MBA INTERNATIONAL BUSINESS

AN EVALUATION OF DEVELOPMENT AND TRAINING ON THE PERFORMANCE OF AN ORGANISATION- A CASE STUDY OF ZANACO PLC

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AS PART OF THE REQUIREMENT FOR THE AWARD OF A MASTER'S DEGREE IN BUSINESS ADMINISTRATION - INTERNATIONAL BUSINESS, A RESEARCH REPORT WAS SUBMITTED TO ZCAS UNIVERSITY SCHOOL OF BUSINESS.

Declaration

I, Moses Moyo, a ZCAS University-School of Business student working in partnership with the University of Greenwich, would like to certify that this Dissertation is my own work and that, to the best of my knowledge, all sources have been properly acknowledged. I am completely aware that failing to do so would constitute significant plagiarism. I'd like to state unequivocally that this paper has never been submitted to ZCAS University for the granting of a Master of Business Administration - International Business Degree.

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Author's Signature ……………..   Supervisor ……………………….

Submission Date: ……………..

Dedication

I'd want to dedicate my work to my family and close friends, who have consistently shown their love and support for me, allowing me to be focused and firm in achieving my goals. It was not simple and easy for me to finish my studies during Covid-19 pandemic, which presented major problems in my personal, family, and school lives. However, I am grateful to God that I was successful. God is really great and loyal to his own offspring.

Acknowledgement

It is with great joy and honour that I recognize my supervisor, Dr. Windu Matoka's, commitment. Despite his hectic schedule, he made the time to verify my work throughout, providing really helpful input and insights during this study and supervision. This allowed me to get a thorough understanding of the subject I picked, as well as learn a variety of lessons in the process. I can only wish you God's blessings and divine guidance, Dr. Windu Matoka. As a result, ZCAS University need such committed talent as him.

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<div align="center">**CHAPTER ONE: INTRODUCTION**</div>

1.1 Background

Most corporate firms value their human resources as their most valuable asset, making the skills acquired by workers a key element in defining the present problems and prospects of an organization, both of which are influenced by the effectiveness of human resources (Iqbal *et al*, 2014). According to Elanga and Imran (2013), the impact of employee job performance on organizational performance is critical to the efficient operation of the company. Training techniques are being utilized to promote employee job performance, to increase an organization's overall performance, the way an institution trains its employees could have an impact on its efficiency or deficiency, according to research (Padamanaban, 2013).

According to Treven *et al*, (2015T), training techniques may be the most important aspect of the organization's performance. The link between human resource management, training methodologies, and organizational performance is a hot issue in the contemporary study literature (Manning, 2015). Training includes many advantages, including an increase in employee job satisfaction, as well as the development of devotion and group empowerment (Jayakumar and Sultan, 2014).

According to academics, successful training methods are capable of attracting employees' attention and aiding the learning process, hence adopting current techniques and new learning theories is a crucial component of training (Ajibade and Ayinla, 2014). Attracting learners' attention during training is an important component that helps to ensure the success of training activities, such as trainees' attitudes toward training practices and their effects (Sung and Choi, 2014). According to studies, trainees' favourable views about training techniques increase the amount of benefit they receive (Nu'man, 2006).

Because of the significance of employee retention, companies have prioritized staff training and development, resulting in training to keep workers engaged (Abedallah *et al*, 2015). Training and development, as part of human resource management, is an organizational activity focused on enhancing the performance of individuals and groups in organizational contexts (Adeniji et al, 2012). Training and development boost the firm's profitability while also exhibiting more positive sentiments about profit orientation among the employees. As a result, training and development are described as intentional learning experiences (ILEs) that teach individuals how to perform effectively in their

present and future positions. According to Muhammad (2011, p.7), training and growth are important, as they are a deliberate reorganization of attitudes, behaviours, and abilities that are accomplished by education, learning, and carefully planned experience. Training is created to influence or improve employee behaviour in the workplace to increase productivity (Ajibade and Ayinla, 2014). One of the most important reasons for training is to assist the company in achieving its short and long-term objectives by increasing the value of its human capital over time (Al-Awawdeh, 2011). The process of increasing the knowledge, abilities, and attitude of workers to meet the organization's objectives is referred to as training (Atan *et al*, 2015).

ZANACO is one of the largest commercial banks in the nation, with a large number of workers spread around the country. Compared to other financial institutions, it has implemented several internal training and development programs for its personnel to keep them abreast of the latest business and customer service trends in the industry (Diamantidis and Chatzoglou, 2014). ZANACO has a well-structured course of training in which employees are imparted with various development skills that help to change workers' attitudes in the workplace (Elnaga and Imran, 2013). The training is a learning experience in the sense that it aims to establish a long-term change in a person that will increase his or her ability to perform successfully on the job (Falola *et al,* 2014). Given the nature of the industry in which ZANACO works, the firm believes that training is vital in bridging the gap between the knowledge and skills required for the job and the quality of the staff (Ahmad, 2014). As a result, training is an important activity for the human resource department since it is an integral element of the department's broader aim of developing worker competency. It delivers various benefits to employees, according to the study, including greater efficacy and efficiency, the development of self-confidence, and the addition of value to team management (Jayakumar and Sulthan, 2014).

Noe (2005, p.4), on the other hand, believes that development is a good thing. An employee's performance reflects his or her attitude and behaviour in the workplace, and workers are expected to carry out their responsibilities under the established standards by their employer. Sharif (2002) said that the primary goal of every institution is to improve performance, although this is not achievable without the effective performance of personnel and the implementation of a performance management system, a reform in administration to address and remedy difficulties that institutions have regarding a variety of variables such as training devotion skills and motivations, management policies and dedication, welfare, fringe benefits and promotions, pay and packages, and communication (Manning, 2015).

1.2 Problem Statement

It is crucial to understand that training and development are key components of any company and that the banking industry is one of the world's fastest-growing industries at this time (Mishra and Smyth, 2015). It is also considered among the top-tier job-creating industries in the nation due to its labour-intensive nature and high multiplier effect on employment in other sectors related to it. Although ZANACO offers a wide range of training programs, the goal of this study was to see how employee training and development influenced the company's overall performance (Ofori and Debra, 2001). Despite mounting evidence of the favourable effects of training and development on organizational performance, there was still a lack of awareness of their importance, especially in developing markets like Zambia (Nu'man, 2006). Although ZANACO's training and development programs are well-planned and organized, the firm still has issues with employees failing to follow standard operating procedures in the workplace. As a result, some employees' skills and abilities have not been supported in a manner that enables them to be efficient and productive in their professions (Paat and Rumokoy, 2015). Management and certain customers have complained about some workers' performance and attitudes toward their employment over time. Even though it has been a topic of discussion, certain workers' performance has not improved although the company has held multiple training sessions (Padmanaban and Shakeel-Ul-Rehman, 2013). The researchers performed this study to investigate the influence of training and development on organizational performance in ZANACO PLC.

1.3 Research Aim, Objectives, and questions

1.3.1 Research aim
The primary goal of this research was to determine the impact of training and development on organizational performance, specifically in the case of ZANACO PLC.

1.3.2 Main Objective
The main objective of this research was to determine how training and development affected organizational performance in the case of ZANACO PLC.

1.3.3 Specific Objectives
i)To determine how internal training affects employee and organizational performance.

ii) To determine the impact of employee development on organizational performance.

iii) To determine if the organization had any internal standard operating training procedures.

iv) To determine whether the organization's training and development programs have the support of senior management.

1.3.3 Research questions

i) Does internal training affect employee and organizational performance at ZANACO?

ii) Does ZANACO's organizational performance being affected by staff development?

iii) Does ZANACO have any internal standard operating training procedures in place?

iv) Does ZANACO's training and development program have the support of senior management?

1.4 Research Hypothesis

H0 Training and development affects organizational performance.

H1 Training and development do not affect organizational performance.

1.5 Research Scope

This research focused on the impact of training and development on organizational performance, and the case study utilized was ZANACO. Due to the short time frame in which the study was to be completed, the research concentrated on a single bank that had previously been identified in the study, rather than on all of the other peer commercial banks, and the study took three months to complete. The research also concentrated on the impact of training and development on the performance of the bank exclusively in this case.

1.6 Research Contribution

It is envisaged that this research will aid policymakers like the Ministry of Labour (MOL) and other regulatory agencies like the Zambia Institute of Human Resources Management (ZIHRM) and other decision-makers like ZANACO in creating policy frameworks (Harwoth, 2001). The research helped Zambia National Commercial Bank Human Capital Department (ZANACO).

1.7 Research Design

The research design is the overall strategy for logically and coherently integrating the different components of the study, ensuring that the research issue is adequately handled. It provides the foundation for data gathering, measurement, and analysis. (Saunders *et al*, 2009). The research is cross-sectional and employs a case study approach. This enables the information to be explained to complement qualitative research conducted through interviews. This technique was chosen based on the researcher's ability to comprehend the study's background, as well as a deep and passionate understanding of the impact of development and training on employee motivation and performance. Apart from using a questionnaire, key informant interviews were also used.

1.8 Research Approach and Methods

As stated by Saunders *et al*, (2009), the technique and methods used in this study were descriptive since they assisted in identifying the research topic and anticipated results because the study was purposive. Therefore, quasi-data collection instruments were developed with the goal of gathering mixed data research-based, as shown by the findings of the study (Mponguliana, 2008).

1.9 Data Collection and Analysis Techniques

A quasi-mixed data collecting method was used for the objectives of narrative analysis as well as quantitative data, which was afterwards submitted to SPSS coding, analysis, statistical presentation, and interpretation to arrive at an acceptable conclusion, as indicated by the authors (Ordo, 2008).

1.10 Dissertation Layout

This research is divided into five chapters, the first of which contains the research's backdrop, statement of the problem, research aims and questions, and significance of the study. The second chapter contains a survey of relevant literature by other authors on the same topic. In Chapter 2, the conceptual framework is equally represented. The study's methodology is covered in the third chapter. The data analysis and discussion of the results are presented in Chapter 4. Finally, the study's conclusion and recommendations are presented in Chapter 5.

1.11 Chapter Summary

As the conceptual underpinning for this research project, it offered a short introduction to the problem as well as the study's broader contextual framework. Also disclosed later in this chapter's study were: the research issue, the purpose for the research, the research aim, the research objectives, the research questions, and the research hypotheses, all of which were revealed earlier in the chapter's study. This chapter also included an overview of the study's research scope, research contributions, research design, research approach, methodologies, and data collecting methods, before concluding with a description of the research layout.

CHAPTER TWO: LITERATURE REVIEW

2.1 Introduction

This chapter includes a survey of pertinent literature, as well as a theoretical and conceptual foundation for the research. Other writers' perspectives on the influence of training and development on organizational performance are investigated by the researcher (Agnes, 2010). This chapter also covers the many training techniques available, as well as ideas and gaps in the literature that is pertinent to the subject. The research looks at how training and development affect organizational effectiveness, in a case of Zambia National Commercial Bank (ZANACO).

2.1.1 Training and Development

Training is associated with rapid improvements in organizational performance via teaching, while development is associated with the achievement of long-term organizational and personnel objectives (Antonacopoulou, 2000). Employees are trained on technical information related to their jobs via training and development, which is one of the key roles of the systematic setup (Armstrong, 2009). Training is a component of the Human Resource Department in an organization and is a process of enlightening employees for purposes of becoming better qualified and performs in their duties effectively (Van 1962). Companies are established with unique objectives to accomplish their goals through the utilization of resources, human capital being the most important (Armstrong, 2009).

An organization's major goal is to improve its performance via the efficiency and effectiveness of its personnel (Anderson, 2003). The performance management system was implemented as part of a management change to address performance challenges that businesses had. It is critical to evaluate training to determine its efficacy in achieving the desired outcomes. At the planning stage, the basis upon which each sort of training is evaluated must be created, as well as how the information required to quantify the results will be analysed (Black and Lynch, 2006).

2.2 Types of training

There are different types of training that organizations need to offer their employees to enable them to execute their duties diligently at different levels of their work. For example, in-service training for employees is an opportunity to increase their job performance (Malone, 2011).

2.2.1nduction training

This training is designed to orient new employees to the organization's systems and rules. This is the responsibility of the HR department to induct new employees into the organization for proper integration and to work effectively in their new environment (Chandrasekhar, 2011).

2.2.2 Technical Training

Technical training is designed to improve employees' technical and professional know-how (Agnes 2010). Technical training is the process of enhancing employees' technical aspects in their work station (Shaukat *et al*, 2018). These are known as specific compared to soft skills, which were transferable from one employee to another (Khushnood and Junaid, 2008). Technical training is imperative because it enables employees to work proficiently (Galli, 2018).

2.2.3 Refresher training

Refresher training is one where skills and abilities are updated. This means that employees need to be up to date with the changing environment, for example, in digital banking where an employee cannot work with outdated skills and hence they should be offered refresher courses in digital banking to improve their productivity (Armstrong, 2009).

2.2.4 Developmental training

Developmental training helps employees to develop skills, grow and prepare for senior responsibilities (Garavan, 1997). The training package improves workers' professional abilities, knowledge, and technical skills, which are necessary for their advancement and support as they move up the organization's hierarchical ladder (John, 2000). It also improves a person's efficacy by instilling a sense of purpose, teaching new skills, and developing self-awareness (Chandler and Adam, 2015).

It is critical to recognize that employee training and development is an expensive endeavour that needs a large number of high-quality contributions from both trainers and workers (Robert, 2015). With the changing climate, the organization must assess and adjust its objectives and efficiency (Terri and Adams, 2014).

2.3 Benefits of Training and Development

Training, development, and organizational performance are all linked in some way. This is since training is a means of acquiring new skills via education, practice, and experience (Armstrong, 2000).

Productive training may make individuals more knowledgeable and effective, as well as provide value to an organization's development (Katcher and Snyder, 2003). An employee who has been well trained is aware of his or her talents, responsibilities, and tasks. Because higher production leads to more sales and performance, training skills might be effectively employed to accomplish organizational objectives and boost productivity (Kleiman, 2000). Another advantage is that workers will be more motivated, which will increase organizational performance levels by maximizing turnaround, reducing absenteeism, producing higher-quality goods, and motivating personnel (Noe, 2005).

Employee training and development ensures that they acquire the necessary skills to contribute to the company's success. This may be accomplished by using well-structured training procedures such as analyzing an organization's employee training requirements, setting training goals, reviewing and evaluating current training techniques, and putting in place a training program that is then measured after completion (McKenna and Beech, 2002). Workers like training and development because it allows businesses to target their employees' skill and knowledge needs (Colm McCann, 2009). It entails making institutions, people, and teams within them more efficient. Training and development are linked to the achievement of long-term organizational and employee objectives (Baumgartner, 2012). While the terms training and development have different meanings, they are sometimes used interchangeably (Rose, 2016).

2.4 Theoretical framework

2.4.1 Behaviorist theory

Behaviour Theory, according to behaviourists, is nothing more than the acquisition of new behaviours as a result of environmental factors (Chandrasekhar, 2011). Furthermore, opponents of this theory claim that it fails to account for free will and interior impacts such as thoughts, emotions, and feelings (Hollanbeck, 2003).

The idea is important for motivating and assisting learners since information is passed from trainers to learners for them to generate a response to the appropriate stimulus, and learners are considered passive participants in the behavioural learning process (Rothwell and Kazanas, 2006). The idea enables students to understand how to react and respond to various stimuli, as well as what has to be done (Bloom et al, 2015). Positive reinforcement, for example, is crucial in behavioural learning theory. Behaviourism is a systematic method of studying human and animal behaviour (Debra and Ofori,

2001). It accepts the idea that conducts is either a reflex generated by a combination of particular initial reactions in an environment or a product of an individual's past, which includes the possibility of reward and punishment (Chandrasekhar, 2011).

2.4.2 Cognitive theory

According to cognitive theory, there is a broad reasoning system with an arrangement structure, which shifts from surface-level ideas as products to mechanisms that work on information as deep structures (Schiller, 2002). Second language acquisition, according to this view, is a conscious and reasoned cognitive process that includes the purposeful application of learning tools. Learning techniques are unique ways for students to absorb knowledge (Pilifosova, 2003).

The idea stresses a person's creative process in digesting cognitive systems' significance as a foundation for creative thinking, as well as a person's consideration of individual variances in such mechanisms (Zaccarelli, 2010). Some cognitive theories emphasize conscious activities, while others focus on universal abilities such as attention, memory, and different viewpoints.

According to Sarnoff and Mednick (1986), associative memory processes may lead to creative discoveries. As a result, thoughts get entwined with one another, and more distant associates are more likely to be creative (Tannenbaum, 2000). According to this viewpoint, more creative people have complement hierarchies of connections than less creative people, meaning that creative people are surrounded by a large number of reasonably powerful associates for a particular theory (Cole, 2011).

2.4.3 Humanistic Theory

The theory is founded on the idea that all people are good, and that to reach the pinnacle of goodness, people must go through various stages in their lives. The notion is based on the assumption that when students feel disturbed or worried, they are less likely to concentrate on their studies (Schnit, 2011). This motivates trainers to create a welcoming learning environment for their students (Mowrer and Klein, 2001).

Abraham Maslow, Carl Rogers, and James F.T. Bugental created the idea in the early 1900s as a reaction to mainstream educational philosophy at the time, which included behaviourism and psychoanalysis (Michel 'le and Tom, 2007). It is a philosophy that focuses on learning from other people's actions and the consequences of that behaviour. Observation is the most common method of learning, rather than changing one's behaviour (Barret, 2006).

2.4.5 Reinforcement theory

Individuals are driven to conduct or avoid specific activities based on their prior outcomes, according to the notion. According to the idea of reinforcement, training and development programs should be connected with corporate goals (Myles and Dowrey, 2002). If the trainer wishes to promote the trainee's good conduct, he or she must always give positive reinforcement. This means that reinforcement, extinction, and punishment may all be employed to modify behaviour, while incentives are used to reinforce it (Nguku, 2006).

The process was referred to as 'Operant' in technical terms, which is a key notion in reinforcement theory (Noe, 2002) as a result positive and negative reinforcement may be distinguished. Positive reinforcement, according to Raymond (2010), happens when the consequences of the action you aim to achieve improve the likelihood of achieving the desired behaviour. For example, if salespeople exceed or even reach their sales targets, they are rewarded with a bonus, reinforcing the drive to produce more sales because of the benefits of doing so (Raymond and Richards, 2004).

Negative reinforcement, on the other hand, happens when a negative consequence is withheld if the desired behaviour is displayed, increasing the likelihood that the desired behaviour will persist (Wright and Geroy, 2001). A non-performing salesman, for example, might face disciplinary action, including contract termination. Punishment occurs when a negative consequence was enforced to reduce undesired conduct.

2.2.6 Expectancy theory

According to the expectancy theory, an employee's motivation is determined by how much he or she wants a reward, which is measured by valence, which is an estimate of the probability that the effort will result in anticipated results (Silver and Pacuilla, 2003). This is a motivation theory that states that a person is driven to choose one conduct over another due to the expected results of the chosen behaviour (Taylor, 2000). However, the cognitive process of how a person analyzes many motivating components done while reaching the final decision is at the heart of the idea (Reynolds, 2004).

If the prize is lower, it will be proportional to the amount of effort and labour they put in. In other words, valence denoted an individual's importance with an anticipated consequence rather than an actual event (Roodt, 2003). The performance reward connection examines how much an employee feels that receiving a positive performance review leads to monetary compensation from the company. One

of the key advantages of the expectance theory is that it is based on the self-interest of people who desire to maximize their happiness and decrease their dissatisfaction (Furqan and Muhammad, 2011).

2.2.7 Transformative learning

Mezirow (1878) established this theory intending to change the learner's existing frame of reference via self-reflection, roles, and problem-solving. It entails appealing to learners and then progressing to ones that question their ideas and views while also enabling them to critically reflect on them. Due to a great degree of self-reflection, the transformational learning theory was more cognitive learning theory (Robbins, 2000). The transformational learning theory was a learning technique for adults that focused on how people and communities transformed through time (Kleiman, 2000). This idea describes the process of discovering new meanings through deranging an individual's attitudes, assumptions, and beliefs via critical reflection (McConnell, 2004).

2.2.8 Experiential Theory

In the 1970s, Kolb created the experiential theory, which was a more practical approach to adult learning based on the idea that adults learn best by doing. Self-reflection, active engagement, conceptualizing the experience, experience, and self-directed learning are the four primary components that have made experiential learning a success story (Muhammad et al, 2009). Self–directed learning is based on informal learning and requires a lot of initiative from the learner. Malcolm Knowles' and DR. Garrison's theories of adult learning both include self-directed learning (Rothwell and Kazanas, 2006).

In this sense, a teacher of trainers might ease the process by providing direction and access to the necessary training resources, putting the onus on the learners in this notion. Learners drive the reflection progress and goals, much as they do with self-directed learning (Rodrich, 2010). Andragogy (2008) included all of the experiential learning theories by agreeing that children and adults learn differently. Finally, Andragogy theory's four principles said that adults prefer to learn through experience because they choose a practical approach to learning and addressing real-world issues (Schiller, 2002).

2.4 Conceptual framework

2.4.1 Independent variables
2.4.1.0 Training Design

This is the process of creating new staff training and instructional materials. It eliminates training gaps and weaknesses while also providing material to improve performance (Adeniji *et al*, 2012). It allows the team to develop their talents rather than remain in their current jobs. The training design aims to define learning objectives that, when combined, will achieve the overall goals specified during the systematic training design's required evaluation phase (Ajibade and Ayinla, 2014).

Source: Sanaulla, 2008
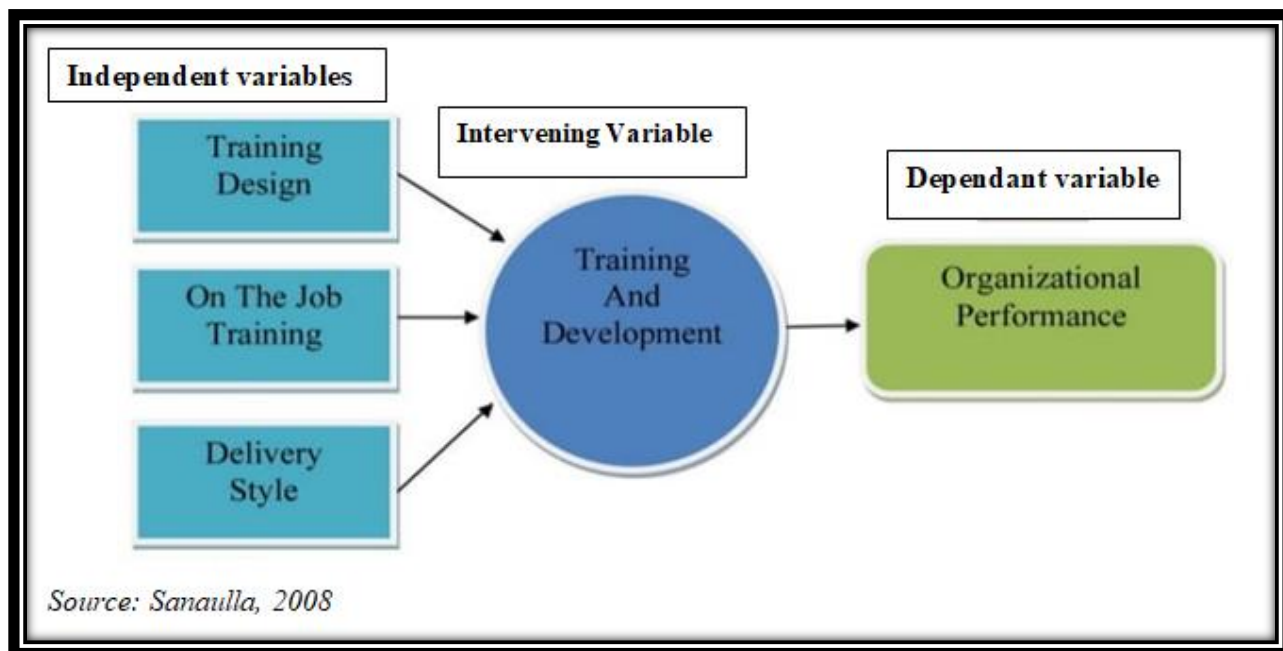
2.4.1.1 On-the-Job training

Employees are taught hands-on in this sort of training, in which they learn while performing the work and get practical experience to pragmatically handle the obstacles that arise during the execution of the task (Bin and Atan, 2015). It is critical for human resource management since it aids in the development of an employee's potential career advancement within the firm (Al-Awawdeh, 2011). Employees get familiar with the work environment as a result of such training.

An experienced manager or employee takes on the role of mentor, passing on his or her expertise and organization-specific abilities to the new employee via verbal or written instructions and demonstrations (Sung and Choi, 2014).

2.4.2.2 Delivery Style

According to Carlos and Braga (1995), this is a very important part of the training and development in an organization as employees are very conscious about the delivery style. The effectiveness of delivery style is measured by its impact on the audience (Armstrong, 2010). As a result, throughout the training session, a trainer must interest their audience (Seamen et al, 2005). In training and development, delivery style is very important since it has a substantial impact on the organizational success (Griffin *et al*, 2000).

2.4.2 Intervening Variable

2.4.2.1 Training and Development

Employee efficiency is improved via training to fulfil organizational goals. Training is said to relate to rapid changes in organizational performance achieved via teaching, while development refers to the achievement of long-term organizational and personnel objectives (Diamantidis and Chatzoglo, 2014). Employees are educated and trained in topics of technical knowledge for their professional tasks, and training and development are one of the key purposes of the systematic structure (Bin and Atan, 2015). This is since it focuses on teaching workers how to utilize certain equipment or activities to increase productivity (Elnaga and Imran, 2013). This is an important aspect of every organization's Human Resource Department. As a result, training is a process of educating or informing to improve one's ability to execute a job and perform in a position with more responsibilities (Ahmad and Javaid, 2014).

2.5 Dependent variable

2.5.1 Organizational Performance

The analysis of an institution's performance with its established objectives and goals is referred to as organizational performance. It includes actual outcomes as opposed to aims and objectives, which are expected outputs. Organizational performance, according to Richard et al. (2009), comprised three specific aspects of an organization's result, including financial performance, which includes revenue, earnings, and returns on assets, as well as return on investment. The organization's efficiency is measured by how well it uses its assets to generate profits and return on investment (Nu'man, 2006).

The performance of an organization's goods is another important factor. Banks, for example, provide a diverse variety of goods and services. The aggregate of their employee capacity performance analysis determines organizational performance levels (Pilifosova, 2001). Sales, market share, shareholder return, and economic value-added are all included in this category. The company must produce value for itself and, more importantly, for its shareholders. This is crucial for the efficiency and efficient management of the overall performance of the company (Paat and Rumokoy, 2015).

2.5 Gaps in the literature

The goal of this research was to see how Training and Development affected organizational performance in commercial banks. After reviewing the literature, the researcher discovered a significant vacuum in the material linked to obtaining higher degrees from universities as a means of improving training skillsets (Rodrich, 2010). This was crucial in terms of putting the appropriate people in the proper jobs based on their credentials from recognized colleges (Raul. 2000). In certain professions, such as accounting or banking, a new employee with such credentials was considered to have been trained for the job, and the only thing left to learn was the system and the work environment (Teck-Hua and Catherine, 2015). Thus, employing well-educated employees lowers an organization's expenditures since management would only utilize job training to teach a new employee through the practical components of the work requirements for a short length of time (Boehm, 2015).

2.6 Chapter Summary

This chapter consisted of a survey of relevant literature on the issue. It began with an introduction, definitions of training and development, and an integrated training and development definition. A discussion on the advantages of training and development followed. The theoretical framework was then used to examine many training and development theories, followed by the conceptual framework, which led to the gaps in the literature.

CHAPTER THREE: RESEARCH METHODOLOGY

3.1 Introduction

This chapter focuses on research methodology and includes the following sections: introduction, research approach, strategy justification, paradigm, inductive and deductive approaches, and time horizon. The chapter further discusses sampling frame and size as well as techniques of data collection, reliability, and validity of data. Also included are the generalizability of research findings, ethical consideration and accessibility issues, and finally the chapter summary.

3.2 Research Approach

According to the researchers, the research methodology is an ordered methodical approach that gives chances, tactics, and procedures for the study from a broad range of expectations to thorough techniques of data collecting, analysis, presentation, and interpretations of the results (Ndunguuru, 2004). The study's complete philosophical assumption incorporated the technique necessary to support it, according to the researcher (Mwaipopo, 2008). Because each method had limits, the researcher took a pragmatic strategy in which processes, techniques, and mixed approaches were slanted towards both qualitative and quantitative, resulting in some form of harmonization between the two methodologies. The researcher was able to design a questionnaire that spanned both qualitative and quantitative dimensions to meet the various characteristics and techniques of the study (Rope, 2003, p.3). This meant that part of the questions in a quasi-data collection instrument was qualitative, while the rest were quantitative, intending to capture both narrative and quantitative data, with part of the responses allowing respondents to fully and voluntarily express themselves, including emotions, alongside analyzed quantitative data supported by research triangulation of a mixed research approach for data collection and analysis (Nichol's, 2021).

3.3 Research strategy justifications

This was a case study-based study because it allows the researcher to obtain a deeper grasp of the research setting and answers the research questions and goals more effectively. According to Saunders *et al*, (2009), the case study contributed to the body of literature, professional, quasi-labour institutions, social groups, organizations, and policymakers, as well as the overall research approach. As a result,

this study employed the Head Office of the ZANACO as a case study to analyze the impact of training and development on organizational performance (Ordo, 2014).

3.3.1 Research Design

The general approach for responding to the research questions in this study was the focus of the research design. The researcher employed a face-to-face method as well as emails to gather data since some respondents worked from home while others worked in an office. This was straightforward to do since the researcher gathered data at his office, which was also the study's setting, and a well-structured quasi-questionnaire was utilized to capture both open-ended and closed-ended information (Mugenda and Mugenda, 2003, Maher and Deller, 2011). As a result, the basic process of research was provided by the fundamental components of research, as observed by Cargil (2008). The major purpose of the research was to see how training and development affected organizational performance at the ZANACO head office.

The research population, in this case, was defined as Zambia National Commercial Bank employees from various departments at head office, from whom a sample size of 133 respondents was randomly selected, and the study took three months. The acquired data were entered into the SPSS software system for analysis, presentation, and interpretation to arrive at a logical conclusion (Charlton, 2003). As a consequence, the study employed a descriptive research design since it naturally aided the researcher and readers in comprehending and describing the study issue and predicted the likelihood of replies because the study was purposive and particular under the study goals (Mponguliana, 2007). Because research studies depend on single or several hypotheses, such as those discussed in the first chapter of this study, being put in particular words, a well-articulated issue existed long before attempts to conduct a descriptive study. This provided the study with a clear path in response to the researcher's research challenge.

3.4 Research Paradigm

Data will be obtained through face-to-face structured interviews and structured self-administered questionnaires in this study, which used both a qualitative and quantitative research design method (Saunders *et al*, 2009). This is necessary to comprehend the theoretical background and respond to the research questions. This is social research, and the Interpretivism paradigm was selected to better explain human behaviour, which may be interpreted in a variety of ways (Cohen, 2007). To combine the research data, process analysis, and display data in a comprehensible style, qualitative and

quantitative data gathering approaches were examined for this case study. During the interview, the researcher spoke with respondents at various levels of function.

3.5 Induction Approaches

According to Shaffer (2010), stated the induction approach, is an act of observational approach combined with recommended supporting theories to the research process generated from observation, and it is based on theories and empirical investigations that have previously been completed. In the area of human resource management training and development, the banking sector has problems and successes that are comparable (Ellis, 2004). The researcher used real-life experiences from his or her job to build logical causes for a particular circumstance, which enabled him or her to produce an explanation for a specific issue based on his or her introduction (Fraend and Wallen, 2010). As a consequence, theories were incorporated and taken into consideration while drafting questions, and as a result of the above, the inductive technique aided the analysis of obtained data based on existing theories and the body of literature relevant to the research project (Wallen 2010).

3.6 Deductive Approach

According to Nagata (2010), when using a deductive technique, researchers are more likely to adopt a quantitative research strategy in which they seek to identify causation and give a statistical analysis. It categorizes hypotheses under current theories that need the development of a method for testing the overall viewpoint (Nassaji and Fotos, 2004). The researcher admired and embraced the study's broad general viewpoint as a consequence, although the study's purpose and motivation were data collecting and expressed feelings from participants, as previously stated (Deborah, 2013).

3.7 Time horizon

Generally speaking, this is described as the length of time it takes to finish the research; for example, the study was completed within three months of the academic calendar's deadline. According to the research questions that were significant to the study's direction and how the research goals were met, the researcher developed a quasi-questionnaire (Westwood, 2010). The data collection instrument complied with all applicable compliance standards within the confines of mixed research and was administered to research participants over a cross-sectional period between December 2021 and February 2022, under the study's academic calendar, due to the study's time frame being limited to a specific period (Chat, 2016).

3.8 Research Strategy

When conducting this study, the researcher used a mixed research technique since it gave a well-balanced perspective on the whole subject. The data gathering tool was created to be able to handle both qualitative and quantitative data sources simultaneously (Kincheloe, 2011). The researcher as a consequence employed a semi-structured questionnaire that comprised both open-ended and closed-ended items per the relevant requirements (Patton, 2002).

3.9 Sampling frame and Size

The sample frame and size were both used to determine the number of observations that were accepted to produce an estimate of a particular population. Snowball sampling procedures were utilized to prevent bias and data gathering variances since they were non-probability (Richards, 2003). Consequently, the researcher said that the study has fully relied on referrals to ensure seamless data collection across the business (Fren and Charles, 2007). A crucial consideration was the sampling frame and sample size since they offered a seamless foundation for the systematic random selection of participants.

Dept.	Credit	Treasury	HR	Marketing	Risk	Finance	Retail	Corporate	Global Business	ICT
No. participants	5	8	4	10	5	4	30	10	2	2

Source: Zanaco, 2021

Source: Zanaco, 2021

According to Yamane's sample size calculations, the researcher sent 80 questionnaires, which were all collected from 80 randomly selected participants from 10 departments.

3.10 Sample size

The sample size was acceptable since it allowed for the study's scope and budget to be established. The process of selecting how many interpretations to include in a statistical sampling frame to estimate the sample size of the population under investigation is referred to as sample size determination (Lavrakas,

2008). The researcher picked 100 Zambia National Commercial Bank workers as his population, from which he computed an 80-person sample size using the Taro Yamane sample size method to obtain a scientifically suitable sample size (shown below);

$n = N/1 +N (e)^2$, where n represented the Sample size

N = Population of the study

e = Margin of error (0.05)

Therefore, n $=100/1 + 100 (0.05)^2$

n = **80**

3.11 Data Collection

According to Saunders *et al* (2009), data collection is defined as the process of gathering information from respondents in various ways to conduct research. To collect mixed research data in preparation for analysis, a quasi-structured data collection instrument was used (Johnson and Tuner, 2003). The instrument satisfied the scientific Likert scale requirement for collecting quantitative data as well as narrative or qualitative expressive data, and it did so effectively. As a result, for a systematic quantitative data collection addressing both open-ended and closed-ended structured questions, a Likert scale of 5-strongly agree, 4-agree, 3-undecided, 2-disagree, and 1-strongly disagree was used to construct the data collecting instrument (Richard, 2010). During this research, data were collected from 80 participants using the snowball sampling approach, which was chosen because it was rationally simple and efficient, allowing for rapid and collaborative submissions from respondents, resulting in a rationally easy and efficient data gathering process.

3.12 Data Processing and analysis

Data will be gathered systematically and coded under SPSS variables in a manner and language that is understandable by the system. To prepare the data for interpretation, it will be coded for variables, analyzed, and descriptively presented using SPSS software, enabling the reader to follow the details in the sequence in which they are provided (Richards, 2003). Responses will also be submitted to

qualitative analysis, with participants' primary thematic expressive regions examined, categorized, and interpreted as a result of the qualitative analysis (Scott, 2010).

3.13 Reliability of research findings

This is a measurement that, if permitted, returns the same findings when a given instrument is used to measure something several times, according to Pallant (2012). To put it another way, this is a collection of research methods that have consistently delivered consistent and dependable outcomes (Miller, 2012). Internal consistency variables were described as variables that were checked for standard variables using the Cronbach Alpha (Michael and Isaac, 2013). As a consequence of the above, the data collecting instrument's Likert standard scale reliability will be assessed, and its internal measurement will be measured using the Cronbach Alpha (Ghanili and Hasnida, 2016). Data consistency will be assessed using the Cronbach Alpha, and the findings revealed that data on the Likert scale was consistent.

3.14 Validity of research findings

According to Miller (2012), the consistency of measurement for a data instrument based on particular tests fit for a given set was the validity of the study results in this context. The narrative was used to explain the events leading up to the evaluation of the variables. Age and Work Experience were checked in the SPSS tool for the Pearson Correlation assessment of obtained data, and the findings indicated a 0.05 consistent error rate, suggesting that the data collecting instrument was legitimate. The questionnaire measurement value was compatible with the social and scientific situation under the current conditions because of the stated factors (Young and Gieblhaus, 2012).

3.15 Generalizability of research findings.

Adoption of research results based on a sample size that is typical of the total population is characterized like this. According to Lavrakas (2010), this indicated that the findings of single research could be readily transferable to other locations with comparable circumstances and that the sample size was entirely indicative of the total situation at Zambia National Commercial Bank across the nation. At Zanaco Head Office, a sample size of 80 participants from a total population of 100 workers was deemed to be highly representative enough to achieve a generalized study conclusion.

3.16 Ethical and access issues

3.16.1 Accessibility

The data obtained in this research was managed with the highest care and confidence from the beginning to the end of the procedure for which it was collected. Its material was maintained in its entirety, with no alterations or embellishment of any sort. Furthermore, even before they committed to the research, participants' dignity and privacy rights were recognized by their free agreement to engage in it (Quartey, 2012). Because Zanaco is the researcher's workplace, there was no requirement for an introduction other than to follow administrative rules for conducting a study inside an organization as the researcher indicated (Axvedo, 2017). The sheer fact that data was acquired from coworkers made the study exceedingly sensitive, yet given the researcher's risk of being quickly identified if the information went into the wrong hands, the researcher's assurance of data security was validated (Zwick, 2015). The researcher also emphasized in the invitation participating letter that he owed his participants a debt of appreciation for their willingness to engage and that if he disclosed such sensitive information, any participant was free to sue him (Emanuel, 2012).

3.16.2 Research Ethics

The privacy of persons who take part in the study is ultimately the responsibility of the researcher. Everyone who took part in the research, regardless of age, religion, or colour, had the right to privacy. Because the data was exclusively meant for academic reasons, the researcher maintained data protection for all of the data obtained from the participants. Furthermore, the participants' viewpoints were greatly respected. Participants actively declared their wish to participate, and the reason for which data was gathered was explicitly specified in the participating letter (Ghazali, 2010). This was done so that participants could make their judgments about whether or not they wanted to participate without being forced to (Pallant et al, 2010). Furthermore, a questionnaire was given without the participation of the researcher, which might risk the data integrity and resul (Borich, 2008).

3.17 Chapter summary

The approach used by a researcher throughout the study process was the topic of this chapter. Research methods were discussed, as well as paradigms and deduction approach. Time horizons were discussed as well as sampling frames and sizes. The reliability and validity of research findings were discussed as well as the generalizability of research findings. Ethical and access issues were discussed, as well as issues related to research ethics.

CHAPTER FOUR: ANALYSIS AND FINDINGS

4.1 Introduction

In this chapter, the results of the analysis and conclusions based on the data obtained from the target study participants were provided. SPSS was used to code and analyze a portion of the data, and the findings were presented and interpreted as indicated below. The respondents' profiles in terms of age, sex, credentials, and experiences were provided first, followed by replies to research questions in that sequence. The validity and reliability results, as well as the qualitative analysis, brought the chapter to a close.

4.2 Participants profile

4.2.1 Age

Statistics

Age1

N	Valid	80
	Missing	0

Age1

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	20-25	14	17.5	17.5	17.5
	25-30	22	27.5	27.5	45.0
	30-35	15	18.8	18.8	63.8
	35-40	15	18.8	18.8	82.5
	Above 40	14	17.5	17.5	100.0
	Total	80	100.0	100.0	

-
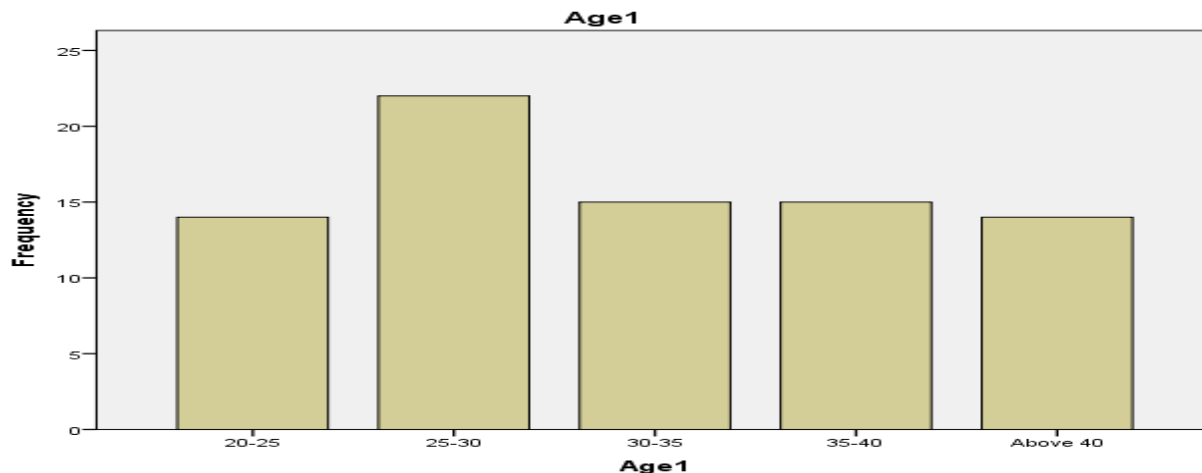
Most of the participants in this research were between the ages of 25 and 30 years old, with the majority of them being female participants. There were two age groups after this one, with the youngest being 30 years old and the oldest being 35 years old and above. As can be seen from the figures and bar chart above, the bank has a higher proportion of younger workers in terms of human capital. According to this interpretation, the bank has a bright future ahead of it. Those above the age of 40, on the other hand, were the age group with the lowest number of participants. In addition, it was crucial to remember that the elderly were merely bank pillars who might pass on their expertise to the younger staff (Wang, 2015).

4.2.2 Sex

Statistics

Sex2

Valid	80
Missing	0

Sex2

	Frequency	%	Valid %	Cumulative %
Male	42	52.5	52.5	52.5
Female	38	47.5	47.5	100.0
Total	80	100.0	100.0	
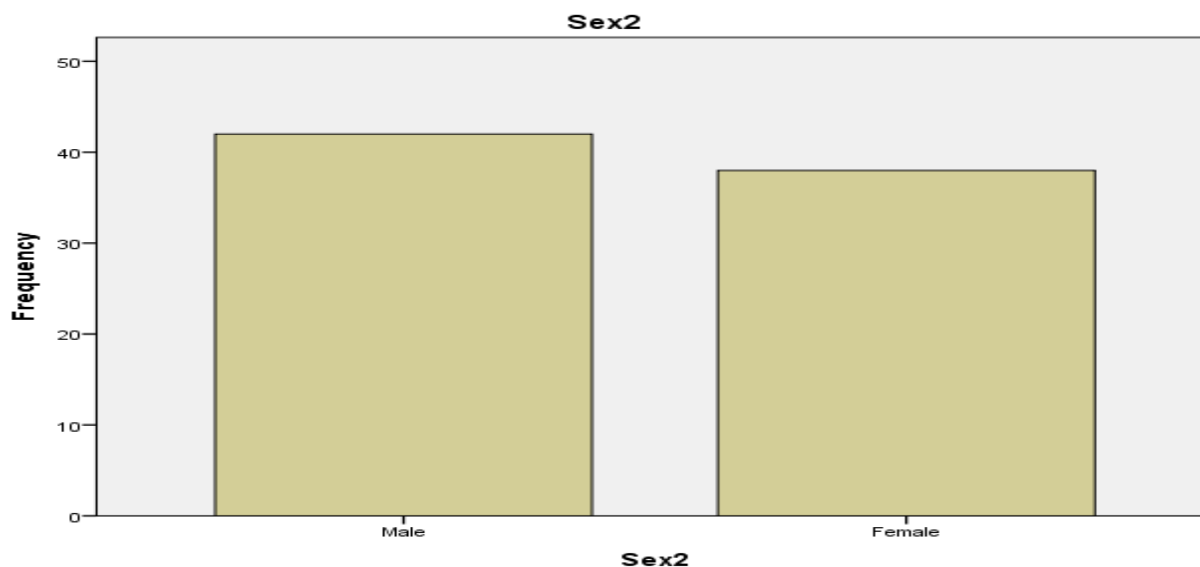
The number of male participants was much larger than the number of female participants in this research. During the study process, the researcher discovered that the majority of females were uncomfortable with the sensitivity of the topic under inquiry, with some fearing their comments may not be secure even after being guaranteed their safety. It was not unexpected that individuals responded differently to various events and activities, therefore this was not a shocking reaction; yet, the researcher needed to accept their viewpoints (Zwick, 2015).

4.2.3 Education level

Statistics

Education 3

N	Valid	80
	Missing	0

Education3

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	GCE/Secondary School Certificate	9	11.3	11.3	11.3
	DIPLOMA	14	17.5	17.5	28.8
	Degree	32	40.0	40.0	68.8
	Master's Degree	25	31.3	31.3	100.0
	Total	80	100.0	100.0	
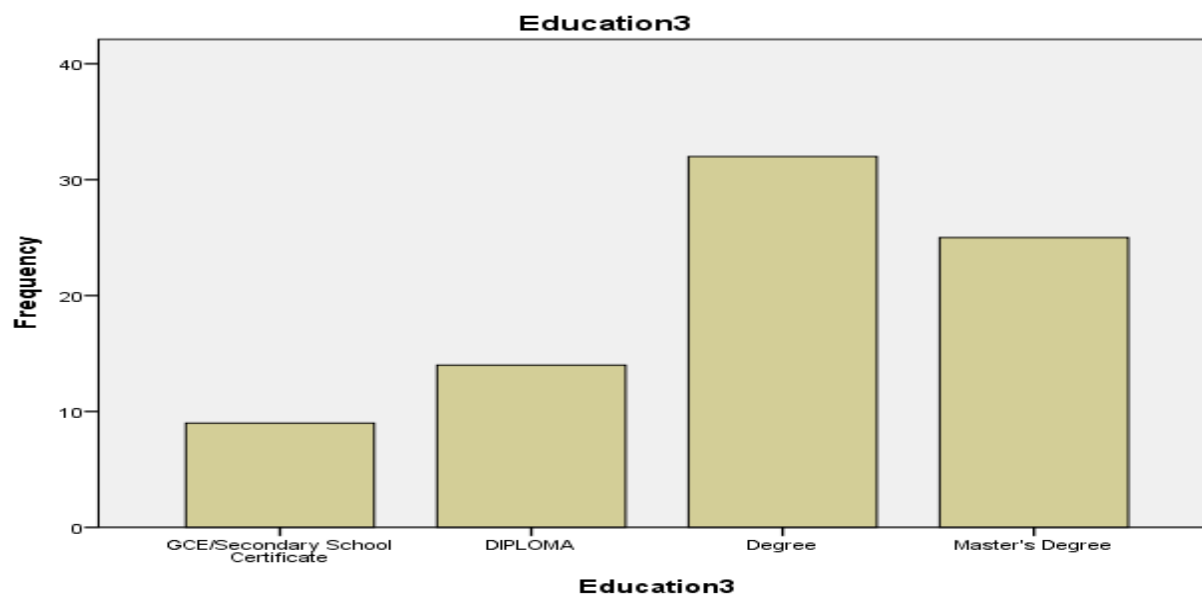
Education3

The majority of respondents who took part had a minimum of a bachelor's degree level of education, with those who had a master's degree coming in second and third. Thus, the majority of bank workers had already progressed, and only more internal training was necessary to help them further enhance their skill sets in the future (Akpa, 2014). In addition, the bank would put a higher focus on human capital development for bank personnel via job-related training to enhance their performance and, as a result, the overall performance of the bank. (Ongalo and Tari, 2015).

4.2.3 Work Experience

Statistics

Experience4

N	Valid	80
	Missing	0

Experience4

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0-5	13	16.3	16.3	16.3
	5-10	10	12.5	12.5	28.8
	10-15	13	16.3	16.3	45.0
	15-20	21	26.3	26.3	71.3
	Above 20	23	28.8	28.8	100.0
	Total	80	100.0	100.0	
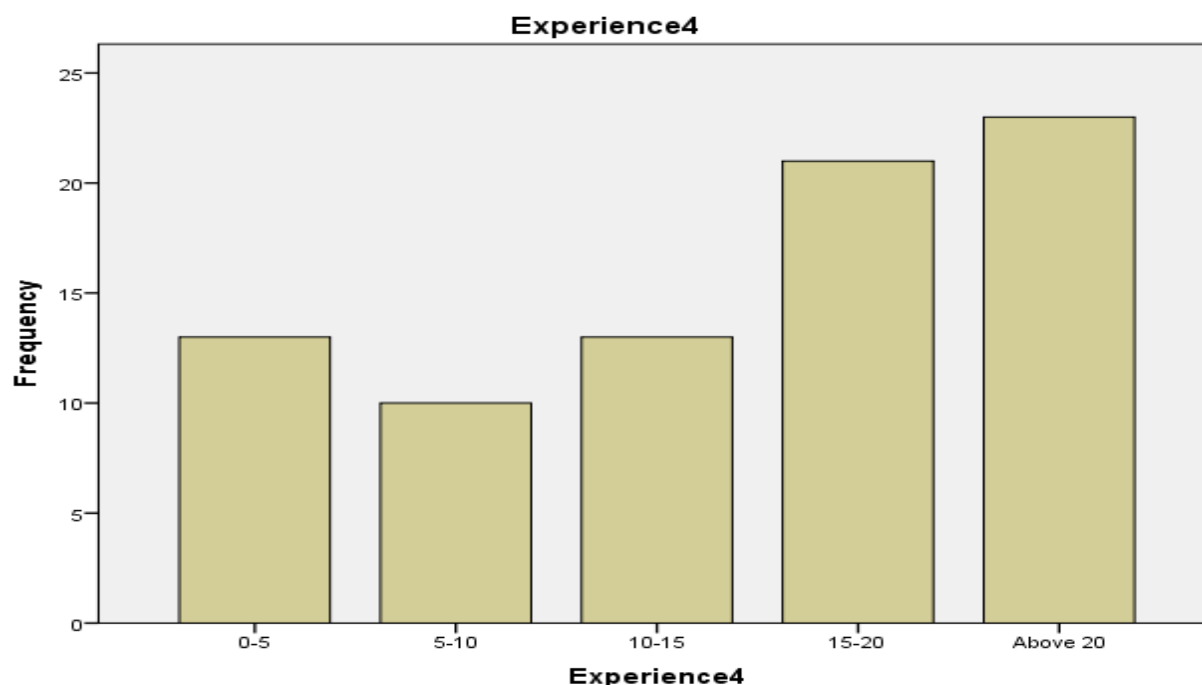
Experience4

In terms of experience, 21 of the participants have over 20 years of experience working in the bank. These were followed by those who, at the time of the study, had between 15-20 years of work experience and those between 0-5 years of experience. Because of the variety in work times, internal staff training may not need an external trainer but instead depend on internal long-term savings from training competent personnel that might be utilized to teach others, cutting costs (Likert, 2002).

4.2.4 RQ1: Internal Training

Statistics

q1. Do you think internal training affects employees and organizational performance in Zanaco?

N	Valid	80
	Missing	0

q1. Do you think internal training affects employees and organizational performance in Zanaco?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly disagree	13	16.3	16.3	16.3
	Disagree	9	11.3	11.3	27.5
	Undecided	6	7.5	7.5	35.0
	Agree	15	18.8	18.8	53.8
	Strongly Agree	37	46.3	46.3	100.0
	Total	80	100.0	100.0	

q1.Do you think internal training affects employees and organizational performance in Zanaco?
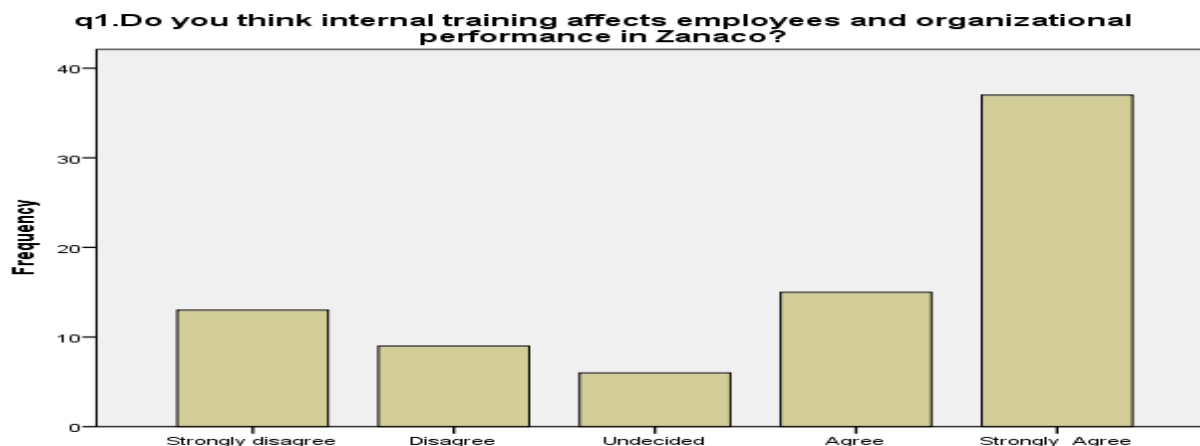
According to their responses to the study question, the majority of participants believed that internal training influenced individual and organizational productivity (Jamrog and Overhol, 2005). Fifteen out of twenty-five people that replied yes shared the same point of view. Internal training is intended to shape the thinking of workers who have preconceived notions about the organization's culture, conventions, values, and beliefs to assist them in achieving their objectives, purpose, and vision, among other things (Ghafoor *et al*, 2011). To ensure the bank's long-term survival in the market, internal training on how it functions, including protocols and procedures, was critical (Antonacopoulou, 2000).

4.2.5 RQ2: Staff Development

Statistics

q.2 Do you think staff development affects organizational performance in Zanaco?

N	Valid	80
	Missing	0

q. 2 Do you think staff development affects organizational performance in Zanaco?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	13	16.3	16.3	16.3
	Disagree	17	21.3	21.3	37.5
	Undecided	6	7.5	7.5	45.0
	Agree	33	41.3	41.3	86.3
	Strongly Agree	11	13.8	13.8	100.0
	Total	80	100.0	100.0	

q.2 Do you think staff development affects organizational performance in Zanaco?
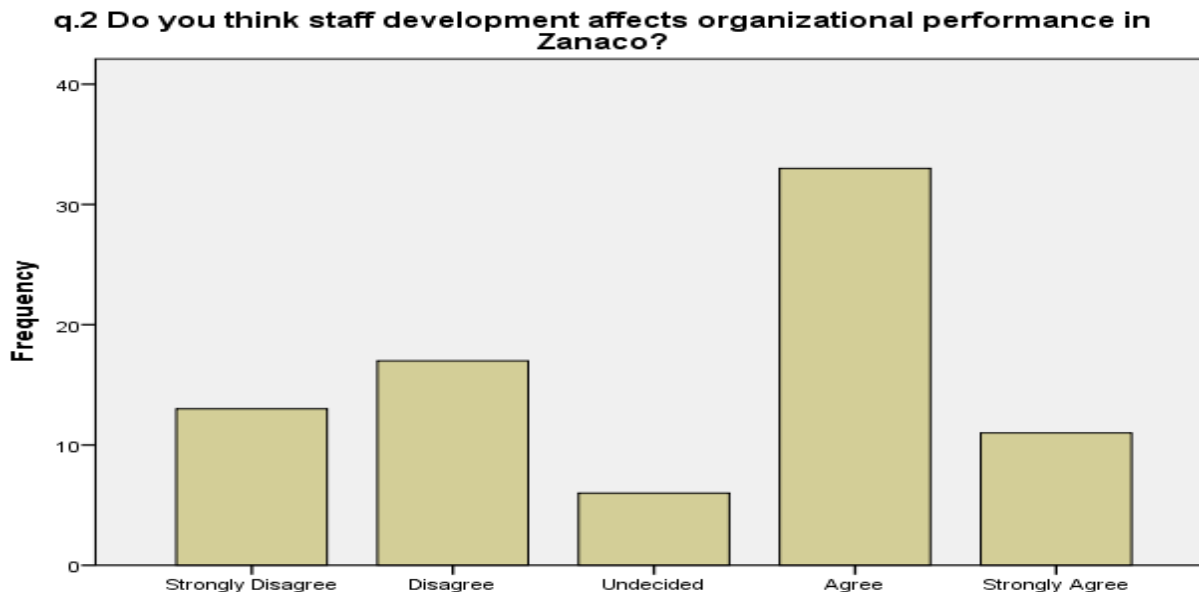
The majority of participants responded that staff development influenced organizational performance in answer to the above study question. Because banks would spend less money on internal training because self-developed and sponsored workers already had an education that would help them fit in, the sample size's level of education offered optimism that self-developed and sponsored employees would be assets to an organization (Hogg and Terry, 2009). Because certain workers already had banking and financial experience, the bank's internal training was significantly simpler to execute. Although some workers lacked banking or financial credentials, they were readily trainable since they were recognized as self-starters ready to acquire new abilities (Tajfel, 2002).

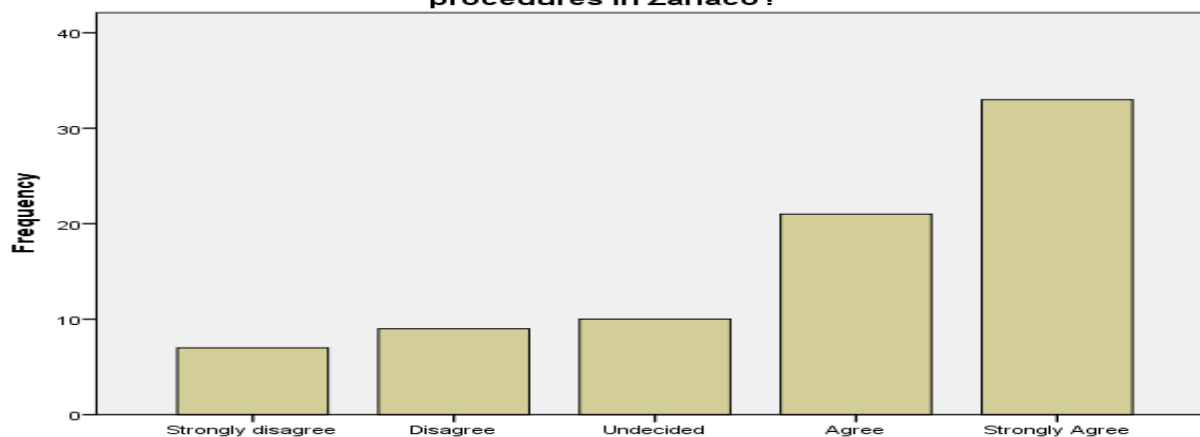### 4.2.6 RQ3: Internal standard operating procedures

Statistics

q.3 Do you think there are existing internal standard operating training procedures in Zanaco?

N	Valid	80
	Missing	0

q.3 Do you think there are existing internal standard operating training procedures in Zanaco?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly disagree	7	8.8	8.8	8.8
	Disagree	9	11.3	11.3	20.0
	Undecided	10	12.5	12.5	32.5
	Agree	21	26.3	26.3	58.8
	Strongly Agree	33	41.3	41.3	100.0
	Total	80	100.0	100.0	

In response to the above research question, the majority of respondents strongly agreed that the bank currently has an internal standard operating training procedure in place. The second-highest number of respondents to the research question agreed with this. The policy human resource training manual formulated the standard operating training procedure to guide the expected objectives to be met out of their training strategy (Blain, 2009). For organizational controlled training, this was critical for current and future trainers and learners.

## 4.2.7 RQ4: Senior leader Support

Statistics

q.4 Do you think senior leadership in Zanaco supports training and development programs?

N	Valid	80
	Missing	0

q.4 Do you think senior leadership in Zanaco supports training and development programs?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	13	16.3	16.3	16.3
	Disagree	8	10.0	10.0	26.3
	Undecided	6	7.5	7.5	33.8
	Agree	13	16.3	16.3	50.0
	Strongly Agree	40	50.0	50.0	100.0
	Total	80	100.0	100.0	

q.4 Do you think senior leadership in Zanaco supports training and development programs?
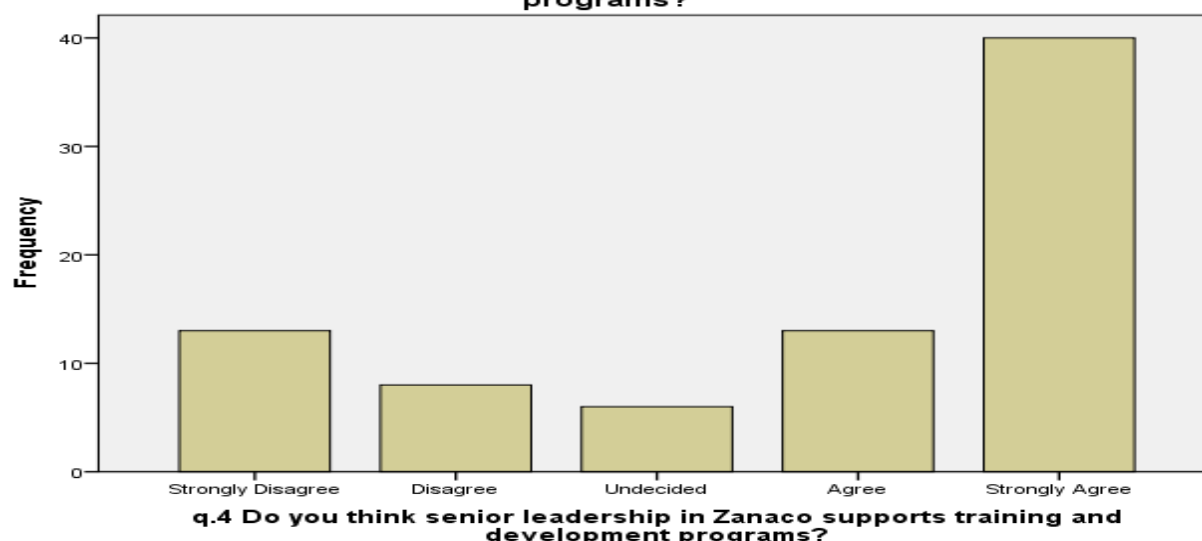
In answer to the study question above, 45 respondents strongly agreed that the organization's training and development program was supported by senior management. Following that, after witnessing top management's backing, there was a thirteen (13) point tie between those who agreed and those who opposed (Rahman, 2013). The lowest number of responders had no idea what was going on right now. Senior management support for such initiatives set the tone directly from the board executive board room to the whole organization in the bank's goal to have full-fledged skilled labour resources to improve organizational performance (Braga, 2006). This was a senior management commitment to the whole firm, ensuring that all personnel were fully prepared with cutting-edge, demanding abilities that resulted in exceptional customer service (Khan *et al*, 2011).

4.3 Validity of the research findings

Validity refers to how well an instrument measures what it is designed to measure in the context of research. It is the primary scope within which a notion, model, or measurement is well-founded and maybe properly matches the actual world (Sabir *et al*, 2014). It is founded on the veracity of evidence acquired from a variety of sources (Hales, 2006). As a result of the foregoing, the Age and Experience items were measured for validity testing of data collected using the SPSS Pearson Correlation analysis, and the results show that it had a margin of error of 0.05 or in percentile, a 5% margin of error with a Sig (2tailed) of 0.746 or 74.6 percent acceptable as per the scientific standard requirement of validity (Jehanzeb and Beshir, 2013). The fact that the margin of error under Pearson Correlation measurement was consistently legitimate showed the legitimacy of the study results, as shown below.

Descriptive Statistics

	Mean	Std. Deviation	N
Age1	2.91	1.371	80
Experience4	3.39	1.436	80

Correlations

		Age1	Experience 4
Age1	Pearson Correlation	1	.037
	Sig. (2-tailed)		.746
	N	80	80
Experience4	Pearson Correlation	.050	1
	Sig. (2-tailed)	.746	
	N	80	80

4.4 Reliability of Findings

Known as measurement consistency, this metric demonstrates how trustworthy the findings of the test are if the data gathered indicates how trustworthy the score of the measurement or testis is derived (Hasnida and Ghazali, 2016). If the data acquired yields the same findings after being checked using

credible information, the results are likely to be accurate and dependable as claimed (Miller, 2012). As a result, the questionnaire was put to the test to determine its consistency. According to Pallant (2012), the data obtained in the instrument was evaluated and analyzed using the Cronbach Alpha, and the findings variables for the Likert scale test demonstrated that the instrument was internally consistent on standard items, as shown in the table below;

Case Processing Summary

		N	%
Cases	Valid	80	100.0
	Excluded[a]	0	.0
	Total	80	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.782	.765	4

As can be observed from the table above, the Cronbach Alpha was 0.782 or 78.2% internally consistent with the standardized items reliability coefficient of 0.765 or 76.5%, which is acceptable by the standard in the majority of scientific and social science research situations according to Michael and Isaac, 2013, p.2-4)

Item Statistics

	Mean	Std. Deviation	N
q1. Do you think internal training affects employees and organizational performance in Zanaco?	3.39	1.497	80
q.2 Do you think staff development affects organizational performance in Zanaco?	3.16	1.335	80

q.3 Do you think there are existing internal standard operating training procedures in Zanaco?	3.66	1.414	80
q.4 Do you think senior leadership in Zanaco supports training and development programs?	3.48	1.509	80

4.5 Narrative Open-ended questions analysis

After examining quantitative data, the researcher addressed the qualitative aspect of the study with open-ended questions (Shen, 2004). The qualitative analysis projected freedom of speech and a large reaction to the concerns raised by respondents, which were as follows:

4.5.1 Employees' training effect on organizational performance

According to Beardwell and Holden, (2003), when this aspect was explored, the majority of respondents stated that such training inspired staff to work even harder since new abilities helped not just the bank but also their self-actualization and growth. Employee training gives workers a feeling of connection and loyalty to the company, which drives them to do their best work, resulting in increased organizational performance (Berge *et al*, 2002).

4.5.2 Staff development effect on organizational performance

Staff development is the process through which workers of an organization increase their knowledge and abilities that are advantageous to their function in the company. Not just for professionals, but also for the personal growth of workers, this was critical (Meyer and Smith, 2011). Employees were better prepared for unfavourable conditions and unanticipated scenarios because they loved acquiring new abilities (Hamblin, 2007). As a consequence, respondents praised the premise that employee development had a major influence on organizational performance since the advantages were shared by both the bank and the workers (Armstrong, 2009).

4.5.3 Internal standard operating training procedures

A standard operating procedure is a series of step-by-step instructions developed by an organization to help staff in completing normal activities. Within an organization's HR training policy, there are standards and processes for employee development and training (Garavan, 2011). This contains training manuals, standards, and processes for implementing internal staff training. Various sorts of training techniques are established in such critical setups for worker development (Elnaga and Imran, 2013).

Employees feel that internal standard operating procedures help the business choose relevant training areas that will benefit the bank's desired skill set.

4.5.4 Leadership support

To guarantee that personnel were prepared not just for their present tasks but also for future senior responsibilities, top management needed to roll up their sleeves and support staff training and development objectives and actions (McDowall and Saunders, 2010). The majority of respondents said the bank's top priority was senior management support for employee training and development, which motivated many employees to continue their education. Organizational performance was assured with such backing from the boardroom (Wright and Geroy, 2001).

4.6 Chapter summary

Chapter four addressed the data and findings analysis, and it links the same to the conclusions and recommendations in both a statistical and diagrammatic manner to help readers understand the specifics. In this chapter, the validity and reliability of the results, as well as respondent profiles and study questions, were discussed. The chapter came to a close with a qualitative analysis.

CHAPTER FIVE: CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

The conclusion and recommendations of the research work were covered in this chapter, which was the culmination of the entire study. As a consequence, the chapter started with an introduction that included the study goals as well as the practical/managerial implications of the findings/recommendations on the impacts of training and development on organizational performance (Seligman, 2008). It also discusses the study's shortcomings and makes recommendations for more research on the subject.

5.2 RO1: Effects of training and development on organizational performance

In the study's results, it was discovered that training pushed workers to work even harder since their newly learned abilities not only benefitted the bank, but also added value to their CVs and, most importantly, helped them achieve their personal goals (Ruthwell *et al*, 2004). So employee training contributed to a feeling of belonging and commitment to the business, which resulted in staff incentive to work at their highest levels, which ultimately contributed to improved organizational performance.

3.3 RO2: Effects of staff development on organizational performance

Personnel development, according to the results, is effective in improving workers' knowledge and skills that are relevant to their responsibilities within the firm. They gained knowledge that was useful not only for their particular fields but also for their professional growth (Rhebergen, 2002). In the study's results, workers were better prepared for future senior positions within the company because they were armed with a range of talents that were valuable for their present and future assignments, and as a consequence, they made positive contributions to the organization's success (Read and Kleiner, 2006)

5.4 RO3: Internal standard operating training procedures

On the third aim, the results indicated that the bank had internal standard operation training, which assisted in directing the Human Resources regular staff training and development policies step-by-step, as well as an internal standard operation training program (Micallef, 2001). As a result of the bank's interest in ensuring different kinds of training styles and development intended to equip their employees with the right skills resulting in enhanced organizational performance, such routine rules

and procedures protected smooth employees as well as the bank's interest in ensuring different kinds of training styles and development intended to equip their employees with the right skills resulting in enhanced organizational performance (Radcliffe, 2005). Internal standard operating procedures that were based on industry and human resources management best practices were developed as a consequence of the results (Brown *et al*, 2005).

5.4 RO4: Senior leadership support to staff training and development.

The results revealed that strong boardroom leadership assistance was required to guarantee that staff have the requisite abilities to be highly competitive in the market. For example, the globe has been exposed to significant changes brought on by COVID-19, which has affected banking business models, specifically how banks must adapt to these dynamics while servicing their clients, as a result of global events and experiences over the last two years (Powell and Micallef, 2002). As a result, acquiring new skills by bank employees was a top priority for the bank if it wanted to stay afloat in the market. Staff training and development, according to senior management, was a key component of the bank's top strategy for improving organizational performance (Noe and Raymond, 2001).

5.5 Practical/managerial Implications of the findings/Recommendations

5.5.1 Managerial Implications of the findings

The Zanaco Corporation has previously taken part in training and development initiatives for its personnel. It seems from the information acquired via interviews with the target respondents, which included a few from Human Resources, that the bank has been engaged with training and development since its founding. It is the biggest foreign bank in Zambia in terms of ownership, and it has a substantial local branch network (Nguku, 2006). As a consequence, training and development activities have been employed as human resource management tools inside the bank, even in the recent past. It was discovered that the findings and outcomes were broadly compatible with existing research on internal training and development as well as organizational performance management (Kessler, 2002). According to the results, the bank's employee training and development program was a significant motivator for many of those who answered the survey questions. More importantly, a large majority of participants thought that training and development had a beneficial influence on organizational performance, in addition to their own work skill sets and sense of self-actualization (Kitching and Blackburn, 2003). Furthermore, the results demonstrated that high-quality training programs were

relevant and aligned with the company's training and development policies (Muchel'le and Tom, 2007), indicating that the company's training and development policies were followed. On the other hand, research revealed that the participants considered that training did not give them chance to recognize their potential for future growth in their careers and development within the department, or even across the corporation (Myles and Dowrey, 2000).

5.5.2 Recommendations

The outcomes of the study led the researcher to make the following recommendations;

I. Employee training and development should be based on a systematically determined knowledge and skills gap to ensure that both the employee and the bank get the most out of their time and effort (Bradley et al, 2000). A frequent assessment of knowledge and skill gaps was required, since this would help make training and development more relevant, as well as expense allocation for particular programs, in the long run (Hallier and Butts, 2000).

II. The ability to ensure that management sets aside a suitable budget for training and development activities, as well as that the resources that have been allotted are utilized efficiently, is vital to the success of the business (Gakuru, 2006). If the bank were to provide a hand, a wise investment in training and development initiatives would aid in more successfully steering organizational performance in the right direction.

III. An advantage of integrating and engaging workers in training and development evaluation activities is that their feedback may be used to improve future similar events and that best practices can be documented and used to scale up in identical activities (Armstrong, 2003). Employees would be fascinated, inspired, and eager to assist the bank in achieving its objectives if this were the case.

IV. In addition, it was argued that the influence of training and development had long-term good consequences on service quality and customer satisfaction and that this had a knock-on effect on enhanced organizational performance (Cole, 2002).

Each organization had been established with certain objectives to attain via the utilization of resources such as equipment, personnel, money, and materials, and it was vital to realize this. All of these resources were beneficial, but personnel were especially beneficial (Armstrong, 2009). This is due to the fact that it was critical in performing duties to accomplish the goals. Therefore, an employee's overall performance was judged by his or her attitude and mannerisms while on the job. In any event,

personnel were required to carry out their responsibilities under the company's stated standards (Sharif, 2002).

An organization's principal purpose was to increase its performance by enhancing personnel efficiency or effectiveness (Anderson, 2003). As a consequence, the performance management system was introduced as part of a management transformation to address organizational performance challenges. As a consequence, evaluating training to establish its success or efficiency in delivering the learning goals indicated when the training intervention was developed, as well as identifying where modifications or improvements were needed to guarantee effective training, was crucial (Antonacopoulou, 2000). The basis on which each sort of training would be assessed, as well as how the information required to quantify learning outcomes would be inspected, needed to be defined during the design stage (Black and Lynch, 2006). Additionally, precise information had to be supplied to workers, notably during the performance assessment information system, which may have enabled Zanaco to review individual and organizational performance and suggest strategies to enhance performance (Byrne, 2009). The evaluation required to demonstrate that there was a gap between present and desired performance, that the reasons for the gap could be identified, and that action plans could be devised to enhance organizational performance via training and development programs (Chandrasekhar, 2011). As a consequence, the bulk of employee growth came as a result of work experiences, as there was a mismatch between workers' talents, past experiences, and the particular skills necessary for employment.

5.6.3 Limitations

The sample size of 80 was small for this type of study, except for the time factor and late responses of participants' constraints. Another constraint was a lack of financial resources to travel across the branch network when the majority of the staff was working from home due to the covid-19 work disruption, making data collection extremely difficult (Burden and Proctor, 2000).

5.6 Limitations of the study and direction for future research

Due to financial constraints and the disruption of normal work operations caused by covid-19, the majority of potential respondents worked from home following health guidelines for social distancing, resulting in a smaller research sample pool (Agnes, 2010). According to the researcher, such a significant study in the future will necessitate a broader view of the bank's branch network across the country.

5.7 Chapter Summary

The results from Chapter 4 were described in this chapter, as were the study's conclusions and suggestions, all of which were based on the study's stated objective. The primary objective of the research was to determine how Zanaco's overall performance was impacted by training and development.

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