

Impact of Employees' Training and Development on Organizational Performance: A Case of the National Bank of Commerce (NBC) Mwanza City

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Abstract- The success of an organization is dependent on its human resources. Employees' training plays an important role as it enhances efficiency of an organization and helps employees to boost their performance and that of the organization. The purpose of this research was to investigate the impact of employees' training and development (T&D) practices on organizational performance in Tanzania banking industry, a case of NBC bank in Mwanza city. It was further guided by four specific research objectives: (i) To identify how training needs analysis is conducted at NBC bank in Mwanza city, (ii) To determine the T&D practices and procedures at NBC bank in Mwanza city, (iii) To determine the T&D methods used on employees at NBC bank in Mwanza city, and (iv) To determine the effect of T&D programs towards employees' and organizational performance at NBC bank in Mwanza city.

The research surveyed 75 employees from three NBC bank branches in Mwanza city using a self-administered structured questionnaire. Personal interviews were also held with some management and ordinary staff of the bank. The results from the study indicate that NBC bank conduct TNA before running T&D programs. Most of the training facilitations for non-managerial employees were on job-training, while management mostly off job training.

The findings reveal that training practices and methods were reasonably planned and systematic in nature and followed although some employees were not satisfied with some of the training methods used such as lecture type and role play techniques. Nevertheless, most of the employees were of the view that T&D programs are effective tools at individual and organizational level. The study also found that although employees are trained on-job training with different methods, they prefer mentoring and coaching as well as job rotation because these methods help them in acquiring skills and knowledge to effectively and efficiently perform their specific daily tasks. Employees indicated that T & D programs have improved their skills and capabilities. Overall, the T&D programs resulted in to improved employees' job performance as well as overall organizational performance. The study recommends among other things, that a more systematic process in training be followed, NBC bank incorporate outcomes of yearly performance appraisal into employees training programs and initiate a motivation policy attached to training.

Index Terms- Training is a learning experience in that it seeks a relatively permanent change in an individual that will improve his or her ability to perform on the job. Training can involve the changing of skills, knowledge, attitudes, or social behaviour (Decenzo and Robbins, 2002).

Development is a learning process that is not often related to the current role of an employee in an organization, it rather prepares employees for other positions in organizations by improving their abilities and responsibilities of the current job (London et al., 1989).

Performance management refers to the process of ensuring that employees' activities and outputs match the organization's goals (Armstrong 2014)

Performance is the act of performing or doing something successfully, using knowledge or skills as opposed to just possessing it (Armstrong 2014).

On-the-job training (OJT) is an employees' training at a place of work, while he or she is in the actual job (Gomez-Mejia et al, 2001). Armstrong (2014) further defines OJT as teaching the skills, the knowledge and competencies that are needed by employees to perform a specific job within the workplace and work environment. OJT is usually for jobs that do require large amount of pre-existing knowledge.

Off-the-job training is a method of training, which is organized at a site, far from the original work environment for a specific period (Armstrong 2014).

I. BACKGROUND OF THE STUDY

Training and development ought to be part and parcel of organization's strategic plan. It is an indispensable strategic tool for enhancing employees' and organizational performance. Companies that aim at competitive advantage have realized the importance of training, improving employees' performance (Becker 1999; Afroz 2018). Indeed, among the most important functions of human resource management, the crucial function is employees' development through proper training and development programs.

Training can be defined as a systematic process of acquiring knowledge, skills, abilities and the right attitudes and behaviors to meet job requirements (Gomez-Mejia et al 2007). Training has been reckoned to help employees do their current jobs or help them

meet current performance requirements by focusing on specific skills required for the current organizational needs. The benefits of training employees may extend throughout a person's career and help that person's future responsibilities. This training therefore ought to look at both current and future needs of the organization.

Researchers as Swart et al, (2005) indicate that an individual's improvement will be contingent on the quality of the training program, the motivation of the individual and the individual's needs. The model of improved organizational performance in general assumes that employees' knowledge, skills and attitudes will change by the adoption of a training program. If the employee believes there is an improvement in their knowledge and skills, there will be an increase in the person individual's performance, which subsequently leads to improved organizational performance.

Furthermore, Cole (2004) attributes employees' training and development as prerequisite for the organizational performance. When an employee is performing poorly, it is not purely individual's fault but rather because that person lacks necessary skills, knowledge, and commitment to do the job well. However, the employee is not the sole factor but rather there are other myriad factors that attribute to one's performance, such as psychological factors and motivational factors just to mention a few, though from skills perspective, training is the major attribute towards individual performance. Thus, the issue of well trained and competent personnel is paramount for any organization to realize full potential of labour force at work, which ultimately impact on organizational performance.

In the banking industry, human resources knowledge, skills and expertise are crucial assets that drive productivity and performance. This is because, as a service industry, the service provided by the bank is delivered through its personnel while it is being consumed sometime by its customers. Thus the bank personnel stand for the service and display to the customers the value and quality of the bank's service. Consequently, Aryee (2009) argues that banks need exceptional human resources to present their service to customers in a manner that will win more customers, keep them, and sustain its profitability. Therefore, training is crucial to any bank in Tanzania that seeks to improve its performance and competence of its employees.

In spite of these stated advantages of training and development, into some organizations have failed to integrate training and development into the organization systems. As a result, training and development seem to have less significant on the organizational performance. Some organizations meet their needs for training in an ad hoc and haphazard manner, which results into employees' failing to apply their best efforts to achieve organizational goals, and show high performance on job. Training and development is very important for an organization to compete especially in today's challenging and changing world.

Statement of Research Problem

This study starts from the realization of the need to effectively administer the impact of job and training and development (T&D) on organizational performance. It is well known that training enhances knowledge, skills and ultimately improves workers' and organizational performance and productivity (Cole 2002). According to KCM (2014),

ineffectiveness of training and development reduces the organizational productivity. Hence it matters how T& D is carried in the organization. Many organizations in Tanzania especially in private sector engage in training of their staff and have departments or units in charge of training. NBC bank is one of such organizations that train their employees. However, it is not clear whether training at NBC is haphazard and whether several employees have not qualified for any form of training nor is there any systematic process of staff development in place for their training. Little is known as to whether T&D program/practice at NBC bank has contributed to the organizational performance (productivity and portability). It is in this regard that the researcher set out to conduct this study.

Specific Objectives

The study was guided by the following specific objectives; to identify how training needs assessment is conducted at NBC bank in Mwanza City, to determine the training and development (T & D) practices and procedures at NBC bank in Mwanza City, to determine the training and development methods used on employees' at NBC in Mwanza City and to examine the effect of training and development programs toward employees' and organizational performance at NBC bank in Mwanza City.

II. LITERATURE REVIEW

Training Purpose, Process and Outcomes

Cole (2002) states that training is more of a learning activity to acquire better skills and knowledge needed to perform a task. Cole further argues that the idea of training is the need for a greater productivity and safety in the operation of specific equipment or the need for an effective sales force, to mention a few. Therefore, to come up with the desired knowledge, skills and abilities from employees to perform well at their job side, it requires proper training programme that may likewise have an impact on employees' motivation and commitment to their job as further Cole points out given that employees are the most important asset of the organization, they can either build or break their company's reputation as well as profitability. Additionally, employees oversee most of the activities which can influence customer fulfillment, the nature of the product and event. It is with this understanding that any organization ought to look at training as investment strategy.

Why Training ?

According to Nunvi (2006), training programs are directed towards maintaining and improving current job performance while development seeks to improve skills for future jobs. Considering the progress in the technology, certain jobs become redundant with the replacement of machines in modern days. In that vein, further education and competence become necessary for those employees in current positions and those wishing to be promoted in the future. Expressing an understanding of training, Armstrong (1996) emphasizes that training should be developed and practiced within the organization by appreciating learning theories and approaches, if training is to be well understood.

Training Process

According to Infante (2015), training in an organization generally involves a systematic approach, followed by a sequence of activities or process which is based on three to four blocks:

(1) Identifying Training Needs

Identifying training needs is an analysis that is necessary to determine the training needs of the employees or a specific job. What are the practical needs? Why an employee needs training? Every training begins with the need analysis and establishing a need analysis is and should always be the first step in the training process (Infante, 2015). There are four procedures that managers can use to determine the training needs of employees in their organizations:

- i. Job requirements analysis. The skills and knowledge specified in the appropriate job description are examined. The employees without the skills needed are candidates for a training program
- ii. Organizational analysis. The effectiveness and successes of an organization are analyzed to determine where differences exist. For instance, members of a department with a high turnover rate or a low performance record might require additional training.
- iii. Performance appraisals. Here, each employees work is measured against objectives established for his or her job.

i v . Human resource survey. In here Human resource policies, procedures, guidelines and practices such as performance, turnover, employee satisfaction and many other.

Managers as well as non-managers are expected to describe what problems they are experiencing at their workplaces and what actions they believe can be taken to solve the problems. Immediately the training needs are identified, the human resources department must initiate the appropriate training efforts to close the gap between expected and actual results. This may also depend on circumstances such as developing a training plan, designing a training lesson, selecting trainees and preparing the trainers.

(2) Training Plans and Implementation

This area of the training process emphasizes on the techniques and methods by which training is carried out. The objectives of training, budgets and the duration are allocated.

(3) Training Evaluation and Feedback

Often, training evaluation and feedback turns to be the most critical part of the training process, focusing on the results achieved after training. The main idea is to analyze the effects of training and determine whether the set goals have been achieved. Reactions such as the participant's feedback, trainer's feedback, learning behavior and results of the training are being measured.

To measure the impact of training, Kirkpatrick (1959) outlined four levels of evaluation, and each of which is a prerequisite for the next level:

Reaction and Planned Action: These are measured reactions or evaluations of how the employees feel concerning the learning experience.

Learning and confidence evaluation: This is the measurement of the increase in knowledge after training.

Behavioral impact: This is the degree of applied learning back at work – are the members really doing anything diverse after the training program than before?

Results: It is important to know what results are achieved, in relation to the previous training objectives that were being set. For instance, has there been any decline in the number of costumers' complaints? Reactions, behaviour and learning are of great importance, but if the training program cannot produce measurable performance – related results, then it has not achieved its goals accordingly.

Benefits of Training and Development to Employees

Several paper works have been presented on the topic of training and development; it is evident that there is a positive effect of training and development activities on employees' performance. Other effects that can be geared by training may be motivation, behavioural and many others.

Arthur et al. (2003) performed a meta-analysis and from the study training had a positive impact on job related attitudes. Further it is obvious that the effectiveness of training depends on the training delivery methods and the skills to be trained. For instance the effective training programs include interpersonal skills and cognitive theory then followed by tasks related skills

Methods of Training and Development

A variety of training methods are used in different organizations today to train different individuals of different levels and positions. DeCouza et al (1996) explain that the most popular training and development methods used by organizations can be broadly classified as either On-the-job or Off-the-job training.

On- the- Job Training

On-the-job training (OTJ) is a method of giving training to employees when they are at work in their working environment. The purpose of this training is to make the employees get familiar with the normal working circumstances; that is during the training time frame, the workers direct involvement to practice or use machinery, equipment, devices, materials, and so forth in which they are being trained. Additionally, it helps the employees to figure out how to address the difficulties that may occur during the execution of the job, with the new skill or competence. The main idea of this training is learning by doing where the supervisors or the more experienced employees show the trainees how to perform a specific task. The learners (trainees) take on the instructions/directions of the supervisor and perform out the task. In other words, the trainees get the opportunity to practice on the spot.

This training method is highly used by companies to train current and future workers due to its simplicity. On-the-job training includes apprenticeship, coaching, internship, job rotation, job instruction, and few others.

Gomez-Mejia et al (2001) define on-the-job training (OJT) as an employees' training at a place of work while he or she is performing the actual job. Armstrong (2014) defines OJT as

teaching the skills, the knowledge and competencies that are needed by employees to perform a specific job within the workplace and work environment. OJT is usually for jobs that do require large amount of pre-existing knowledge.

OJT is mostly one-to-one although it might involve several trainers to many trainees as a team, an environment in which the trainees will need to practice the knowledge and skills being taught on job training. In most cases, a professional trainer or sometimes an experienced employee within the organization or supervisor or manager serves as the trainer/course instructor.

The purpose of this OJT training is to make the employees get familiar with the normal working circumstances, that is during the training time frame, the workers get direct involvement to practice the skill or use machinery, equipment, devices, materials and so forth, in which they are being trained.

Banks such as NBC bank utilizes these approaches especially to train its operational staff such as tellers, loan officers and customer service personnel.

There are three common methods that are used in on-the-job training; namely, learning by doing, mentoring/coaching, job rotation/shadowing, and job instruction

(i) Learning by Doing

Learning by doing is a very popular method of teaching new skills and methods to employees who have just been hired or are moving to different position. Under this method, an employee observes a senior experienced worker and learns what to do. The advantage here is that this method is tried and tested and fits the requirements of the organization. The disadvantages are that the senior worker is not usually trained in the skills and methods of training; therefore, it can be a process that may be time consuming as a new comer struggles to cope with the senior worker's explanations. To increase its success, it is recommended to use a senior or experienced worker who has been trained in instruction or training method and whose teaching skills are coordinated with a developed program linked to off-the-job courses.

(ii) Mentoring/Coaching

According to Anthony et al (1993), mentoring is a technique that assigns a guide or knowledgeable person high up in the organization to help a new employee "learn the ropes" of the organization and to provide other advice. In line with that, Beardwell and Holdern (1994) state that, this is another version of the system whereby a senior or experienced employee takes charge of the training and development of a new employee. Schuler and Huber (1993) point out that mentoring as a method of training is a regular part of the supervisor's job. It includes day-to-day coaching, counseling, and mentoring of workers on how to do the job and how to get along in the organisation. The effectiveness of coaching, counseling and monitoring as techniques for training and development depends in part on whether the supervisor creates feelings of mutual confidence, provides opportunities for growth to employees and effectively delegates' tasks. Mentoring programmes, in which an established employee guides the development of a less-experienced worker or 'protégé,' can increase employees' skills, achievement, and understanding of the organization.

(iii) Job Rotation/Shadowing

As indicated by Cherrington (1995), job rotations are learning techniques that are usually reserved for managerial and

technical occupations. Movement from one position to another provides managers with exposure to a number of different job functions and a broad grasp of the overall purpose of an organization. Job rotation programmes are used to train and expose employees to a variety of jobs and decision making situations. Although job rotation provides employee exposure, the extent of training and long-run benefits it provides may be overstated (Schuler and Huber, 1993).

(iv) Job Instruction Training

Schuler and Huber (1993) assert that job instruction training was developed to provide a guide for giving on-the-job skills training to white and blue-collar employees as well as technicians. It provides such systematic technique which rather makes it flexible for both off-the-job and on- the-job programmes. It has been the most popular method of training for blue-collar and white-collar employees since it was first described by the war manpower board during World War II. Before the actual learning occurs, job-instruction training requires a careful analysis of the job to be performed, an assessment of what the trainees knows about the job, and a training schedule. Training begins with introductory explanation of the purpose of the job and a step-by-step demonstration by the trainer of the operations. After the trainer has demonstrated the job enough times for the trainee to comprehend the steps, the trainee is given the opportunity to try it alone (Cherrington, 1995).

Off-the-Job Training

Off-the-job training is another method of training, which is organized at a site, far from the original work environment for a specific period (Armstrong 2014). The purpose of this method of training at a place other than the job area is to give a peaceful domain to the employees where they can focus just on learning. Learning material is provided to the trainees for a complete theoretical knowledge. The trainees can express their perspectives and opinions during these training sessions. Additionally, the trainees can investigate new and innovative ideas. The methods in the off-the-job training are case studies, conferences, audiovisuals, seminars, simulations, role play exercises, and lectures in classroom settings.

One advantage of off-job-training is that it gives employees extended uninterrupted periods of study. Another advantage is that a classroom may be more conducive to learning and retention because it avoids the distractions and interruptions that commonly occur in an OJT environment. However, off-job-training has also disadvantages. One big disadvantage is that what is learnt in a classroom is not the workplace and the situation simulated in the training may not closely match those encountered on the job. Also, if employees view the off-the job training as an opportunity to enjoy some time away from work, not much learning is likely to take place. Furthermore, off-the-job training is one of the costly training methods and care has to be taken as who goes for training and level of competences desired to be acquired in line with organization training and development policy (Armstrong, 2004). In general, Banks such as NBC bank utilizes off-job-training to train its technical lower and middle management; most training are designed behavior change and managing changes in the organization.

In brief, off-the-job training generally focuses more on long-term development and general education than on the skills

and information needed to perform a specific job. In this context, Beardwell and Holden (1994) argue that off-the-job training is sometimes necessary to get people away from the work environment to a place where the frustrations and hustle of work are eliminated. This enables the trainee to study theoretical information or new and innovative ideas without interruption. There are different methods used at off-the-job training and these include vestibule training, behavior modeling, Understudy Training, and case study

(i) Vestibule Training

According to Cherrington (1995), vestibule training is similar to on-the-job training except that it occurs in a separate training area equipped like the actual production area. The training that occurs in a vestibule is usually some form of job-instruction training. In vestibule training, however, the emphasis is on learning as opposed to the emphasis on production in job-instruction training. Vestibule training is typically used for teaching specific job skills and is conducted out of the job in an area separate from the work place under the supervision of a skilled instructor. In being consistent with the above, Decenzo and Robbins (2002) state that vestibule training helps employees learn their job on the equipment they will be using, but the training is conducted away from the actual work floor. Vestibule training allows employees to get full feel for doing task without “real-world” pressures. Additionally, it minimizes the problem of transferring learning to the job, since vestibule training uses the same equipment the trainee will use on the job. Furthermore, after going through the vestibule training for a specified time period, the trainees are expected to apply their newly acquired skills when they are assigned to their real job.

(ii) Behavior Modeling

The use of behavior modeling is based on social theory, and it is in particular an effective method for interpersonal or social skills training. This method of training incorporates the use of videos to clearly demonstrate the way things ought to be done, and what behaviors are to be avoided (Babbie, 1998).

Behavior modeling is often based on the demonstration of the right and effective way to behave and as a result, trainees are provided with facilities to practice this. Bryn (1990, p.17) puts it this way, that behavior modeling is where target behaviors are selected and videos on each of the behaviors produced, showing competent persons achieving success by following specific guidelines. Key points are displayed on screen and are backed by trainer-led discussions. Learning here is trainer enforced through role play.

(iii) Understudy Training

An understudy is a person who is being trained to assume a particular position on a future date, the duties and responsibilities of the position currently occupied by the person himself or herself in understudying. In this method, an individual or group is assigned to assist a superior officer in the performance of his/her duties related to the position and at times left to grapple with the day-to-day problems which confront the superior in the performance of duty. The trainees are allowed to solve them with or without the help of the superior. When the understudy shows promise of talent, he/she takes over when the superior is transferred, retired or is promoted to a higher position (Decouza et al, 1996, 70).

(iv) Case Study

Cherrington (1995) declares that case studies are used extensively in many business classes. They are designed to promote trainee’s discovery of underlying principles. Most cases do not have single correct solution. Instead a trainee is expected to analyze the problem and consider alternative solutions or give an opinion. Case studies may be of real or imagined events in organization which to study. After analyzing several cases under the guidance of instructors, the trainees are exposed to certain concepts, problems, techniques and experiences, which they will later face on the job. The object of this method is to help the trainees think logically and develop the ability to analyze alternative courses of action systematically and objectively.

(v) Business Exercise/Simulation/Role Play

Under this type of training exercise, the work situation is simulated and the trainees are presented with reports, correspondences and memoranda, as in a real work situation, to handle. Business exercise training helps employees to develop decision-making, time management, planning and communication skills. It also helps the trainees to develop a “feel” for the work situation before they take on the real job (Laing, 2009)). Simulation is very similar to vestibule training and is used extensively for learning technical and motor skills. The essence of role-playing is to create a realistic situation as in the case of discussion method, and then have trainees assume the parts of specific personalities in situation.

(vi) Conference /Group Discussion

A method of individualized instruction frequently used where the training involves primarily the communication of ideas, procedures, and standards in the conference or discussion method. This conference/group discussion method allows for considerable flexibility in the amount of employee participation (Bohlander and Sherman, 1992). Again, Anthony et al (1993) argue that all training programmes, particularly outside programmes, utilize this technique. It has the advantage of being spontaneous and allows the participants to become involved in exploring concepts and in seeking clarification.

Cherrington (1995) states that conference and group discussions, used extensively for making decisions, can also be used as a form of training because they provide forums where individuals are able to learn from one another. Many studies have shown that individual are much more inclined to change their attitudes if they participate in a group discussion and at a group consensus regarding a topic than if they listen to lecture. An example of group discussion that can be an effective means of training is one in which supervisors discuss the performance evaluation procedure and develop common criteria for evaluation performance.

(vii) Sensitivity Training

As stated by Decenzo and Robbins (2002), sensitivity training in “encounter group” became quite popular during the 1950s as a method of changing behaviour through group processes. Often referred to as laboratory training, it influences the participants through unstructured group interaction. Members are brought together in a free and open environment in which participants discuss themselves and their interactive process, loosely facilitated by a professional behaviour scientist. This professional then creates the opportunity for the participants to express their ideas, beliefs, and attitudes. In the same instance, this type of training consists of unstructured group discussion in which

the participants talk about their personal feelings and reactions towards each other. The length of a laboratory training session may vary from as little as a couple of hours to as much as two or three weeks of all day sessions. The training is designed to create greater self-awareness and increased sensitivity to the attitudes and emotions of others and to group processes (Cherrington, 1995). Similarly, Schuler and Huber (1993) state that individuals in an unstructured group discussion exchange thoughts and feelings on the "here and now" rather than the "there and then". The experience of being in sensitivity group often gives individuals insights into how and why they and others feel and act the way they do.

(ix) Lecture

The lecture is an efficient means of transmitting large amount of factual information to a relatively large number of people at the same time. It is the traditional method of teaching and is used by organizations in many training programmes. A skilled lecturer can organize material and present it in a clear and understanding way. If the trainees are ready to receive it, a well prepared lecture may succeed in transferring conceptual knowledge. However, a lecture does not allow active participation by the learners. It provides no practice, no feedback, no knowledge of results, and it may inhibit the transfer of learning (Cherrington, 1995).

Anthony et al (1993) underscore that lecture method is very useful for large groups. It requires a training leader who is dynamic and who can organize and present materials in an effective fashion. For best use, it should be supplement with additional types of training techniques.

According to Decenzo and Robbins (2002), the lecture approach is well adopted to conveying specific information, rules, procedures, or methods. The use of audio visual can often make a formal classroom presentation more interesting while increasing retention and offering a vehicle for clarifying more difficult points.

Comparison of on-the-Job and Off-the-Job Training

A critical comparison of various methods for training and development of staff, on-the job training method, and the emphasis is more on the acquisition of specific, local knowledge in a real situation. In contrast, off-the-job method emphasizes developing an understanding of general principles, providing background knowledge, and generating an awareness of comparative ideas and practices. There is no best method of training. The choice of the method whether on the job or off the job training depends on several factors including the objective of training, length of training, employees position and allocated budget.

Training and Development Experiences from Tanzania

Training and Development of employees ought to be part and parcel of an organization's strategic plan because employees are the most important asset of any organization. Some countries take T & D seriously and it is from this mindset they have been able to achieve employees' sustainable high productivity and excellent good organizational performance. In Tanzania, there are mixed experiences and few studies have been conducted on the topic in public sector and next are experiences about training and development and their linkage to employees' and organizational performance.

Kihongo (2011) from Institute of Social Work (ISW), Dar es Salaam conducted a study on Factors Inhibiting Effective Staff Training in Tanzania. He identified various factors which undermine staff training in Tanzania's local authorities. These stumbling blocks include lack of funds due to inadequate budgets set aside for staff training, malpractices such as favoritisms, poor top management support because some managers do not treat staff training as a matter of priority, the absence of viable training policies and training programmes initiated by the local authorities, and the fragmented nature of the staff training.

Dominic and Kessy (2010) undertook a study on Effectiveness of Training and Development Programs in Public and Private Sectors. They found that training as a human resource development function was not being implemented well in Tanzania and most organizations lacked guidelines for effective employees' training. In addition, the review paper found that there was still a need to change the methods of training that are not effective and provide more methods of practical nature, since some organizations did not have comprehensive policy to guide an appropriate implementation of training programme nor adequate efforts to make them aware of its function; then the HR department should strive to design an effective policy and involve all respective employees in its implementation. The question raised is how the organization realizes the contribution and/or returns of training on its overall performance when it does not have clear training and development policy or programs.

The study further revealed the comparison between the real and ideal T&D program, minimal effort has been put out to bring the T & D program to standard. To enhance effective improvement of the training programmes, it is important to: (i) Develop a more uniform TNA exercise that aims to improve the level of efficiency of training function and eventually have clarity in scope and objectives, (ii) Conduct evaluation after every training session and give feedback to the trainees, (iii) Prioritize the issue of increasing employee capacity by allocating adequate training budget, (iv) Implement training function openly and involve every individual in determining the kind of training they need, and (v) Follow the criteria of sponsoring employees to training programs.

Mwaibako (2013) in his research on training and development and organizational performance in Tanzanian Commission for AIDS focused on perception of employees in terms of training and development programs at TACAIDS, effects of employees' training on performance of the organization and the challenges facing TACAIDS in providing training to its employees. The study revealed that training and development has improved organizational performance through new ideas and skills that have been introduced to the organization after the training. However, training and development at TACAIDS faces various challenges including financial resources and lack of clear policies to promptly promote training and development opportunities. Furthermore, the study revealed that there was no training needs assessment and that led to unsystematic and unplanned training of employees implying lack of clear focus on the value of its employees in enhancing organizational performance.

Hardly any study has been documented or conducted on the relationship between T & D and employees' performance or between T & D and organizational performance in

Tanzania and yet many organization especially commercial banks and telecommunications companies take their employees on various training sessions. So it is fitting that this proposed study being the first in Tanzanian private organizations, might shed light on what extent T & D contributes to employees' productivity and overall organizational performance.

Organizational Performance

According to Chen and Silverthorne (2008), there are three types of performance measurements. Firstly, measurement of output rates e.g. sales volume over a given period of time. Secondly, rating of individuals by another person other than the person whose performance is being measured. Thirdly, self-appraisal and self-rating. Self-appraisal and self-rating techniques are useful in organizations because they encourage employees to set their own targets that are used to measure their performance. Therefore, job performance measures the degree of achievement of organizational and social objectives from the perspective of the judging party (Hersey and Blanchard, 1993).

Companies such as banks use various criteria or performance standards to measure and report performance, such as profitability, market share and sales volume. Also, financial ratio such as current ratio, acid test ratio, gearing ratio and profitability ratios are used to measure the firm's financial performance. Kaplan and Norton (2011), American scholars, have introduced the Balanced Score Card as a more realistic tool for measuring organizational performance.

Given that this research was about the effect of training and Development on both employees' and organizational performance in the banking sector, the researcher adopted two sets of performance measurements (i) employees' performance was measured in terms of efficiency of service delivery and quality of customer services, (ii) organizational performance was measured in terms of deposits growth, loan recovery, and increase in profitability as well as non-financial indicators such as improvement of service delivery and customer satisfaction.

Empirical Literature Review

A number of empirical studies have been carried out on training and development and their effects on organizational performance in various countries and industries. Next is a review of some of the recent studies on the same topic.

The Laing (2009) carried out a study on training and its impact on organizational performance in Ghana. Specifically, the study sought to investigate the impact of Training and Development in public sector organizations using Ghana Ports and Harbors Authority (GPHA) as a case study. The research was intended to determine the role and impact of training on employees, with emphasis on the lower, middle level staff and the administrators of GPHA. A questionnaire was used on a sample of 80 employees of

GPHA. Personal interviews were held with some management staff of the organization. The results indicated that GPHA's employees were not well informed about training and development programmes in the organization. The results of the study indicated that most of the employees were of the view that training and development were effective tools for both personal and organizational success. The findings further revealed that

training practices, methods and activities at GPHA were not in line with the best practices regarding the planned and systematic nature of the training process as is generally known. It was recommended among other things, that the processes involved in training be duly followed, GPHA should assist its staff identify their career paths and guide them in the pursuit of higher education.

Ng'ang'a et al (2013) conducted an empirical study in Kenya on training and development. The purpose of their study was to investigate the relationship between Training and Development (T&D) as a Human Resource Practice and the organizational performance (OP) of the Kenyan state corporations. The study hypothesized that there is a positive relationship between T&D and OP, and therefore the need to investigate how specific the two variables relate. The study adopted an explanatory research design and surveyed a sample of 142 respondents using self-administered questionnaire which constituted structured or closed ended items, unstructured or open ended items and like. The data was subjected to descriptive statistics with the aid of SPSS and correlation coefficients were calculated for initial exploration of the relationships between variables. Furthermore, qualitative data were operationalized by arranging the data according to emerging themes or patterns with assigned numbers to make them measurable. The findings established a positive correlation between training and development and Organizational Performance. From that the study recommended to the authorities of the Corporations studied to put focus onto T&D function to enhance Organizational performance.

Mwaibako (2013) researched on the relationship between training and development and organizational performance in Tanzanian public sector. The aim of this study was to assess the impact of employee training and development on improving organizational performance, Tanzania Commission for AIDS. The study specifically focused on getting the perceptions of employees in terms of training and development programs at TACAIDS, effects of employees' training on performance of the organization, and the challenges facing TACAIDS in providing training to its employees. Purposive sampling was used to obtain 35 respondents. Questionnaires and interviews were used as instruments of data collection.

The study findings showed that there is relatively high level of awareness of the training activities provided by the organization as noted by 81% of the respondents. The training and development has improved organizational performance through new ideas and skills that have been introduced to the organization after the training. However, training and development at TACAIDS faces various challenges including financial resources and lack of clear policies to promptly promote training and development opportunities. Furthermore, the study revealed that there was no training needs assessment and that led to unsystematic and unplanned training of employees. The study recommended that the organization should conduct training needs assessment and gap identification and sponsoring of all training programs should be done through setting aside a budget for employees' training and development and searching for alternative sources of funds instead of being dependent on government sources only.

Maina and Waithaka (2017) were concerned with whether training and development of workers resulted in improved performance in public sector organizations in Kenya. The researchers conducted a study on that topic and the purpose of the

study was to investigate the influence of on-the-job training on performance of police officers in Kenya Police Service. A sample of 85 serving police officers in Imenti South Police Division and a sample of 100 households were used in the study. Two semi-structured questionnaires were used for collection of data (that is, one for police officers and another for households). Collected data were analyzed using Statistical Package for Social Sciences (SPSS) to generate descriptive and inferential statistics which were presented using tables. The influence of on-the-job training on performance of police officers in the Kenya Police Service was analyzed using multiple regression analysis. The findings indicated that on-the-job training has positive but statistically insignificant effect on performance of police officers in the Kenya Police Service and that reduction of the crime in the county could not be attributed only on police training as it is a joint effort by various stakeholders, and besides there are factors such as change of behavior of citizens and increase in economic activities that keep youth occupied.

Athar and Shah (2015) conducted a study on employees' training in commercial banks of Karachi, Pakistan. The purpose of the research was to determine factors that impact training in banks of Karachi, Pakistan and how they affect employees' performance. Data was collected from 100 employees from commercial banks in Karachi city through self-administered questionnaire and employees were selected through random sampling technique. Data analysis was done by regression and correlation techniques that utilized descriptive and inferential statistics. The study found that banks which provide training to their employees in a proper way were able to gain substantial improvement in performance and productivity and resulted into more customers' satisfaction. The study also indicated that for banks where training was compulsory, employees were able to enhance their knowledge, skills and abilities which resulted in provision of extensive support to increase the performance of banks of Karachi. The key findings of the study were stress level and motivation, technical knowledge, training program method, knowledge and employees' performance and motivation had a strong positive relationship with employees' performance. The study recommended that training should be given to all employees to enable them cope with rapid changes in technology, and that banks should launch effective training programs for their employees so that they can easily tackle the challenging situation of working environments.

Oghomhe et al (2016) conducted a study in Nigeria on the relationship between training and employees' performance in banking sector in Edo North Senatorial District. The research specifically examined the impact of training and development on employees' performance in organizations. It adopted a survey research design using a structured questionnaire with a five-point likert scale and surveyed 30 respondents drawn from 5 banks in Edo North. Descriptive statistics was used to analyze the collected data. The findings showed that appropriate training and development of banking staff can result in efficient performance of their functions. Based on the findings, the study recommended that management should define an appropriate training and development programmes for each category of staff who need to be trained and developed.

The study recommended that staff in the banking sector should be helped to grow into more responsibilities by offering them systematic training and development so that they will be

confident enough to carry out the responsibilities of the job. It also recommended that banks should provide performance feedback which will allow staff to be informed of changes to both their work goals and the overall goals of the organization.

Enga (2017) conducted a research on training and development with National Financial Bank, Kumba state, Cameroon. The purpose of the study was to examine the impact of training and development afforded to its workers on organizational performance. The study also emphasized on various training methods designed and their implementation around the world during the training and development programs. The data were collected from a sample of 30 respondents (tellers, customer call centre personnel, loan officers, supervisors and internal control officer) using questionnaire, observation and interview. The research revealed that training and development is a necessity in every company particularly for those who are unskilled or the less experienced employees'. Generally, employees' work contribution was found to be greatly improved due to the training methods and tools used by the company. As a result, it led to a positive impact on employees' performance and an improvement in their skills and job efficiency.

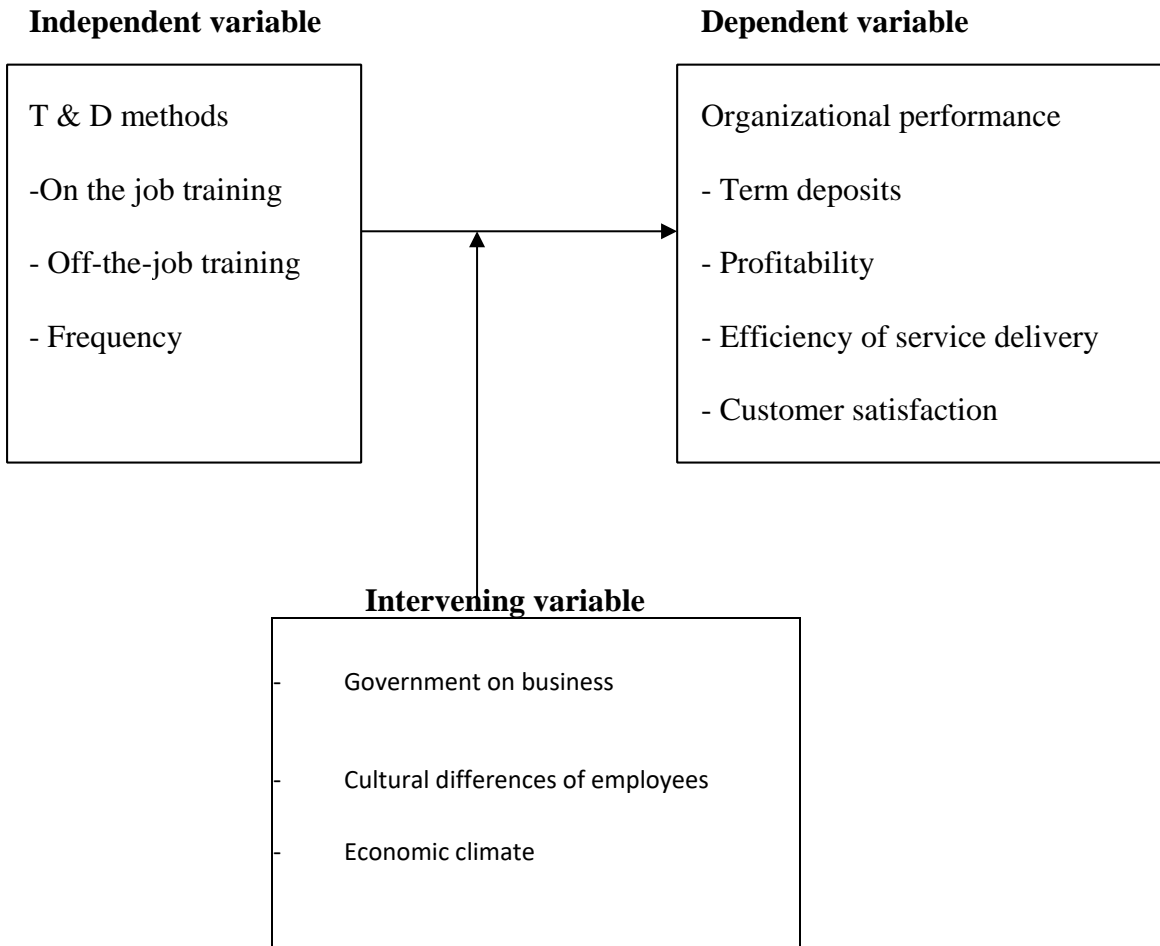
More recently, Afroz (2018) conducted a research in banking industry in Bangladesh. The research aimed at finding out the effects of training on employees' performance in banking sector, Tangail district, Bangladesh. The study surveyed 150 employees of 14 banks using self-administered questionnaire. Data were analyzed using descriptive and inferential statistics. The finding of the study showed that general training enhances employees' engagement, employee motivation and job satisfaction. A strong relationship exists between employee training and employees' performance. The results further revealed that the more the employee gets training, the more efficient their level of performance would be. This research however never related employees' training to organizational performance unlike the present study.

Study Gap

The studies reviewed in literature and revealed that most of the researches on training and development (T&D) in the banking industry focused on its impact on employees' performance (Athar & Shah, 2015; Oghomhe, 2016; Afroz, 2018) except that by Enga (2017) in Cameroon. Furthermore, those studies that link T&D to organizational performance were in public sector organizations (Laing, 2009; Ng'ang'a, 2013; Maina & Waithaka, 2017). The two Tanzanian studies of Kibibi (2011) and Mwaibako (2013) that looked at the relationship between T&D and organizational performance were in public sector organizations, which operate differently from private sector organization. Furthermore, almost all of the studies mentioned looked at training and development and its impact on employees' organizational performance. They did not look at training policy and training methods as their independent variables as is this research. Therefore this study fills in this knowledge gap and examined the impact of employees' training and development practices on organizational performance in Tanzanian banking industry, a case of NBC bank in Mwanza City.

Conceptual Framework

Conceptual framework shows the relationship between independent and dependent variables as well as intervening variables as shown in the following figure.



Source: Researcher (2019)

The independent variables were conceptualized as T&D practices such as training policy and methods of T&D. In contrast, the dependent variables of organizational performance were measured in terms of deposits growth, loan recovery, and increase in profitability as well as financial indicators such as improvement of service delivery and .bank image.

The independent variables of T&D practices such as training policy and methods of T&D were noted in literature to have impact on the dependent variables of organizational performance (Laing, 2009; Ng'ang'a et al 2013; Maina and Waithaka, 2017; Enga, 2017). Other factors (variables) such as government business policy on T & D, cultural differences of employees, and prevailing economic conditions have been taken into consideration because of their moderating effect on the dependent variables. However, these intervening variables were not specifically examined in the study due to their complexity and uncontrollable nature. Besides, this research was not concerned with the impact of moderating variables.

Research design is defined as an arrangement of conditions for collection and analysis of data in a manner that aims to combine relevance to the research purpose with economy in procedure (Kothari, 2008). The research design contains an outline on how the research will be performed; that is to say, it includes the plan on measurement, collection and analysis of data (Creswell 2014). In social science research, there are generally three types of research design that a researcher can adopt; namely exploratory, descriptive and causal research design (Burns and Grove 2003, p. 237). This study adopted a descriptive research design which is concerned with finding out what, where and how of a phenomenon in the study area. This research design was considered appropriate because this study sought to describe how training and development (T & D) of employees contribute to organizational performance at NBC bank in Mwanza city.

Further, this research used primary data that involved questionnaires which entailed both quantitative and qualitative research approaches for better understanding of the phenomenon as has been recommended by other researchers (Creswell, 2014).

III. METHODOLOGY

Research Design

Geographical Area of the Study

The study was conducted in Mwanza city where NBC bank has three branches. Mwanza city is located on the southern shores of Lake Victoria in Northwest Tanzania. It covers an area of 1,325 Km² of which 425 is dry land and 900 Km² is covered by water. Mwanza city has two districts, Ilemela and Nyamagana with a total population of 476,646 (Mwanza City Profile report 2008). The study area was selected due to the fact that NBC being among the performing organizations in Mwanza the researcher thought that the data collected will give a pattern or behaviour of other banks on training and development.

Targeted Population

Target population is the total collection of elements or people, records and so on to which reference can be made (Cooper

and Schindler 2003). That is, it is whole well-defined population or group of objects/ individuals from which the researcher is interested in obtaining information which will be analyzed and from which conclusions will be drawn (Kathori 2008). The specific nature of the target population depends on the purpose of investigation” (Finn et al., 2000, p.108). The target population for this study was 120 staff, which includes three broad categories of respondents: Branch Managers and Section Managers, middle management and bank officers. Details of the specific designation are shown in Table 3.1. From the selected study area the target population was 120 staff and they were classified into two groups; namely, management and no management staff.

Table 3.1 Target Population of the Study

S/N	Categories of Population by bank branch	Population size
1	Management -Bank Branch 1	2
2	Management -Bank Branch 2	2
3	Management-Bank Branch 3	1
4	Non-Managerial Employees-Bank Branch 1	38
5	Non-Management Employees- Bank Branch 2	38
6	Non-Management Employees- Bank Branch 3	38
	Total	120

Source: NBC Bank HRM Report (March 2019)

Sample Size

Kothari (2008) defines sample size as the number of items to be selected from the universe to constitute a sample. So, in order for the results to be reliable, the sample should represent a small miniature of the population and it is recommended that the sample size should neither be very small nor too large but preferably the one that fulfills the efficiency, reliability, flexibility as well as representativeness of the study.

Although there are several ways of obtaining a sample size such as formula methods and other like 40% rule by Huysamen

(1991), this study opted a statistical table methods of the Krejcie & Morgan (1970) which with a population of 120 staff, a sample size of 92 staff is appropriate and when divided equally (3) approximately 31 (2 management and 29 non-managerial) staff from each NBC bank branch. Table 3.2 shows distribution of sample size from each bank branch

Table 3.2 Population and sample size in the target population

S/N	Categories of respondents by bank branch	Population size	Target size
1	Management -Bank Branch 1	2	2
2	Management -Bank Branch 2	2	2
3	Management-Bank Branch 3	1	1

4	Non-Managerial Employees-Bank Branch 1	38	29
5	Non-Management Employees- Bank Branch 2	38	29
6	Non-Management Employees- Bank Branch 3	38	29
	Total	120	92

Source: Researcher (2019)

Sampling Techniques

Sampling is that part of statistical practice concerned with selection of individual observations intended to yield some knowledge about the population of concern, especially for the purpose of statistical inferences (Kothari 2008). There are many sampling techniques that a researcher can choose and use. This research used two techniques: stratified sampling and purposive sampling techniques to obtain participants/respondents from the target population.

(i) Stratified Probability Sampling

The study used stratified probability random sampling in the selection of respondents for the quantitative data collection because the target population was composed of heterogeneous employees in each of the three NBC bank branches in Mwanza city. That is, bank branch for the purpose of this study was considered as non-homogenous and was a different stratum (Kothari 2008). The sample from each stratum was 31 respondents (2 managers and 29 non-managerial employees).

This stratified random sampling technique was implemented as follows: first, organizing the population in Mwanza city into bank branches and then drawing appropriate sample (31 participants) from each bank branch using the NBC bank HRM data base as the sampling frame by taking every second next person from a list of employees regardless of their position and type of work they do until the desired sample size was reached. This study opted to adopt stratified random sampling because it reduces sampling error (Bell & Waters 2014).

(ii) Purposive Sampling

The researcher further used purposive sampling technique to purposively select a sample of employees/management for in-depth interview. The criteria for selection were focused on the employees who were considered to be information resourceful and were willing to discuss various aspects of T & D and organizational performance in relation to this study. This involved using personal judgment by the researcher's perception that the selected interviewee was in the better position to provide information for the study. This approach is in line with Kombo and Tromp (2006) who suggest that purposive sampling procedure can be used with both qualitative and quantitative researches where the intention of the study is to understand the audience and its behavior.

Data Sources and Collection Methods

Data Sources

The data for this study came from primary and secondary sources. Kothari (2008) defines primary data as data collected afresh and for the first time and thus happen to be original in character. In this study, various methods were used to collect primary data and these included self-administered questionnaires and in-depth interviews (Babbie 2008; Creswell 2014).

Secondary data are the data that already exist in published reports, company reports, books and internet (Saunders et al, 2009). The study also used secondary data in collecting information. The secondary data, which constitutes other sources of data were gathered from the NBC bank corporate plan, its Human Resource Management policy, industry magazines/statistics, bulletins, in-house newsletters, annual reports on training, books and journals on Human Resource Management, training and development (Kothari 2008). This helped to identify how others have defined and measured key concepts, and to assess how this research project is related to other studies.

Data Collection Methods

(i) Questionnaires

The first primary data collection method used in this study was questionnaire and was used to collect data of quantitative nature. The researcher formulated questionnaire which focused on employees' characteristics as well as providing respondents with an opportunity to indicate the level of agreement/disagreement on different aspects of training and Development (T&D) practices employed by the three NBC bank branches in Mwanza City and their contributions towards organizational performance. The questionnaires included two types of questions of multiple choice/close-ended and a few open ended questions. In closed ended questions, respondents were restricted to a series of pre-determined answers from which to choose. In open ended questions, the respondents were encouraged to express themselves more freely about some aspects of T & D and organizational performance.

The questionnaire used a 5-point Likert rating scale to secure the degree of the presence or prevalence of the variables of interest in the study population as well as a level of importance or agreement (1-5) based on their experience with T & D and organizational performance. The final question sought comments and suggestions for improvement of T & D.

Given that some of the employees of the target population were not conversant with English language, the researcher

developed the Kiswahili version (Dodoso) of questionnaire after pilot-pre-testing. However, the responses were translated back into English prior to data analysis.

The researcher decided to use questionnaires as the major data collection instrument in this study because they are cheap and participants felt free to use questionnaires, they had standardized answers and hence made it easier to compile the data; they guarantee respondent's anonymity and they avoid interviewers bias (Creswell 2014).

The researcher distributed questionnaires personally to each respondent and collected them back within 48 hours to ensure all respondents were answering the questionnaire under about the same conditions.

(ii) In-depth Interview

The second primary data collection method the researcher used was personal in-depth interviews. That is, the study also adopted qualitative research method using semi-structured in-depth interviews with few selected managerial and non-managerial employees from NBC bank branch. The guiding questions were prepared basing on each research objective/question prepared in advance as indicated in the interview guide.

Pre-testing Pilot Study

The researcher planned to use several primary data collection methods in order to collect data from different sources. However, to obtain valid and reliable data, a pre-testing pilot study of data collection methods was conducted with employees at the target NBC bank branches in Mwanza city. Both questionnaire and interview guide were tested for their clarity, completeness and appropriateness to the research problem (Bryman and Bell, 2011). The participants' comments, concerns encountered in answering questions and suggestions they made regarding different areas of data collection methods were noted and where appropriate incorporated into the final versions of these research instruments.

However, with interview guide further refining of the research instruments was made during field data collection period whenever it was deemed necessary due to divergence of different opinions from interview. As a result of the pilot study, the researcher ensured that the appropriate and final research instruments were administered with participants who have not been involved in the pilot study and met the criteria of validity and reliability (Creswell 2014).

Data Analysis

Cooper and Schindler (2000) described data analysis as the process of editing and reducing accumulated data to a manageable size, developing summaries, seeking for patterns and using statistical methods. [Data analysis is defined as a critical examination of the assembled and grouped data for studying the characteristics of the object under study and for determining the patterns of the relationships among the variables relating to the study topic (Manyilizu, 2008)]. According to Kothari (2008, p. 122), the data after being collected must be processed and analyzed in accordance with the outlines laid down at the time of developing the research plan. This study obtained its primary data in form of quantitative data through questionnaires with respondent's as well qualitative data through in-depth personal

interviews with selected interviewees. Each type of data requires a different method of analysis.

For quantitative data obtained from questionnaires with NBC bank employees (management and non-managerial employees), they were first edited and debugged, coded, entered into Statistical Package for Social Science (SPSS) prior to analysis (Pallant, 2005). The data was then analysed using descriptive statistics and output was presented as frequency distribution tables, and pie chart and percentages. In contrast, for the qualitative data obtained from in-depth interview in form of written notes and scripts with selected employees, were analyzed by identification and categorization of text information in themes, patterns and meanings. These outputs were then linked to the relevant research objectives to generate better meaning and explanation about impact of T & D on organizational performance at NBC bank in Mwanza City.

Reliability and Validity of Research Design

Patton (2001) states that validity and reliability are two factors which any researcher should be concerned about while designing analyzing and judging the quality of the study. Furthermore, Easwaran and Singh (2010, pp.214-217) indicate that there are two criteria used to judge the quality of research design and empirical research; and these are reliability and validity.

(i) Reliability

Reliability refers to the consistency with which repeated measures produce the same result across time and across observers (Patton, 2002). Moreover, Edwards and Talbot (1994) assert that reliability requires that the measures or data collection methods should not be influenced by changes in context. To ensure reliability of the data, all the questionnaires used in the research were uniform in terms of layout and number of questions to all respondents. In addition, the reliability of the questionnaires was achieved through pre-testing pilot study with respondents in the target study areas NBC bank branches in Mwanza city and ensured that, respondents understood the questions in the same way. Adding to that, all the data collected for the research were uniformly processed to ensure consistency and stability of the research results and conclusions drawn from the study could be reproduced if the research would be conducted again using other researchers with similar data collection instruments.

(ii) Validity

Validity is defined as the degree to which a study accurately reflects or assesses the specific concept that the researcher is attempting to measure (Neumann 2003, p.123). Thus, the researcher ought to be concerned with external, internal and construct validity.

External validity relates to the generalizability of research findings from survey research to entire population (Thomas & Nelson 2001, p.30). Since this research is not a statistical study and the aim was to sample widely, external validity was attained by analytical generalization whereby the researcher compared research evidence from previous studies on the same topic.

Internal validity refers to the extent to which the differences that is found for the dependent variables directly relate to the independent variables (Mackey and Gass 2005). In this present study, internal validity was attained through specifying the units

of analysis and developing the conceptual framework that depicted the relationship between variables as indicated in figure 1.1

Construct validity: According to Mackey (2005), construct validity is a degree to which the research instrument adequately captures the construct of the interest. To ensure construct validity, the researcher took several measures. Firstly, the conceptual framework was based on the constructs/practices identified in the empirical literature reviewed in this study. Secondly, the evidence from the phenomenon under study (T & D and organizational performance) were gathered from multiple sources (questionnaires, in-depth interviews) for data triangulation.

(b) Background of Respondents

(i) Respondents' Gender

Table 4.1 Respondents' gender

Gender	Frequency	Percent
Male	35	46.7
Female	40	53.3
Total	75	100.0

Source: Field data (2019)

Table 4.1 shows that 46.7% of the respondents were male and 53.3% female. This is fairly representative as these days more women are the majority of employees in the banking industry in Tanzania.

(ii) Respondents' Age

Table 4.2 Respondents' Age

Age	Frequency	Percent
22 - 25 years	4	5.3
26 - 35 years	36	48.0
36 - 45 years	25	33.3
>45 years	10	13.3
Total	75	100.0

Source: Field data (2019)

Table 4.2 indicates that 5.3% of the respondents (employees) were 22-25 years of age, 48% 26-35 years, 33.3% were 36-45 years and 13.3% are over 45 years. These results imply that the majority (53.3%) of the employees at NBC bank are youth followed by middle aged group (33.3%) and only small percentage are in senior age. Hence it would be expected that when trained in new skills and knowledge, this young group of workers could be able to improve organizational performance.

(iii) Education Level of Respondents

IV. DATA PRESENTATION, ANALYSIS AND DISCUSSION

Background of Respondents

(a) Response Rate

In this study 92 questionnaires were distributed to employees at the three NBC bank branches in Mwanza City and a total of 75 questionnaire were returned complete and usable for data analysis. This represents a response rate of 85.9%. As noted by Mugenda and Mugenda (2003), a minimum response rate for good empirical research should be at least 60%. So this research response rate far exceeded the recommended minimum, and therefore the researcher collected sufficient data for the study and hence allowed valid data analysis.

Table 4.3 Respondents' Education Level

Education level	Frequency	Percent
Secondary/high school	6	8.0
Diploma	11	14.7
Bachelor degree	44	58.7
Post graduate	11	14.7
Post graduate qualification	3	4.0
Total	75	100.0

Source: Field data (2019)

Table 4.3 depicts that the majority (80.4%) of the respondents (employees) at NBC bank have at least a bachelor degree, 14.7% have diploma and 8.0% are secondary/high school level. These results suggest that NBC bank is run by well-educated employees and hence it is expected that their level of performance would increase following training and development programs.

(iv) Respondents' Position Title

(a) Non-managerial Employees

Table 4.4 Employee's Title/position at NBC

Title/Position	Frequency	Percent
Teller	25	33.3
Operations Officer	8	10.7
Customer service officer	26	34.7
Loan officer	12	16.0
Relationship officer	4	5.3
Total	75	100.0

Source: Field data (2019)

Table 4.4 illustrates that 33.3% of non-managerial employees are classified as tellers, 10.7% as operations officer, 34.7% as customer service officer, 16.0% as loan officer and 5.3% as relationship officers. The results suggest that the majority (69.3%) employees at NBC bank are in service delivery role and small percentage are in surveillance role (30.7%).

(b) Management

Table 4.5 is indicative that 60.0% of the respondents were section managers, 20.0% was supervisor and 20% was bank branch manager. The results suggest that organizational structure at NBC bank branches is flat with more persons in service delivery and few in supervisory role. The results indicate that the ratio of manager to non-managerial employees is 1.15 further implying that these bank employees if were trained, they would not need many supervisors.

Table 4.5 Management Position/Title at NBC Bank

Position	Frequency	Percent
Section manager	3	60.0
Supervisor	1	20.0
Branch manager	1	20.0
Total	5	100.0

Source: Field data (2019)

(vi) Duration of Employees at NBC bank
(a) Non- managerial Employees

Table 4.6 Period with NBC bank

Period with NBC bank	Frequency	Percent
<1 year	8	10.7
3 - 5 years	28	37.3
> 5 years	39	52.0
Total	75	100.0

Source: Field data (2019)

Table 4.6 shows that 10.7% of the respondents (employees) at the time of the study had been with NBC bank for less than a year, 37.3% for 3-5 years, and 52.0% for over five years. These results suggest the majority (52.0%) of the non-managerial employees at NBC bank are reasonably well experienced in their roles and so would be their performance at their jobs.

(b) Managerial Employees

Table 4.7 shows that 20% of the respondents have been with NBC bank for 4-6 years and 80% for over 6 years. These results suggest that for employees to be in a management position at NBC bank, they should have worked with the bank for at least 4 years and those who are appointed to the level of branch manager should have been with NBC bank for a minimum of 6 years.

Table 4.7 Duration on the Position

Duration/period with NBC bank	Frequency	Percent
4 - 6 years	1	20.0
> 6 years	4	80.0

Total	5	100.0
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Source: Field data (2019)

Research Objectives

The study had four research objectives. Next is a discussion of the study results based on each objective.

Research Objective 1: To identify how training needs assessment is conducted at NBC bank in Mwanza City

(i) Training Needs Assessment (TNA)

Table 4.8 shows different aspects of training needs assessment (TNA). In row (i), Table 4.8 shows that 98.7% of the respondents (employees) agreed /strongly agreed that training is compulsory at NBC bank and 1.3% were neutral to that statement.

Table 4.8 Training Needs Assessment

Statement	Strongly agree		Agree		Unsure		Disagree		Strongly disagree	
	Count	%	Count	%	Count	%	Count	%	Count	%
	Training is compulsory for employee	62	82.7	12	16.0	1	1.3	0	0.0	0
I have attended a training	26	34.7	41	54.7	3	4.0	5	6.7	0	0.0
My training needs are determined through AAP	17	22.7	26	34.7	16	21.3	15	20.0	1	1.3
Training needs are directly related to objectives	44	58.7	30	40.0	0	0.0	0	0.0	1	1.3
Basic skills/capabilities are identified during TNA	19	25.3	26	34.7	16	21.3	13	17.3	1	1.3
TNA are determined by management	35	46.7	33	44.0	0	0.0	6	8.0	1	1.3
TN are identified by the employee concerned	10	13.3	37	49.3	8	10.7	18	24.0	2	2.7
TN are identified by the immediate supervisor	9	12.0	38	50.7	13	17.3	13	17.3	2	2.7
TN are conducted by immediate supervisor	11	14.7	36	48.0	7	9.3	18	24.0	3	4.0

Source: Field data (2019)

In row (i), Table 4.8 shows that 98.7% of the respondents (employees) had said that it is compulsory for an employee and 1.3% were not sure. In row (ii), Table 4.8 shows that 89.4% of the respondents (employees) had attended training and development programs; 6.7% had not and 4.0% were not sure. The results suggest that the majority of the employees have attended training organized by NBC bank.

In row (iii), Table 4.8 shows 80% of the respondents (employees) agreed/strongly agreed that TNA is determined through performance appraisal, 20.0% disagreed with that statement and 21.3% were neutral. In row (v), Table 4.8 shows that 98.7% of the respondents (employees) agreed/strongly agreed that training at NBC bank is directly related to the organizational goals.

In row (iv), Table 4.8 shows that 60% of the respondents (employees) agreed/strongly agreed that basic skills/ capabilities that employees should be trained in are identified through TNA, 19% disagreed/ strongly disagreed with that statement and 21.3% were neutral. In row (vi), Table 4.8 shows that 90.7% of the respondents (employees) agreed/strongly agreed that TNA is determined by management, 9.3% disagreed /strongly disagreed with that statement.

In row (vii), Table 4.8 shows that 62.7% of the respondents (employees) agreed /strongly agreed that TNA is identified by immediate supervisors 20% disagreed /strongly disagreed with that statement and 17.3% were neutral.

In row (viii), Table 4.8 shows that 62.6% of the respondents (employees) agreed/ strongly agreed that TNA is identified by employees concerned, 26.7% disagreed/strongly disagreed with that statement and 10.7% were neutral.

In row (ix), Table 4.8 shows that 62.7% of the respondents (employees) agreed/strongly agreed that TNA is conducted by

immediate supervisor while 28.0% disagreed/strongly disagreed with that statement and 9.3% neutral.

These results in Table 4.8 suggest that NBC bank conducts TNA prior to designing and running training and development programs and that TNA is conducted by employees' supervisors, mostly those in top management positions at the bank branch. So NBC bank is following best practices of having TNA as a basic requirement prior to conducting any training and development programs. Hence it can be argued that training and development programs at NBC bank are tailored towards improving skills, knowledge and capabilities of its employees that are identified through TNA. This is similar to the findings from Mwaibako (2013) that indicated if there is no existence of training needs assessment we expect to have unsystematic and unplanned training of employees.

Research Objective 2: To determine the training and development (T & D) policies, practices and procedures at NBC bank in Mwanza City.

(a) Employees Perspective

Table 4.9 shows different aspects of T&D policies and procedures at NBC employees according to employees' experiences.

In this section the researcher's intention was to identify the training and development policies, practices and procedures that are carried out at NBC bank in Mwanza city, therefore the following were noted from data collected:-

In row (i), Table 4.9 shows that 1.3% of the respondents (employees) strongly disagreed that NBC bank has T&D policies and procedures while 86.7% agreed/strongly agreed with that statement and 4.0% were neutral.

Table 4.9 T & D policies and procedures at NBC bank

Statement	Strongly agree		Agree		Unsure		Disagree		Strongly disagree	
	Count	%	Count t	%	Count t	%	Count t	%	Count t	%
Bank has T&D policies and procedures	50	66.7	21	28.0	3	4.0	0	0.0	1	1.3
T&D policy document is available to staff members	45	60.0	14	18.7	9	12.0	4	5.3	3	4.0
Provisions in T&D policy document to rise up in rank	14	18.7	34	45.3	22	29.3	3	4.0	2	2.7
T in NBC is planned and is systematic	35	46.7	29	38.7	8	10.7	1	1.3	2	2.7

T organised by the NBC is motivational to employees	35	46.7	30	40.0	6	8.0	3	4.0	1	1.3
Every staff member at NBC has opportunity to be trained	40	53.3	25	33.3	7	9.3	2	2.7	1	1.3
I have been sponsored for further studies	1	1.3	5	6.7	5	6.7	35	46.7	29	38.7
I have sponsored myself for further studies	5	6.7	21	28.0	7	9.3	35	46.7	7	9.3
NBC grants study leave to staff to develop themselves	38	50.7	18	24.0	14	18.7	4	5.3	1	1.3
I have been sponsored by NBC to attend training	1	1.3	4	5.3	3	4.0	32	42.7	35	46.7

Source: Field data (2019)

In row (ii), Table 4.9 shows that 78.7% of the respondents (employees) agreed/strongly agreed that T&D policy document at NBC bank is available to staff members while 9.3% disagreed/strongly disagreed with that statement, and 12.0% were neutral.

In row (iii), Table 4.9 shows that 64% of the respondents (employees) agreed/strongly agreed that the provision in the T&D policy document rise up to employees' expectations, 6.7% disagreed/strongly disagreed with that statement and 29.3% were neutral.

In row (iv), Table 4.9 shows that 85.4% of the respondents (employees) agreed/strongly agreed that T&D at NBC bank is planned and systematic, 4.0% disagreed/strongly disagreed with that statement, and 10.7% were neutral.

In row (v), Table 4.9 shows that 86.7% of the respondents (employees) agreed/strongly agreed that T&D programs organized by NBC bank is motivational to employees, 5.3% disagreed/strongly disagreed with that statement and 8.0% were neutral.

In row (vi), Table 4.9 shows that 86.6% of the respondents (employees) agreed/strongly agreed that every staff members at NBC bank has had an opportunity to be trained while 4.0% disagreed /strongly disagreed with that statement and 9.3% were neutral.

In row (vii) Table 4.9 indicates that 8.0% of the respondents (employees) agreed/strongly agreed that they had been sponsored by the bank for further studies, while 85.4% disagreed/strongly disagreed, and 18.7% were neutral. These results suggest NBC

bank may not be ready to sponsor workers for long term training and development opportunities.

In row (viii) Table 4.9 shows that 34.7% of the respondents (employees) agreed/strongly agreed that they have sponsored themselves for further studies, while 57% disagreed/strongly disagreed with that statement and 9.3% were neutral.

In row (ix) Table 4.9 shows that 74.0% of the respondents (employees) agreed/strongly agreed that NBC grants study leave to its staff to develop themselves, 8.0% disagreed/strongly disagreed with that statement and 18.7% were neutral.

In row (x) Table 4.9 shows that 6.6% of the respondents (employees) agreed/strongly agreed that they have been sponsored by NBC bank to attend other non-bank training, while 87.4% disagreed/strongly disagreed with that statement and 4.0% were neutral.

These results in Table 4.9 suggest NBC bank has a T&D policy and that T&D policy is available to employees; T&D at NBC bank is planned and systematic, and offers motivation to employees. However, the results suggest that NBC bank does not sponsor its employees for further studies but the bank grants workers study leave to attend their self-sponsored studies. The results also mean that NBC bank pays for employees to go for short term training and development programs that are relevant to employees' job and organizational goals. A similarity was identified from a study conducted by Liang (2009) and it was vivid that training and development is an effective tool for both personal and organizational success and on the other hand it was obvious that if training practices were not line we don't expect to have a systematic and planned training and development process.

(b) Management Perspective

Table 4.10 T & D policies and procedures at NBC bank – Management perspective

Statement	Agree		Strongly agree	
	Count	%	Count	%
There is T & D Policy	3	60.0	2	40.0
T & D policy at bank is strictly adhered	3	60.0	2	40.0
All employees are given opportunity for T & D activities	3	60.0	2	40.0
T needs are identified through formal process	3	60.0	2	40.0
Training needs based on employee's and organizational needs	4	80.0	1	20.0
Training is planned and systematic	4	80.0	1	20.0
The bank links T & D to its business strategy	2	40.0	3	60.0

Source: Field data (2019)

Table 4.10 shows that 100% of the respondents (management) agreed/strongly agreed that there is a T&D policy; T &D policy is strictly adhered to, all employees are given opportunity for T&D, training needs are identified through a formal process and T & D programs are based on employees and organizational needs. Also, all the management agreed/strongly agreed that training at NBC bank is planned and systematic and the bank links the T&D to its business strategy.

Both Tables 4.9 and 4.10 suggest that overall, both employees and management agreed that T & D policy exists, employees are given opportunity for T & D; T & D programs are planned and systematic and they are also linked to NBC bank business strategy. With that, one would expect T & D, when given to employers, should improve the skills and knowledge of employees which should be manifested in improved job performance and overall organizational performance.

Research Objective 3: To determine the training and development methods used on employees at NBC bank in Mwanza City.

(i) Employees' attended of T & D Programs

Table 4.11 shows that all non-managerial employees have attended at least two T & D programs each year.

Table 4.11 Have you attended any T&D program sponsored by NBC

Response	Frequency	Percent
Yes	75	100.0

Source: Field data (2019)

(ii) On-the-Job Training Methods

Table 4.12 On-the-Job Training Methods

On-the-job training methods	Yes	
	Frequency	%
Mentoring & coaching were used for facilitation	59	19.4
Job rotation was used for facilitation	53	17.4
Under study training was used for facilitation	32	10.5
Conference/Group discussion was used	61	20.1
Lecture was used for facilitation	64	21.1
Role play was used for facilitation	31	10.2
Other methods was used for facilitation	4	1.3
Total	304	100.0

Source: Field data (2019)

(iii) Ranking in order of importance of on job training methods on effectiveness

Table 4.13 Ranking of on-the-job training methods in terms of effectiveness

Ranking of on-the-job training methods	Most effective		Second most effective		Third most effective		Fourth most effective		Fifth most effective		Least effective	
	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%
Ranking of mentoring/Coaching method	23	30.7	29	38.7	10	13.3	8	10.7	4	5.3	1	1.3

Ranking of job rotation method	30	40.0	21	28.0	12	16.0	9	12.0	3	4.0	0	0.0
Ranking of Under study training method	1	1.3	2	2.7	8	10.7	11	14.7	33	44.0	20	26.7
Ranking of Conference/Group discussion method	2	2.7	12	16.0	28	37.3	21	28.0	10	13.3	2	2.7
Ranking of lecture method	8	10.7	5	6.7	16	21.3	24	32.0	16	21.3	6	8.0
Ranking of role play method	9	12.0	8	10.7	1	1.3	2	2.7	9	12.0	46	61.3

Source: Field data (2019)

Table 4.13 shows that respondents (employees) ranked job rotation as the most effective method of training (84.0%), followed by mentoring and coaching (83.7%) and group discussion (56.0%). These results suggest that the management of NBC bank should spend most time designing and running T & D programs for its employees, which involve job rotation, and mentoring and coaching because with these methods, employees learn by doing their tasks on the job.

(iv) Effectiveness of Training Methods used at NBC bank

Table 4.14 Effectiveness of training methods used at NBC bank

Method	Most	Effective	Unsure	Ineffective	Most
Mentoring/Coaching	effective (68.1%)	15 (20.%)	7 (9.3%)	2 (2.7%)	ineffective (0.0%)
Job rotation	54 (72.0%)	12 (16.0%)	5 (6.7%)	3 (4.0%)	1 (1.5%)
Group discussion	32 (42.7%)	20 (26.7%)	7 (9.3%)	12 (16.4%)	4 (5.3%)
Lecture	20 (26.7%)	17 (22.7%)	17 (27.7%)	12 (16.0%)	9 (12.0%)
Understudy	8 (10.7%)	7 (9.3%)	9 (12.0%)	15 (20.0%)	36 (48.0%)
Role Play	12 (16.0%)	16 (21.3%)	9 (12.0%)	15 (20.0%)	23 (50.7%)

Source: Field data (2019)

Table 4.14 shows how respondents viewed training methods used by NBC bank in terms of their effectiveness in equipping them with skills and knowledge they required for performing their tasks at work.

In row (i), Table 4.14 shows that 68% of the respondents found mentoring/coaching most effective, 20.5% found it effective, 2.7% ineffective and 9.3% were unsure.

In row (ii), Table 4.14 shows that 72% of the respondents found job rotation most effective, 16.0% found it effective, 5.5% ineffective and 6.7% were unsure.

In row (iii), Table 4.14 shows that 42% of the respondents found group discussion most effective, 26.7% found it effective, 2.7% ineffective and 9.3% were unsure.

In row (iv), Table 4.14 shows that 26% of the respondents found lectures most effective,

22.7% found them effective, 26.0% ineffective and 27.7% were unsure.

In row (v), Table 4.14 shows that 10.7% of the respondents found understudy most effective, 9.3% found it effective, 68% ineffective and 12.0% were unsure.

In row (vi), Table 4.14 shows that 16% of the respondents found role play most effective, 21.1% found it effective, 70.7% ineffective and 12.0% were unsure.

These results in Table 4.14 (rows i to vi) further suggest that job rotation is the most effective method of on-the-job training method followed by mentoring/coaching and then group

discussion. Other training methods are not that effective. The results agree with those results in Table 4.13

(iv) Effect of T & D on Improving Employees' Skills and Knowledge

Table 4.15 shows that 81.3% of the respondents (employees) said "Yes" that T & D programs have improved their skills and knowledge to do their jobs, and 18.7% were of the view that T & D programs did improve their skills and knowledge to some extent.

Overall, T & D programs have improved skills and knowledge of most employees (81.3%) at NBC bank in Mwanza city.

Table 4.15 Training has improved skills and capabilities

Response	Frequency	Percent
Definitely Yes	61	81.3
Yes but to some extent	14	18.7
Total	75	100.0

Source: Field data (2019)

(v) Employees' Satisfaction with T & D Methods

Table 4.16 Satisfaction with training methods used by NBC bank

Response	Frequency	Percent
Yes	27	36.0
No	48	64.0
Total	75	100.0

Source: Field data (2019)

Table 4.16 indicates that only 36.0% of the employees were completely satisfied with training methods used by NBC bank while the majority (64.0%) were not satisfied. These results suggest, the mostly used methods on T & D programs by NBC bank need to be reviewed and evaluated to improve their effectiveness. One interviewee commented.

"Sometimes we are given these groups discussion and lecture type of training, but most of the time they are not relevant to our specific job activities. They are wastage of time we need more on task related training and job rotation type of training multi skill and break the boredom of being in one job for long time" (Interview 4).

This comment demonstrates that job rotation and job mentoring and coaching are not commonly used at NBC bank although they have been ranked as the most effective methods for T & D programs (Tables 4.13 and 4.14).

Research Objective 4: To determine the effect of training and development programs toward employee and organizational performance at NBC bank in Mwanza City

(i) Effect of T & D Programs on Employees Performance (employees perspective)

Table 4.17 Effect of T & D programs on employees’ performance (employee perspective)

Statement	Strongly disagree		Disagree		Neutral		Agree		Strongly agree	
	Count	%	Count	%	Count	%	Count	%	Count	%
T&D sessions of NBC helped me acquire new skills	4	5.3	0	0.0	2	2.7	33	44.0	36	48.0
T&D helped me perform my tasks efficiently & effectively	2	2.7	0	0.0	2	2.7	35	46.7	36	48.0
T&D helped me serve customers better and faster	2	2.7	0	0.0	4	5.3	33	44.0	36	48.0
Training motivates workers to work hard	2	2.7	2	2.7	7	9.3	33	44.0	31	41.3
T&D increase job satisfaction and morale	3	4.0	1	1.3	5	6.7	35	46.7	31	41.3
T&D improves effective management of complaints	3	4.0	0	0.0	5	6.7	35	46.7	32	42.7
T&D have helped me work well	2	2.7	1	1.3	3	4.0	39	52.0	30	40.0
When I arrive from training I am encouraged to share my experience	2	2.7	1	1.3	3	4.0	34	45.3	35	46.7

Source: Field data (2019)

Table 4.17 shows the effect of T & D programs on employees’ performance from employees’ perspective. That is, self-evaluation by employees according to their experience.

In row (i), Table 4.17 shows that 92.7% of the respondents (employees) agreed/strongly agreed that T & D programs have helped them to acquire new skills while 5.3% strongly disagreed with that statement and 2.7% were neutral.

In row (ii), Table 4.17 indicates that 94.7% of the respondents (employees) agreed/strongly agreed that T & D programs have helped them perform their tasks effectively and efficiently, while 2.7%, strongly disagreed with that statement and 2.7% were neutral.

In row (iii), Table 4.17 shows that 92.0% of the respondents (employees) agreed/strongly agreed that T & D programs has helped them to serve customers better and faster, while

2.7% strongly disagreed with that statement and 5.3% were neutral.

In row (iv), Table 4.17 shows that 85.3% of the respondents (employees) agreed/strongly agreed that T & D programs motivates them to work harder at their jobs while 5.4% disagreed/strongly disagreed with that statement and 9.3% were neutral.

In row (v), Table 4.17 shows that 88.0% of the respondents (employees) agreed/strongly agreed that T & D programs increase job satisfaction and morale, 5.3% disagreed /strongly disagreed with that statement and 6.7% were neutral.

In row (vi), Table 4.17 shows that 87.4% of the respondents (employees) agreed/strongly agreed that T & D programs improve their ability to manage customers complaints, 4.0% strongly disagreed with that statement and 6.7% were neutral.

In row (vii), Table 4.17 shows that 92% of the respondents (employees) agreed/strongly agreed that T & D programs have helped them to work well at their jobs, while 4.0% disagreed /strongly disagreed with that statement and 4.0% were neutral.

In row (viii), Table 4.17 shows that 92.0% of the respondents (employees) agreed/strongly agreed that T & D programs encouraged them to share their experience with fellow workers and gives some kind of excitement at work, while 4.0% disagreed /strongly disagreed with that statement and 4.0 % were neutral.

These results in Table 4.17 suggest that T & D programs have a positive and significant effect on employees’ performances. These results agree with previous studies by Oghomhe et al (2016) in their Nigerian study, that T & D programs offered to bank staff resulted in efficient performance of their functions. The results further concur with research by Athar and Shah (2015) in their study of banks in Karachi (Pakistan) that T & D programs motivate employees, and that motivation had a strong positive relationship with employees’ performance.

Thus, T & D programs of every organization such as commercial banks are designed to improve employees’ skills and knowledge that lead to improved job performance. This observation was equally summed by a comment from one employee.

“I enjoy going for training because /go there to learn things that will help me to perform my job better than before. Most importantly after that training I am motivated to put into practice what I have learnt for example providing better customer service and time management. This in long-run also improves organizational reputation and overall performance which is the ultimate goal of employee training” (Respondents 17).

These comments further confirms that T & D programs should part and parcel of organization strategic plan for human resource is the engine and drivers of organization performance.

(ii) Effect of T & D programs on employees’ performance (management perspective)

Table 4.18 Effect of T & D programs on employees’ performance (management perspective)

Statement	Neutral		Agree		Strongly agree	
	Count	%	Count	%	Count	%
T & D motivates employees to work hard	0	0.0	5	100.0	0	0.0
T & D increases efficiency and quality of work output	0	0.0	3	60.0	2	40.0
T & D increases job satisfaction and morale	0	0.0	5	100.0	0	0.0
T & D promote working relationship	1	20.0	2	40.0	2	40.0
T & D contributes to improvement of staff skills	0	0.0	4	80.0	1	20.0
Training leads to a better understanding of bank mandate	0	0.0	3	60.0	2	40.0
Overall, T & D has positive influence on performance	0	0.0	3	60.0	2	40.0

Source: Field data (2019)

Table 4.18 shows the effect of T & D programs on employees’ performance from management perspective.

In rows (i), (ii), (iii), (iv), (v), (vi), and (vii), table 4.18 shows that 100.0% of the management agreed/strongly agreed that T & D programs motivate employees to work harder, increases their efficiency at work and quality work output, increase job satisfaction and work morale, contribute to improvement of skills, lead to better understanding of bank mandate and overall it influences work performance.

However, in row (iv), Table 4.18 shows that 80.0% of the management agreed/strongly agreed that T & D programs promote strong working relationship and 20% were neutral with that statement. This implies that this area concerning building a working relationship between workers, needs some improvement since working relationship is an essential part of the bank activities as each section of the bank has some bearing on another section.

Overall, the results of both Tables 4.17 and 4.18 suggest that both employees and management agree that T & D programs have a positive impact on staff performance. This recognition is vital as

both groups see this HR activity as an important part of internal marketing, which is about developing people (staff) to deliver service quality.

One manager commented:

“We take T & D programs of our staff seriously because if these workers are not skilled and have adequate knowledge of our product, it is difficult to deliver superior service to our clients. The employees are the bank so to speak. They need to be trained on technical and interactive skills which empowers them and this helps to promote teamwork in the bank”

This comment drives the point home that T & D programs are dispensable activity of an organization especially in a competitive industry such as that of banking. This importance was also emphasized and demonstrated by a recent study by Afrox (2018) in Bangladesh banking industry that there is a strong relationship between employees training and employees’

performance. It further illustrated that the more the employee gets training, the more efficient their level of performance will be.

(ii) Effect of T & D Programs on Organizational Performance

Table 4.19 shows that the effects of T & D programs on organization performance. In particular in rows (i), (iii), (iv) all the respondents (management) unanimously agree/strongly agreed that T & D programs have a strong influence on employees’ performance, strong influence on customer satisfaction and strong influence on quality of service delivery all of which are the indicators of organizational performance. These results agree with previous studies by Ng’ang’a et al (2013) in their Kenyan study of commercial banks which established that there is a positive correlation between T & D programs and organizational performance.

Table 4.19 Effect of T & D Programs on Organizational Performance

Statement	Neutral		Agree		Strongly agree	
	Count	%	Count	%	Count	%
T & D programs have strong influence on employees’ performance	0	0.0	4	80.0	1	20.0
T & D programs have strong influence on organizational performance	1	20.0	3	60.0	1	20.0
T & D programs have strong influence on customer satisfaction	0	0.0	4	80.0	1	20.0
T & D programs have strong influence on quality of service delivery	0	0.0	2	40.0	3	60.0

Source: Field data (2019)

In row (ii) Table 4.19 shows that 80% of the respondents (management) agreed /strongly agreed that T & D programs have a strong influence on organizational performance while 20% were neutral to that statement. These results suggest that there are other factors such as motivation, customer service and use of modern technologies besides T & D programs, which contribute to organizational performance. Nevertheless, T & D is one of the major contributors to organizational performance.

Other Issues Raised in the study

Several extra issues were raised by employees during the interview. Some employees commented that the e-training which was implemented at NBC bank was not well understood and would have preferred to do off job training for new technology related training.

Other employees were concerned that most of the T & D programs offered at NBC bank are not planned according to the market requirements. That is, some training programs offered by

NBC bank were not relevant to employees’ job requirements. Even some members of the management concurred with this employees’ observation. Some also suggested that NBC bank should increase the time that employees are on training as most of the information in the current training programs are rushed through during training and employees do not have time to digest the material which is contrary to best practices in employees’ training programs. However, the management thought their T&D system is very systematic and aligned well with achievement of the organizational goals.

Besides, some employees and management suggested that even their customers ought to be trained especially with the self-service technology such as e-banking and mobile phone banking. Doing so would minimize the number of customers’ complaints and save desk service time.

The employees as well as management further indicated that motivation should be attached to training programs because it is part and parcel of other factors that go hand-in-hand with

enhancing employees' performance. At the moment that linkage is absent in NBC bank training programs. The management further suggested that future TNA should also look at technical analysis as it appears to be over looked in the current training programs. Overall, both employees and management emphasized that T & D programs offered by NBC bank should be geared towards meeting the needs of their customers, which is the central piece for the long-term existence of the bank.

V. SUMMARY, CONCLUSION AND RECOMMENDATIONS

Summary of Findings

Research Objective 1: To identify how Training Needs Assessment is conducted at

NBC bank in Mwanza City

NBC bank has over the past year has been involved in T & D activities for its employees. The data collected from questionnaires and some interviews indicate that every employee at NBC bank is given an opportunity to go for training and TNA is done prior to designing and running T & D programs. The purpose of the training and development programs are to equip employees with new skills and capabilities identified in TNA for different workers in each department; most of the TNA at NBC bank is done by employees' supervisors, and during the annual appraisal process. The research findings also reveal that employees' training needs are related to the organizational goals and are part of the bank mandate.

Research Objective 2: To determine the Training and Development (T & D) policies, practices and procedures at NBC bank in Mwanza City.

The study reveals that NBC bank has T & D policies and procedures which are also available to staff. In those policies, there is a provision that T & D programs should allow workers to rise through ranks of NBC bank. The research has also found that T & D programs are considered by the majority of employees to be planned and systematic. The management also concurred with the views expressed by employees on T & D policy and taking T & D as part of NBC bank business strategy. However, their T & D programs do not sponsor their staff for further studies although the bank grants workers leave to do examinations in their privately sponsored studies.

Research Objective 3: To determine the Training and Development Methods used on Employees at NBC bank in Mwanza City.

The study indicates that every employee surveyed in this research has attended T & D programs sponsored by NBC bank. The employees indicated that although they were trained on-job training with different methods, they preferred mentoring and coaching and job rotation because they benefited most in terms of acquiring skills and knowledge to effectively and efficiently perform their specific daily tasks. Overall, employees indicated that T & D programs have improved their skills and capabilities. However, they expressed dissatisfaction with some training methods such as group discussion classroom type and role play type of training because most of the activities did not relate directly to their work situation

Research Objective 4: To determine the effect of Training and Development

Programs toward Employee and Organizational Performance at NBC bank in Mwanza. City

The research findings reveal that T & D programs sponsored by NBC bank have helped employees to acquire new skills, improved their ability to serve customers better and faster, motivated employees, and has generally improved workers' morale and job satisfaction, all being indicators of employees' performance. These findings are broadly in consistence with prior HR literature on training and development. Furthermore, the results of this study reveal that T & D programs have a strong influence on employees' performance, customer satisfaction and quality of service delivery. The study also establishes that T & D programs have a strong influence on overall organizational performance but also notes that T & D programs are one of the factors contributing to organizational performance. Other factors such as employees' motivation, use of modern technologies and marketing also contribute to the organizational performance.

Clearly the overwhelming majority of management (over 80%) do believe that T & D programs have a positive and significant effect on both employees' performance and overall organizational performance. The study further establishes that T & D programs are relevant and consistent with the organizational business strategy or policy setting and it is compulsory practice on training. However, it also establishes that the employees are dissatisfied that NBC bank has not offered them opportunity to go for further studies as part of their development and career progression.

Conclusion

The study sought to investigate the effect of employees' training and development practices on organizational performance in Tanzanian banking industry, a case of NBC in Mwanza city.

The findings in this research indicated that NBC does TNA before its T&D programs, uses different methods to train non-managerial employees such as mentoring, lecture style, role play and job rotation such T&D have improved employees' skills and knowledge to perform better at their work. The finding from the study also indicates that NBC bank organizes training programs from time to time for its employees for the purpose of equipping them with and updating their knowledge and skills to ensure high level of efficiency. The employees were generally satisfied with the training methods used. Overall, T & D has positively affected employees' performance and consequently organizational performance. From the results of the study, it can be concluded that NBC bank has a well-established policy that has guided them to invest in training and development of its employees; however, the processes involved are being not duly followed at branch level.

Recommendations

T&D interventions/programs at the NBC bank was found to be effective in impacting its employees with skills and knowledge relevant to their work. However, the influence of T&D on employees' job performance was found to be moderate, indicating that other factors can impact employees' job performance. Therefore, any organization such as NBC bank that wishes to be productive should make T & D part of its strategic business plan.

Training and development is only one of the human resources activities that HR department ought to do to improve organizational performance. Without incorporating other practices such as motivation, its impact may be limited. Therefore, NBC bank HRM department should strategically and methodologically develop human resource bundles packages that are designed to achieve the desired organizational performance.

The study reveals that the NBC did not seem to have training objectives well-articulated to employees according to organization, goals. The HRM department at head office in conjunction with HR at each branch, should clearly state the results of each employee, what change is required in terms of employees' knowledge, skills, attitude and behaviours. The training goals should be specific, tangible verifiable, timely and measurable and such objectives should be made clear to both the branch manager and employees because they can be used to evaluate their success.

It was also noted from interview that NBC bank has a performance system. The performance appraisal information which is used yearly at NBC bank to assess employees' performance should identify their performance problems and ways they can improve their performance through training and development programs.

Motivation seeks to enhance employees' morale to work hard and thus increase organizational productivity. It is with premise that NBC bank should initiate a policy for motivation attached to training programs.

Finally, it is critical that NBC bank should evaluate the T&D programs they offer to their employees in order to assess their effectiveness in producing the specific learning outcomes specified in the training programs and to indicate where improvement or changes are required to make training even more effective.

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