

# **DETERMINANTS OF TRAINING NEEDS IN THE BANKING INDUSTRY OF GHANA**

by

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## DECLARATION

I hereby declare that this submission is my own work towards the Executive Masters of Business Administration and that, to the best to my knowledge, it contains no material previously published by another person nor material which has been accepted for the award of any other degree of the University, except where due acknowledgement has been made in the text.

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## ABSTRACT

Training and development policy of most organizations is aimed at developing the core competencies of staff to achieve the organization's goals and strategic objectives. This study aims at identifying the determinants of training needs in the banking industry in Ghana and the factors influencing selection of employees for training. This was done by surveying a total of three hundred staff of selected banks based on the tier classifications by Pricewaterhouse Coopers in the Banking Survey 2010. The tier one banks namely Barclays Bank Ghana Limited, Ghana Commercial Bank, Standard Chartered Bank Ghana Limited, Stanbic Bank Ghana Limited and Ecobank Ghana Limited together controlled more than fifty-one percent of the industry's market. An adaptation of Canevale, Gainer, & Villet (1991)'s "Questions to ask to obtain strategic information in an organizations analysis" was combined with self developed questions to elicit the views of employees in these organization. Extensive literature was also reviewed on training needs analysis. The findings revealed the determinants of training in the industry as: existence of performance problems, regular training necessary for certain roles, frequency of errors in performance of roles by staff, changes in systems/technology, new opportunities, regulatory issues, growth trends of competitors, new technology, the availability and deployment of new technology. The factors influencing selection of employees include demographic factors as age, level of education, religion and department in which one works, institutional factors such as location of training facility, existence of performance problems, regular training is necessary for certain roles and industry requirements such as compliance with regulations and standards influence the selection of employees for training. The conclusion is that, the determinants identified must be aligned to the three levels of needs analysis namely organization, task, and person, to ensure optimum utilization of the organizations resources.

## **DEDICATION**

I dedicate this work to my father Geoffrey Worlanyo Ablo an educationist

# KNUST

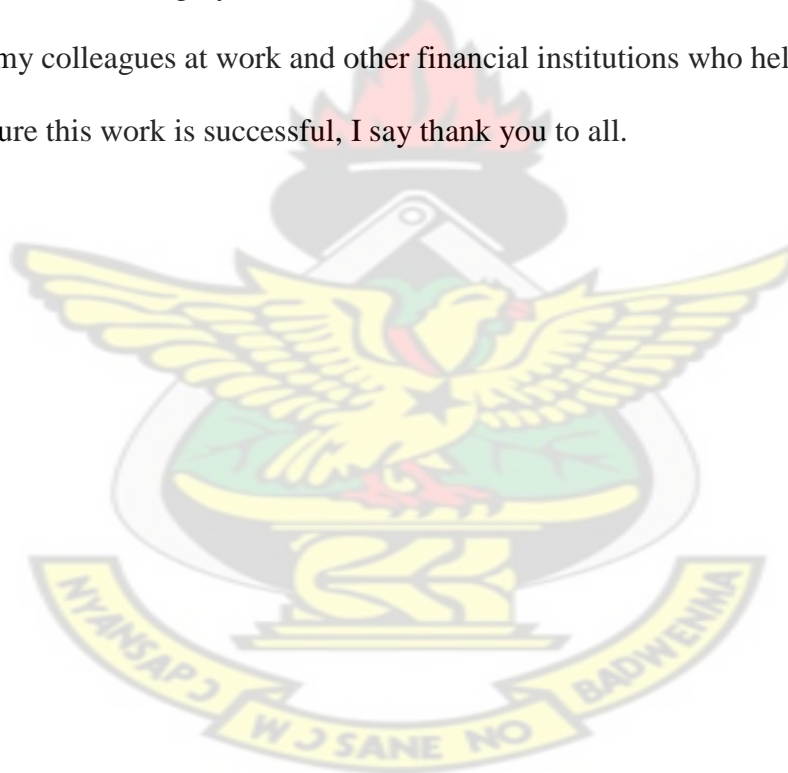


## **ACKNOWLEDGEMENTS**

I thank God for the gift of life and for bringing me up to this level. My sincere thanks go to my ailing father Geoffrey Worlanyo Ablo for constantly checking every time even in his sick bed about how I was progressing with this programme and urging me on. I wish to acknowledge my wife Renee Kafui Kumordzi-Ablo and the family for their support throughout my studies.

I also wish to express my appreciation to my supervisor Mr. Richman Dzene for his support and guidance through the study and for his promptness in responding to any clarification I sort. It is highly commendable.

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### **LIST OF ABBREVIATIONS**

SBG Stanbic Bank Ghana Limited

EBG Ecobank Ghana Limited

SCB Standard Chartered Bank Ghana Limited

BBG Barclays Bank Ghana Limited

GCB Ghana Commercial Bank Limited

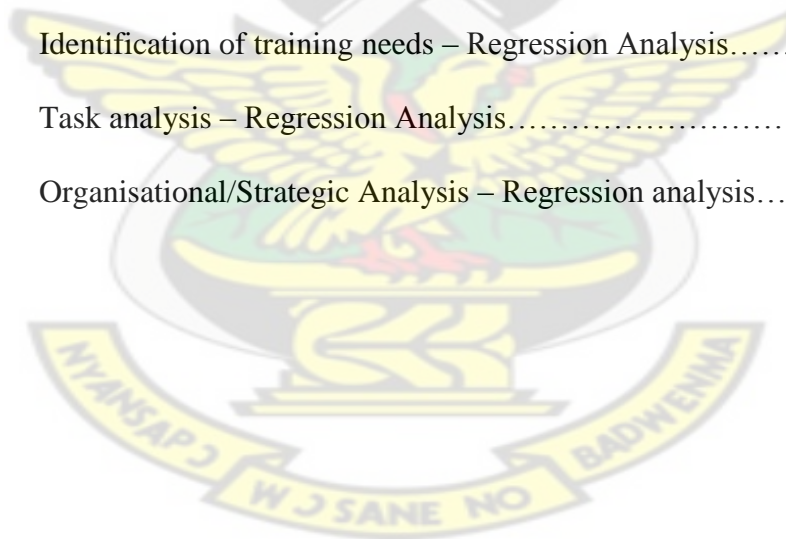
HRD Human Resource Development





## TABLES

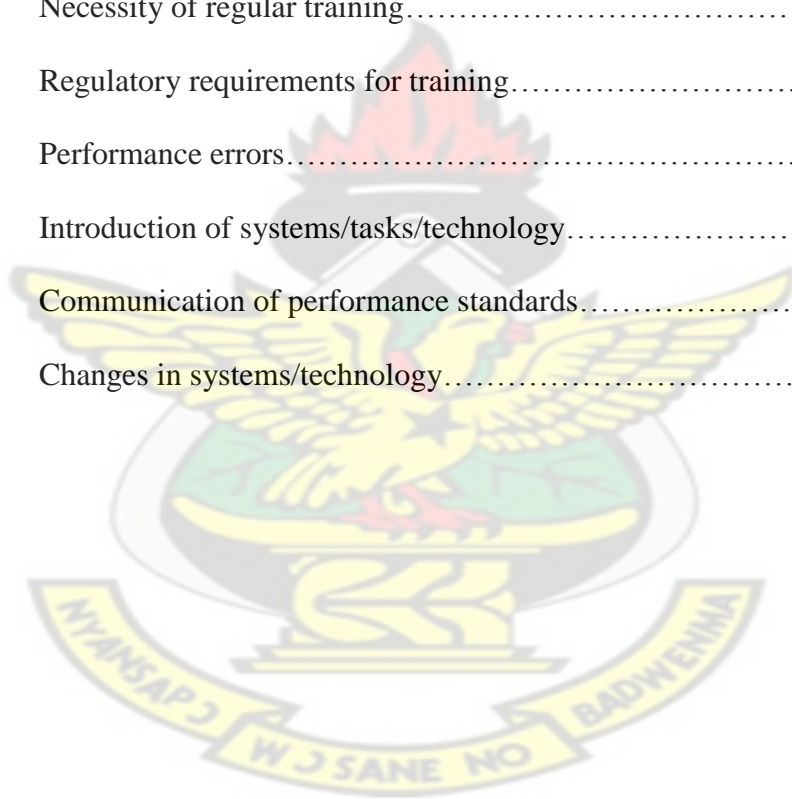
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## CHAPTER ONE

### INTRODUCTION

#### 1.1. BACKGROUND TO THE STUDY

Training and development policy of most organizations is aimed at developing the core competencies of staff to achieve the organization's goals and strategic objectives. According to the University of Oxford's Continuing Professional Development Centre ( hereafter UOCPDC, 2010), for organizations to become more competitive, they must learn faster than their competitors, and that successful organizations of the future are those which can tap into people's ability to learn. "Probably the best long-term strategy of achieving organizational achievement is through learning" (ibid). Further, it suggests that employers in Britain spent £4.5b on training each year. Given the huge budgetary implications of training, it is very important that the areas of training are focused on critical success factors (ibid).

According to McNamara (2011), the general benefits of training and development to an organization are:

- Increased job satisfaction and morale among employees
- Increased employee motivation
- Increased efficiencies in processes, resulting in financial gain
- Increased capacity to adopt new technologies and methods
- Increased innovation in strategies and products
- Reduced employee turnover
- Enhanced company image, e.g., conducting ethics training (not a good reason for ethics training!)

- Risk management, e.g., training about sexual harassment, diversity training

In Ghana also, the Labour Act 2003, Act 651, article 9 section D provides that it is the duty of the employer to “develop the human resources by way of training and retaining of the workers” and article 10 section E also states the right of a worker to include the right to “be trained and retained for the development of his or her skills”. However, according to Dr. Yaw Baah, Deputy Director General of the Trades Union Congress, in a story by Quacoo Rebecca, “over six million people working in Ghana did not have regular pays, benefits, contracts, rights or job security” (Daily Graphic May 5, 2010). He stated further that, “only one million working Ghanaians had decent jobs, out of a working population of about 11 million. And the one million in decent employment comprised 500,000 in the public sector with the rest found in the private sector”. Further, “70 percent of the working populations were self employed with majority of them searching; seeking decent jobs and did not have adequate job security”. Very little information is available on training and investment in the human resources development of most employers and training does not appear a priority in this case. But more importantly, “About 95 percent of government of Ghana (GOG) education budget for 2010 will be channeled to wages and salaries. The share of investment is only 0.3 percent while that for service and administration is 2 percent and 2.6 percent respectively. Here again adequate provision for the human resource development of employees is insignificant.

According to Ernst and Young, the lack of basic skills costs a typical business of fifty employees, £165,000 per annum (UOCPDC, 2010).

## 1.2 PROBLEM IDENTIFICATION

Unlike the many other sectors, the banking industry in Ghana, however, experiences significant investments in human resource development by way of training. Ecobank a multinational financial institution devotes up to 5% of payroll cost to training and development opportunities (Ecobank 2010). Further, it stated that “A key strategic intent and indicator for training and development is that all staff must have at least an average of 40 hours of training and coaching every year”.

In its 2009 annual report, Stanbic Bank indicated that “The Bank continued to invest heavily in staff development to enable the Bank respond better to the market when the economic environment stabilizes, consequently, fifteen senior managers, eighty seven middle managers and three hundred and thirty six other staff members benefited from various managerial and technical training programmes during the year. As a result, the Bank maintained a training intervention ratio of 5.8 days during 2009” Given the investment organizations in this sector commit to the development of their staff it is important to investigate the factors that influence identification of training needs as well as factors that determine the selection of employees for training. This would ensure that these organizations benefit from the advantages associated with training needs analysis, namely:

- Learning directly related to organizational objectives
- Learning is targeted at specific requirements



- Financial resources allocated more effectively and efficiently and
- Stay more competitive among other things (UOCPDC, 2010)

### **1.3 OBJECTIVES OF THE STUDY**

The main objective of this study is:

- To identify the factors that influence employees selection for training
- To identify the factors that influence training needs in the banking industry

### **1.4 RESEARCH QUESTIONS**

In carrying out this research, these research questions will be answered:

- What factors influence training needs identification in the Ghanaian banking industry?
- What factors influence the selection of employees for training in the Ghanaian banking industry?

### **1.5 SCOPE OF THE STUDY**

In order to answer the question above, the study will focus on the five leading universal banks, according to the Ghana Banking Survey 2010 (see figure 2). The financial sector currently has a total 27 universal banks (UT Bank Supplementary Prospectus, 2010).

### **1.6 SIGNIFICANCE OF THE STUDY**

The study is expected to reveal current trends and factors that are driving training expenditure in the banking industry. Ensure that those crucial determinants are taken into consideration in identifying training needs.

### **1.7 ORGANIZATION OF CHAPTERS**

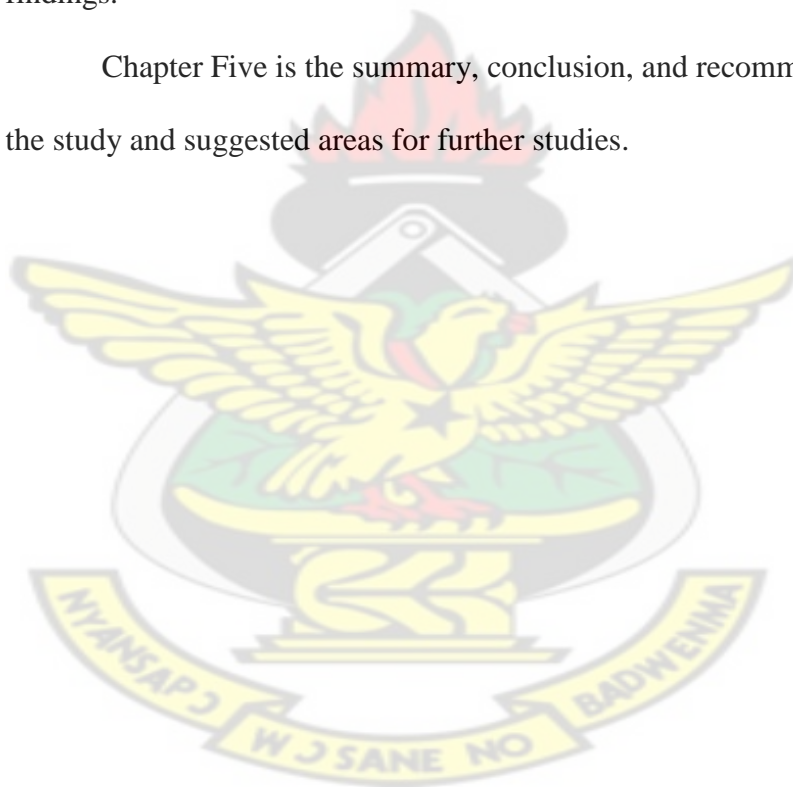
Chapter One is the introduction. This included the background to the study, the statement of the problem, purpose, objectives, methodology, significance, scope of the study and the organization of chapters.

Chapter Two covered the review of related literature on training needs identification.

Chapter Three dealt with the methods used and how the data for the study was analyzed and presented.

Chapter Four is a presentation data, analysis and discussion of findings.

Chapter Five is the summary, conclusion, and recommendations for the study and suggested areas for further studies.





## **CHAPTER TWO**

### **REVIEW OF LITERATURE**

#### **2.0 INTRODUCTION**

This chapter reviews existing theories and empirical studies on training and training needs identification, the generic advantages of training needs analysis and why organizations fail to undertake training needs analysis. It also looked at the levels at which needs analysis are performed.

##### **2.1.1 DEFINITION AND PURPOSE OF NEEDS ASSESSMENT**

Need Assessment (or need analysis) is the process by which an organization's Human Resource Development (HRD) needs are identified and articulated (Werner and DeSimone, 2009). It is the starting point of the HRD and training process. Needs assessment can identify:

- An organization's goals and its effectiveness in reaching these goals;
- Discrepancies or gaps between employee's skills and skills required for effective current job performance;
- Discrepancies (gap) between current skills and the skills needed to perform the job successfully in the future; and
- The conditions under which the HRD activity will occur.

With this information, HRD professionals learn where and what kinds of programs or interventions are needed, who needs to be included in them, and whether there are currently any roadblocks to their effectiveness. Criteria can be established to guide the evaluation process. It is obvious, then, that

needs analysis is critical for an effective HRD effort. McNamara (2011) gave the Overall Purpose of Training

Analysis as follows:

- A training analysis is conducted ultimately to identify training goals, that is, what areas of knowledge or skills that training needs to accomplish with learners in order that learners can meet organizational goals (usually in terms of a performance standard);
- Usually this phase also includes identifying when training should occur and who should attend as learners. Ideally, criteria are established for the final evaluation of training to conclude if training goals were met or not; and
- Note that employees can require training for a variety of reasons, which usually fall into two categories:
  1. Training to fill a "performance gap" as identified during the performance management process; and
  2. Training to fill a "growth gap", that is, to be promoted or be able to fill another open position in the organization.

### **2.1.2 GENERIC ADVANTAGES OF TRAINING NEEDS ANALYSIS**

The University of Oxford's Continuing Professional Development Centre, 2010, outlines the benefits of a well conducted training needs analysis as:

- Learning can be directly related to organizational objectives;
- Learning can be targeted at specific requirements;

- Learning needs can be identified and prioritized;
- The time of trainers can be spent on more productive activities;
- The time of participants can be spent on programmes which are appropriate for them;
- Training of limited value can be avoided;
- Financial resources can be allocated more effectively and efficiently;
- and
- Learning can be carefully tailored to requirements.

The center further stated that, conducting a learning needs analysis helps an organization to be more competitive:

- Learning faster than your competitors may be the only form of sustainable competitive advantage;
- Scarce resources can be more accurately focused on critical success areas;
- Investing in people can lead to an increase in their value compared to capital investment which depreciates over time;
- Successful organizations of the future are those which can tap into people's ability to learn; and
- Probably the best long-term strategy for achieving organizational achievement is through learning.

### **2.1.3 REASONS WHY ORGANIZATIONS DO NOT PERFORM TRAINING NEEDS ANALYSIS FREQUENTLY AND THOROUGHLY**

According to Werner and DeSimone (2009), despite its importance, many organizations do not perform a needs assessment as frequently or as

thoroughly as they might. If anything, the competitive pressure currently facing organizations have made it more difficult than ever to carry out needs assessment. Needs assessment are not conducted for a number of reasons, such as:

1. **A needs assessment can be a difficult, time-consuming process.** A complete needs analysis involves measuring a variety of factors at multiple levels of the organization.
2. **Action is valued over research.** Managers often decide to use their limited resources to develop, acquire, and deliver HRD programs rather than to do something they see as a preliminary activity.
3. **Incorrect assumptions are made that a needs assessment is unnecessary because available information already specifies what an organization's needs are.** As indicated earlier, factors such as fads, demands from senior managers, and the temptation to copy the HRD programs of widely admired organizations or competitors often lead to such conclusions.
4. **There is lack of support for needs assessment.** This can be caused by a lack of bottom-line justification or by the HRD professional's inability to sell needs assessment to management. Documenting the assessment and its benefits, and using analogies from respected fields (e.g., medical diagnoses, engineering scoping), are two ways to build for support for doing needs assessment (Rossett 1990).

These factors should be considered when promoting needs assessment. Although it is possible to improve the organizations effectiveness without accurate needs assessment information, the results are by no means guaranteed. If the limited resources available are spent on programs that don't

solve the organization's problems (or help it take advantage of opportunities), the effect is a failure and the resources are wasted. Plus, the original problems still demand solutions. Before discussing different approaches to needs analysis, it is useful to examine what is meant by the term "need."

### **2.2.0 WHAT IS TRAINING NEEDS?**

In this context, the context of need typically refers to a discrepancy or gap between what an organization expects to happen and what actually occurs (Dubois and Rothwell, 2004). For example, if the turnaround time for loan approval is twenty-four hours after all requisite documentations have been received, and it is actually taking forty-eight hours. This discrepancy may become the foundation of training or HRD need. Identified needs in this sense focus on correcting substandard performance. In some cases, an HRD intervention such as coaching or skills training may be necessary to correct the discrepancies. However, sometimes another HRM strategy (such as improving compensation or changing staffing practices), or another management action (like replacing machinery or negotiating new work rules with the union), may be more appropriate solution. It is important to stress that not every need identified can or should be addressed by training or even by other, broader HRD efforts such as team building or organizational development (Stetar 2005).

Brinkerhoff (1986) argues that focusing on performance deficiency in needs analysis is too restrictive and proposes other ways of looking at training needs. These include diagnostic and analytic needs. Diagnostic needs focus on the factors that lead to effective performance and prevent problems, rather



than emphasizing existing problems. **Diagnostic needs** are identified by studying the different factors that may impact performance. The goal is to determine how effective performance is obtained.

**Analytic needs**, on the other hand, identify new and better ways to perform tasks. These needs are generally discovered by intuition, insight, or expert consideration. We will add another type of need, namely compliance.

**Compliance needs** are those needs mandated by law. They most often involve mandated training programs, such as safety training or food handling. It is therefore important to recognize that some HRD intervention primarily are driven by legal mandate, because this can affect how the intervention is perceived, as well as how it is conducted (Machles, 2007).

Addressing needs in analytic or diagnostic perspective is proactive in its emphasis on preventing problems and enhancing performance and productivity, and is consistent with continuous improvement, like the recent focus on total quality management and learning organizations. This focus contrasts with a reactive approach in which performance discrepancies only (or compliance needs alone) are the basis for training and HRD. Roger Kaufman provides some timely advice concerning why HRD professionals should bother with needs assessment. He frames it in terms of potentially hazardous shortcuts and why they should be avoided (Table 1).

**Table 1: Traps to Avoid When Doing Needs Assessment**

| Potential Traps   | Why They Should Be Avoided  |
|---|---|
| Focus only on individual performance deficiencies         | This can lead to fixing problems that don't impact group or organizational performance  |
| Start with a training needs assessment                    | There is no need for a needs assessment if you already know that training is the answer!  |
| Just send out questionnaires asking people what they need | Trainee input can be good, yet such open-end questionnaires can encourage suggestions that are not tied to organizational results |
| Use soft data only  | Opinions need to be linked to performance and consequences  |
| Use hard data only  | Performance data is often collected on what is easy to measure, missing other critical information in the process                 |

Source: From Kaufman, R. (1997). Needs assessment basics

## **THE TRAINING NEEDS ANALYSIS PROCESS**

The U.S Office of Personnel Management (2011) identifies the training needs assessment process as:

1. Determine Organization Benefits of Needs Assessment - this part of the process will sell and help the decision makers and stakeholders understand the concept of the needs assessment. The key steps include:

- Identify key stakeholders
- Solicit support
- Describe desired outcomes that will contribute to mission objectives
- Clarify critical behaviors needed to achieve desired outcomes
- Define required drivers essential to sustain the critical behaviors

2. Plan - The needs assessment is likely to be only as successful as the planning.

- Set goals/objectives for the needs assessment
- Evaluate organizational (agency) readiness and identify key roles
- Evaluate prior/other needs assessments
- Prepare project plan
- Inventory the capacity of staff and technology to conduct a meaningful training skills assessment and analysis
- Clarify success measures and program milestones

3. Conduct Needs Assessment

- Obtain needs assessment data (e.g., review strategic plans, assess HR metrics, review job descriptions, conduct surveys, review performance appraisals)
- Analyze data

- Define performance problems/issues: occupational group/individuals
- Describe critical behaviors needed to affect problems/issues
- Determine and clarify why critical behaviors do not currently exist
- Research integrated performance solutions
- If training is the best solution, determine best training and development approach(es)
- Assess cost/benefit of training and development approach(es); build a "business case"
- Include organizational drivers needed to reinforce the critical behaviors that will affect problems/issues
- Describe how the critical behaviors will be monitored and assessed after implementation of the improvement plan

The results of the needs assessment allows the training manager to set the training objectives by answering two very basic questions: what needs to be done, and why is it not being done now?

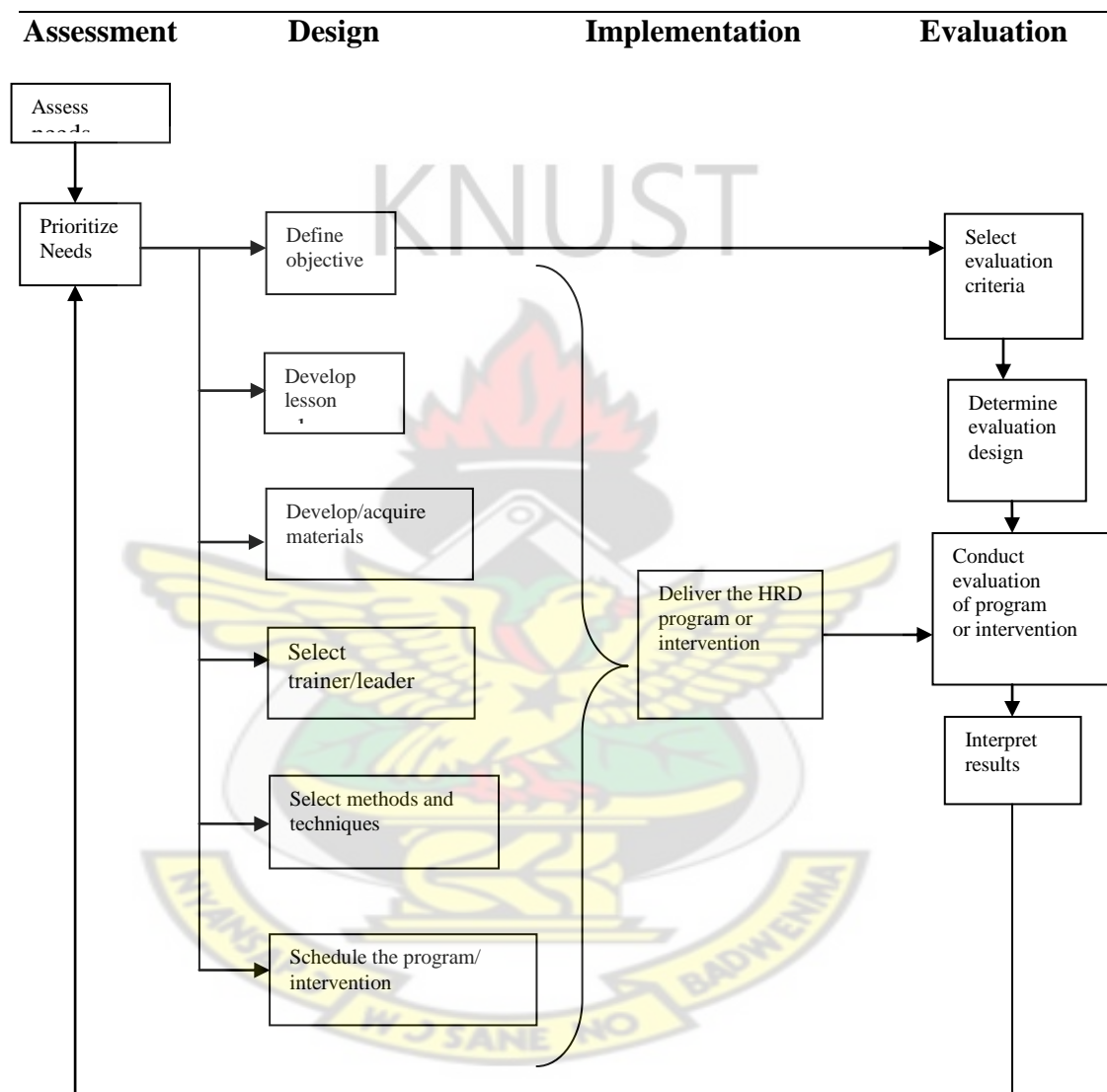
### **2.2.1 WHAT IS ANALYSIS?**

Analysis is the study we do in order to figure out what to do — Rossett & Sheldon (2001). The analysis phase is the building block of a training program. The basis for who must be trained, what must be trained, when training will occur, and where the training will take place are accomplished in this phase. The product of this phase is the foundation for all subsequent development activities. The analysis phase is often called a Front-End Analysis. During the Front-End Analysis a Needs Assessment or Analysis is performed to determine and articulate the business unit or



customer's learning, training, and performance needs (DeSimone, Werner, Harris, 2002). The training and human resource process model is outlined in figure1 below:

**Figure 1 Training and Human Resource Development Process Model**



Source: J. M. Werner and R. L DeSimone 2009, Human Resource Development, P 106.  
It is vital that each phase be connected to, and integrated with, each of the other phase (Kirkpatrick and Hawk, 2006)

## FACTORS THAT INFLUENCE TRAINING NEEDS

According to innovative training, the following factors influence training needs greatly

1. **Organization Needs :**

Organization Strategy: The organizational game plan is a rich source of training needs. Infosys trains its technicians in all the latest technologies. The formulation of these training programs is on the basis of the Organization strategy to be a dominant player in the IT area. The organizational strategy of Pharma Co. "X" is to invest more in R & D and generate new molecules or new processes for current products. This strategy delineates training needs such as Innovation, R & D structure, Research technologies, Knowledge sharing frameworks and Knowledge management system. An organization into telecom which has a strategy of being a leading player in Mobile networks would necessitate the development of competencies relating to 2G, 2.5G, 3G and intelligent networks. Thus training forms an integral part of the process of implementing Organization strategy.

Organization Development: Organizational development refers to enhancing the capability of the organization to produce the output desired. Therefore, if an organization wants to produce quality products and services, it needs to train its employees in Quality Control Tools, Quality Control Management tools and Quality Assurance Systems. Organizations interested in reducing waste , would need to train select task forces on the principles and application of Industrial engineering.

**Performance Research:** Performance Research is a process of mapping the processes, competencies and dominant mental model of a set of employees. It can be focused on either a department or a level in the organizational hierarchy such as "Sales Trainers" or " The front line sales personnel". It encompasses a holistic approach to enhancing the performance of a set of identified personnel.

Performance Research is the process through which training can have a direct and visible impact on performance.

**Paradigm Shifts:** Paradigm shifts are like juggernauts in the business arena. If an organization piggy backs on them, it gains. If it does not, it gets steamrolled by them.

**Training is the medium through which the power of technology shifts can be harnessed.** For example, VOIP (Voice over Internet Protocol) is a technology shift, which enables Subscriber Trunk Dialing (STD) as well International Subscriber Dialing (ISD) calls at one tenth of the regular rates. In spite of such massive gains, how many organizations are utilizing this technology? Scanning the environment for paradigm / Technology shifts has to be a part of the Training needs identification process. There are practically no organizations that practice this currently. More often than not, it happens because of the exhortation of a visionary leader and it stops happening as soon as the leader leaves.

**Competency based Performance Appraisal System:** The implementation of a competency based appraisal system, conceptualized on the basis of job analysis gives credibility and validity to the appraisal process. This has a cascading impact on the training needs identified through it. Training needs evolve not only out of competency gaps, but also competency strengths. Training has to be focused not only on filling competency gaps but also on enhancing competency strengths. Training depths generally focus all their effort on filling competency gaps rather than enhancing already existing competency strengths.

**Opportunities for New Competency development:** Once the training needs have been identified, the trainer in charge focuses on fulfilling them. Consequently, the trainer in charge tends to reject new opportunities for

competency development, if they do not figure in the set of training needs identified. Trainers need to understand that all the knowledge in the universe is not available as of now. Knowledge is in a continuous state of development. Thus we need to be open up to explore knowledge frontiers.

### 2.3.0 LEVELS OF NEEDS ANALYSIS

Training Needs can exist on any of at least three levels, considering the organization, the job/task, and the individual. To ensure an effective HRD effort, needs must be measured on each level. Three types of assessment must be conducted: an organizational analysis, a task analysis and a person analysis (McGehee and Thayer 1961). According to Werner and DeSimone, 2009 each level of assessment measures different aspect of the organization (see table 2).

**Table 2: Level of Needs Assessment**

| Level                     | What Is Measured  |
|---------------------------|---|
| Strategic/ Organizational | Where is training needed and in what conditions will the training be conducted? |
| Task                      | What must be done to perform the job effectively?                               |
| Person                    | Who should be trained? What training do they need?                              |

Strategic/organizational analysis suggests where in the organization training is needed and under what conditions it will occur. Task analysis explains what must be done to perform a job or complete a process successfully. Person analysis reveals who needs to be trained and what kind of training they need.

The University Oxford's Continuing Professional Development Center 2011, identifies the levels for conducting Learning Needs Analysis as:

1. Needs of the Learning Organization
2. Team/Departmental Learning Needs
3. Occupational Learning Needs
4. Personal Learning Needs

Comparing this to the levels identified by Werner and DeSimone, 2009, Team/Departmental needs have been introduced. This thus allows for a more detailed analysis of learning needs. According to Phillips & Phillips, 2002, there are four categories of analysis:

- Business Needs are linked to results
- Job Performance Needs are linked to behavior
- Training Needs are linked to learning
- Individual Needs are linked to reaction

We now take a look at the levels suggested by Werner and DeSimone 2009, in details as follows:

### **2.3.1 STRATEGIC/ ORGANIZATIONAL ANALYSIS**

Needs assessment at the organization level is usually conducted by performing an organizational analysis. Organizational analysis is a process used to better understand the characteristics of an organization to determine where training and HRD efforts are needed and the conditions under which they should be conducted.

#### **2.3.1.1 COMPONENTS OF A STRATEGIC/ORGANIZATIONAL NEEDS ANALYSIS**

This type of analysis requires a broad or whole-system view of an organization and what it is trying to accomplish. The organizational

characteristics studied may include goals and objective, reward systems, planning system, delegation and control system and communication systems.

According to Irwin Goldstein, an organizational analysis should identify:

1. Organizational goals
2. Organizational resources
3. Organizational climate
4. Environmental constraints

Each of these factors provides important information for planning and developing HRD programs and is described further in the following sections.

**Organizational Goals:** Understanding an organization's goals and strategies provides a starting point in identifying the effectiveness of the organization. Areas where an organization meets its goals probably don't require training efforts, but should be monitored to ensure that opportunities for improvement and potential problems are identified early. Effective areas can be used as models, and as a source of ideas of how things can be done more effectively in other areas. Areas where goals are not being met should be examined further and targeted for HRD or other appropriate HR or management efforts.

**Organizational Resources:** An awareness of an organization's resources is particularly useful in establishing HRD needs. Obviously, the amount of money available is an important determinant of HRD efforts. In addition, knowledge of resources, such as facilities, materials on hand, and expertise within the organization, also influences how the HRD is conducted. Resource availability can dictate some of the options worth considering when considering and implementing HRD programs and can influence the priorities



given to HRD needs. For example, if there are no classroom or conference room facilities within an organization, the scheduling and location of an HRD program that requires such facilities can become very difficult and very expensive. In this case, it may be necessary to use an off-site location, such as a conference center or hotel, or to schedule the program in the cafeteria after working hours.

**Organizational Climate:** The climate in an organization is an important factor in HRD success. If the climate is not conducive to HRD, designing and implementing a program will be difficult. For example, if managers and employees do not trust one another, employees will not participate fully and freely in a training program. Similarly, if problem exist between senior and middle management, as has happened in many organizations during restructuring, middle managers may resist or not fully corporate in a training effort, seriously reducing training effectiveness

**Environmental Constraints:** Environmental Constraints include legal, social, political, and economic issues faced by an organization. According to Pearce (2007), Constraints fall within the threat area of an organizational SWOT (strength, weaknesses, opportunities, and threats) analysis.

Demand for certain types of HRD programs can be affected by these constraints.

Knowledge of legal issues can ensure that an HRD effort is in compliance and will not itself be a source of problems. For example, equal employment opportunity goals should be considered when determining how people will be assigned to a training program, especially if the program is a

prerequisite for entry into a particular job. Similarly, economic issues, such as increased competition, can also have an impact on HRD programs. If an organization decides to reduce staff as part of a cost-cutting program, training may be necessary to ensure that employees who remain will be able to perform the task performed by the laid-off workers.

### **2.3.1.2 ADVANTAGES OF CONDUCTING A STRATEGIC /ORGANIZATIONAL ANALYSIS**

As discussed earlier, an organizational analysis reveals where HRD is needed and the organizational conditions that may affect the HRD effort. Knowledge of these issues ensures that all HRD programs are tied to the organization's strategy and mission, which is crucial to success.

Communicating the link between HRD and the organization's strategic plan to operating managers and employees makes the importance of HRD programs clear. This may also generate support for HRD efforts and increase the motivation of those being trained.

One way to establish this connection is to link organizational analysis with the strategic planning process, especially because much of the same information is obtained in both procedures. The strategic plan can be a valuable source of information for organizational analysis, whereas HRD efforts can become a major component of carrying out the strategic plan. For example if an insurance company decides as part of its strategic plan to expand the services it offers to clients (e.g., pension management), it is likely that the current employees will require training in the new service area to ensure successful implementation of the plan. Carnevale, Gainer, and Villet



(1991) provide a list of questions that can be used to access strategic issues. A sampling of these questions is provided in table 3 below:

**Table 3: Question to Ask to Obtain Strategic Information in an Organization Analysis:**

| Question to Ask to Obtain Strategic Information in an Organization Analysis |   |
|---|---|
| <b>Broad Strategic Issues</b>   |   |
| 1.  | Is the organization's industry evolving or stable? What do the growth trends of competitors look like? Who are the main foreign and domestic competitors, and what is the organization's main advantage over these competitors? |
| 2.  | Why has the organization been successful in the past?   |
| 3.  | What new strategy does the organization plan to use? If new technology is been planned, when will it become available?  |
| 4.  | Are innovations anticipated that could change the competitive playing field?  |
| 5.  | What new management philosophies or procedures will be instituted by the organization? When?  |
| 6.  | Are there any regulatory issues. Current, pending, or anticipated, that could influence strategic considerations?   |
| 7.  | What functional strategies will be employed by the various divisions or operating units to effect the over archiving strategy? Why? How?  |
| <b>Human Resource Issues</b>  |   |
| 1.  | What are the current strengths and weaknesses of the workforce?   |
| 2.  | What changes if any, must occur in the job(s), organizational culture, and skills level of the workforce?   |
| 3.  | Is the organization's overall strategy likely to result in layoff and turnover? How much is anticipated?  |
| 4.  | If applicable, how will union contracts be affected? What is the strategic role of the union?   |
| 5.  | What HRM policies should be reviewed in light of the organization's strategic effort?   |
| 6.  | What are the training and HRD implications of the overachieving strategy? How could training/ HRD help the organizations reach any or all its strategic goals?  |
| 7.  | What kind of specific training and HRD interventions are needed? Does the organization have in-house capability to implement the necessary programs? Are there outside experts who can assist? Who are they?                    |
| 8.  | How has training and HRD been regarded by the workforce in the past? By management? How credible are the programs, trainers, and other HRD professionals?   |
| 9.  | What delivery methods are the most cost effective and practical for each program?   |
| 10.   | What kind of HRD evaluation process is currently being used? Does it provide information on return on investment (ROI)? If not, would such a process contribute to the strategic management of the organization?                |
| 11.   | Is there a formal procedure to ascertain if current training/HRD is appropriate in light of new strategic, or, alternatively, to identify training needs that will be dictated by new strategies?                               |
| 12.   | Do HRM functions other than training and HRD need to be reviewed? Should they be modified?  |

Source: Carnevale, A. P., Gainer, L. J., & Villet, J. (1991).

**Table 5: Sources of Data for Organizational Needs Analysis**

| Data Source Recommended                | HRD/Training Need Implications   |
|--|--|
| 1. Organizational Goals and Objectives | Where HRD or training emphasis can and should be placed; these provide normative standards of both direction and expected impact, which can highlight deviations from objectives and performance problems. |
| 2. Human Resource(Manpower) Inventory  | Where HRD/training is needed to fill gaps caused by retirement, turnover, age, etc.; This provides an important  |

|  |  |
|--|--|
|  | demographic database regarding possible scope of training needs.   |
| 3. Skills Inventory  | Number training time per job, of employees in each skill group, knowledge and skill levels, etc.; this provides an estimate of the magnitude of the specific needs for HRD/training; useful in cost-benefit analysis of HRD projects   |
| 4. Organizational Climate Indexes<br>Labor-Management data – strikes, lockouts, etc. Grievances, Turnover, Absenteeism, Suggestion, Productivity, Accidents, Short-term sickness, Observation of employee behavior,<br><br>Attitude surveys<br><br>Customer complaints | These “quality of working life” indicators at the organizational level may help focus on problems that have HRD/training components; all of these items related to either work participation or productivity are useful both in discrepancy analysis and in helping management set a value on the behavior it wishes improve once HRD or training has been established as relevant solutions<br>Good for locating discrepancies between organizational expectations and perceived results<br><br>Valuable feedback; look especially for patterns and repeat complaints |
| 5. Analysis of effective indexes, Cost of labor, Cost of materials, Quality of product, Equipment utilization, Cost of distribution, Waste, Downtime, Late deliveries Repairs  | Cost accounting concepts may represent ratio between actual performance and desired or standard performance  |
| 6. Changes in System or Subsystem  | New or changed equipment may present HRD or training problems  |
| 7. Management Request or Management Interrogation  | One of most common techniques of HRD/training needs determination  |
| 8. Exit Interviews   | Often information not otherwise available can be obtained in these; problem areas and supervisory training needs especially  |
| 9. MBO or Work Planning and Review Systems   | Provides performance review, potential review and long-term business objectives; provides actual performance data on recurring bases so that baseline measurement may be known and subsequent improvement or deterioration of performance can be identified and analyzed   |

Source: Moore and Dutton, (2005).

### 2.3.1.3 METHODS OF STRATEGIC/ ORGANIZATIONAL ANALYSIS

Strategic/ Organizational Analysis methods depend on the particular organization. A list of data source is available for determining training and HRD needs (see table 4). The list includes the following:

Human resource inventories (formally known as manpower inventories), Skills inventories, Organizational climate measures and efficiency indexes

Some of these sources such as efficiency index are continuously monitored by many organizations as part of the normal control procedures

and the data are readily available. Ferdinand Tesoro and Jake Tootson (2000), of Dell Computers provide some excellent guidance for using organizational measures as the basis for training and performance improvement efforts. Other sources, such as organizational climate, may require the administration of an employee survey. Such survey can be designed by the organization or purchased commercially. Goldstein (1986) provides a list of questions to ask during an organizational analysis:

1. Are there any unspecified organizational goals that should be translated into training objectives or criteria?
2. Are the various levels in the organization committed to the training objectives?
3. Have the various levels or participating units in the organization been involve with developing the program, starting with the assessment of the desired end results of training?
4. Are key individuals in the organization ready to accept the behavior of the trainees, and also to serve as models of the appropriate behavior?
5. Will trainees be rewarded on the job for the appropriate learned behavior?
6. Is training being learned to overcome organizational problems or conflicts that acquire other types of solutions?
7. Is top management willing to commit the necessary resources to maintain the organization and work flow while individuals are being trained?

According to DeSimone and Werner (2009), although it will be optimal to conduct complete organizational analysis on regular basis, resource and time limitations often makes this difficult. At the very least, HRD managers and professionals should continuously monitor the organization's environment, goals, and effectiveness by taking advantage of information already collected by the organization. This responsibility is increasingly expected of all managers and supervisors (and many employees), as the environment becomes increasingly more turbulent and competition more fierce.

The second level of needs assessment: task analysis.

### 2.3.2 TASK ANALYSIS

Task analysis (some call operational analysis) is “a systematic collection of data about a specific job or group of jobs used to determine what employees should be thought to achieve optimal performance” Moore and Dutton (1978).

Results of a task analysis typically includes the appropriate standards of performance, how task should be performed to meet these standards, and the knowledge, skills, abilities, and other characteristics (KSAOs) that employees need to possess in order to meet the standards. The table below lists a variety of data sources available for a task analysis, including job description, observing a job, asking questions about a job, and reviewing literature about a job.

**Table 6: Sources of Data for Task Needs Analysis**

| Sources of Data for Task Needs Analysis |  |
|---|--|
| Technique for Obtaining Job Data        | HRD /Training Need Implications  |
| 1. Job Description                      | Outlines the jobs in terms of typical duties of typical duties and responsibilities but is not meant to be all-inclusive; helps define performance discrepancies |
| 2. Job Specification or Task Analysis   | List specified tasks required for each job; more specific  |

|  |  |
|--|--|
|  | than job description; specifications may extend to judgments of knowledge, skills, and other attributes required of job incumbents   |
| 3. Performance Standards   | Objectives of the tasks of job and standards by which they are judged; this may include baseline data as well  |
| 4. Perform the Job   | Most effective way of determining specific task but has serious limitations the higher level of the job in that performance requirements typically have longer gaps between performance and resulting outcomes |
| 5. Observe Job-Work Sampling   |  |
| 6. Review Literature Concerning the Job, Research in other industries, Professional journals, Documents, Government sources, Ph.D. and master's theses | Possibly useful in comparison analysis of job structures but far removed from both unique aspects of the job structure within any specific organization and specific performance requirements                  |
| 7. Ask questions About the Job<br>Of the holder<br>Of the supervisor<br>Of high management   |  |
| 8. Training Committees or Conferences  | Inputs form several viewpoints can often reveal training needs or HRD/training desires   |
| 9. Analysis of Operating Problems<br>Downtime reports<br>Waste<br>Repairs<br>Late deliveries<br>Quality control  | Indications of task interference, environmental factors, etc.  |
| 10. Card sort  | "How to" statements sorted by training importance  |

Source: Academy of Management Review by Moore, M. L., Dutton, P. (2005)

Although there is general agreement about the purpose of task analysis, there are differing views of how it should be accomplished. Werner and DeSimone (2009) combine the approaches used by others into the following five-step processes

1. Develop an overall job description
2. Identify the task
  - a. Describe what should be done in the task
  - b. Describe what is actually done in the task
3. Describe KSAOs needed to perform the job
4. Identify areas that can benefit from training
5. Prioritize areas that benefit from training



### 2.3.2.1 THE TASK ANALYSIS PROCESS

There are five steps involved in task analysis as outline below:

**Step 1: Overall Job Description.** The first step in the process is developing an overall description of the job or jobs being analyzed. A job description is a narrative statement of the major activity involved in performing a job and the conditions under which these activities are performed. In some organizations, job descriptions are readily available and updated regularly so that they accurately reflect the job as it is performed. If this is the case, the HRD professional should obtain and review the description. Without up-to-date job description, however, it may be necessary to conduct a job analysis.

**A job analysis** it is a systematic study of a job to identify its major components. The job analysis process (described in detail by Geal (1998) and Gatewood, Field, and Barrick(2008)) generally involves a job being performed; asking job incumbents and supervisors questions about the job, tasks, working conditions, and KSAOs; examining the outcomes of the job; and reviewing relevant literature about the job. Sometimes the task portion of the job analysis is referred to as the job description, where the KSAO portion is called the **job specification**; however, both task and KSAO portion are generally included in written job descriptions.

Even if a current job description is already available, it is valuable to observe job as it is performed –this provides a sort of reality test that can give the HRD professional a clear idea about the task and the conditions employees face.

**Step 2: Task Identification.** Task Identification focuses on the behaviors performed within a job. In task identification, the following information about a job is determined and clearly described:

- The major task within the job
- How each task should be performed(i.e., performance standards )
- The variety of performance (how the tasks are actually performed in a day-to-day operation)

Both performance standards and performance variability are critical to an effective needs analysis. Although the standards describes what should be done information about the variability of performance shows is done. This allows an HRD professional to identify discrepancies that should be reminded and what trainees should be capable of the conclusion of training. Both are important in developing training objectives.

Five methods for task identification include:

1. Stimulus-response-feedback
2. Time sapling
3. Critical incident technique
4. Job inventories
5. Job-duty-task method

**The Stimulus-response-feedback** method breaks down task into three components (Miller 1962). The first component is the stimulus, or cue, that lets an employee know it is time to perform a particular behavior. The second component is the response or behavior that the employee is to perform. The third component is the feedback the employee receives about how well the behavior was performed. As an example, for a teacher involved

in giving students career guidance, the stimulus would be the “need to respond to student’s academic goals” and the appropriate response would be to “provide a list of career options to students”

This task identification method results in a list of the cues, behaviors, and feedback that make up each task involved in a job. It is well suited for jobs with relatively simple tasks that can be directly observed, whether by a supervisor, the job incumbent, or a trained analyst (Wexley & Latham, 2002).

**Time sampling**, the second task identification method involves having a trained observer watch and notes the nature and frequency of an employee’s activities. By observing at random intervals over a period of time, a clear picture of a job is understood and recorded.

The **critical incident technique (CIT)** developed by John Flanagan can also be used for task identification. The CIT involves having individuals who are familiar with job record incidents of particularly effective and ineffective behavior that they have seen over a period of time (e.g., one year). This can be done with individuals or in groups. For each incident, the observer describes circumstances and specific behaviors involved and suggests reasons why the behavior is effective or ineffective. The CIT results in an understanding of what is considered both good and poor performance. Cardy and Sellarajan (2006), provide an interesting example of the use of the critical incident technique to identify unethical work behaviors e.g., deception, padding expense accounts, and missing company resources.

A **job inventory questionnaire** is a fourth approach to task identification. A questionnaire is developed by asking people familiar with a job to identify all of its tasks. This list is then given to supervisors and job



incumbents to evaluate each task in terms of its importance and the time spent performing it. This method allows for inputs from many people and gives numerical information about each task that can be used to compute indexes and analyzed with statistics. Winfred Arthur and colleagues recently developed three task analysis scales that focus on team-level tasks. All three were found to be reliable and could be used for team training interventions.

Finally, the fifth approach is the **job-duty-task method**. In this method, the job is divided into its subparts, providing a comprehensive list that identifies the job title; each of its duties (and the task and subtask that make up that duty); and, finally, the knowledge, skills, abilities, or other characteristics (KSAOs) required to perform each subtask.

**Step 3: Identify What It Takes to Do the Job.** Successful task performance requires that employees possess the KSAOs to perform the task. The HRD professional must specify the KSAOs because it is these competencies (reviewed in table 7 below) that employees must develop or acquire during the training programme.

**Table 7: Definitions of Knowledge, Skill, Ability, and Other Characteristics (KSAOs)**

| Definitions of Knowledge, Skill, Ability, and Other Characteristics (KSAOs) |   |
|---|---|
| Knowledge   | An understanding of a body of information, usually of a factual or procedural or procedural nature, that makes for successful performance of task                           |
| Skill   | An individual's level of proficiency or competency in performing a specific task; level of competency is usually expressed in numerical terms                               |
| Ability   | A more general, enduring traitor capability an individual possesses when he or she first begins to perform a task, e.g., the power to perform a physical or mental function |
| Other Characteristics   | Includes personality, interests, and attitudes  |

Source: Gatewood/Field/Barrick (2008)

As noted earlier, a thorough job analysis will contain this information in the job specification section. If this information is not available or is not current, the HRD professional can determine these factors by questioning supervisors, job incumbents, and other experts and by reviewing relevant literature. Clear KSAO statements should be written and then evaluate as to their importance to job performance, learning difficulty, and the opportunity to acquire them on the job. Information on KSAOs required to perform a job is valuable in determining the focus of an HRD program. Some KSAOs such as oral and written communication skills or knowledge of safety procedures are necessary for effective performance in program that can be offered to employees in a wide range of jobs.

**Step 4: Identify the Areas That Can Most Benefit from Training or HRD.**

In this step, the focus is on determining which tasks and capabilities should be included in HRD programs. Both rating of task as well as rating KSAOs should be examined. Task training should be studied for their importance; time spent, and ease of acquisition. KSAO ratings should be studied for their importance, difficulty of learning, and opportunity to acquire them on the job. The tasks and KSAOs receiving the highest ratings should be considered the primary candidates for inclusion in HRD programs.

Care must be taken to balance the concerns raised by these ratings. For example, a high rating on time spent and ease of learning may indicate that a particular task should be included in training. However, if that same task is also rated low in importance to successful job performance, it may not be worth the time and effort involved in training (or perhaps less expensive training methods can be used). It is also important to remember that not all

problems are appropriately dealt with through HRD programs. Other HR or management approaches may be better suited for particular issues and situations.

**Step 5: Prioritize Training Needs.** At the end of Step 4, it should be clear which task and KSAOs could benefit from training. These tasks and KSAOs should be prioritized to determine which ones should be addressed first. Again, inspection of the ratings provided in step 2 and 3 can facilitate the prioritization process.

### 2.3.3 PERSON ANALYSIS

Person Analysis is directed at determining the training needs of the individual employee (DeSimone, R. L., Werner, 2005). The focus is typically on how well each employee is performing key job tasks, but this process may identify a wide range of both common and unique HRD needs. Someone who can observe the employee's performance on a regular basis is in the best position to conduct a person analysis. Traditionally, person analysis has involved an employee and, that employee's immediate supervisor. Depending on the nature of an individual's work, that employee's peers, customers, and subordinates may also be in a position to provide information that can be used to identify person level needs. In fact, an evaluation approach called 360-degree performance appraisal uses as many of these sources as possible to get a complete picture of an employee's performance. Regardless of what source is used, it is important to consider employee reactions to the assessment of their skills and training needs.

DeSimone and Werner further hold that, immediate supervisors play a particularly important role in person analysis. Not only are they in a position to observe employee performance, but it is also their responsibility to do so. Also, access to HRD programs in many organizations requires the supervisor's nomination and support. Many methods of person assessment require an effective supervisor to implement them properly.

The source for person analysis data includes performance evaluation, direct observation, tests, questionnaires, and critical incidents as sources of information available for person assessment (see table 8).

**Table 8 Data Source Available for Person Needs Assessment**

| <b>Data Source Available for Person Needs Assessment</b>  |   |
|---|---|
| <b>Technique or Data Obtained</b>   | <b>HRD/Training Need Implication</b>  |
| 1. Performance Data or Appraisals as Indicators of Problems or Weaknesses<br>Productivity<br>Absenteeism or tardiness<br>Accidents<br>Short-term sickness<br>Grievances<br>Waste<br>Late deliveries<br>Product quality<br>Downtime<br>Repairs<br>Equipment utilization<br>Customer complaints | Includes weaknesses and areas of improvement as well as strong points; easy to analyze and quantify for purpose of determining subject and kinds of training needed; these data can be used to identify performance discrepancies |
| 2. Observation Work Sampling  | More subjective technique but provides both employee behavior and results of the behavior   |
| 3. Interviews   | Individual is only one who knows what he (she) believes he (she) needs to learn; involvement in need analysis can also motivate employees to make an effort to learn  |
| 4. Questionnaires   | Same approach as the interview easily tailored to specific characteristics of the organization; may produce bias through the necessity of prestructured categories  |
| 5. Tests<br>Job knowledge<br>Skills Achievement   | Can be tailor-made or standardized; care must be taken so that they measure job-related qualities   |
| 6. Attitude Surveys   | Useful in determining morale, motivation, or satisfaction of each employee  |
| 7. Checklists or Training Progress Charts   | Up-to-date listing of each employee's skills; indicates future training requirements for each job   |
| 8. Rating Scale   | Care must be taken to ensure relevant, reliable, and objective employee ratings   |
| 9. Critical Incidents   | Observed actions that are critical to the successful or unsuccessful performance of the job   |
| 10. Diaries   | Individual employee records details of his (her) job  |

|   |  |
|---|--|
| 11. Devised Situations<br>Role play<br>Case study<br>Conference leadership<br>Training sessions<br>Business games<br>In-baskets | Certain knowledge, skills and attitudes demonstrated in these techniques   |
| 12. Diagnostic Rating   | Checklists are factor analyzed to yield diagnostic ratings   |
| 13. Assessment Centers  | Combination of several of the above techniques into an investment program  |
| 14. Coaching  | Similar to interview one-to-one  |
| 15. MBO or Work planning and Review Systems   | Provides actual performance data on a recurring basis related to organizational (and individually or group-negotiated standards) so that dateline measurements may be known and subsequent improvements or deterioration of performance may be identified and analyzed; this performance reviewed and potential review is keyed to large organization and objectives |
| Source: Moore M. L., Dutton, P (2005)   |  |

In addition, for individuals recently hired into an organization, the information collected as part of the selection process can also be used to determine any developmental needs that the individual has.

Further, Oxford University's (CPD) says, depending on what is collected, it is important to investigate the most appropriate information to guide the learning needs analysis e.g. :

- sufficient data is collected;
- limitations of data are recognized;
- Opinions are carefully investigated to see if they are justified.

### 2.3.3.1 COMPONENTS OF PERSON ANALYSIS

In whatever manner the data for person analysis is collected, an effective person analysis should consist of two components: summary person analysis and diagnostic person analysis. **Summary person analysis** tries to discover the reason for an employee's performance. Diagnostic person analysis tries to discover the reasons for an employee's performance.



Effective performers may be the source for ideas on how to improve employee performance, whereas of ineffective performers can identify what interventions (HRD or otherwise) are needed to improve performance.

Since current performance deficiencies make up only one type of need. Therefore, an effective person analysis should identify future developmental needs as well.

### **2.3.3.1 PERFORMANCE APPRAISAL IN THE PERSON ANALYSIS PROCESS**

Performance appraisal can be a valuable tool for collecting person analysis data (Gray and Hall, 1997). However, although it may be tempting to think that performance appraisal by itself can be the sole source of person analysis information, this view is shortsighted. In reality, using performance appraisal in needs analysis requires a manager to have access to a variety of different pieces of information and make a number of complex decisions. A model of performance appraisal in the person analysis process begins with the following steps:

1. Perform or have access to a complete, accurate performance appraisal
2. Identify discrepancies between the employee's behavior and/or traits and those required for effective performance
3. Identify the source of the discrepancies
4. Select the intervention appropriate to resolve the discrepancies

Two steps in this process bear further comment. First, one should not assume that performance appraisal information is necessarily complete or accurate.



Unfortunately, conditions for conducting performance appraisal and analysis are often less than ideal, with many potential problems, such as:

1. There can be enormous costs and complexity when considered at an organization wide level
2. The ability of the manager to make accurate judgment is questionable given evidence of rating errors and biases in making casual attributions
3. The rating system must include all areas of required performance that can be identified
4. Intentions to use performance appraisal data for needs analysis must be specified before the system is developed, operational zed, and implemented
5. Rates must be motivated to make accurate performance rating
6. The manager or training professional must be able to match deficiencies identified with specific remedial activities.

#### **2.3.3.2 DEVELOPMENTAL NEEDS**

Person analysis data are also used to define developmental needs, which can be identified during the periodic performance evaluation. The primary use of developmental data is for maintaining and increasing the knowledge, skills, and abilities of each employee. However, the information can also be important to career development by preparing the employee for future job responsibilities.

A skills inventory can also help determine a person's needs for training. This accesses employees' KSAOs by examining their education, training, experience, certification, performance reviews, and recommendations.

Although this type of information is traditionally used to assess the readiness of individuals to take on higher levels of responsibility (a promotion), it can also be used for training needs assessment. Some organizations analyze this information to determine the best strategy for developing their human resources. For instance, if the organization is contemplating changes that require new skills, the skills inventory may provide necessary information for devising new training or other HRD programs.

#### **2.3.3.3 THE EMPLOYEE AS A SOURCE OF NEEDS ASSESSMENT INFORMATION**

Another source of information for training needs is employees themselves. Two studies provide some useful information regarding the accuracy of employees' self-rating of training needs.

McEnery and McEnery (1987) compared self-and supervisory ratings of training needs for 200 managers and professionals. They found that although self-rating were more lenient than supervisory ratings, self-ratings exhibited less halo error (that is allowing an overall impression to guide the ratings rather than evaluating each item separately). They also found that the two sources of ratings were not significantly related and that self-ratings discriminated among aspects of performance more than supervisory ratings did. They concluded that self-rating of training needs may be a useful, valid part of a needs assessment process.

#### **2.3.3.4 THE “BENCHMARKS” SPECIALIZED PERSON ANALYSIS INSTRUMENT**

One of the options in the collection person analysis data is to design an instrument that can be used for a specific population of interest (for instance, clerical workers or supervisors). This can be especially useful if the organization’s HRD strategy targets a category of employees for development needs of managers.

### **2.4 PRIORITIZING HRD NEEDS**

Assuming that a needs assessment reveals multiple needs, management and the HRD staff must prioritize these needs. As in any organizational function, limited resources are usually available for the HRD effort. Decisions must be made about what resources – including facilities, equipment, materials, skilled personnel, travel, and consultant fees – will be used in HRD. A central question to ask in this process is what is the potential gain or return on investment from various options? The project impact on organizational performance must always be kept in mind when prioritizing HRD needs (Robinson & Robinson, 1998).

#### **2.4.1 PARTICIPATION IN THE PRIORITIZATION PROCESS**

The prioritization of HRD needs works best when individuals throughout the organization are involved. Because HRD programs are intended to serve a specific area or areas of an organization, representatives from those areas should have input in this decision. Some HRD departments regularly solicit ideas from employees, and this information can be used to

refine and improve ongoing programs, as well to gauge the demand for future programs. With this input, there is a greater likelihood that more employees will perceive the HRD programs as being relevant to the organization and to themselves. By involving others in critical HRD decisions, there is a greater likelihood that more people in the organization will support the HRD effort.

#### **2.4.2 THE HRD ADVISORY COMMITTEE**

One way to continuously reflect the needs of employees and assist in prioritizing needs is to establish an HRD review needs assessment and evaluation data and offer advice on the type and content of HRD programs to be offered. The advisory committee should be composed of members from a cross-section of the organization. This provides different perspectives on HRD needs and can create a broader level of support from all parts of the organization. The organization should organize those employees who volunteer their time to serve on advisory and other committees. This includes the recognition that their time may take employees away from their normal job responsibilities.

#### **2.4.3 ARE THE NECESSARY SKILLS AVAILABLE?**

University of Oxford Continuing Professional Development Centre, 2011 (Department for Continuing Education) states that, the circumstances in which an organization operates are continually in a state of change and it is essential that employees have the skills and behavior to address these issues whether they involve new products, new services, new markets etc.

Many activities within an organization are routine or planned in advance and therefore should be regularly assessed in order to determine the extent to which training and development are necessary. This checklist can be used as a prompt to identify areas that may require training to ensure smooth transitions and prevent bottlenecks.

**Table 9: Checklist for identifying areas for Training**

|                       |                          |
|-----------------------|--------------------------|
| • Appraisal           | • New markets            |
| • Assessment Centres  | • New procedures         |
| • Audit               | • New products           |
| • Critical Incidents  | • New standards          |
| • Downsizing          | • New systems            |
| • Induction Training  | • Other training events  |
| • Internal promotions | • Performance Management |
| • Internal transfers  | • Skills shortages       |
| • New equipment       | • Succession Planning    |
| • New legislation     |                          |

### Skills Checklist

Below is a list of the main training areas which are to be found in many organizations. It can be used as a menu to identify areas that may not currently be addressed.

**Table 10: Training Programmes - Skills Checklist**

|                                      |                                  |
|--------------------------------------|----------------------------------|
| • Accounting                         | • Emotional Intelligence         |
| • Appraisal Skills Training          | • Employment Law                 |
| • Assertiveness Workshop             | • Equal Opportunities Training   |
| • Business Communication             | • Executive Leadership           |
| • Business Ethics                    | • Financial Skills               |
| • Business Strategy                  | • Goal Setting                   |
| • Business Writing Skills            | • Harassment                     |
| • Career Development                 | • Human Resource Development     |
| • Change Management                  | • Human Resource Management      |
| • Coaching & Mentoring Skills        | • Induction Programme            |
| • Conflict Management                | • Interviewing Skills/Techniques |
| • Consulting – Internal and External | • Leadership                     |
| • Continuous Improvement             | • Managing Conflict              |
| • Creativity                         | • Managing Difficult People      |
| • Customer Service training          | • Managing Resources             |
| • Customer Relationship Management   | • Marketing Introduction to      |
| • Diversity Training                 | • Meeting Skills                 |
| • Drug / Substance Abuse             |                                  |



|                                 |
|---------------------------------|
| • Motivation                    |
| • Negotiating Skills            |
| • Performance Appraisal         |
| • Personal Assistant Skills     |
| • Personal Efficiency Programme |
| • Presentation Skills           |
| • Project Management            |
| • Quality Management            |
| • Selling Essentials            |
| • Small Business Management     |
| • Strategic Management          |

|                           |
|---------------------------|
| • Stress Management       |
| • Supervisory Skills      |
| • Supply Chain Management |
| • Report Writing          |
| • Team Building           |
| • Team Skills             |
| • Team Leader Skills      |
| • Telemarketing Skills    |
| • Time Management         |
| • Train the Trainer       |
| • Training Skills         |
| • Workplace Safety        |
| • Workplace Violence      |

## 2.5 THE BANKING INDUSTRY IN GHANA

### The Banking and Non-Bank Financial System/Structure

The banking industry has evolved over the years from 16 (universal/commercial) banks plus a handful of other bank and non-bank financial institutions in 1994 to 200 bank and non-bank financial institutions including Universal Banks (26), Rural & Community Banks (136), Finance Houses (19), Savings & Loans companies (18) and Mortgage Company (1). Besides, there are over 1,300 Susu Collectors, which together have changed the landscape of the banking sector beyond recognition.

XDS Data Limited was issued with license in April 2009 and became the first credit reference bureau in Ghana to provide credible information on prospective borrowers. The company has launched its service to the industry in mid 2010.

### Branchless Banking

Following the issuance of guidelines on branchless banking in 2008, three companies namely Scancom Ltd, Afric Express Gh. Ltd and e-transact



Gh. Ltd, in collaboration with some banks introduced money service products through the use of mobile phones. The services offered included the purchase of airline ticket, money transfer, cash deposit, cash withdrawal, balance enquiry, credit top-up and utility bills payment. The rationale for the mobile money service was to offer mobile phone users the opportunity to access banking services without necessarily maintaining bank accounts. Most of the banks were trained by the various service providers on the use of this technology

### **Payments System**

Major developments in the payments system is evidenced by the introduction of new processes of clearing cheques and other paper payment instruments as discussed below:

#### **Cheque Codeline Clearing with Cheque Truncation System**

The implementation of the cheque codeline clearing (CCC) with cheque truncation project was intensified in the year. An important objective of the project was to reduce the cost of paper handling of instruments by truncating cheques at the collecting banks, while at the same time reducing payment floats by lowering the cheque clearing cycle from the current 3-8 days to 2 days nation-wide. The CCC system became operational in the Accra Clearing Zone on September 16, 2009, involving the participation of all the clearing banks. The system requires that all collecting banks capture electronically the image and codeline data of cheques and transmit same to the clearing house for clearing and settlement. The Bank of Ghana transferred the day-to-day management of the cheque clearing process to the Ghana

Interbank Payment and Settlement Systems Ltd (GhIPSS). Here again training programmes were organized by the central bank and GhIPSS for affected staff before implementations

### **National Switch and Smartcard Payments System (e-zwich)**

The Bank of Ghana (central bank), in collaboration with the banking industry has launched a national payment system infrastructure and a common platform or switch for all commercial banks, the numerous rural banks and savings and loans companies. This new payment system goes by the name “e-zwich” was launched on April 28, 2008. **A private company, the Ghana Interbank Payment and Settlement System (GHIPSS) was formed to manage the new payment and settlement infrastructure with the banks as part of the governing board.** At the end of 2009, all clearing banks, rural and community banks and eight out of the fourteen savings and loans companies were on the National Switch with the number of smartcard holders increased by 128.6 per cent to 322,907. The major transaction types on the Switch were cash deposits, cash withdrawals, transfer of e-money, sales and purchases, card to bank, loading and withdrawal of wages & salaries, among others. The first three (3) biometric-only ATMs were put into operation in 2009. Work also progressed on the production of combined biometric and PIN-based ATMs for deployment in 2010.

GhIPSS has currently trained tellers of various banks on the use of the Point of Sale (POS) terminals. This was immediately followed by mass production and issuance of the smart cards. Plans are underway to train ATM custodians on the Ezwich compliant ATMs to be deployed.

## **Competition and Information Technology (IT) Infrastructure**

Banks in the industry focused on enhancing and promoting existing products to improve visibility and upgraded banking IT platforms to enhance service delivery. In response to competitive pressure, banks continued to make significant investments in upgrading IT platforms by automating and centralizing various back office activities to enhance the quality of service delivery to their customers.

In 2008, SCB, EBG and GCB upgraded their banking application software. In response to the increasing role of ICT in banks' service delivery, Bank of Ghana published guidelines on branchless banking in August 2008 to allow collaboration between banks, telecommunication companies and merchants to provide greater access to banking and financial services to the wider public.

These developments impacted greatly on the training and development initiatives of the banks as staff have to be trained on these new systems and technology.

## **Regulatory Landscape**

The regulatory landscape in 2009 was strengthened with four new Acts; Non-Bank Financial Institution Act, 2008 (Act 774), Home Mortgage Finance Act (Act 770), Borrowers and Lenders Act (Act 773) and Anti-money Laundering Act (Act 749). These Acts also impacted on training as staff had to be trained to access the credit referencing portal, conduct an anti-money laundering checks against data bases of wanted list. Below is a summary of what the various Acts seeks to achieve:

1. The Borrowers and Lenders Act (Act 773): This act is to ensure high level disclosure in creditor and borrower relations. It aims to give clarity to lending conditions and rights and obligations of lenders and borrowers.
2. Home Mortgage Finance Act (Act 770): Aims to regulate home mortgage financing and applies to transactions between financial institutions and their customers (mortgagor) to finance the construction, purchase, completion, extension or renovation of residential property either for ownership, sale or rental.
3. Anti-money Laundering Act (Act 749): It seeks to prohibit money laundering and establish a Financial Intelligence Centre. Under the Act, a person commits the offence of money laundering if they knowingly convert, conceal, disguise, transfer, take possession of, or use property forming part of the proceeds of unlawful activity.

### **Complying with International Financial Reporting Standards (IFRS)**

Bank of Ghana directed all banks to adopt the IFRS reporting framework for preparing their financial statements for the year ended 31 December 2008. All banks stated in their 2008 published accounts that they had prepared their financial statements in accordance with the IFRS accounting framework. (Banking Survey, 2009)

Here again, institutions such as the National Banking College, Euromoney Training and others were very crucial in upgrading the skills of critical staff in conforming to these requirements.

## 2.6 CONCLUSION

This chapter reviewed literature on HRD and identified the various levels for training needs identification as well as prioritizing HRD needs. It establishes the importance of training and the crucial role needs analysis plays in ensuring that the benefits of training are achieved. It also reviewed the banking industry in Ghana



## **CHAPTER THREE**

### **METHODOLOGY**

#### **3.0 INTRODUCTION**

This chapter deals with the research methodology that is used in gathering data for the study. It contains the research design, population, sampling method, the research instrument, and data collection procedure and data analysis techniques.

#### **3.1 RESEARCH DESIGN**

The study uses a descriptive design to identify the determinants of training need in the Ghanaian banking industry. It uses a cross-sectional study of staff of five banks who account for more than 51% of the industry's market share (Banking Survey, 2010). The analytical procedure involved the use of quantitative and some qualitative techniques to identify the determinants of training needs in the industry.

#### **3.2 POPULATION AND SAMPLE**

Staffs of the selected banks, viz, Stanbic, Barclays, Standard Chartered, Ecobank and Ghana Commercial Bank constituted the target population. Due to identification problems, convenience sampling methods was used in selecting appropriate respondents. The study used a sample of 300, thus 60 from each bank. The researcher sampled and collected data from these 300 staff conveniently at their work places through representatives at each institution. From the list of banks that participated in the 2010 Banking Survey, the study used the five purposively selected banks since they together



hold more than 51% of the industry's share and also because they are all classified as tier one banks (see table 12 below) according to the Banking Survey 2010. "In order to ensure reasonable comparison and analysis, we grouped participating banks into quartiles based on the value of their operating assets. We consider banks' operating assets to be the key indicator of their capacity to do business and create stakeholder value" (PricewaterhouseCoopers & Ghana Association of Bankers, 2010). The stakeholders in this case include staff and their development as well.

### **3.3 DATA COLLECTION PROCEDURE**

A sample size of 60 was adopted for each bank. A representative was conveniently identified in all the banks surveyed. The representative was then taken through the questionnaire. In order to ensure that all the questionnaires are returned in the light of the busy schedules of the representatives, respondents were conveniently sampled as well. The staff surveyed also covered conveniently sampled branches and business units.

#### **3.3.1 SAMPLING FRAME AND SAMPLING TECHNIQUE**

There were a total of twenty-six universal banks that participated in the 2010 banking and survey five of them were purposively sampled and used.

These banks were further classified into quartiles based on the value of their operating assets as the operating assets were considered an indicator of a banks capacity to do business and create stakeholder value. As a result the 26 banks were further tiered as follows:

**Table 11: Classification of Banks according to Tiers (alternate color codes indicate tiers)**

| Thousands of Ghana Cedis |            |           |           |           |      |             |             |         |               |               |                   |
|--------------------------|------------|-----------|-----------|-----------|------|-------------|-------------|---------|---------------|---------------|-------------------|
|                          | 2009       | 2008      | 2007      | Change    | Δ%   | Rank (2009) | Rank (2008) | Δ(Rank) | Quart. (2009) | Quart. (2008) | Quartile Movement |
| GCB                      | 1,819,507  | 1,578,401 | 1,093,884 | 241,018   | 15%  | 1           | 1           | -       | 1             | 1             | NONE              |
| BBGL                     | 1,324,394  | 1,275,004 | 1,990,078 | 48,490    | 4%   | 2           | 2           | -       | 1             | 1             | NONE              |
| SCB                      | 1,317,695  | 887,191   | 730,013   | 430,504   | 49%  | 3           | 3           | -       | 1             | 1             | NONE              |
| EBG                      | 1,275,266  | 793,793   | 604,862   | 481,473   | 61%  | 4           | 4           | -       | 1             | 1             | NONE              |
| Stanbic                  | 693,445    | 441,744   | 346,180   | 251,701   | 57%  | 5           | 6           | 1       | 1             | 1             | NONE              |
| MBG                      | 677,835    | 418,582   | 443,711   | 259,253   | 62%  | 6           | 7           | 1       | 1             | 2             | UP                |
| ADB                      | 635,761    | 529,342   | 394,208   | 106,419   | 20%  | 7           | 5           | (2)     | 2             | 1             | DOWN              |
| ZBL                      | 535,130    | 366,296   | 140,045   | 166,834   | 45%  | 8           | 9           | 1       | 2             | 2             | NONE              |
| SG-SSB                   | 517,790    | 410,692   | 380,220   | 107,098   | 26%  | 9           | 8           | (1)     | 2             | 2             | NONE              |
| CAL                      | 430,154    | 314,540   | 219,799   | 115,614   | 37%  | 10          | 12          | 2       | 2             | 3             | UP                |
| IBG                      | 374,510    | 267,719   | 85,429    | 106,791   | 40%  | 11          | 13          | 2       | 2             | 3             | UP                |
| Fidelity                 | 352,831    | 213,417   | 142,828   | 139,215   | 65%  | 12          | 17          | 5       | 2             | 3             | UP                |
| ABL                      | 323,999    | 261,888   | 140,467   | 62,131    | 24%  | 13          | 14          | 1       | 3             | 3             | NONE              |
| PBL                      | 315,394    | 260,768   | 229,023   | 54,626    | 21%  | 14          | 15          | 1       | 3             | 3             | NONE              |
| TTB                      | 301,315    | 243,601   | 205,504   | 57,714    | 24%  | 15          | 16          | 1       | 3             | 3             | NONE              |
| GTB                      | 263,633    | 159,820   | 34,383    | 103,813   | 65%  | 16          | 19          | 1       | 3             | 4             | UP                |
| UBA                      | 256,956    | 182,134   | 86,575    | 74,822    | 41%  | 17          | 18          | 1       | 3             | 4             | UP                |
| HFC                      | 243,108    | 364,677   | 155,036   | (121,569) | -33% | 18          | 10          | (8)     | 3             | 2             | DOWN              |
| FAMBL                    | 202,532    | 360,508   | 159,139   | (157,973) | -44% | 19          | 11          | (8)     | 4             | 2             | DOWN              |
| UGL                      | 187,188    | 90,822    | 56,915    | 96,366    | 106% | 20          | 21          | 1       | 4             | 4             | NONE              |
| ICB                      | 166,237    | 95,520    | 73,881    | 70,717    | 74%  | 21          | 20          | (1)     | 4             | 4             | NONE              |
| UTB                      | 96,818     | 37,526    | 24,005    | 59,292    | 158% | 22          | 22          | -       | 4             | 4             | NONE              |
| ABG                      | 84,749     | -         | -         | 84,749    | n/a  | 23          | 25          | 2       | 4             | 4             | NONE              |
| BSIC                     | 17,057     | 12,231    | -         | 4,828     | 39%  | 24          | 23          | (1)     | 4             | 4             | NONE              |
| BARO DA                  | 15,148     | 10,598    | -         | 4,550     | 43%  | 25          | 24          | (1)     | 4             | 4             | NONE              |
| NIB                      | -          | -         | -         | -         | n/a  | n/a         | n/a         | n/a     | n/a           | n/a           | NONE              |
| Industry                 | 12,428,252 | 9,579,783 | 6,847,071 |           |      |             |             |         |               |               |                   |

Source: Ghana Banking Survey 2009

The tier one banks was purposively sampled because they together hold more than 51% of the industry's share. The staffs in these banks were conveniently surveyed because information was not available on the list of staff in the various banks.

### 3.4 THE RESEARCH INSTRUMENTS

This study used a combination of self-developed questionnaire and an adaptation of Carnevale, Gainer, & Villet (1991)'s 'Question to Ask to Obtain Strategic Information in an Organization Analysis', to collect relevant data aimed at achieving the goals of the research. The questionnaire has four

parts; the first seeks from respondents demographic profiles including age, gender, and occupation among others. The second part asks questions relating to identification of Training Needs. The third section uses a 5 point Likert type scale, with 1 representing poor, does not meet requirement and 5 representing excellent, far exceeds required standards, to solicit respondents' perception on strategic/organizational needs as a level of determining training needs, to identify the determinants of training needs in the banking industry. The fourth part relates to task analysis as and how it influences training needs.

### **3.5 THE ANALYSIS OF DATA**

The study used descriptive statistics to identify the factors that influence training needs in the banking industry while a regression analysis was used to identify the factors that are considered in selecting employees for training.

### **3.6 CONCLUSION**

The survey research method which is a widely used by social researchers was adopted for the study. The instrument used in collecting the primary data from a sample of 300 respondents was questionnaire. A high response rate was achieved and considering the fact that tier one banks controlling more than 50% of industry's share in Ghana, the findings can be generalized for the industry.

## CHAPTER FOUR

### RESULTS

#### 4.0 INTRODUCTION

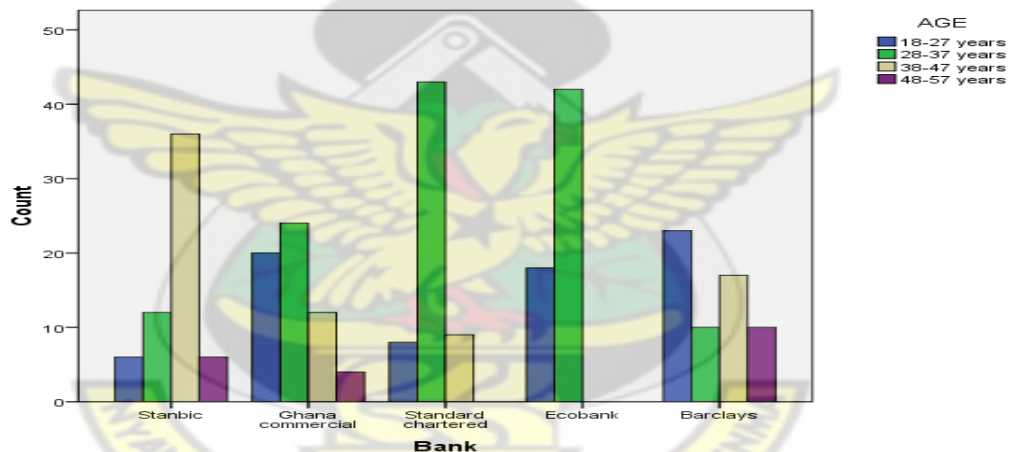
It chapter deals with the presentation and analysis of data collected and discusses it in relation to how they impact on training and which ones are critical in addressing the question of determinants of training needs in the banking industry.

##### 4.1.1 DEMOGRAPHIC CHARACTERISTICS

###### Age Distribution

The age distribution of respondents is shown in figure 2 below:

**Figure 2 Age Distribution**

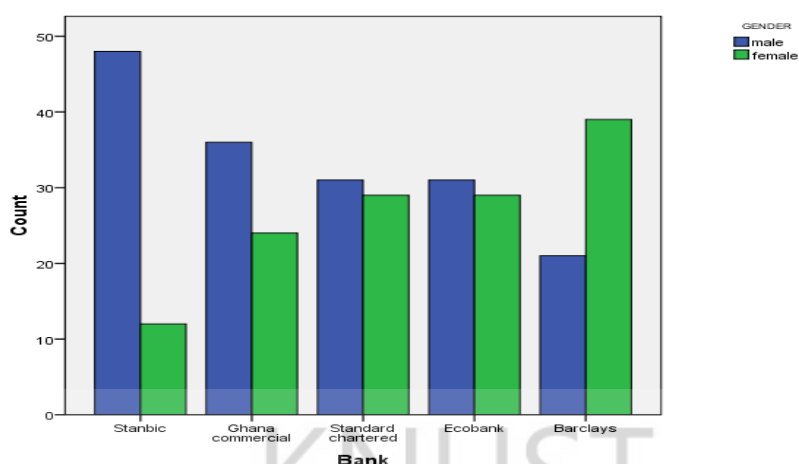


From the chart above 43.7% of respondents across the five banks fall within the age group of 28-37 years, followed by 25% and 24.7% for 18-27 and 38-47 years range respectively. Only 6.7% fall in 48-57 range. Thus the banks generally have very youthful staffs which are crucial for learning.

###### Gender Distribution

The gender distribution is also represented in figure 3 below:

**Figure 3: Gender Distribution**

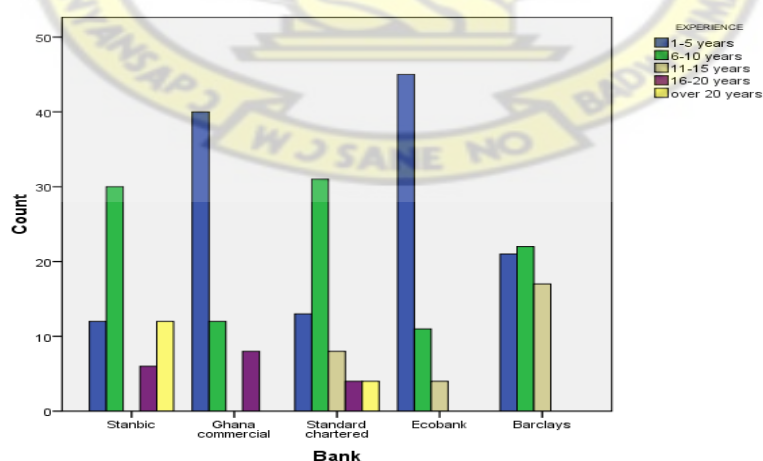


The gender distribution across the banks had male exceeding female in all the banks surveyed except BBG which had 65% female to 35% male. SBG has 80% male to 20% female, GCB has 60% male and 40% female, SCB and EBG have 51.7% male to 48.3% female. Overall the male to female ratio across the five banks is 55.7% to 44.3%

### Experience

The experience of respondents surveyed is shown in figure 4 below:

**Figure 4: Experience of respondents**



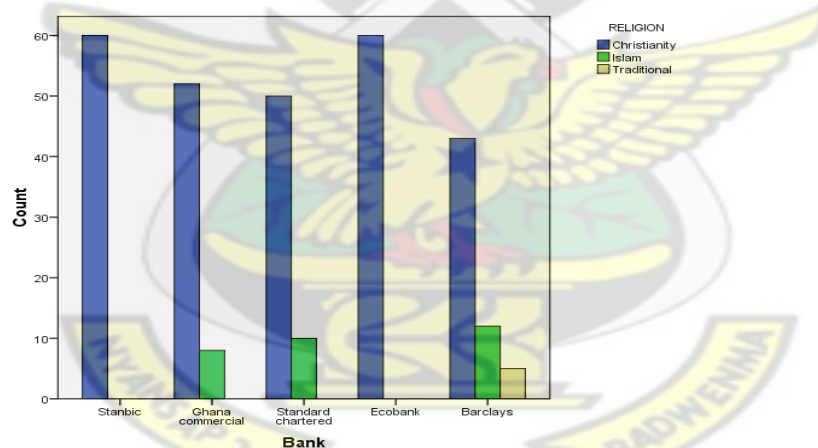
On average, across the banks, 43.7% of respondents have 1-5 years working experience in the industry followed by 35.3% with 6-10 years

working experience and 9.7%, 6.0%, 5.3% have 11-15 years, 16-20 years and over 20 years respectively. This confirms the youthful nature of the workforce across the banks and this has implications for training. SBG and SCB have 50% and 51.7% of respondents with 6-10 years experience while GCB and EBG have 66.7% and 75.0% respectively in the 1-5 years experience. BBG has a fair distribution of respondents in the 1-5 years, 6-10 years and 11-15 years being 35.0%, 36.7% and 28.3% respectively with none in the 16-20 years and over 20 years category.

### Religious Affiliation

The religious background of respondents is also shown on chart below:

**Figure 5: Religious Affiliation**



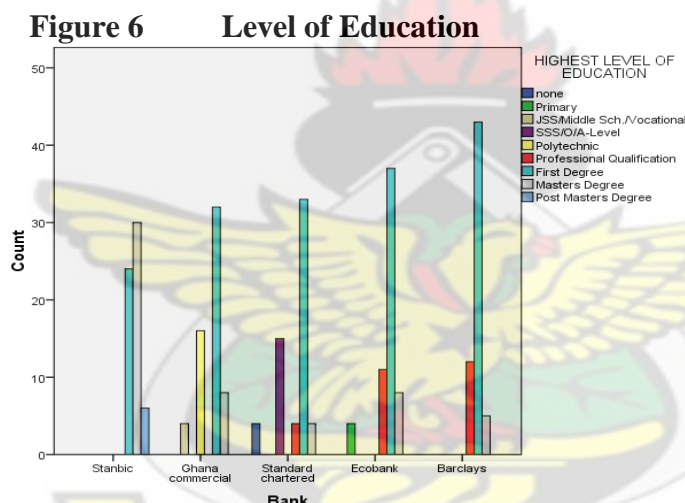
An analysis of the religious backgrounds of respondents revealed that, three religions dominate across the banks namely Christian 88.0%, Islam 10.0% and Traditional religion 1.7% respectively with their dominance in that order. SBG and EBG respondents are 100.0% Christians, GCB and SCB are 86.7% and 83.3% in that order for Christian and 13.3% and 16.7% respectively for Islam. BBG has 71.7%, 20.0%, and 8.3% for Christian, Islam and Traditional respectively.



## Highest Level of Education

The educational background of respondents is also captured in figure 6 below:

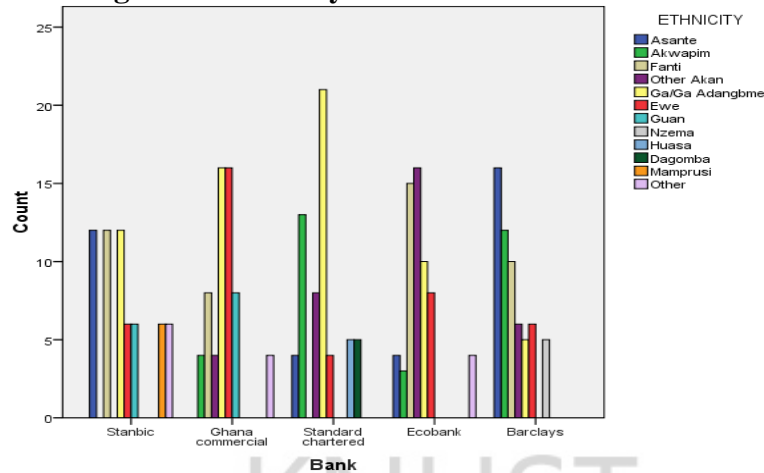
The level of qualifications for employees engaged in the banks is a first degree 56.3% followed by masters degree 18.3%, professional qualifications 9.0%, polytechnic 5.3%, SSS/O/A-Level 1.3%, JSS/Middle Sch. /Vocational 1.3%, no qualification 1.3%, and post masters degree 2.0%. SBG has 50.0% of respondents with master's degree with 40.0% holding first degree and 10.0% post masters degree.



## Ethnicity

The ethnic composition of employees across the banks figure 7 reveals that of employees that went on training the dominant ethnic group were the Ga/Dangbmes representing 21.3% of respondents followed by Fanti 15.0%, Ewe 13.3%, Asante 12.0%, and Akwapim 10.7%. The Guan 4.7%, Nzema Hausa and Dagomba account for 1.7% of respondents each while, Mamprusi accounts for 2.0% and other ethnic groups 4.7%. The ethnic composition of respondents is shown in figure 7 below:

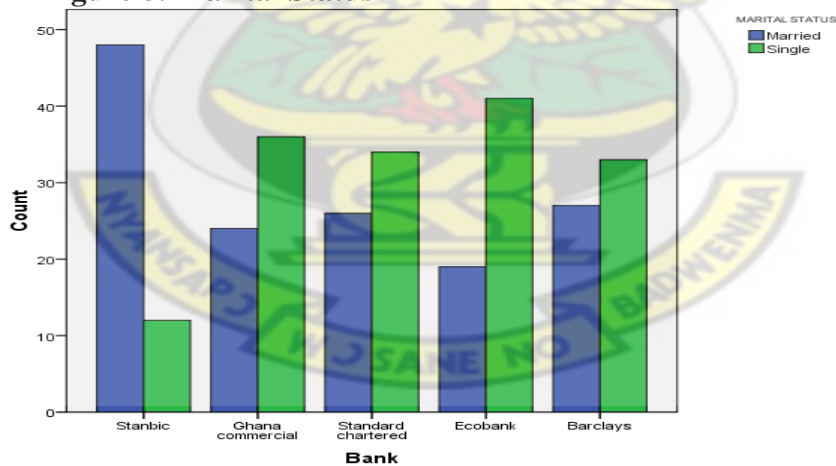
**Figure 7: Ethnicity**



## Marital Status

The marital status of respondents figure 8 reveals that 52.0% of employees across the banks are single while 48.0% are married. SBG has a ratio of 80% married to 20% single; GCB 40.0% married to 60.0% ; SCB 43.3% married to 56.7% single; EBG married and single account for 31.7% to 68.3% respectively and BBG has 45.0% married to 55.0% Single.

**Figure 8: Marital Status**

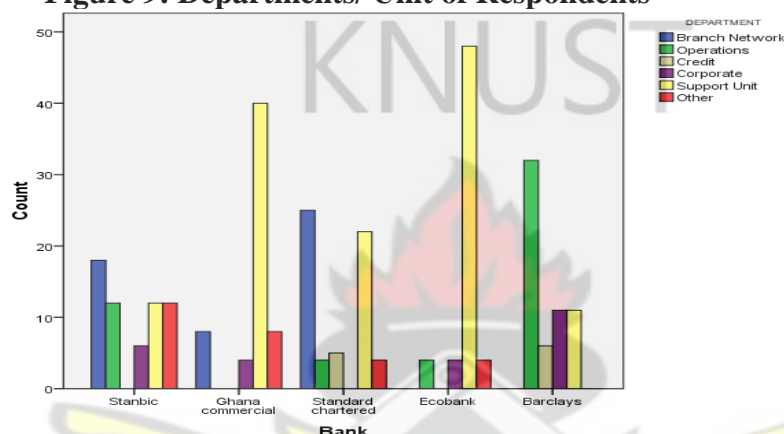


## Department/Unit of Respondents

The majority of respondents on average come from Support Units 44.3% followed by Operations 17.3%, Branch Network 17.0%, Corporate 8.3%, and Other Units 9.3%, Credit 3.0%. SBG has a slightly fair distribution of respondents as Branch Network 30.0%, Operations, Support Unit, and

Other 20.0% each and credit none. GCB on the other hand has Support Unit 66.7% Branch Network and Other 13.0% and Corporate 6.7%. EBG has 80% of respondents from Support Unit with 6.7% each from Operations, Corporate and Other. BBG, however, has 53.3% respondents from Operations, 18.3% each from Corporate and Support Unit and 10.0% from credit. The distribution is shown in figure 9 below:

**Figure 9: Departments/ Unit of Respondents**

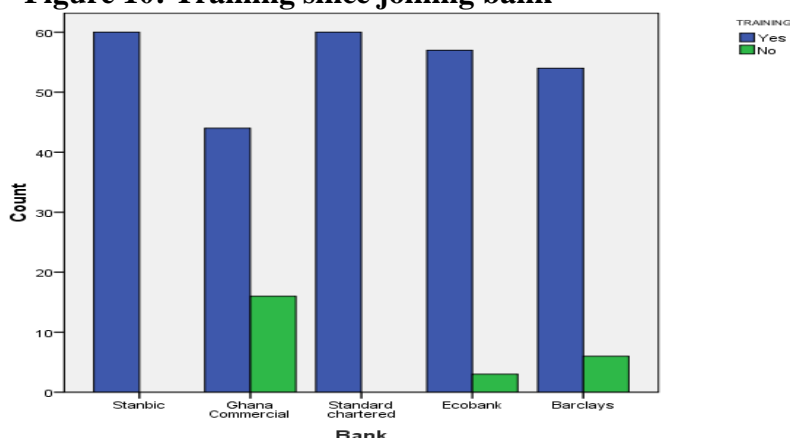


#### 4.1.2 IDENTIFICATION OF TRAINING NEEDS

##### Training since joining the bank

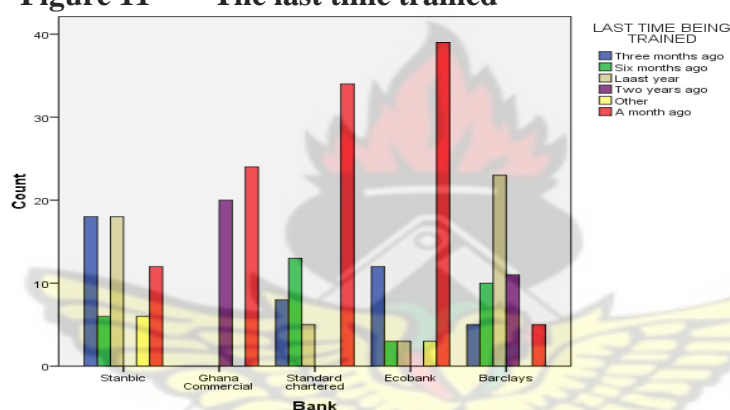
In terms of training since joining the bank, 91.7% have undergone some training, with some 8.0% having no training as shown in figure 10. This indicates that the industry places a lot of value on learning and an indication that at least majority have undergone induction. SBG and SCB have all their respondents' undergone training. GCB has 73.3% attended training with 26.7% not attending any. EBG has 95% of respondents attending training with 5% not attending any. BBG has 90% of respondents ever attending training with 10% not.

**Figure 10: Training since joining bank**



**The last time staff was trained**

**Figure 11 The last time trained**



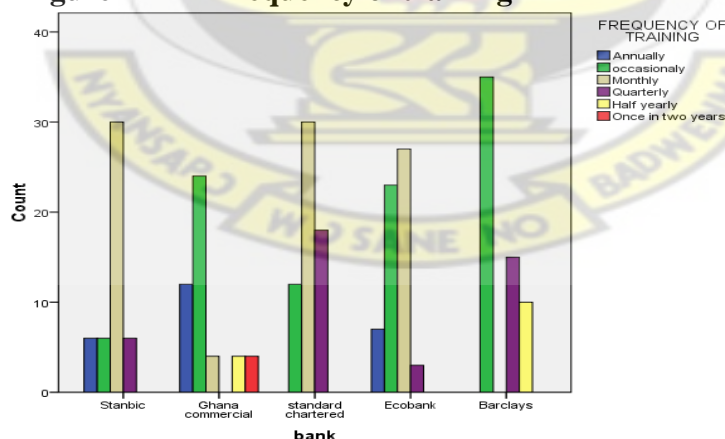
From the figure 11 the last time staff had received training is analyzed as follows, on average, 41% of respondents have been on training in about a month ago and also in the last three months at the time of the survey. 17.6% of respondents have been on training in the last one year with 11.5% in the last six month and another 11.2% in the two years. 3.2% have been on training other times. SBG on the hand have 60% of respondents been on training in the last six months with another 30% in the last six months and a further 10% at other times. GCB on the other hand have 54.5% of respondents' undertaken training in the last one month with another 45.5% in the last two years. SCB has a total of 91.7% of respondents training in the last six months 8.3 in the last one year. EBG has 90% of respondents trained

in the last six months and another 5% in the last one year with 5% at other times. BBG, however, have 37.1% trained in the last six month, 42.6% and 20.4% were also trained in the last year and two years ago respectively.

### Frequency of training

The frequency of training across the surveyed banks is represented on figure 12. SBG has 62.5% of respondents trained monthly with 12.5% responding to frequency of training as annually, quarterly, and occasionally. GCB have 50% of respondents training occasionally with 25% annually and 8.3% monthly, half yearly and once in two years. SCB has 50% of respondents training monthly and 30% training occasionally while 20% train occasionally. EBG on the other hand has 45% training monthly 5% training quarterly while 38.3% train quarterly and 11.7% respondents training annually. BBG's respondents had 58.3% occasionally, 25% and 16.7% quarterly and half yearly.

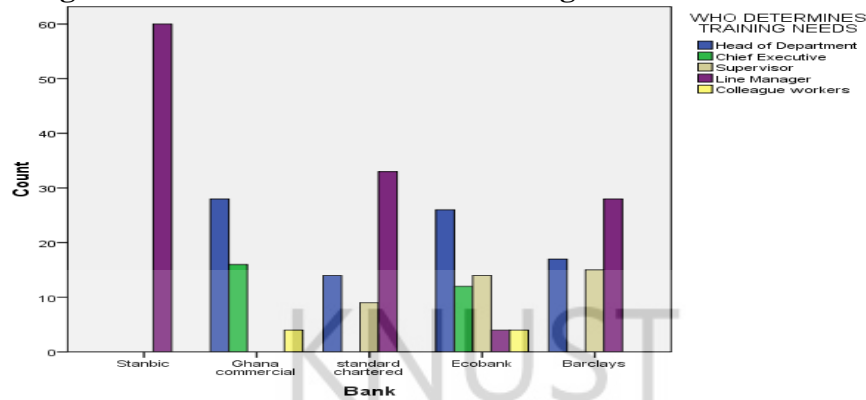
**Figure 12 Frequency of training**



## Who determines training needs?

Feedback from respondents is as displayed on figure 13 below:

**Figure 13 Determination of training needs**



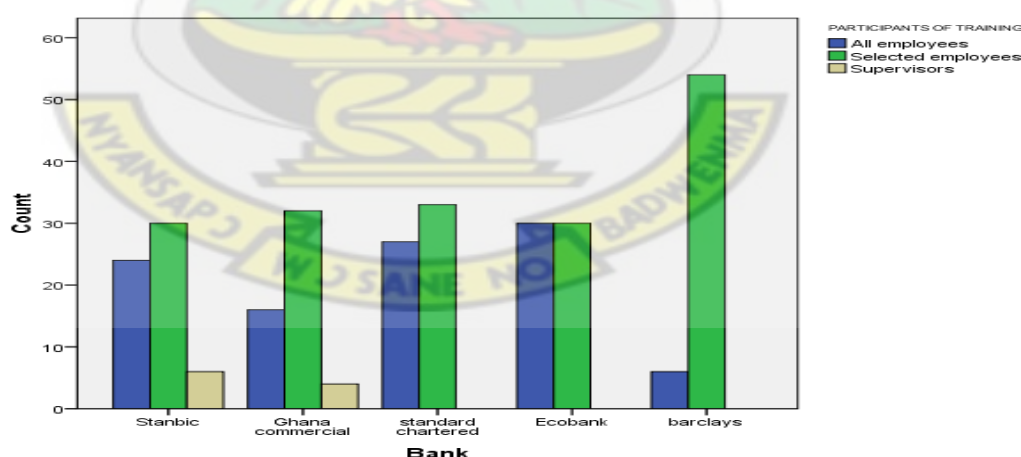
Thus, in terms of determining training needs, 44% of respondents across the five banks have their training needs identified by their line managers. This was closely followed by heads of department 29.9%, supervisors 13.4%, chief executive 9.9% and colleague workers 2.8%. In terms of the individual banks, SBG had line managers determining the training needs of respondents, GCB had heads of department and chief executive accounting for 58.3% and 33.3% of respondents training needs with colleague works determining 8.3% of training needs. SCB's respondents had 58.9% of training needs identified by line managers followed by heads of department 25% and 16.1% by supervisors. EBG respondents had the heads of department determining 43.3% of training needs followed by 23.3% for supervisors, chief executive 20%, and 6.7% each for line managers and colleagues. BBG on the other hand had line manager accounting for 46.7% of training needs with supervisors and heads of department accounting for 25% and 28.3% respectively.



## Participants of training Programmes

In terms of who participates in training, selected employees account for 61.3% on average of staff who attends trainings, however, 35.3% all employees are believed to have the opportunity to attend training across the banks while 3.4% supervisors constitute delegates for training (see Figure 13). From the chart, SBG respondents composition of delegates include, selected employees, all employees and supervisors accounting for 50%, 40% and 10% respectively of delegates to training. GCB has 61.5% of delegates selected, 30.8% all employees and 10% supervisors making up delegates for training. 55% of respondents from SCB are believed to be selected and another 45% all employees attend training. EBG respondents on the other hand have 50% all attending training and another 50% selected to attend trainings. 90% of BBG respondents believe that 90% of staff is selected to attend training while 10% of all staff would attend training.

**Figure 14: Participants of training**

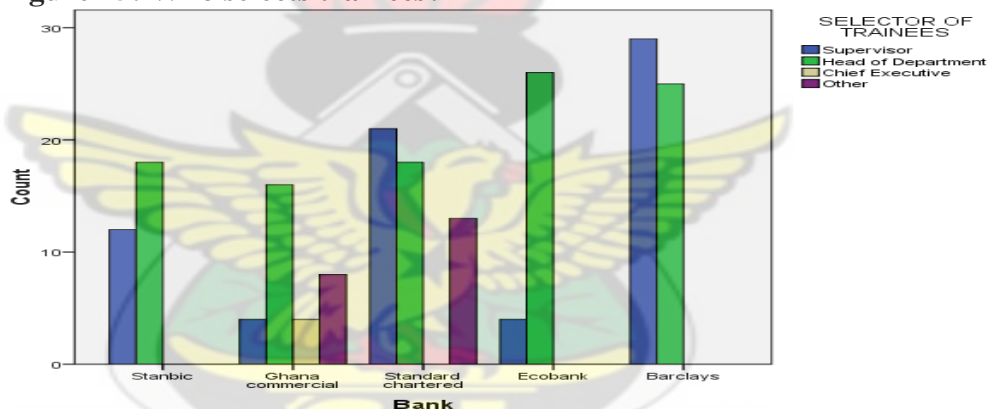


## Who selects trainees?

For those who are selected to attend training as illustrated in figure 15 below, heads of department have great influence in determining who is selected for training accounting for 52% of respondents on average followed

closely by supervisors 35.4% ,others 20.6% and chief executive 2%. BBG has a fairly balance between heads of departments 46.3% and supervisors 53.7% even though supervisors have a slightly greater influence. Heads of department however have greater influence in EBG 86.7% as against 13.3% of supervisors. SCB's supervisors however have greater influence 40.4% followed by 34.6% of heads of department, others 25%. GCB on the other hand has heads of department with the greatest influence 50%, while chief executive and supervisors each have 12.5% with others accounting for 25%, which is quite significant. In SBG, however, the heads of department and supervisors have 60% and 40% influence respectively.

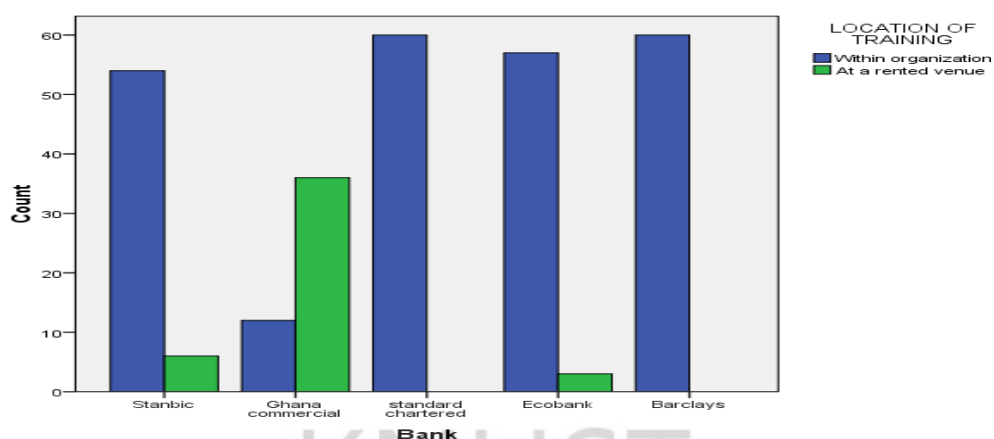
**Figure 15: Who selects trainees?**



### Location of training

In terms of where training is usually held across banks, the results are shown in the chart below. From figure, 84.4% of the training is held within the organization, presupposing that they have their own training facility with 15.6% held outside the organization in rented venues. SBG has 90% and 10% for training within and rented venues respectively. GCB on the other hand had 75% of respondents training in rented venues as against 25% within the organization. SCB and BBG have all trainings within the organization 100%. EBG has 95% within and 5% at rented venues.

**Figure 16: Location of training**



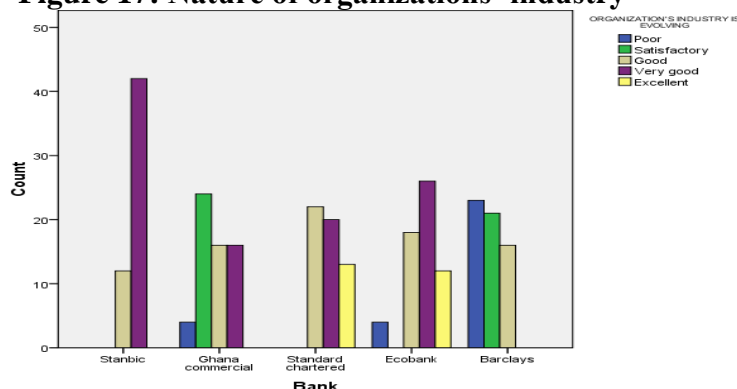
### 4.1.3 STRATEGIC/ORGANIZATIONAL NEEDS

The organizational strategy is a rich source of training needs as the organizational game plan determines what kind of training to undertake. It also indicates the direction of organizational development. This also analyzed as below:

#### **Nature of organizations' industry**

Is the organization's industry evolving? Respondents across the five banks rated very good that their industry is evolving 36%, 8.7% rated excellent to the evolving nature of their industry shown in the chart in figure 17 below. 29.1% rated good that the industry is evolving. However, 15.6% rated satisfactory and 10.7% rated poor. An evolving industry has lots of implications for training as the organizations would need to cope with a rapidly changing industry.

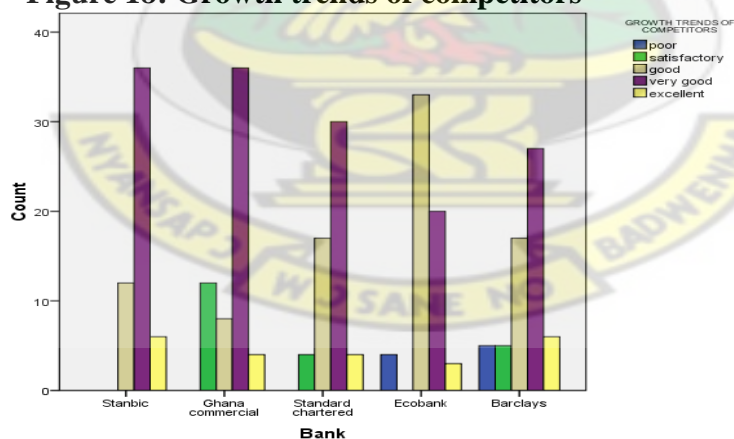
**Figure 17: Nature of organizations' industry**



### Growth trends of competitors

In looking at the growth trends of competitors, 51.6% of respondents on average view the growth trends as very strong, rating very good; another 30.1% rated good on average thus it is moderately strong, with 8% on average viewing the growth trends of competition as excellently strong. 3.1% and 7.3%, however, on average view the growth trends of competitors as poor and satisfactory respectively. On the whole the growth trends of competitors are viewed as very strong and significant as illustrated of figure 18 below:

**Figure 18: Growth trends of competitors**

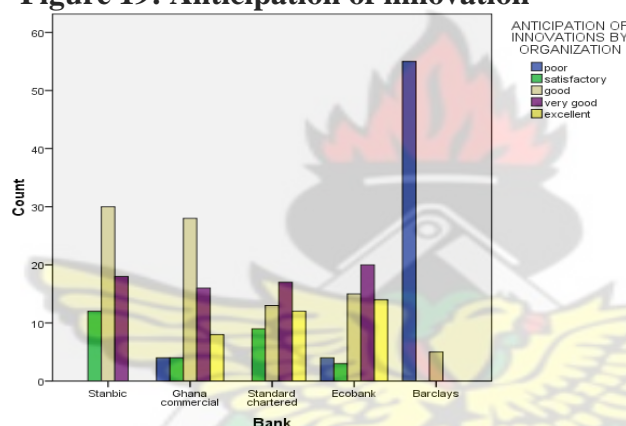


### Anticipation of innovations

Asked whether innovations are anticipated to change the competitive playing field, 31.7% of respondents on average rated innovation as good

factor in transforming the competitive playing field, 24.7% on average rated innovation as very good while 11.8% on average rated innovation as excellent in transforming the competitive landscape. 22% and 9.8% on average however rated innovation as poor and satisfactory respectively in shaping the competitive landscape. On the whole, innovation is viewed as very significant in shaping the competitive landscape as in figure 19 and this will require learning and development to support and sustain innovation in a very competitive industry.

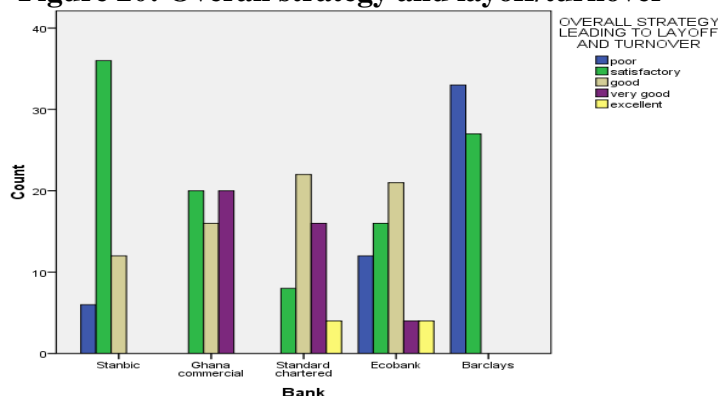
**Figure 19: Anticipation of innovation**



### Overall strategy likely to lead to layoff and turnover

When asked whether the overall strategy of the organization is likely to result in layoffs and turnover, 38.6% of respondents on average rated satisfactory with another 18.4% on average rating poor the likely hood of layoffs occurring or resulting in staff turnover. This is illustrated in figure 20 below. 25.6% on average, however, rated as good the likelihood of layoffs occurring and another 14.4% and 2.9% rating very good and excellent the probability of layoffs and turnover occurring. Overall, the probability of lay off and turnover occurring as a result of the organizational strategy is not an issue so significant to respondents.

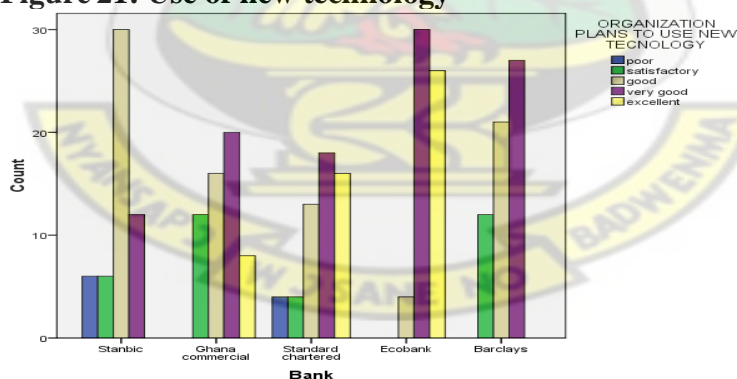
**Figure 20: Overall strategy and layoff/turnover**



### Plan to Use New Technology

Again when respondents were asked whether their organizations are planning to introduce any new technology, (figure 21 below) 29.5% of them rated good, 37.5% very good and 17.5% rated excellent. Thus the overall strategy to utilize technology to stay ahead is very strong. Introduction of new technology has implications for training as staff would have to be trained to use the technology. 3.5% and 11.9%, however, rated poor and satisfactory the likelihood of new technology being introduced.

**Figure 21: Use of new technology**



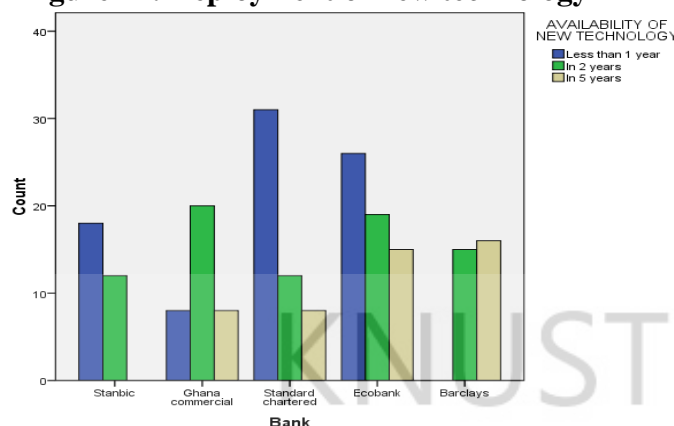
### How soon new Technology would be deployed

In ascertaining how soon these technologies would be deployed, 39.9% of respondents on average (see figure 22) said it would be available in less than a year as shown in chart below, another 37.5% said it would be



available in two years and 22.6% in five years. Thus the deployment of technology is eminent and training would definitely be required.

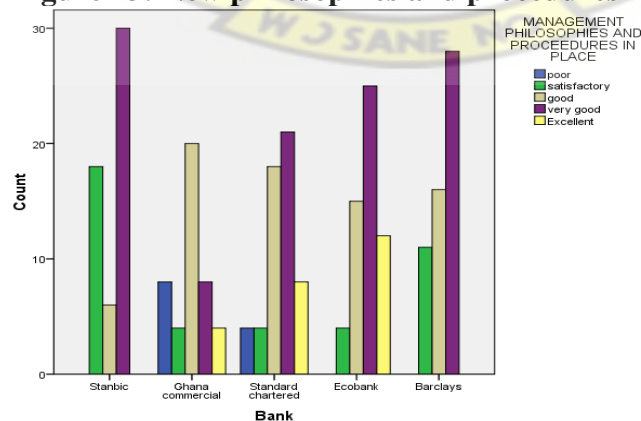
**Figure 22: Deployment of new technology**



### New management philosophies and procedures in place

Are there any new management philosophies and procedures being put in place? 28.4% of respondents on average rated good as in figure 23 below, 42.4% rated very good, and 9.1% rated excellent. 15.5% rated satisfactory and 4.5% rated poor. Changes in management philosophies and procedures are critical in changing the usual way of doing business. This therefore calls for education to get everyone in the organization to buy into and share these philosophies which has implications for training.

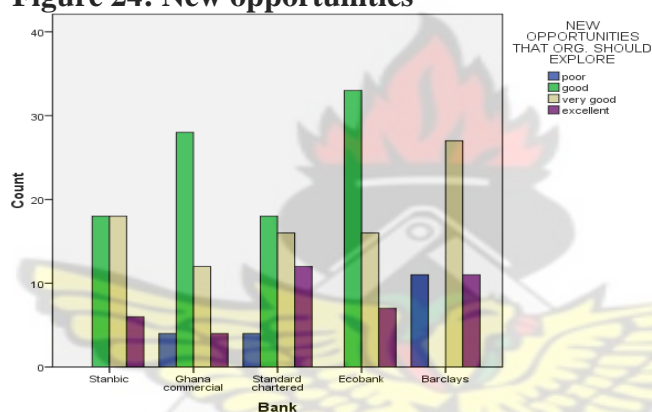
**Figure 23: New philosophies and procedures**



## New opportunities that should be taken advantage of

As to whether respondents have identified new opportunities that their organization needs to take advantage of and responses illustrated in figure 24 below, 39.6% rated satisfactory whiles another 36.3% rated good. Further, another 16.3% rated very good with 7.8% rating as poor. In broad terms, there are some opportunities that may be worth considering for the organizations to take advantage of. These may become opportunities for future training if these are pursued.

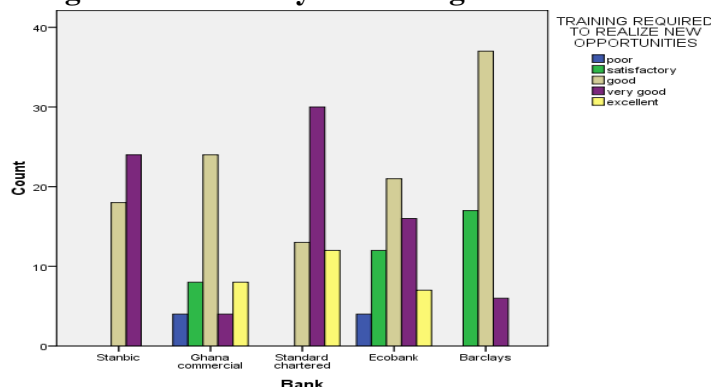
**Figure 24: New opportunities**



## Training required to realizing new opportunities

Again, as to whether training would be required to realize the opportunities identified earlier, the feedback is illustrated in figure 25 below; 42.6% rated good, 30.2% rated very good and 10.2% rated excellent. 14% and 3% on average rated satisfactory and poor respectively. On the whole, training would be required should the need arise to implement some of the opportunities that staff have identified.

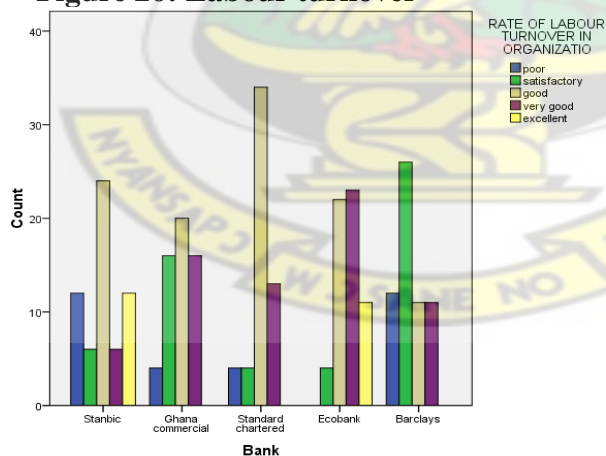
**Figure 25: Necessity of training**



### Rate of Labour Turnover in Organization

In rating labour turnover, 38.1% of respondents rated turnover as good, 23.7% very good, and 7.9% rated excellent. 11% and 19.2% rated poor and satisfactory respectively as shown on figure 26. On the whole, turnover is very significant and has serious implications for training as new staff would be required to undergo an induction programme and depending on their skills and experience would have to be given further training. Further, labour turnover has implications for the organizational strategy and competition

**Figure 26: Labour turnover**

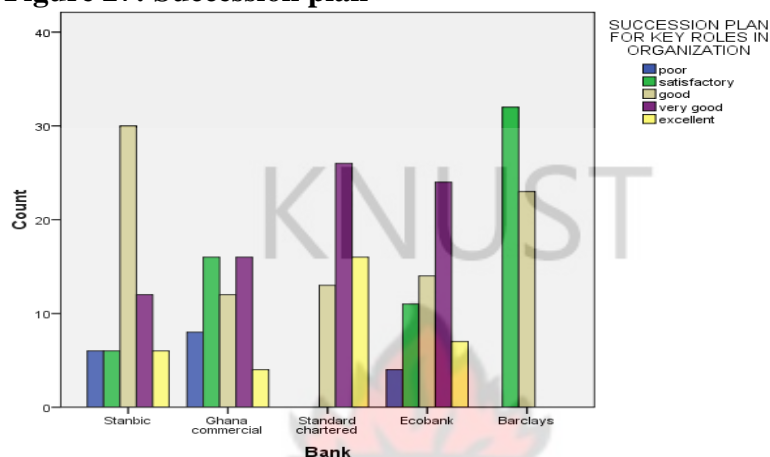


### Succession plan for key roles

Again when asked whether there is a succession plan for key roles in the organization, the feedback is shown in figure 27 below, 32.2% rated good, 27.3% rated very good, 11.5% rated excellent. 22.7% and 6.3% rated

satisfactory and poor respectively. Succession planning has implications for training as identified staff would need to be up skilled. From the responses, succession plans are in place in the various organizations and would have influence on training.

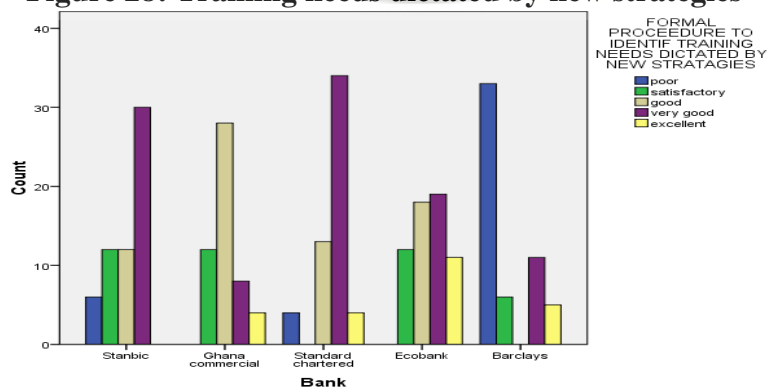
**Figure 27: Succession plan**



### Formal procedure to identify training needs dictated by new strategies

On formal procedures for identifying training needs that is the result of new strategies embarked upon by the organization, 8.5% rated excellent, 36.2% rated very good, 25.2% rated good and 14.9% and 15.2% rated satisfactory and poor respectively as in figure 28. Thus, there are clear procedures for identifying training needs emanating from new strategies.

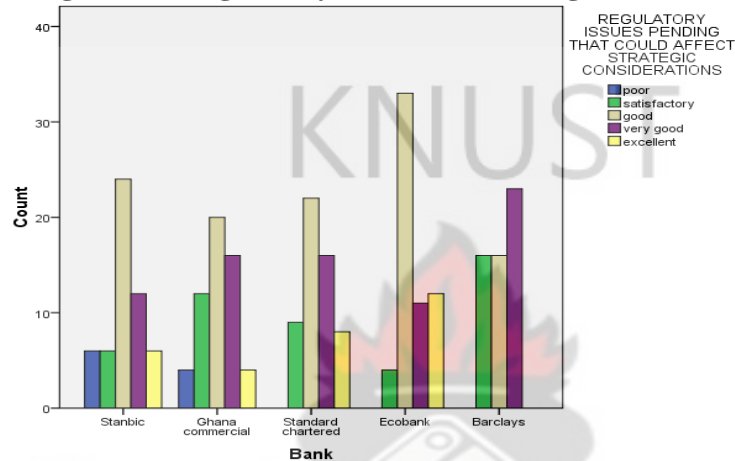
**Figure 28: Training needs dictated by new strategies**



## Regulatory issues that could affect strategic consideration

Regulatory issues remain a key determinant of the strategy of the organizations and as seen earlier, strategy is also a key determinant of training needs. 41.1% rated as good, 27.9% very good and 10.7% excellent. 16.8% rated satisfactory and 3.6% poor as shown in figure 29 below.

**Figure 29: Regulatory issues and strategic consideration**

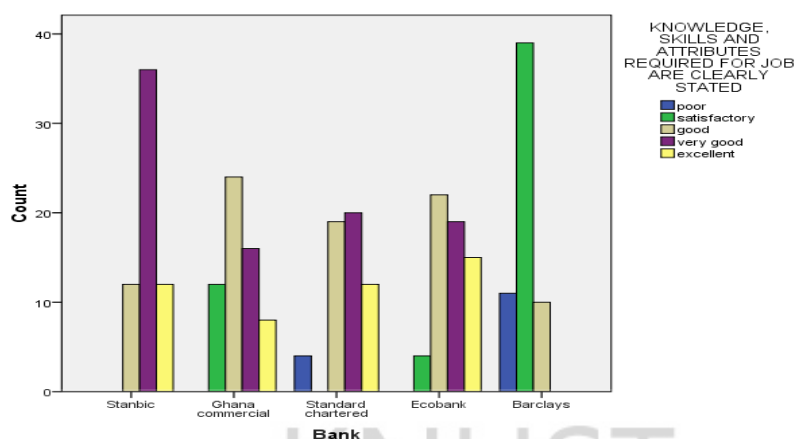


### 4.1.4 TASK ANALYSIS

#### Knowledge, skills and attributes required clearly stated

When respondents were asked whether knowledge, skills and attributes required of the job are clearly stated, 29.5% rated good, 30.8% rated very good, 15.9% rated excellent. 18.6% and 5.1% rated satisfactory and poor respectively (see figure 30). Thus, knowledge, skills and attributes are clearly stated for various job roles. On the individual institutions, however, BBG rated satisfactory 65% and 18.3% poor whiles 20% of GCB also rated 20% satisfactory. These have implications for task training as roles may not be clearly defined for trainings necessary to be provided.

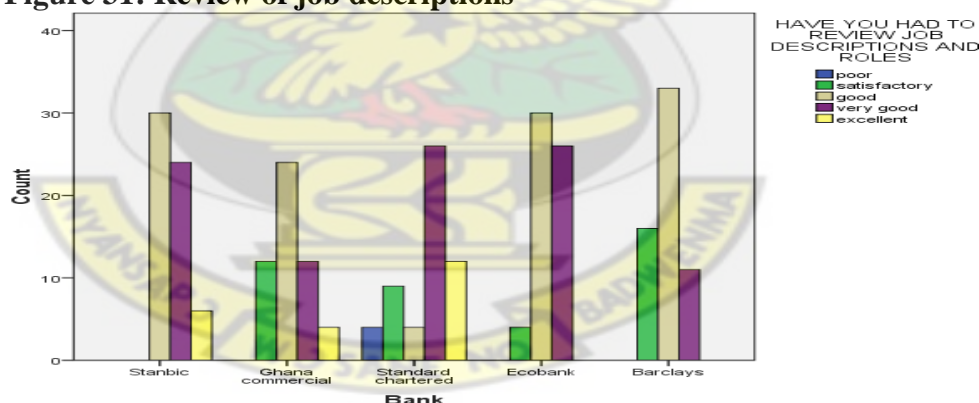
**Figure 30: Knowledge, Skills and Attributes**



### Review of Job Descriptions for Roles

Asked whether there has been the need to review job descriptions and roles, 42.2% rated good, 34.5% rated very good 7.7% rated excellent with 14.3% and 1.4% rating satisfactory and poor respectively as illustrated on figure 31. A rating of good is considered significant so on the whole, job descriptions and roles are frequently reviewed so they are relevant.

**Figure 31: Review of job descriptions**



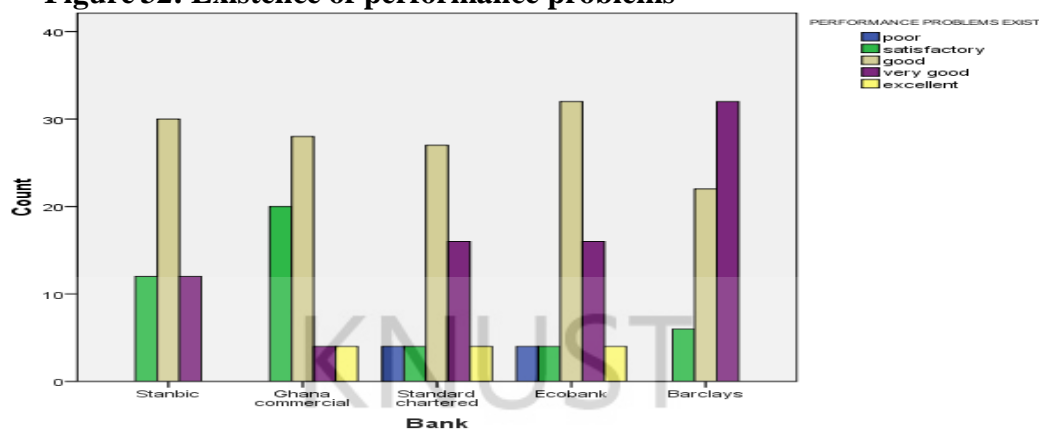
### Existence of Performance Problems

On whether there is performance problems, the ratings are shown on chart in figure 32 below, 48.8% of respondents rated good the presence of performance problems, 28.1% rated very good, 4.2% excellent and 16.1% rated satisfactory and 2.8% rated poor. Thus there is a significant presence of performance problems. Performance in this context refers to an organizations



ability to achieve desired results. This would require further investigation to identify whether training is required.

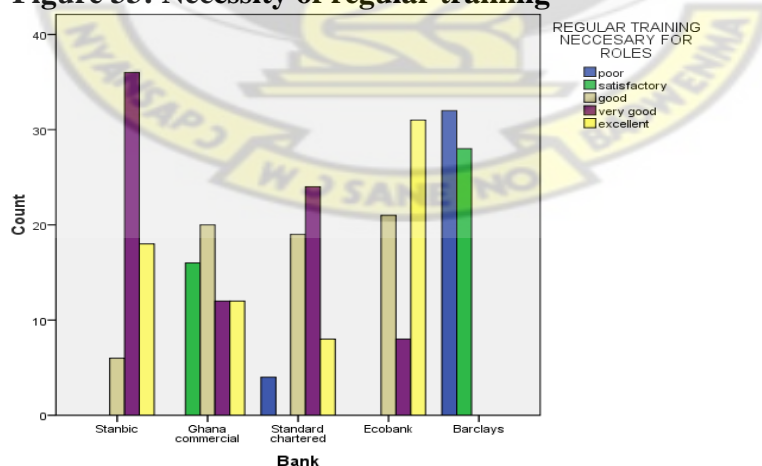
**Figure 32: Existence of performance problems**



### Necessity of Regular Training

On whether regular trainings are necessary for some roles, 12.2% rated the necessity as poor, 14.9% rated satisfactory, 22.4% rated very good, 27.1% rated very good the necessity of training for some role and 23.4% rated excellent (see figure 33). Overall, the necessity of training for some roles is very important.

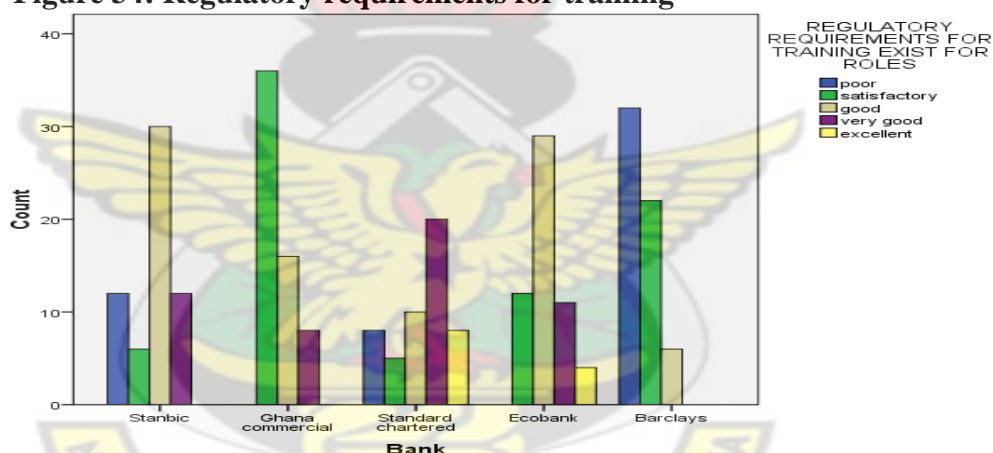
**Figure 33: Necessity of regular training**



## Regulatory Requirements for Training

Are there regulatory requirements for training in some roles? 31.7% rated good the presence of such requirements, 17.8% rated very good and 4.2% rated excellent with 18.1% and 28.2 rating poor and satisfactory in that order (see figure 34). On the whole, the presence of regulatory requirement for training in some roles has a fair distribution of more than 53% across the surveyed banks. Thus there are some roles that it is required by regulation to train. Regulatory requirements must always be complied with hence in identifying training needs, it is important to consider this regulations and determine whether have been met.

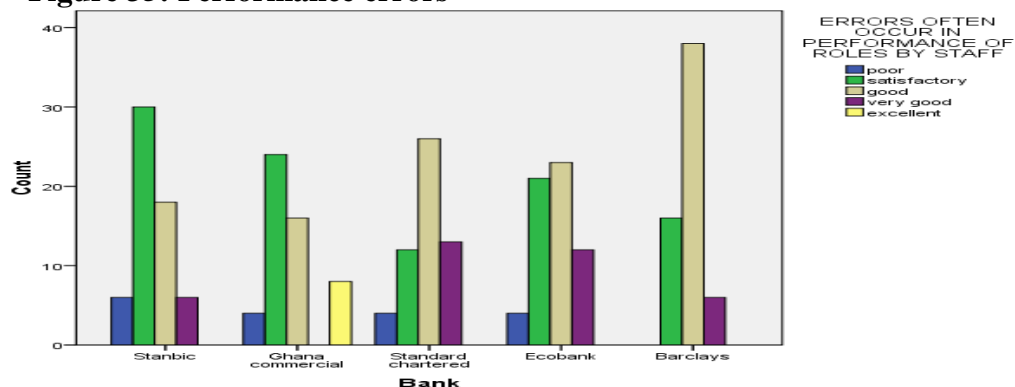
**Figure 34: Regulatory requirements for training**



## How often Errors Occur

On the occurrence of errors in the performance of roles, 6.3% rated poor, 35.9% rated satisfactory, 42.2% rated very good and 12.8% rated excellent whiles 2.8% rated excellent and illustrated on figure 35. The occurrence of error is also significant and will require further analysis to ascertain whether it requires training intervention or has to do with factors other than training.

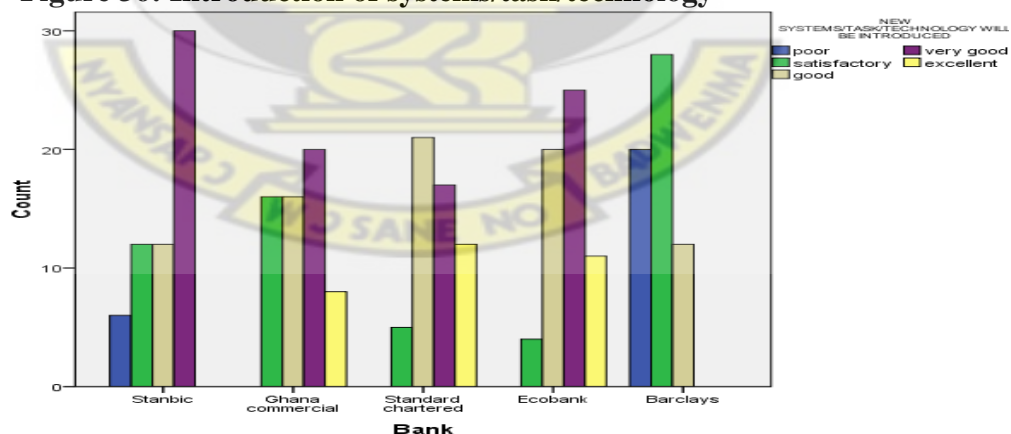
**Figure 35: Performance errors**



### Introduction of systems/task/technology

On anticipation of new systems/task/technology being introduced being introduced, 8.8% rated poor, 22% rated satisfactory, 27.5% rated good and 31.2% rated very good with 10.5% rating excellent (see figure36). The introduction of new systems and technologies is thus highly anticipated by the respondents. Obviously the introductions of such systems have implications for training as employees would have to be introduced to such systems and technologies.

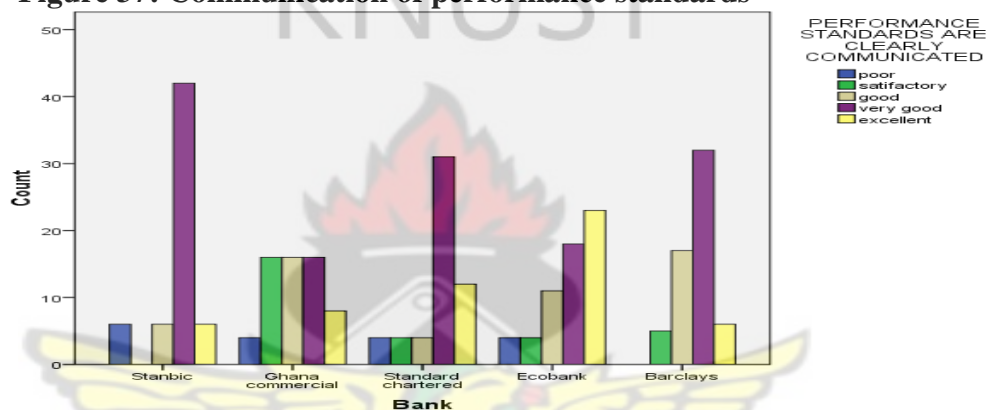
**Figure 36: Introduction of systems/task/technology**



### Communication of performance standards

On whether performance standards are clearly communicated, 6.1% rated poor, 9.8% rated satisfactory and 18.3% rated good. 47.1% however rated very good, and 18.6% rated excellent as shown on figure 37. Thus performance standards are clearly communicated. Errors that were previously recorded may not necessarily be due to lack of clarity on performance standards.

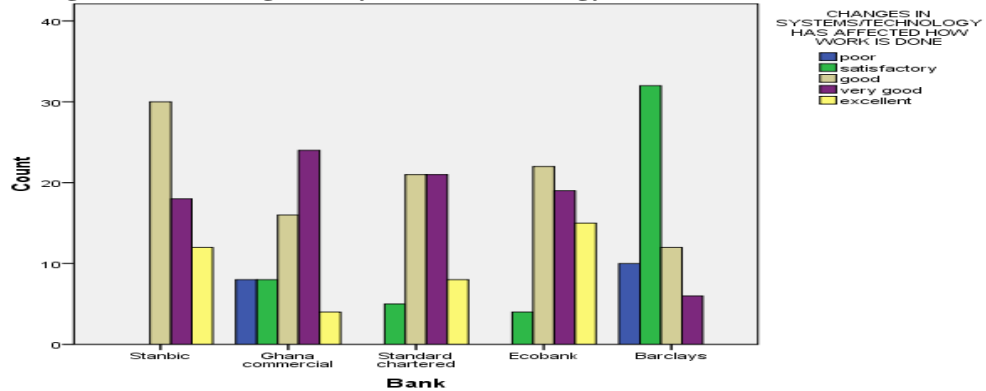
**Figure 37: Communication of performance standards**



### Changes in systems/technology and how work is done

Has changes in systems/technology affected how work is done? From figure 38 below, 32.2% rated good the impact of systems/technology on work. 29.8% rated very good and 13.2% rating excellent. 16.6% rated satisfactory and 6.1% rated poor. It is obvious here that systems and technology have had significant impact work and would determine training as well.

**Figure 38: Changes in systems/technology**



## 4.2.0 REGRESSION ANALYSIS OF SELECTION AND TRAINING NEEDS IDENTIFICATION

**Table 12 Demographic Characteristics**

| Model |                            | Unstandardized Coefficients |            | Standardized Coefficients | T      | Sig. |
|-------|----------------------------|-----------------------------|------------|---------------------------|--------|------|
|       |                            | B                           | Std. Error | Beta                      |        |      |
| 1     | (Constant)                 | 1.512                       | .157       |                           | 9.653  | .000 |
|       | AGE                        | -.097                       | .023       | -.305                     | -4.273 | .000 |
|       | GENDER                     | -.022                       | .031       | -.039                     | -.696  | .487 |
|       | EXPERIENCE                 | .012                        | .016       | .049                      | .745   | .457 |
|       | HIGHEST LEVEL OF EDUCATION | -.028                       | .011       | -.140                     | -2.542 | .012 |
|       | RELIGION                   | .102                        | .040       | .142                      | 2.561  | .011 |
|       | ETHNICITY                  | -.009                       | .006       | -.090                     | -1.571 | .117 |
|       | MARITAL STATUS             | -.044                       | .037       | -.080                     | -1.205 | .229 |
|       | DEPARTMENT                 | .015                        | .007       | .117                      | 2.003  | .046 |

a. Dependent Variable: TRAINING

A regression analysis was conducted using the Statistical Package for Social Sciences (SPSS version 16) to determine the relationship between training, age, sex, experience, highest level of educational, ethnicity, religion, department and marital status. The dependent variable was training(Y) while age (A), gender(B), experience(C), highest level of educational(D), religion (E), ethnicity (F), marital status (G) and department (H) were the independent variables. The variables were measured using questions with answers graded

on a likert scale as shown in appendix A below. The results presented in table above indicates that there were significant negative relationship between training and age ( $\beta = -0.097$ ,  $p=0.00$ ), and highest level of educational, ( $\beta = -0.028$ ,  $p=0.012$ ). There was also a significant positive relationship with religion of respondent ( $\beta=0.102$ ,  $p=0.011$ ) and the department ( $\beta = 0.015$ ,  $p=0.046$ ) of respondent. This means age, highest level of education, religion and department of respondents determine whether respondent was selected for training whereas gender, ethnicity, experience and marital status did not significantly determine selection for training. The equation below represents the regression equation of training needs and the variables in the table above.

$$Y = 1.512 - 0.097A - 0.022B + 0.012C - 0.028D + 0.102E - 0.009F - 0.044G + 0.015HA$$

**Table 13 Identification of training needs**

| Model                         | Unstandardized Coefficients |            | Standardized Coefficients | T      | Sig. |
|-------------------------------|-----------------------------|------------|---------------------------|--------|------|
|                               | B                           | Std. Error | Beta                      |        |      |
| 1 (Constant)                  | .974                        | .062       |                           | 15.823 | .000 |
| LAST TIME BEING TRAINED       | .000                        | .004       | -.007                     | -.085  | .932 |
| FREQUENCY OF TRAINING         | -.015                       | .008       | -.140                     | -1.857 | .065 |
| WHO DETERMINES TRAINING NEEDS | -.013                       | .007       | -.143                     | -1.872 | .063 |
| PARTICIPANTS OF TRAINING      | .030                        | .023       | .097                      | 1.298  | .196 |
| SELECTOR OF TRAINEES          | .000                        | .011       | -.002                     | -.022  | .982 |
| LOCATION OF TRAINING          | .074                        | .026       | .224                      | 2.867  | .005 |

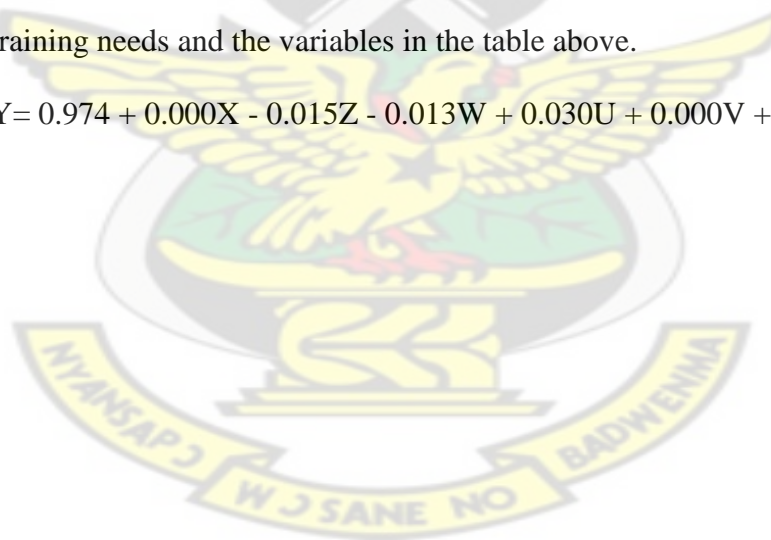
a. Dependent Variable: TRAINING

To determine the relationship between training, last time being trained, frequency of training, who determines training needs, participants of training, selector of trainees and location of training a regression analysis was



conducted using the Statistical Package for Social Sciences (SPSS version 16). The dependent variable was training(Y) while last time being trained(X), frequency of training(Z), who determines training needs(W), participants of training(U), selector of trainees(V) and location of training(T) were the independent variables. The variables were measured using questions with answers graded on a likert scale as shown in appendix A below. The results as shown in table 13 above indicates there was a significant positive relationship between training and location of training ( $\beta=0.074$ ,  $p=0.005$ ). This means location of training is crucial in influencing training needs whereas last time trained frequency of training, who determines training needs, participants of training and selector of trainees did not influence training needs identification. The equation below represents the regression equation of training needs and the variables in the table above.

$$Y = 0.974 + 0.000X - 0.015Z - 0.013W + 0.030U + 0.000V + 0.074T$$



**Table 14 Task Analysis**

| Model   | Unstandardized Coefficients |            | Standardized Coefficients | T      | Sig. |
|---|-----------------------------|------------|---------------------------|--------|------|
|   | B                           | Std. Error | Beta                      |        |      |
| 1 (Constant)  | 1.168                       | .104       |                           | 11.182 | .000 |
| KNOWLEDGE, SKILLS AND ATTRIBUTES REQUIRED FOR JOB ARE CLEARLY STATED(A) | .002                        | .023       | .010                      | .099   | .921 |
| REVIEW FOR JOB DESCRIPTIONS AND ROLES(B)                                | .022                        | .025       | .072                      | .911   | .363 |
| PERFORMANCE PROBLEMS EXIST(C)   | -.064                       | .025       | -.191                     | -2.530 | .012 |
| REGULAR TRAINING NECCESARY FOR ROLES(D)                                 | -.087                       | .023       | -.426                     | -3.838 | .000 |
| REGULATORY REQUIREMENTS FOR TRAINING EXIST FOR ROLES(E)                 | .034                        | .019       | .142                      | 1.792  | .074 |
| ERRORS OFTEN OCCUR IN PERFORMANCE OF ROLES BY STAFF(F)                  | .061                        | .020       | .196                      | 3.000  | .003 |
| NEW SYSTEMS/TASK/TECHNOLOGY WILL BE INTRODUCED(G)                       | .003                        | .019       | .011                      | .135   | .893 |
| PERFORMANCE STANDARDS ARE CLEARLY COMMUNICATED(H)                       | -.028                       | .017       | -.112                     | -1.603 | .110 |
| CHANGES IN SYSTEMS/TECHNOLOGY HAS AFFECTED HOW WORK IS DONE(I)          | .048                        | .022       | .193                      | 2.159  | .032 |

a. Dependent Variable: TRAINING

The regression analysis in the table 14 above was performed with the Statistical Package for Social Sciences (SPSS version 16). The variables were measured using questions with answers graded on a likert scale as shown in appendix A below. The results indicated that there were significant negative relationship between training and performance problems exist ( $\beta = -0.064$ ,  $p = 0.012$ ), regular training necessary for roles, ( $\beta = 0.087$ ,  $p = 0.000$ ). There was also a significant positive relationship with errors often occur in performance of roles by staff ( $\beta = 0.061$ ,  $p = 0.003$ ) and changes in systems/technology has affected how work is done ( $\beta = 0.048$ ,  $p = 0.032$ ). The equation below represents the regression equation of training needs and the variables in the table above.

$$Y=1.168+0.002A+0.022B-0.064C-0.087D+0.034E+0.061F+0.003G-0.028H+0.048I$$

The regression analysis in table15 was performed using the Statistical Package for Social Sciences (SPSS version 16) with the variables being measured using questions with answers graded on a likert scale as shown in appendix A below. The results indicate that there were significant negative relationships between new opportunities that organization. should explore ( $\beta = -0.064$ ,  $p=0.050$ ), training required to realize new opportunities, ( $\beta = -0.096$ ,  $p=0.001$ ), regulatory issues pending that could affect strategic considerations ( $\beta = -0.056$ ,  $p=0.028$ ) and training needs dictated by new strategies ( $\beta = -0.055$ ,  $p=0.013$ ). There was also a significant positive relationship between growth trends of competitors, ( $\beta = -0.139$ ,  $p=0.000$ ) organization plans to use new technology ( $\beta = 0.119$ ,  $p=0.004$ ) and availability of new technology ( $\beta = 0.086$ ,  $p=0.008$ ). The equation below represents the regression equation of training needs and the variables in the table below.

$$Y=0.881+0.031Q+0.139R+0.011S-0.045T+0.119U+0.086V+0.029W-0.064X-0.096Z-0.044A-0.002B-0.055C-0.056D$$

**Table 15 Organizational/Strategic Analysis**

| Model  | Unstandardized Coefficients |            | Standardized Coefficients | t      | Sig. |
|--|-----------------------------|------------|---------------------------|--------|------|
|  | B                           | Std. Error | Beta                      |        |      |
| 1(Constant)  | .881                        | .162       |                           | 5.432  | .000 |
| ORGANIZATION'S INDUSTRY IS EVOLVING(Q)             | .031                        | .034       | .134                      | .917   | .361 |
| GROWTH TRENDS OF COMPETITORS(R)                    | .139                        | .031       | .387                      | 4.520  | .000 |
| ANTICIPATION OF INNOVATIONS BY ORGANIZATION(S)     | .011                        | .024       | .056                      | .459   | .647 |
| OVERALL STRATEGY LEADING TO LAYOFF AND TURNOVER(T) | -.045                       | .026       | -.184                     | -1.736 | .085 |

|  |       |      |       |        |      |
|--|-------|------|-------|--------|------|
| ORGANIZATION PLANS TO USE NEW TECHNOLOGY(U)                                | .119  | .041 | .355  | 2.907  | .004 |
| AVAILABILITY OF NEW TECHNOLOGY(V)  | .086  | .032 | .233  | 2.704  | .008 |
| MANAGEMENT PHILOSOPHIES AND PROCEEDURES IN PLACE(W)                        | .029  | .036 | .093  | .799   | .425 |
| NEW OPPORTUNITIES THAT ORG. SHOULD EXPLORE(X)                              | -.064 | .032 | -.211 | -1.978 | .050 |
| TRAINING REQUIRED TO REALIZE NEW OPPORTUNITIES(Z)                          | -.096 | .029 | -.345 | -3.315 | .001 |
| RATE LABOUR TURNOVER IN ORGANIZATION(A)                                    | -.044 | .022 | -.180 | -1.966 | .051 |
| SUCCESSION PLAN FOR KEY ROLES(B)   | -.002 | .026 | -.008 | -.084  | .933 |
| FORMAL PROCEEDURE TO IDENTIFY TRAINING NEEDS DICTATED BY NEW STRATAGIES(C) | -.055 | .022 | -.239 | -2.528 | .013 |
| REGULATORY ISSUES PENDING THAT COULD AFFECT STRATEGIC CONSIDERATIONS(D)    | -.056 | .025 | -.168 | -2.216 | .028 |

a. Dependent Variable: TRAINING

### Discussion of Results

As stated in chapter one, UOCPDC, 2010 says, for organizations to become more competitive, they must learn faster than their competitors.

### Selection for training

From table 12, age, highest level of education, religion and department of respondents determine whether respondent was selected for training whereas gender, ethnicity, experience and marital status did not significantly determine selection for training.

### Identification of training needs

From table 13 also, location of training is crucial in influencing training needs, where as last time trained; frequency of training, who determines training needs, participants of training and selector of trainees did not influence training needs identification.

Further, from table 14, existence of performance problems, regular training necessary for roles, errors often occur in the performance of roles by staff and changes in systems/technology has affected how work is done have influenced training needs. This appears to be true in relation to the banking industry in Ghana as the 2009 annual report of the Bank of Ghana indicates and downward trend in profitability as well as systems and technological changes to the industry. whereas knowledge, skills and attributes required for job are clearly stated, review of job descriptions and roles, regulatory requirements for training exist for roles, new systems/task/technology will be introduced, performance standards are clearly communicated do not influence training needs.

Furthermore, in table 15, new opportunities that organization should explore, training required to realize new opportunities, regulatory issues pending that could affect strategic considerations, availability of new technology, the organization plans to use new technology and growth trends of competitors influence training needs. Here again, the Central Banks 2009 annual report confirms this as banks invested heavily in upgrading their IT infrastructure to improve quality of service, comply with minimum capital requirements, IFRS, among others where as formal procedure to identify training needs dictated by new strategies, labor turn over, succession plan for key roles, management philosophies and procedures in place, overall strategy leading to layoff and turnover, anticipation of innovation by organization and organizations industry is evolving do not influence training needs in the banking industry.

Brinkerhoff (1986) argues that needs analysis be diagnostic and analytic. Thus diagnostic needs focus on factors that lead to effective performance and prevent problems, rather than emphasizing existing problems. Thus training needs as a result of regular trainings necessary for roles (table 14), new opportunities that organization should explore, training required to realize new opportunities, growth trends of competitors, plan to use new technologies, and availability of new technology (all table 15) are more proactive and consistent with the diagnostic approach. Regulatory issues pending that could affect strategic considerations (table 15) is consistent with compliance needs (Machles, 2007)

Performance problems exist, errors often occur in performance of roles by staff, changes in systems/technology has affected how work is done (table 14) are reactive which Dubois and Rothwell, 2004 described as correcting sub-standard performance.

Addressing needs in analytic or diagnostic perspective is proactive in it emphasis on preventing problems and enhancing performance productivity and is consistent with continues improvement, like the recent focus on total quality management and learning organizations.



## CHAPTER FIVE

### DISCUSSION AND CONCLUSIONS

#### 5.0 INTRODUCTION

This chapter discusses the findings of the study and draws conclusion based on the findings that emerged. Recommendations for further studies have also been made and limitations of the study have also been outlined in this chapter.

#### 5.1 SUMMARY

##### 1. Factors influencing identification of training needs

From the regression analysis in the previous chapter, the following factors are considered crucial determinants of training needs in the banking industry

1. Location of training: Institutions with their in-house training facility train much more than those who have to use an outside training facility. This probably is due to the cost involved in renting a suitable venue for training which escalates the cost of training.
2. Existence of performance problems: Where there are gaps in the organizational performance, this gives rise to training opportunities. This must, however, be done with caution as Kaufman (1997) indicates, performance data is often collected on what is easy to measure, missing other critical information in the process.
3. Regular training is necessary for certain roles: Certain roles thus require regular training to keep abreast with trends. This would be more applicable to non routine roles requiring expert judgment and opinions. This has to be done carefully to clearly identify such roles.
4. Errors often occur in performance of roles by staff also give cause for investigation and training.

5. Changes in systems/technology also calls for training to ensure employees are up to date.
6. New opportunities: Where an institution identifies new and better ways of doing something, it is willing to train its employees to realize those opportunities. Fierce industry competition requires that new opportunities are explored and pursued. This calls for innovation and training
7. Regulatory issues also influence training needs as this may involve mandatory trainings which failure to comply would result in sanctioning.
8. Growth trends of competitors are also a determinant of training needs. This confirms UOCPDC, 2010 that for organizations to become more competitive, they must learn faster than their competitors.
9. Technology: The plan to use new technology and the availability and deployment of new technology greatly influences training needs in the banking industry as well.

### **5.1.2 FACTORS INFLUENCING SELECTION OF EMPLOYEES FOR TRAINING**

1. **Demographic factors:** The main demographic factors that determine whether a person was selected for training include age, level of education, religion. This could be due to the fact that most employees in the industry are very young. The banks also attract a highly educated employees where as the dominant religions most likely dominate in the industry.

2. **Institutional factors** such as location of training facility, existence of performance problems, regular training is necessary for certain roles, plan to use new technology and how soon this technology would be deployed, changes in systems and technology, performance problems and the frequency of errors in the performance of job and new opportunities as well as The growth trends of competitors
3. **Industry requirements** such as the need to be compliant with regulations and standards also influence the selection of employees for training.

## **5.2 CONCLUSION AND RECOMMENDATION**

### **1. Conclusion**

Training remains a key part of organizational strategy especially in a competitive industry. Investments in them are huge and would continue to be huge. For the banking industry in Ghana, training needs remain a key way to ensuring that the investments are worth it. There is the need to ensure the three levels of needs analysis according to Werner and DeSimone 2009 are covered, viz, the strategic/organizational, task analysis and the individual levels.

The factors influencing training needs listed earlier and classified diagnostic factors should be adopted as it is consistent with continues improvement which fits into total quality management with the reactive factors which focus on performance gaps used as a control measure. There should also be a balance to ensure that the organization, the job to be done and individuals all benefit from training.

## 2. Recommendations

The following recommendations are made in from the foregoing:

1. Performance problems existing in these institutions should not be quickly attributed to training. There is need for further examination to determine whether training is required.
2. Operators in the industry must begin to see themselves as partners and pool resources to support common trainings such as those driven by technology and regulatory requirements. The regulator, the Central Bank is key in driving this process. Even though the National Banking College has been established for this purpose, more resources must be committed by the industry to enrich the programmes and curriculum.
3. Since the industry is highly dependent on modern technology, players should begin to partner in the use and promotion of common platforms and infrastructure such as Ezwich compliant Auto Teller Machines. This will reduce the cost of deployment as well as training cost.
4. The youthful nature of employees in the industry as revealed in the demographic characteristics is a huge potential for ideas, innovation and growth that should be mined by challenging and rewarding innovation.

### **5.3 LIMITATIONS**

1. Institutions surveyed: The number of institutions surveyed were five and their selection was based on the classification per Ghana Banking Survey 2010. There is the need to further widen the scope of banks involved in future surveys.
2. Time: The work was done over a six month period. This was, however, combined with regular office schedules hence the work was not done on a full time basis.
3. Data collection: Respondents were initially unwilling to complete the questionnaires and seem to be in a hurry. The researcher therefore used representatives from the various institutions and allowed the respondents time to complete the questionnaires. These questionnaires were deemed to have been completed to best of the respondents.

### **5.4 SUGGESTIONS FOR FURTHER STUDIES**

There is need to study further whether performance problems indicated are attributable to training.

There is also the need to study further whether the industry impacts on the marital status of employees.

How often is needs analysis done by players in the industry?

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**KWAME NKRUMAH UNIVERSITY OF SCIENCE AND TECHNOLOGY  
INSTITUTE OF DISTANCE LEARNING  
COMMONWEALTH EXECUTIVE MBA**

Please take a few minutes to complete this survey. Your specific answer will be completely confidential, but your views, in combination with those of other, are extremely important

**A. DEMOGRAPHIC CHARACTERISTICS**

1. Age

0-17☐      18-27☐      28-37☐      38-47☐      48-57☐  
Over 58☐

2. Gender

Male ☐      Female☐

3. Experience

1-5 years☐      6-10years☐      11-15years☐      16-20years☐      over  
20years☐

4. Religious Affiliation

Christian☐      Islam☐      Traditional☐      Other, specify.....

5. Highest level of education

None☐      Primary☐      JSS/Middle Sch./Vocational ☐  
SSS/O/A-Level ☐  
Polytechnic☐      Professional Qualification☐      First Degree☐  
Masters Degree☐      Post Masters Degree☐

6. Ethnicity

Asante☐      Akwapim☐      Fanti☐      Akan☐      Ga&Ga-dangdme☐  
Ewe ☐      Guan☐      Nzema☐      Hausa☐      Dagomba☐  
Mamprusi☐      Other, specify.....

7. Marital Status

Married☐      Single☐      Divorced☐      Separated☐  
Widowed☐      Cohabitation☐

Other, specify.....

8. Which department/unit are you? Branch Network☐      Operations☐

Credit☐      Corporate ☐      Investment☐      Support Unit ☐

Other, specify .....

## B. IDENTIFICATION OF TRAINING NEEDS

9. Have you ever received training since joining this institution? Yes ☐ No ☐
10. When was the last time you were part of any training programme?  
A month ago ☐ three months ago ☐ six months ago ☐ last year ☐  
two years ago ☐ other, specify.....
11. What is the frequency of training in your institution?  
Annually ☐ Occasionally ☐ Monthly ☐ Quarterly ☐ Half yearly ☐  
☐  
Once in two years ☐
12. Who determines the training needs in your institution  
Head of department ☐ Chief executive ☐ Supervisor ☐ Line manager ☐  
Colleague workers ☐ consultants ☐
13. Who participates in the training programme?  
All employees ☐ selected employees ☐ supervisors ☐  
other, specify.....
14. If your answer to question 13 is selected employees, who does the selection?  
Supervisor ☐ head of department ☐ chief executive ☐ other ☐
15. Where does the training usually take place?  
Within the organization ☐ at a rented venue ☐ outside the country ☐

## C. Strategic/Organizational Needs

Kindly rate your responses to the questions below using the scale below:

|   |   |
|---|---|
| 1 | Poor, does not meet requirements          |
| 2 | Satisfactory, meets some requirements     |
| 3 | Good, meets required standards            |
| 4 | Very good, above required standards       |
| 5 | Excellent, far exceeds required standards |

1. Would you describe the organization's industry as evolving? 1 ☐ 2 ☐ 3 ☐  
4 ☐ 5 ☐
2. What do the growth trends of competitors look like? 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐
3. Are innovations anticipated that could change the competitive playing field?  
1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐

4. Is the organization's overall strategy likely to result in layoff and turnover? 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐
5. Does the organization plan to use any new technology? 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐
6. If yes, when will it become available? ☐ Less than 1 year ☐ In 2 years ☐ In 5 years time
7. Are there any new management philosophies or procedures being put in place?  
1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐
8. Have you identified any new opportunities that the organization needs to take advantage of? 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐
9. If yes, would it require training to realize it? 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐
10. How would you rate labour turnover in the organization? 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐
11. Do you have succession plan in place for key roles? 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐
12. Is there a formal procedure to identify training needs that will be dictated by new strategies? 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐
13. Are there any regulatory issues, current, pending or anticipated that could influence strategic considerations? 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐

### **C. Task Analysis**

1. Are knowledge, skills and attributes required of the job clearly stated? 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐
2. Have you had to review job descriptions for the roles? 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐
3. Are there performance problems? 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐
4. Do you consider regular training necessary for some roles? 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐
5. Are there any regulatory requirements for training in some? 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐
6. How often do errors occur in the performance of roles by staff? 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐
7. Do you anticipate the introduction of new systems/task/technology? 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐
8. Are performance standards clearly communicated? 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐

9. Has changes in systems/technology affected how work is done? 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐

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