as much as possible to send their employees on various training programmes in different departments so that they become more efficient in performing their duties.

Question Ten:

What are your training needs?

Table IV

RESPONSES	FREQUENCY	PERCENTAGE
Computer training	5	14%
Foreign exchange course	2	6%
No response	28	80%
	35	**100%**

Most of the employees do not have a training need, since the Bank has always catered for their needs, this means that they have gone on all the training that the Bank think they need. Five of the respondents (14%) want to go on computer training since most of the Banking operations have been computerised, and so, some of the Banks employees want to be computer literates, foreign exchange training is another area of need of two other employees (6%), this they feel will make them more efficient and effective in their work.

Question Eleven:

Do you think you can perform between when sent on training?

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Table V

RESPONSES	FREQUENCY	PERCENTAGE
Yes	35	100%
No	-	-
Not sure	-	-
	35	**100%**

This goes to show that employees will do much better when sent on training, all the

respondents claim that when sent on training, they would do better in the Bank, the thirty five respondents (100%) that would perform better when sent on training think that before any training is undertaken, it is important to ascertain the training needs of the bank. It is not enough to assume that because somebody fails to achieve a result that there is a training need, as the failure might be due to a variety of other causes.

Question Twelve:

What method of training do you want to undergo in order to achieve your goal as well as the Banks?

Table IV

RESPONSES	FREQUENCY	PERCENTAGE
Seminars & Tutorials	2	6%
Lectures & discussions	8	23%
Workshops	4	11%
All of the above	21	60%
	35	**100%**

Most of the respondents prefer to combine seminars and tutorials, lectures and discussions, workshops as a method of training programme. United Bank for Africa Plc provides all of these training methods from these responses the methods of training meets up with the wants of employees, this methods of training programme is very good and helpful since employees goals are achieved and most importantly the goals of the Bank is also achieved.

Question Thirteen:

How often do you need to go for training?

Table VII

RESPONSES	FREQUENCY	PERCENTAGE
Quarterly	28	80%
Bi-annually	5	14%
Annually	2	6%
	35	**100%**

This table reveals that most of the respondents prefer going on training on a quarterly basis, twenty eight respondents out of thirty five prefer the quarterly training, five respondents prefer Bi-annually while the remaining two prefer to go on training annually. Ideally, training of employees especially in the Banking sector should be quarterly, employees should not spend more than three to four months in a department or section, they should rotate the different departments so that they know what real Banking is all about, because in the end when they become managers, they are expected to know what goes on in every department.

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Question Fourteen:

Do you think that the training programmes will help you achieve the following personal attributes?

Table VIII

RESPONSES	FREQUENCY	PERCENTAGE
Morale building	-	-
Confidence building	-	-
Attitude Change	-	-
All of the above	35	100%
	35	**100%**

Personal attributes are features that the employees have to adopt by themselves. Normally through training people tend to modify their behaviour, because what they do not know is now an easy task to either apply to their work or other aspects of life. Sometimes when one does not know something or is ignorant he/she tends to be on the defensive, always lacks confidence and always a bit sceptical about issues but training programmes comes with all these attributes, employees tend to discharge their duties better and they are more bold at what ever task they are given.

This table has shown that employees that go on training usually carry out their duties differently and they feel better about themselves and about the job they are made to perform. All the respondents feel that all these personal attributes comes with good training programme.

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Question Fifteen:

Will these training programmes lead to the efficient performance of the Bank?

All the respondents have agreed that training programmes would definitely lead to better and more efficient performance of the Bank. Training can make a very significant

contribution to the overall effectiveness and profitability of the Bank which will in the end increase productivity and efficiency.

Question Sixteen:

Are the training programmes linked to promotion prospects?

Table IX

RESPONSES	FREQUENCY	PERCENTAGE
Yes, they are	18	51%
No, they are not	6	17%
I cannot say	8	23%
None of the above	3	9%
	35	**100%**

Eighteen (51%) respondents feel that training is linked to promotion, while six (17%) respondents do not think so, eight (23%) respondents are not sure if they are linked to promotion prospects or not and the remaining three (9%) have no response. In most organisations, the Bank inclusive, there are a number of trainings employees go for and on return they are given a job related to what they have been trained for. If they perform well and hard working the promotion is automatic, but it is not the case in some other organisations.

Question Seventeen:

Do you think investment on training and development programme is justified?

Table X

RESPONSES	FREQUENCY	PERCENTAGE
Yes	29	83%
No	6	17%
	35	**100%**

Majority of the respondents strongly feel that money invested on training and development programmes is justified since the end will justify the means. What the Bank will spend in the short run will eventually be a life long asset to the Bank. As long as the employee is still in the Bank he/she will continue to carry out his/her duties efficiently and deligently as a result of training.

Twenty nine (83%) respondents agree that investment on training and development programme is justified, while only six (17%) do not agree.

Question Eighteen:

What possible suggestions could you offer to the Bank to enhance improvement and dynamism in the Banks training programme.

Various suggestions by employees will be analysed and included in the recommendations to the Bank.

In the personal interview the research found out that employees could pursue a higher education if they want, that is doing it on a part-time basis and also some could take study leave that is without pay.

From the above information analysed, one will not help but to appreciate the fact that United Bank for Africa Plc's training and development programmes cannot be compared

with any other Bank, and also its mode of motivating employees to ensure their continuing development through training.

The best way to improve employee performance is for them to keep learning and training and applying these acquired skills to their relevant jobs. Besides the formal in-house and external training programmes organised by the Manpower Development Division, employees are encouraged to undertake self-development programmes towards improving their qualifications and enhancing their contributions on the job. Expenses incurred by serving staff to acquire professional qualifications in Banking, Accountancy, and related disciplines are usually refunded to such staff on successful completion of their courses.

4.3 HYPOTHESIS TESTING

Bearing in mind the selected topic of needs assessment of for training and development in Nigerian Banks, a case study of United Bank for Africa Plc Kaduna, and to test the authenticity of various statements three hypothesis were postulated, and in order to ascertain their validity, the hypothesis would be tested and analysed, then the result will determine if the hypothesis should be rejected or accepted.

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HYPOTHESIS I

That training needs of employees will lead to efficient performance. When human resources are properly developed, there will be improvement in performance and enhancement in productivity, which will in the end lead to the achievement of its set

objectives and so to this end question (10) was used to verify the hypothesis.

In question (10), out of thirty five respondents only seven have training needs, this is just 20% of the respondents, while the remaining 28 respondents do not have training needs this made up 80% of the respondents. This shows that 80% of the respondents do not think that their training needs will lead to efficient performance, since the Bank has always catered for their training and development needs, they do not have training needs.

Based on the percentage of negative responses from the respondents, the first hypothesis is rejected.

HYPOTHESIS II

Investment on training and development programmes in United Bank for Africa Plc is justified.

Question (17) was used to verify the validity of this hypothesis. Out of thirty five respondents, twenty nine of them responded positively to this question which is 83% of the respondents while only six responded negatively which makes up only 17% of the respondents.

Based on these positive responses analysed, the second hypothesis is accepted. Respondents that responded positively strongly believe that money invested in training and development programmes is justified.

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HYPOTHESIS III

That regular and constant training of employees will enhance effectiveness and

continuous productivity in the Bank.

Any organisation that trains its employees regularly and constantly will result to effectiveness and less supervision of its employees.

In this hypothesis testing, questions (6), (7) and (13) is used to analyse the hypothesis. In the response to question six, almost all staff regardless of their level have undergone one form of training or the other. Thirty one responded positively which made up 89% of employees who claimed they have gone on one form of training or the other, this is to show that employees go on training constantly in United Bank for Africa Plc. The remaining four respondents responded negatively which made up 11% of the respondents.

Question seven was on the number of times the respondents have gone on training, majority of the respondents have gone on training more than four times, 46% have gone more than four times, while seven that's 20% have gone for training four times, five have gone three times (14%) and two (6%) have gone twice and then only one (3%) has gone once.

This is evident that most of the employees have gone on training more than four times, this shows the regularity of training in the bank. Question 13 focuses on how often they need to go for training and in the response twenty eight attributed quarterly to how often they need to go for training which made up 80% of the respondents, five need to go Bi-annually that's 14% while only two (6%) need to go annually, this positive response means that because they have seen how effective and efficient they can be when they undergo training, they want to go on training on a regular basis, this enthusiasm will

enhance effectiveness and continuous productivity in the Bank.

The third hypothesis is also accepted because of the high number of positive responses.

In any organisation, hard work, deligence, and good performance are all that are required to excel and such organisations could be said to be efficient, effective and highly productive. This is as a result of a good training and development programme adopted for its different cadre of employees in the organisation.

4.4 SUMMARY

The analysis of data, and also to answer the research hypothesis proposed at the beginning of this chapter was dealt with extensively. Various explanations given by those interviewed were provided simultaneously as questions related to them were mentioned. One major point here is that the analysis has been the substantial support to some previous findings by experts on this topic. The analysis was overwhelming because it helped to provide an insight to issues involved in the needs of employees for training and development in the Bank. Most of the employees of UBA Plc do not have training needs UBA Plc has always scheduled training and development programmes for its staff regardless of their levels, this has made the employees to rely on the Bank for its training and development needs. The research also found that regular and constant training of employees will enhance effectiveness and continuous productivity in the Bank, while employees agree that money invested on training and development programme is justified.

CHAPTER FIVE

SUMMARY OF FINDINGS, RECOMMENDATIONS AND CONCLUSION.

In order to conduct this research successfully, the research topic was introduced, the purpose of the study, statement of the problem, the research hypothesis which was tested in chapter (4), the scope of the study and the significance of study, this is essentially to see if there is needs assessment for training and development in the Nigerian Banks, in which the research used United Bank for Africa Plc as a case study. Relevant data was collected and tabulated, based on the data, the research made a lot of findings on training and development programmes adopted by United Bank for Africa Plc. Employees that have undergone one form of training or the other, how efficient they can perform when sent on training, how often they need to go on training and how training improved on their personal attributes. Also employed were some techniques like the nature of training and development, its definitions by different authors, the aims and objectives of training and development, training needs of individuals and the Bank, objectives of training and development and how it improves their knowledge, skills and attitude on the job.

The research also discovered that opportunities abound for hard working employees in order to progress to the top, having scaled through such grades ranging from clerical to General Management. A good number of loyal and hard working staff have actually climbed to the top because the Bank provides facilities to enable all employees benefit from some form of on-going training by way of guidance and supervision, received on-the-job, or by participation in formal classroom training

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programmes organised and/or co-ordinated by the manpower development Division. The Bank also arranges training programmes with reputable institutions overseas for some members of staff, where necessary, to enable them introduce meaningful changes and improvement in their jobs. The Bank motivates its staff to study and pass professional examinations in order to achieve self development and enhancement of their careers in the Bank.

5.1 RECOMMENDATION

The outstanding performance of United Bank for Africa Plc over the years cannot go unappreciated by those who have benefited from the Bank and those who will still continue to benefit from the Bank. Not only does United Bank for African Plc provide about the best training and development programmes to its staff its also making a fundamental contribution to the development of the needed manpower in the realm of national economic development.

In the light of this, the research would like to recommend to the Bank some issues that will enhance more productivity and more efficiency and effectiveness in its operations as regards training and development.

In designing training and development programmes the Bank should consider employee training and development needs before sending them on any form of training and after the training programmes, a follow up from time to time to see if such employees are applying the newly acquired skill properly.

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Training and development programmes should be longer and more intensive.

From the research analysis in chapter four, the longest training programme was three weeks, It should extend up to a month or six weeks, and at the end of it all, tests or examinations should be given so that employees would sit up and be more serious.

More lectures, seminars and discussions should be organised, as the would is dynamic so also the knowledge of new technology, new skills should be imbibed into employees to help them perform better. Banks like Guaranty trust Bank, Diamond Bank etc have taken over banking operations because they are Innovative and they more with the changing demands of customers, most of their staff are well informed, smart and the Bank is well represented.

The Bank should endeavour to rotate staff quarterly into different departments so that every one knows what goes on in each department.

It will benefit the Bank more if care is taken to place its new employees on appropriate jobs based on their qualifications and abilities.

Every member of staff should be given equal opportunity to undergo training so that every staff is satisfied and motivated to perform better on the job.

And lastly, when employees are sent on three to four types of training and on return they perform their jobs very well, they should be promoted, that's giving promotion to whom it is due. But when employees go for different training courses and on return you just give them their old desk back, it will first of all demoralise such an employee and then later kill his/her high spirit and enthusiasm on the job.

5.1 CONCLUSION

The concept of training and development is vital in achieving organisational

efficiency and effectiveness, there is the need for organisations such as United Bank for Africa Plc to work out modalities towards improving the need for training and development to employees.

From the research, in as much as employees claimed to have been trained, much is expected to be done in these areas because training is a continuous process it has to be administered constantly and regularly in the view of the complex and ever changing techniques and skills in the Banking operations.

So it is against this background that the Management of United Bank for Africa Plc strive towards improving its training and development programmes so as to increase the efficiency and productivity of its employees towards meeting organisational goals and objectives.

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APPENDIX

Department of Business
Administration,
Faculty of Administration,
A.B.U. Kongo,
Zaria.

Dear Sir/Madam,

Attached is a questionnaire for your responses, please.

Any information gathered in the course of this study will be treated with all secrecy and limited solely for the academic exercise.

Your cooperation will highly be appreciated.

Thank you.

LAMI A. TALMON

QUESTIONNAIRE

1. **RANK:** _____

2. **DEPARTMENT:** _____

3. **AGE:** - 18 - 25

   26 - 33

   34 - 41

   42 - 49

   50 - 57 & Above

4. **QUALIFICATION:** _____

5. **HOW LONG HAVE YOU BEEN IN THE BANK?**

   1 - 3 Years

   4 - 6 Years

   7 - 10 Years

   11 Years & Above

6. **HAVE YOU UNDERGONE ANY FORM OF TRAINING PROGRAMME?**

   Yes

   No

7. **HOW MANY TIMES HAVE YOU GONE ON A TRAINING PROGRAMME?**

   Once

   Twice

   Three times

   Four times

   More than four times

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8. **WHAT WAS THE DURATION OF THE TRAINING PROGRAMME?**

_____

_____

9. **DO YOU FEEL THAT YOU NEEDED TO GO ON THE TRAINING PROGRAMME?**

Yes

No

10. **WHAT ARE <u>YOUR</u> TRAINING NEEDS?**

_____

_____

_____

_____

11. **DO YOU THINK YOU CAN PERFORM BETTER WHEN SENT ON TRAINING?**

Yes

No

Not sure

12. **WHAT METHOD OF TRAINING DO YOU WANT TO UNDERGO IN ORDER TO ACHIEVE YOUR GOAL AS WELL AS THE BANK'S?**

(a) Seminar and Tutorials

(b) Lectures and discussions

(c) Workshops

(d) All of the above

13. **HOW OFTEN DO YOU NEED TO GO FOR TRAINING?**

(a) Quarterly

(b) Bi-annually

(c) Annually

14. **DO YOU THINK THAT THE TRAINING PROGRAMMES WILL HELP YOU ACHIEVE THE FOLLOWING PERSONAL ATTRIBUTES?**

(a) Morale building

(b) Confidence building

(c) Attitude change

(d) All of the above

15. **WILL THESE TRAINING PROGRAMMES LEAD TO THE EFFICIENT PERFORMANCE OF THE BANK?**

(a) _____

(b) _____

(c) _____

16. **ARE THE TRAINING LINKED TO PROMOTION PROSPECTS?**

(a) Yes, they are

(b) No, they are not

(c) I cannot say

(d) None of the above

17. **DO YOU THINK INVESTMENT ON TRAINING AND DEVELOPMENT PROGRAMMES ARE JUSTIFIED?**

Yes

No

18. **WHAT POSSIBLE SUGGESTION COULD YOU OFFER TO THE BANK TO ENHANCE IMPROVEMENT AND DYNAMISM IN THE BANK'S TRAINING PROGRAMME?**

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(a) _____

(b) _____

(c) _____

(d) _____

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