THE EFFECTIVENESS OF TRAINING PROGRAMMES IN IMPROVING THE SERVICES AT A PRIVATE ORGANISATION
A CASE STUDY OF CRDB BANK PLC
THE EFFECTIVENESS OF TRAINING PROGRAMMES IN IMPROVING THE SERVICES AT A PRIVATE ORGANISATION
A CASE STUDY OF CRDB BANK PLC

By
Abdallah S. Kweka

A Dissertation Submitted in Partial/Fulfillment of the Requirement of Degree of Master of Science in Human Resource Management (MSc HRM) of Mzumbe University 2014
CERTIFICATION

We the undersigned, certify that we have read and hereby recommended for acceptance by the Mzumbe University, a dissertation entitled “The Effectiveness of Training Programs in Improving the Services at a Private Organisation: A Case Study of CRDB Bank Plc” in partial/fulfillment of the requirements for award of the degree of masters of Human Resource Management of Mzumbe university

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ACKNOWLEDGEMENT

This dissertation is an output of many hours of hard work and incredible support and contributions from many people who in one way or another made its completion possible. It is not possible to mention all by names. However, I am sincerely touched to mention a few by names on behalf of others.

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I would like to thank the people who helped me at various stages of this research. The encouragement and psychological support from these people is so much appreciated.

I finally say thank you all for your contribution. May the God bless you!
DEDICATION

I dedicate my work to my beloved mother, Khadija S Kweka, for the support that she gave me. Also, my work is dedicated to my sister and friend, Hon. Mrs Ritha Mlaki, as a gift for what she invested in my life. Also, the motivation of Mr Erio will never be forgotten because it has been a catalytic in my masters.
# ABBREVIATIONS AND ACRONYMS

<table>
<thead>
<tr>
<th>Acronym</th>
<th>Description</th>
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<tr>
<td>BFIA</td>
<td>Banking and Financial Institution Act</td>
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<tr>
<td>CIPD</td>
<td>Chartered Institute of Personnel and Development</td>
</tr>
<tr>
<td>CRDB</td>
<td>Cooperative and rural development bank</td>
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<tr>
<td>DANIDA</td>
<td>Danish International Development Agency</td>
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<tr>
<td>NEO</td>
<td>New Employee Orientation</td>
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<tr>
<td>PPF</td>
<td>Parastatal Pension Fund</td>
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<td>UK</td>
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ABSTRACT

The study assessed the effectiveness of training programmes in improving the services at CRDB bank plc doubting on the effectiveness of training programmes in today’s organisations. The study aimed at giving an overview of CRDB to identify the needs for training, the knowledge and level of awareness of CRDB on training issues. It also aimed at examining impacts of training on the improvements of service provision at CRDB Bank in order to make recommendations for improving training and developments programmes at CRDB. The study adopted the case study research design with the sample of 60 respondents; the adaptation of the method and samples sizes was influenced by time and resource factors. Both quantitative and qualitative techniques were applied: the quantitative techniques involved questionnaires survey of CRDB staff from different departments such as those of retail, marketing finance and credits whilst the qualitative techniques involved interview with three directors such as those of Marketing, Finance of Human Resource.

The study revealed that CRDB history, background information, stakeholders, company mission and vision, and core values desire much attention to have competent, skilful, knowledgeable staff to accomplish the company needs. It further revealed that knowledge and awareness of CRDB staff on issues related to training and development was high. It was also discovered that the current development and training programmes have little impacts on service provision as almost large respondents denied the high level of satisfactions of service provided by CRDB officials or staff. The study recommended among other things, the need for CRDB to urgently ensure the total implementation of its training and development policy and participatory approach to enhance the job skills for staff for improved services.
TABLE OF CONTENTS

CERTIFICATION ........................................................................................................ i
DECLARATION AND COPYRIGHT ....................................................................... ii
ACKNOWLEDGEMENT ............................................................................................. iii
DEDICATION ........................................................................................................ iv
ABBREVIATIONS AND ACRONYMS ................................................................... v
ABSTRACT ........................................................................................................... vi
TABLE OF CONTENTS ............................................................................................ vii
LIST OF TABLES ................................................................................................... x
LIST OF FIGURES ................................................................................................ xi

CHAPTER ONE ........................................................................................................ 1
INTRODUCTION .................................................................................................... 1
  1.1 Introduction ......................................................................................................... 1
  1.2 Background of the Problem .............................................................................. 2
  1.3 Statement of the Problem ................................................................................... 6
  1.4 Objective of the Study ....................................................................................... 7
    1.4.1 Main Objective ........................................................................................... 7
    1.4.2 Specific Objectives .................................................................................... 7
  1.5 Research Questions ........................................................................................... 7
  1.6 Significance of the Study .................................................................................. 8
  1.7 Scope/Limitation of the Study .......................................................................... 8

CHAPTER TWO ......................................................................................................... 9
LITERATURE REVIEW ............................................................................................ 9
  2.1 Introduction ......................................................................................................... 9
  2.2 Definitions of Key Term ..................................................................................... 9
    2.2.1 Training ...................................................................................................... 9
    2.2.2 Training Defined ....................................................................................... 9
    2.2.3 Employee .................................................................................................. 10
    2.2.4 Private Sector ........................................................................................... 10
  2.3 Theoretical Literature Review Basing on Training .......................................... 11
    2.3.1 Investment in Employability .................................................................... 11
    2.3.2 Training as the Source of Competitive Advantage ................................ 12
  2.4 Literature Review from Earlier Studies ............................................................ 14
  2.5 The Synthesis .................................................................................................... 15
  2.6 Process of Training ............................................................................................ 16
    2.6.1 Objectives of the Training ....................................................................... 17
    2.6.2 Challenges of Effective Training ............................................................. 19
  2.7 Service .............................................................................................................. 20
    2.7.1 Characteristics of Services In Relation to effective Training .................. 21
  2.8 The Services Marketing Triangle .................................................................... 23
  2.9 Service Quality ................................................................................................ 25
    2.9.1 Components of Service Quality .............................................................. 26
  2.10 Customer Satisfactions .................................................................................... 27
CHAPTER THREE ................................................................. 30
RESEARCH METHODOLOGY .................................................... 30
  3.1 Introduction ...................................................................... 30
  3.2 Study Area ........................................................................ 30
  3.3 Research Design .................................................................. 30
  3.4 Study Population .................................................................. 31
  3.5 Sampling ............................................................................. 31
  3.6 Sample size .......................................................................... 33
  3.6 Reliability and Validity of data ........................................... 34
  3.7 Data Collection Methods and Research Instruments .......... 35
    3.7.1 Questionnaire ............................................................. 36
    3.7.2 Interview ...................................................................... 37
    3.7.3 Documentary Review .................................................. 37
    3.7.4 Data Processing and Analysis, Interpretation, Summarising and Reporting .............................................. 38

CHAPTER FOUR ......................................................................... 40
RESEARCH FINDINGS, DATA ANALYSIS AND DISCUSSIONS ...... 40
  4.1 Introduction ...................................................................... 40
  4.2 An Overview of CRDB Needs To Have Competent Employees .... 40
    4.2.1 History ......................................................................... 40
    4.2.2 Ownership ................................................................. 41
    4.2.3 Culture .......................................................................... 42
    4.2.4 Mission .......................................................................... 43
    4.2.5 Vision ............................................................................ 43
    4.2.6 Corporate Values .......................................................... 43
  4.3 Awareness of Training and Development Issue among CRDB Staff .... 44
    4.3.1 Background of the staffs ................................................. 44
    4.3.1.1 Gender Issues ............................................................. 44
    4.3.1.2 Age of the Respondents ............................................ 45
    4.3.1.3 Marital Status ............................................................ 46
    4.3.1.4 Educational Background ........................................... 47
    4.3.1.5 Years of Services ....................................................... 48
  4.4 Staff awareness of training and development issues .............. 48
    4.4.1 Pre-information ............................................................ 48
    4.4.2 Understanding Criteria For Selecting Staff For Training ...................................................... 51
  4.5 Impacts of Effective Training in the Improvements of Service Provision 54
    4.5.1 Impacts of Training the Perceptions of CRDB Staff ......... 54
    4.5.2 Impacts of Effective Training Perceptions of the Customers .... 61
  4.5.3 Challenges of Training and Development Issues at CRDB .... 63
CHAPTER FIVE ........................................................................................................ 66
CONCLUSION AND RECOMMENDATIONS ..................................................... 66
  5.1 Introduction ................................................................................................. 66
  5.2 Summary .................................................................................................... 66
  5.3 Conclusion .................................................................................................. 68
  5.4 Recommendations .................................................................................... 69
  5.5 Suggestion for Further Research Work ..................................................... 70

REFERENCES .................................................................................................. 71
APPENDICES .................................................................................................... 73
  Appendix I: Questionnaire for CRDB staffs ................................................. 73
  Appendix 2: Questionnaires for CRDB Customers ....................................... 79
  Appendix 3: Interview Guide For Senior Staffs ............................................ 80
LIST OF TABLES

Table 3.1: Number of the Respondents ................................................................. 34
Table 4.1: Marital status .......................................................................................... 46
Table 4.2: Working Experience ............................................................................... 48
Table 4.3: Staff awareness on the existence of training policy ............................... 49
Table 4.3: Source of Information ............................................................................ 50
Table 4.4: Level of understanding on the training issues ...................................... 51
Table 4.5: Frequency of Conducting Performance Appraisal ................................. 51
Table 4.6: The use of Performance Appraisal ......................................................... 52
Table 4.7: Criteria used for Selecting Staff for Training ....................................... 53
Table 4.8: Records of strengths and limitations ...................................................... 53
Table 4.9: Rate of attending training ...................................................................... 56
Table 4.10: Purposes of Training ............................................................................ 56
Table 4.11: Impacts of Training .............................................................................. 58
Table 4.12: Skills acquired through training ............................................................ 58
Table 4.13: The need for attending training .............................................................. 59
Table 4.14: Effectiveness of training ...................................................................... 59
Table 4.15: Relevance of training to the service provision .................................... 60
Table 4.17: Other Training Challenges .................................................................. 65
# LIST OF FIGURES

<table>
<thead>
<tr>
<th>Figure</th>
<th>Title</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>2.1</td>
<td>Training Model</td>
<td>13</td>
</tr>
<tr>
<td>2.2</td>
<td>Service Marketing Triangle</td>
<td>23</td>
</tr>
<tr>
<td>2.3</td>
<td>Conceptual Framework</td>
<td>29</td>
</tr>
<tr>
<td>4.1</td>
<td>Distribution of Shares in CRDB</td>
<td>42</td>
</tr>
<tr>
<td>4.1</td>
<td>Sex of the Respondents</td>
<td>45</td>
</tr>
<tr>
<td>4.2</td>
<td>Age of the respondents</td>
<td>46</td>
</tr>
<tr>
<td>4.3</td>
<td>Levels of education</td>
<td>47</td>
</tr>
<tr>
<td>4.4</td>
<td>Information about Policy</td>
<td>49</td>
</tr>
<tr>
<td>4.5</td>
<td>Frequency of training practices</td>
<td>55</td>
</tr>
<tr>
<td>4.6</td>
<td>Quality of training</td>
<td>57</td>
</tr>
<tr>
<td>4.7</td>
<td>Effects of training on its operations</td>
<td>61</td>
</tr>
</tbody>
</table>
CHAPTER ONE

INTRODUCTION

1.1 Introduction
Training is vast and somewhat controversial topic. There have been countless theories on training at work and it is simply not possible to cover them all here. However, it is important to focus on how training at work has changed to accommodate the need of new knowledge based organisations. (Michael Armstrong, 2009)

Reid and Barrington (1994:17) define training as “planned process to modify attitudes, knowledge or skills behaviour through learning experience to achieve effective performance in an activity or range of activities”. Training tends to be a short process on a specific topic, with specific learning outcomes. It facilitates learning by focusing on implementation and job performance.

Training in an organisation is an ongoing process hereby the organisation has to offer the employee as the technology changes day by day. The best way of transmitting knowledge to the staff is through training. Training is an important for all business and particularly critical for small organisations. Experienced, competent people contribute to both productivity and profitability of the company (Butteriss, 1999).

Some companies in highly competitive industries recognise the value in new employee orientation (NEO) that goes much farther. They require several weeks or even months of training to familiarise every new employee with the company, its products, its culture and policy even its competition (Reh, 2002).

Someone may be thinking “I have a license; I went through few seminars, reading couple of books and pass the test. Doesn’t that make me professional? Someone who graduates at a medical school and completes brief internship is a licensed doctor. Yet
is this person a qualified surgeon at that time? Your licensing and initial schooling is the beginning of your professional education not the end.

To compete today one requires comprehensive and ongoing training to keep pace with the industry. The fact is that, sales and marketing, customer service and mortgage landing are not natural act; they are learned skills that will not improve just because you are an intelligent person, these skills will not be improved because of the people you know or you are likable and personable. The only way to rise up your competition is to deliver a more complete service which requires the skills and training that enable you to be more efficient and proficient in performing and communicating at higher level (Bryat Nielson, 2002).

Important as it is, training is concerned with updating and imparting a new technology and skills to the new and existing staff. As the business is growing competitively, there comes a need of training, whereby staff need day to day techniques on how to exist in the market and retain their customers, while attracting other customers to their products.

Employing of the first class staff alone is meaningless if the company does not have the tendency of training their staff. This will make an organization to be dormant since there is no invention of new things which will make the company competitive and productive.

1.2 Background of the Problem
The famous fifth-century BC Chinese philosopher Lao Tzu once wrote, “If you tell me, I will listen. If you show me, I will see. But if you let me experience, I will learn” (Tzu, 2010).

In today dynamic world, organizations which desire to maintain or improve their competitive edge need to actively utilise resources at their disposal and the most critical one is the human resource. Human resources management is undoubtedly, an essential element of management. Human resources management is a modern
terminology for what traditionally used to be known as personnel management or personnel administration. Human resource can be defined as managerial philosophy, policy, procedures and practice related to the effective management of people for purpose of facilitating the achievement of result within the organization. It is also defined as the set of management activities intended to influence the effective utilisation of human resources in the performance of organisation. (French, 1990; Gluek, 1980)

Training is the deliberate intervention designed to bring about the necessary learning to improve performance on the job (Kenney and Reid, 1988)

Reid and Barrington (1994:17) define training as “planned process to modify attitudes, knowledge or skills behavior through learning experience to achieve effective performance in an activity or range of activities”.

To carry out the above explanation, the idea of training is the only means whereby human resource will be taught and acquires an intended knowledge than the other means. Training provides room for discussion in practicable things than in the classrooms whereby knowledge is more theoretical.

The idea of training has evolved since the earliest stages of human civilisation and has been gradually refined into the sophisticated process that it is today. The following will present an overview of the different styles of Training and Development that have been implemented throughout history. (http://cnaclassesonlinetraining.com)

**Apprenticeships (400s-1400s)**

It originated in the Code of Hammurabi; the laws that govern ancient Egypt (2000 B.C), Apprenticeship were one of the earliest training practices that became widely used, especially during the middle Ages. As trades in the area of craftsmanship became more demanding, most children were sent as apprentices to live with masters of this form of art who would share with them the knowledge and teach them the skills they needed to succeed in this line of work.
Vestibule training (1800s)
During the industrial revolution, the intensive training became necessity for all employees who were working in factories, but did not have all the required knowledge and skills to work with the machinery that produced the goods and materials needed by the society. In this setting, vestibule training, understood as the “near job training” became an activity that was carried out within the factory, but in a special separated room that was big enough to store machine with up to ten workers and their trainer.

Role playing (1930s)
First devised by psychiatrist Dr Jacob Moreno in the 1910s, it became a new method used to train employees by placing them in the kind of situation they could encounter in the work place, but in the controlled environment that could not pose any risks to their lives. Role playing gave the employees the room to interact and correctly apply the needed skills to the particular situation.

Job-Instruction-Training (1940s)
It became popular in the year of WWII; it was specifically designed for supervisors of defense plant, to obtain the necessary skills to then be able to train their own workers in various areas.

Computer Based Training (1980s)
Initially created in 1959 under system known as PLATO, Computer Based Training began to receive more attention during the late twentieth century. As the technology quickly advanced and modernised, Computer Based Training provided individuals with greater flexibility and interaction as they acquired more knowledge and newer skills through online channel.

The computer method based training took its way from the day it started until today as the employers realise its simplicity in terms of money and time coverage. Many companies today are using E-learning system as they realise the following advantages. Increase in knowledge, online access to train materials, long term
reduction in overtime and cost training, quality and consistency of training, ability to train long distance, increase in staff retention.

Training at work has its roots in industrial revolution when employes needed to be employed in order to be more effective in their outputs; since the industrial revolution, training has changed considerably. The decline of manufacturing and the rise of service industry shifted the focus of training from manual skills to knowledge, learning and employee development. In the late 90,s UK found itself in a position where its European counterparts were ahead of the game in employee training. (Michael Armstrong, 1992)

Since the late 90’s various other initiatives and schemes have been introduced to the work environment such as welfare to work, learning and skills councils, skills strategy and investors in people standard in particular that had positive effects on training of employees across UK. The organisation regularly needs to review the training and development needs of its employees. It has to train its employee from recruitment until retirement. It has to evaluate the investment in training to measure achievement and improve future efficiency (Marchington and Wilkinson, 2000).

Training at work (Porter et al., 2005) increase performance and productivity, develop employee potential, improves morale and quality, leads to improve customer satisfaction, reduces needs for supervision and saves cost in the long run.

Training is a very effective way of increasing employee knowledge and skills because, firstly during training the trainer manages to get the employee in the safe environment where everybody feels safe to interact and learn. Secondly, during training the chances of having interruption are low, unlike during work, where almost every minute there is something else to do. Thirdly, it is easier and cost effective to deliver training to all employees during the training event rather than teaching or showing the certain skills to different individuals in different times (Cunnigham, 2009).
1.3 Statement of the Problem

Training of employee has become a topic of increased focus for a number of reasons. First, distinctive knowledge has been recognised as a key competence in many organisations. Secondly, changing is endemic in many industries, and this may require employees to exercise new skills and to have a positive attitude to change. Thirdly, it is thought that companies whose employees are able to solve problems, understand and react effectively to customers will be able to enhance the perceived quality of their services. Effective training underlies achievement in each of these areas. Training has a more immediate concern and has been associated with improvement in knowledge and skills of non-managerial employee in their present jobs. There is also recognition that the human resources are valuable and must be developed if the organisation is to hold on to staff and retain their commitment while they are at work (McKenna and Beech, 2008). Training should be more emphasised to enable employees to acquire knowledge and skills, experience and behaviour which are essential to efficiently and effectively manage enterprises in a dynamic environment (Ngirwa, 2003). As economic conditions become more challenging, and organizational ground shifts at extraordinary speeds, the context of Human Resource Development has become one where change and turbulence are the normal context. Despite these challenges, the vast majority of organizations have maintained budget for training and development. (CIPD, 2009).

Although the importance of training at work is immeasurable, in reality the management does not support training, because learning and training are almost regarded as an issue for future, not for present (Armstrong, 1992). Human resource practitioners have problem in persuading employees to attend training events, managers also feel this is not their problem (Cunningham, 2009)

The role of training in an organization today appears to have declined significantly and has been replaced with an emphasis on developing skills (CIPD). The speed with which skills requirement change in some sectors means that formal, time-consuming, classroom based learning fails to deliver efficiently as required. Furthermore, the growing recognition of human resource development as a tool to achieve competitive
advantage has raised awareness of the need to embrace learning as a central strategic concern and to be part of culture of the organization (Senge, 1990; Pedlar et al; 1997; Garavan, 2007). This statement in other words means that training is no longer effective in an organizational development. This study intended to assess the effectiveness of training programme in improving the services at a private organization; A case study of CRDB Bank Plc.

1.4 Objective of the Study

1.4.1 Main Objective
The study intended to examine the effectiveness of training programme in improving the service at CRDB Bank Head Office.

1.4.2 Specific Objectives
(i.) To provide an overview of CRDB to identify the needs for training. Data have been obtained from the field.
(ii.) To examine the level of knowledge and awareness of CRDB staff on Training issues; to identify its effectiveness; answers from CRDB staff
(iii.) To examine impacts of training in the improvement of service provision at CRDB Bank. Data were obtained from the staff and customers
(iv.) To suggest ways for training improvements at CRDB for better service provisions: Obtained from the findings

1.5 Research Questions
(i.) What are the needs of CRDB Bank that require training for better services provisions?: answers from field records were achieved
(ii.) Do CRDB staff have adequate knowledge and awareness on training issues for effective training?: answers from CRDB staff and customers were examined
(iii.) Are there impacts of training on better service provisions at CRDB bank?: answers from CRDB staffs and customers were examined
(iv.) Are there ways forward to the improvements of CRDB training systems for better service provisions?: answers were from findings
1.6 **Significance of the Study**

The finding of the study will be beneficial to management and employees in both public and private sectors in Tanzania. This is due to the fact that for quite a long time employee training has been a major problem as it seems to carry a little or no importance in an organization and seems as a cost increasing programme that result in poor performance and knowledge stagnation among employees. Other significance includes:

(i.) The finding of the study will contribute to the understanding of the major issues of employee training in private organizations, and the ways in which those issues can be addressed.

(ii.) The study finding will provoke other researchers and inspire them to make further studies on employee training.

(iii.) Also, the study is expected to make a great contribution to the body of knowledge and literature related to employee training in Tanzania specifically to the private organizations.

1.7 **Limitation of the Study**

There are many private organizations, enterprise and agencies in Tanzania. But due to the tightness of University calendar and constraints in terms of time and finance, the study was conducted to one private organization (CRDB) and based in Dar es Salaam region only.

1.8 **Scope of the study**

The research was basically analysed on the effectiveness of the training program in provision of quality service. The measured quality service said to be centered to the customers and employees. Employees were part of the sample to measure their flexibility in provision of quality service as a result of the knowledge acquired from training.
CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction
This chapter presents detailed review of the literature related to employee training. It opens by conceptualising and defining the key terms of the study and proceeds with presentation of concepts of training. The chapter further provides a detailed literature review from earlier studies related to this area of study and closes with synthesis of literature review by showing the research gap.

2.2 Definitions of Key Term
2.2.1 Training
2.2.3 Training Defined
Training is a vast and somewhat controversial term. Reid and Barrington (1994:17) define train as a planned process to modify attitudes, knowledge or skilled behaviour through learning experience to achieve effective performance in an activities or range of activities. Training tends to be a short process on a specific topic, with specific learning outcomes. It facilitates learning by focusing on implementation and job performance.

If employees are to believe that they are valued by the organisation they need to see visible signs that the company has taken their training needs seriously. McKenna and Beech, (2008:286) define training as, a process of investing in people so that they are equipped to perform.

Training is defined as a set of activities which react to present needs and is focused on the instructor. (Reynolds, 2004:1)

Also, training has been defined as the official and ongoing educational within an organisation designed to enhance the fulfillment and performance of employee. (BusinessDictionary.com)
2.2.3 Employee

Refer to the individual who has entered to the contract of employment who has entered to any contract under which the individual undertakes to work personally for the other party to the contract of the other party to the contract and the other party is not a client or customer of any profession, business, or undertaking carried on by the individual. (ELRA, 2004)

For the purpose of labor law, a person who works, or renders service to, any other person is presumed, until the contrary is proved, to be an employed regardless of the form of contract, if any one or more of the following factors is present (LIA, 2004)

(i.) The manner in which the person works is subjected to control or direction of another person

(ii.) The persons hours of work are subject to the control or direction of another person

(iii.) In case of a person who works for an organisation, the person is part of that organisation.

(iv.) The person has worked for that other person for an average of 45 hours per month over the past three months.

(v.) The person is economically dependent on the other perform for whom that person works or renders services.

(vi.) The person is provided with tolls of trade or works equipment by the other person.

(vii.) The person only works for or renders services to one person.

2.2.4 Private Sector

The private sector is that part of economy, sometimes referred to as the citizen sector, which is run by private individuals or group, usually as a means of enterprise for profit, and is not controlled by the state. By contrast, enterprises which are part of the state are part of the public sector: private, nonprofit organization is regarded as voluntary sectors (Investors Word; 2001).
The private sector is usually composed of organizations that are privately owned and not part of the government. These usually include corporation (both profit and nonprofit), partnership, and charities. An easier way of thinking of private sector is by thinking of the organisations that are not owned or operated by the government. For example, retail store, credit control, and local business will operate in the private sector.

2.3 Theoretical Literature Review Basing on Training

The objective of training is to ensure that all employees have and maintain the requisite competences to perform their roles at work. While the state is typically involved in ensuring that new entrants to the labour market are adequately trained, continuing training mainly is the concern of the enterprise and the individual. This section seeks to provide an overview of the theory of training out different approaches associated with different context (Peter Boxall et al., 2007).

2.3.1 Investment in Employability

While there have been dramatic decline in the prevalence of employment security policies, some companies are now investing in their human resource by providing developmental experiences that make employee much more employable should employment relationship end. These developmental investments must include the provision for growth opportunity, a learning environment, and training. Having a workforce that is characterised by its employability is probably a necessary prerequisite for corporate survival. (Greer, 2001)

Bruce Ellig, the former vice president of Human resource for Pfizer, has provided another view of the concept of employability and the respective obligation of employers and employees: “It is hard to argue against a position that says individual have a responsibility to be the best they can be to improve their employability, and the employers have the responsibility to ensure their getting the best results from each employee before terminating them. This means that the employer has an obligation to couch and counsel as well as to provide appropriate training programmes. Training programme provide the opportunity, to improve existing skills
and/or acquire new ones. It is the employer’s responsibility to make such opportunities available; it is the employees’ opportunity to make advantage of them.”

2.3.2 Training as the Source of Competitive Advantage

K Aswathappa (2011 p244-245) stated in his book as, companies derive competitive advantage from training. Training programme helps in removing performance deficiencies in employees. This is particularly true when, the deficiency is caused by the lack of ability rather than the lack of motivation to perform. The individual involved have the aptitude and motivation to learn to do the job better, and the supervisors and peers are supportive of the desired behaviour.

There is greater stability, flexibility and capacity for growth in an organisation. Training contributes in employee stability in at least two ways. Employee becomes efficient after undergoing training. Efficient employee contributes to the growth of the firm. Growth renders stability to the work force. Further, trained employee tends to stay with the company. They seldom leave the company. Training makes the employee versatile in the operation. Growth indicates prosperity, which is reflected in increased profits from year to year. Who else but well-trained employee can contribute to the prosperity of an enterprise?

In the knowledge of economy, it is no longer enough to put your employee through the occasional training module a few times a year. Companies looking to operate and compete in a global market need a constantly skill and re skill their people, and training is becoming 24/7/365 affair cutting across geographies and time restriction. To deliver this training on this scale and frequency, technology is key _media rich content, video on demand, chat online self-tutorial has assured that most of the learning for employees takes place, and time of their convenience.
In his explanation, K Aswathappa, explained on the role of training to the employees and organization in general. The explanation of K Aswathappa can be translated in the formulated model to bring the pictorial understanding of what exactly means by effective training leading to employee service provision.

The model starts with training on top; that training as a head spreads the branches downward to show that it is the source of all steps to the employee and organization in general. Training according to diagram, seems to be the source of knowledge, that the staff go for training expecting to acquire knowledge and skills and that is the aim of it. A staff with knowledge automatically gains confidence in the organisation and to the customers. This happens during provision of services to the customers. A staff with knowledge will never be scared of facing new queries because he knows how to deal with them. Also, he will never feel inferior in front of his fellow staff because he will then feel the sense of ownership and contributiveness.

A staff whose confidence resulted from training, (what he knows), is basically competent in his job. A competent staff will also be capable of delivering good
service to the customers. The competent employees will also become motivated as a result of training. This is because among the motivational factors of employee mentioned by Maslow in his hierarchy of need is training (Maslow, 1965). So, the staff who attains training will be motivated.

A motivated employee will be influenced to stay in the organisation since employees look for the organization where they can find peace of mind and security assurance. So, training will lead to the staff retention as well as customer retention. A potential staff of this kind will force an organization to send him for training time to time which will result in the quality service provision that is why training is said to be an ongoing process.

2.4 Literature Review from Earlier Studies

Different scholars have discussed the issue of training to the employee, but most of the scholars did it in relation to performance. My research is based on how training leads to service provision. I referred to their works since performance is a broad term in which service improvement is within it. Some of the referred literatures are as follows:

In his dissertation, Ngondo (2007), assessed the effectiveness on training in service improvement such as provision of SME, loans, insurance services and utilisation of accounts. Ngondo found that, there is strong relation between training and service improvement in banking industries. He added that, management of funds is a sensitive process which needs well trained personnel; hence the training process should be an endless process.

Kabuje (2010), found that organisations need to train their employees in order to maintain the match between their performance (service improvement) capability and their job demand. She also found that, although some organisations have a tendency of poaching a trained employee but also is important to continue training them regarding that technology is an ongoing process.
The study conducted by Nkini (2008), on the assessment of training and development in the Evangelical Lutheran Church in Tanzania. The study uncovered that, staff training was poorly conducted. The main factor for this were lack of well-designed staff training policy, insufficient funds, poor management support and failure to practice Training Needs Assessment.

Sharma and Uponeja (2005) in their study, which aimed at investigating the factors that influence finance performance of small hotel in Arusha. The study uncovered that, lack of staff training and development programme, was among the factors that lead to low profitability in the hotel which in turn caused poor service provision. This is the good example that training employees is very important for the organization to succeed because the service will be offered professionally.

The general picture that one gathers from Sharma and Uponeja, Nkini, Kabuje and Ngondo is that, for the survival of an organisation training is inevitable. That, if the company fails to provide proper training to their staff or failure to deliver training at all, will lead to the demise of an organisation as we are in competitive market and customers need special treatment and techniques. If the staff will not be well trained, or not trained, the customer will shift to another organisation in which they are satisfied.

2.5 The Synthesis
Since most of the studies were done more than four years back, things are changing day by day as training employees needs new information about training, therefore, the four years back information will not suffice the current situation.

Also, there are few studies which were directly conducted about importance of training in improvement of service provision. Most of the studies conducted basically were about training and performance whereby service improvement is within performance. There is partial understanding on how training contributes to the service improvement. This generalisation of contribution of research calls for a new
research which will concentrate on deeply understanding of training in improvement of services provision.

2.6 Process of Training

Petter et al. (2007) explained the processes of training. In his book Petter explained three processes of training as; Training involves three process; analysis of needs, development of provision, and evaluation. Training needs analysis compares existing competences with those required and can be undertaken at the level of the organisation, the work team and the individual. At the organisational level, the purpose is to establish training priorities in the light of organizational and associated core competences. At team level, the purpose is to ensure that the team possesses the complementary skills required for effective performance and functional flexibility. At individual level, the development review aims to match carrier aspiration with organisational needs. A comparison of the attribute required for a particular job with those of the current job holder provides a starting point. More detail is obtained by task functional analysis which identifies specific knowledge, skills and attitudes needed.

In the development phase, the training content is determined from the needs analysis and appropriate model of delivery identified for different elements. Training is invariably more structured for new employee, because the induction period is crucial in reducing dysfunctional labour turn over; job training should only begin after induction. Operative training involves explaining why the task is performed, how it should be performed and providing an opportunity for practice. Two methods were traditionally employed, they include, sitting by Nellie (Critchton, 1998) and training centers. Sitting by Nellie is still widely used and effective where experienced employees are taught training techniques. The advantage of training centers, using full time professional trainers may be offset by problems of training transfer when the trainee moves to the work station, either because of the exigencies of the work process or different between theory and practice.
Evaluation is intended to provide feedback for improving future provision informing senior management for strategic decision or training expenditure, and encourage trainee to reflect on their experiences. According to the seminal work of Kirkpatrick (1967), training can be evaluated at four levels. Reaction level evaluation, provide information on what participants thought of training programme and is of limited value. Learning level evaluation is concerned with the effectiveness of acquisition of knowledge, skills and attitudes through training. Behavioural level evaluation concerned with how well skills or behaviour has been transferred to the job according to the participants, supervisors and sub ordinates. Result level evaluation, measuring the impact of training on the organisation’s return on investment, cost saving, quality changes, and improvement in work output, is the most valuable but most challenging due to difficulties in attributing performance improvement to training inventions.

2.6.1 Objectives of the Training

Durai (2010) in his book Human Resource Management explained the need of training to the employee. Today the organisation has realized the importance of training as tool to achieve their strategic goals. It is not by organization as it costs any longer but as an investment on one of its most dynamic assets, namely employees. Many organisations consider training as strategic employee retention. It helps organisations create smarter force capable of meeting any situation and challenges. The significance of training is discussed below.

Enlargement of skills and competency, Training helps in enhancing the technical knowledge and skills of the employee at every level of organisation. It enables them to learn new skills and knowledge continuously so that they can remain up to date. In fact, the improvement of skills is no longer optional for the organization but a matter of compulsion, due to the growth of technology and improved process.

Effective utilisation of existing Human resources, training result in improved performance, which, in turn facilitate optimum utilization of the available human resources, it also enables the employee to accomplish the organisational goals as well
as their personal goals effectively. In fact, improved performance, being a bottom line purpose of training, is a strategic goal for organisations

Enhancement for customer satisfaction; Almost everywhere, organisations are compelled to ensure superior quality, lower cost and better service to the customer. To meet these challenges, they must enhance their overall performance continuously. The training of employees helps in improving upon the quality of work and in controlling costs.

Enhancing competitive advantage, one of the most competitive advantages of an organisation in a competitive environment is its workforce. It can retain its core workforce competency and skills through continuous and systematic training of its labour force. Enrichment of team spirit; generally, training helps in the promotion of team spirit and inter-team cooperation among the employees. In fact, it enhances the spirit of group and makes the members work harder to succeed a group.

Ensuring personal growth, training is an investment in people. It is emerging as an important technique to retain people. The purpose of skills acquisition helps not only organisation in achieving its goals but also the employee in ensuring their personal growth. Obviously, employees prefer those organisations which expose them to modern technologies and help them upgrade their skills and knowledge.

Enabling learning culture, training helps in creating a learning culture within the organisation. Successful organisations recognise that the well-structured and significant employee learning programmes connect well with their long-term strategic success.

Establishment of the positive organisation climate, training enhances the interaction and understanding between the employee and the employer. It helps build a good labour management relationship and ensure that the individual goals align well with the organisational goal. Thus it aid in creating positive perception and feeling about the organization. The collective feeling of the employees about their organization is called the organisational climate.
Encouraging better health and safety measures, training helps in improving the health and safety of the employee. Safety training teaches the employee about the safety measures to be followed also the best and secure way of performing a job. It minimizes problems of industrial accident and sickness. Thus, it assists in the development of a healthy working environment.

Ensuring organizational growth and development, training aid in organizational development since it helps in developing leadership skills, motivation, loyalty, communication and other aspects required for successive employee. It facilitates the establishment of effective decision making and problem solving process. It also helps in understanding and carrying out organisational policies.

### 2.6.2 Challenges of Effective Training

There are many impediments which can make training programme ineffective. The followings are the major hindrances of effective training as explained by K Aswathappa (2011)

Management commitment is lacking and uneven. Most companies do not spend money on training, those that do, tend to concentrate on managers, technician and professionals. The rank and file workers are ignored. This must change, for, as a result of a rapid technological change, combined with new approaches to organizational design and production management, workers are required to learn three types of skills; firstly, the ability to use technology, secondly, the ability to maintain it, thirdly, The ability to diagnose system problems. In an increasingly competitive environment, the ability to implement rapid changes in product and technologies is often essential for economic viability.

Aggregate spending on training is inadequate. Companies spend minuscule proportions of their revenue on training. Worse still, budget allocation to training is the first item to be cut when a company faces a financial crunch.
Education Institutional Award Degrees but Graduates Lack Skill, this is the reason why business must spend vast sum of money to train workers in basic skills. Organisation also needs to train employees in multiple skills. Managers particularly at the middle level need to be retrained in team playing skills, entrepreneurship skills, leadership skills and customer orientation skills.

Large-scale Poaching of trained workers, trained workforce is in great demand. Unlike Germany, where local business groups pressure companies not to poach on other company employees, employee are attracted with more competitive remuneration than that of their company. They finally shift which turn into loss from the company which invested in his training.

No help to workers displaced because of downsizing. Organizations are downsizing and layering in order to trim their workforces. The government should set apart certain funds from the National Renewal Fund for the purpose of retraining and rehabilitating displaced workers.

2.7 Service
“service include al economic activities whose output is not a physical product or construction, is general consumed at the time it is produced, and provide added value in forms of (such as convenience, amusement, timeliness comfort or health) that are essentially intangible concerns of its first purchaser” (Quinn, Baruch and Paquette, 1987). Kottler (1996) defines service as an activity that one party offers another that is essential intangible and does not result in the ownership of anything. Its production may or may not be tied to a physical product.

Gronroos (1990) identify service as an activity or series of activities of a more or less intangible nature that normally, but not necessarily, takes place in interaction between the customer and service employees and/ physical resources or goods and/or systems of the service provider, which are provided as a solution to customer problems. The conclusion driven from the above definition is that service deals with intangible components. The purchase of service does not necessarily result in
physical transfer or ownership but still creates a bundle of benefits during or after the service interaction or experience.

2.7.1 Characteristics of Services In Relation to effective Training
The inheritance differences that exist between good and services result in unique management challenges for service organizations (Zeithml and Bitner, 1996:18). The service possesses five unique characteristics; namely intangibility, perishability, inseparability, variability and lack of ownership that differentiate them from goods, these characteristics create distinctive challenges for service marketers in attracting new customers and keeping existing customers. These characteristics are explained in the this section

Intangibility
Intangibility is the dominant characteristics of service (Clemes, Mollenkopf and Burn, 2000: online) and is defined as the lack of tangible assets which can be seen, touched or smelled prior to purchase (Kurtz and Clow, 1998:10). However, services vary in the degree to which they are intangible and most services include some kind of tangible element.

Variability
Variability refers to the unwanted or random variable levels of service quality customer service when they support an organization (Kurtz and Clow, 1998:10). The primary reason for variability is the human element present in the service process, accordingly sustaining the statement of Kotler (1991:608) that the quality service depends on the service provider. Because humans normally perform services, the chance of two services performances being the same is highly unlikely. Different service employees will perform the same service process differently and the same service employee will provide a varying service under different circumstances or at different times. Nevertheless, the recipients of the service are also human, with their own unique demands and expectations of the service performance
Inseparability
Inseparability refers to the simultaneous production and consumption of a service (Kurtz and Clow, 1998:10), thus is often difficult to separate the service provider from the service performance and play an active role in service production process. The quality of service performance is dependent on the interaction between the service provider and the customer.

Perishability
Perishability is the inability of service to be inventoried or stored (Kurtz and Clow, 1998:10). This characteristic is of major concern to service marketers because it inevitably leads to supply and demand problems, the capacity lost in service can never be regained and to equalise supply and demand is a difficult task. These distinct service problems present service marketers with the challenge of setting up good recovery strategies for service process failures. Resolving customer’s problems effectively has a powerful impact on customer satisfaction and loyalty. The perishability characteristics of services creates the opportunity for the organisation to develop creative planning for capacity utilisation and management of future demand (Zeithaml and Bitner, 1996:21)

Ownership
Ownership is the last characteristic of services that distinguish it from goods. Customers receive only the right to a service process when they purchase it. Subsequently, it is assumed that payment for services buys only the right of access to a service and not physical transfer of ownership to customers

Customers view the lack of ownership of a service as a perceived risk. Firstly, they are presented with the uncertainty as to whether the right service has been obtained and secondly with the uncertainty about the consequences of the service purchase. Since service are produced and consumed simultaneously, the option of returning a service does not exist. The inability to own a service also has direct implications on the distribution of services. Service customers usually only have use or access to a facility where a service is performed.
2.8 The Services Marketing Triangle

Service marketers face marketing challenges which revolves around issues such as: understanding customer needs and expectations of services, making service tangible to customers and keeping and dealing with promises made to customers. The service marketing triangle shown in figure 2.2 help service marketers to address this challenges three points of services triangle represent the organization, the customers, and the employees, between each of the three points of the triangle different marketing processes such as external marketing, interactive marketing and internal marketing must be successful carried out for service processes to succeed and to build and maintain relationships with the internal and external customers.

Figure 2.2: Service Marketing Triangle

External Marketing
The link between an organisation and its customers is the external marketing process. External marketing represents the promises which organisations make to their customers with reference to products or services they offer. Organisations make promises to customers concerning their offerings and how delivery of the offerings will be conducted. The external communication activities of the service provider play
a key role in the formation of customer’s expectations, because their expectations are affected by the service provider’s direct and indirect marketing messages (Kasper et al., 1999:216)

**Interactive marketing**
The interactive marketing process is about keeping the promises made by the organisation to the customer along with delivering a quality service to the customer. Interactive marketing is the actual contact between the service employee and the customers and is called the “moment of truth” or service encounter. It is the decisive moment in the service process where organisations actually show what they can do and how they meet the set expectations (Kasper et al., 1999:11). At these decisive moments, everything about the service process can succeed or fail. The success or failure can be temporary. Complete, or final but the interaction can never be restaged or controlled (Irons, 1997:46).

**Internal marketing**
The marketing process that enables service marketers to deliver promises to customers is called internal marketing. Through internal marketing, the organisation reveals that it consists of individuals and departments that are considered to be each other’s customers (Kaspers et al., 1999:371). Employees do not only provide a service to external customers but also to each other within the organisation. Promises are easy to make, but unless organisations have internal systems in place to ensure the delivery thereof, service processes cannot succeed. The success of internal service systems is dependent on the relationship between the organisation and the employees (Kasper et al., 1999:371)

**Training and Service Marketing**
People as an element in the service mix include all the human actors- the firms employees (internal customers) the buyers (external customers), and other customers-who play a part in service delivery and accordingly influence the buyers’ perception of choice in the service environment. Hence, it can be said that service employee competence attitude and appearance influence customers’ perceptions of
services. Customers often experience service employees as synonymous with the services and no matter how small or large a part they play in the actual delivery of the services, they still the focal point of the service for customers.

It is crucial that service organisations stipulate very specifically to their employees what is expected of them during interactions with customers. To achieve the desired standards of service, service organisation recruitment and training cannot be left to the human resources department only but should form an integral part of service of the service mix decisions. Within successful organisations the human resources departments and the marketing departments work together to establish hiring criteria, training needs and promotion activities to attract and retain employees who can deliver the quality service expected by the organizations target market.

2.9 Service Quality

Service quality is a major factor contributing to customer satisfaction, however, excellent service quality is a prerequisite to satisfy customers completely and create customer loyalty (Kasper et al., 1999:139). Service quality is defined as the delivery of excellent or superior services to customer’s expectations (Zeithaml and bitner, 1998:116). The basic principles that underlie the concept of service quality indicate certain factors. It is more difficult for customer to evaluate the quality of services than the quality of good

Service quality is based on the customer’s perception of the outcome of the service and their evaluation of the process by which the service was performed. Service quality perception result from a comparison of what the customer expected before the service and the perceived level of service received (Kurtz and Clow, 1998:98). Consequently, it can be said that service quality is used by customers to evaluate service organisations, service process and to differentiate between competing services. Customer’s expectations play an essential role in the judgment of service quality; therefore, a service that fails to meet the expectations of one customer might satisfy another customer whose expectation level of service was not as high. As a
result it’s important that service providers develop meaningful ways by which customers can judge the quality of the service offering.

### 2.9.1 Components of Service Quality

Gronroos (1984a) identified technical quality, functional quality, and corporate image as significant components of service quality (Palmer, 1994:174). Technical quality or what is delivered to customers refers to the relative quantifiable aspects of services. It is an essential basis for judging quality because both the customer and the service provider can determine whether or not service was provided correctly on time and as promised.

**Dimension of Quality**

Research has indicates that customer consider reliability, responsiveness, assurance, empathy and tangible as the five quality dimension that apply specifically to service organizations. These dimensions reflect customer’s subjective judgment on the value they received from service.

**Reliability** refers to the ability to perform the promised service dependably and accurately. Organisations which honour their promises on service delivery, service provision, problem resolution, and pricing are the preferred organization to do business with, in the eyes of customers.

**Responsiveness** signifies the willingness of service providers to help customers and provider them with prompt service. The dimension of responsiveness requires organisations to handle complaints and problems that result from lack of enforcement of this dimension. Responsiveness is communicated to customers by the length of time they have to wait for assistance from the service employee answer to questions and/or attention to their problems.

**Assurance** is experienced in the employee knowledge, courtesy and ability to inspire trust and confidence. This dimension of quality is critical to customers, especially if the service present them with the high degree of risk. Customer’s uncertainty about
the outcome of services and their ability to evaluate services increases the perceived risk. Service employees who perform the actual services are responsible for insisting trust and loyalty in the customer through the quality of the interaction. Recruiting and employing personnel with a positive attitude towards quality is of most importance to service organisations. Their degree of friendliness, credibility, trustworthiness and competence will be reflected in customer’s perception of the service quality

**Empathy** stipulates the caring, individualised attention given to customers. The essence of empathy is conveying, through personalised or customised services, that customers are unique and special. Customers want to feel understood by and important to organisations.

**Tangible** are appearance of physical facilities, equipment, employees and written material. Customers especially, new customers, use these elements to evaluate the quality of services. Service organisations which customers call on for a service should emphasise the tangible elements.

### 2.10 Customer Satisfactions

Customer’s satisfaction is seen as a combination of service quality, product quality and price, in additional to the influences of situational and personal factors. While the perception of service quality can be evaluated in the absence of the actual experience, customer satisfaction can only be assessed after an experience with the service provider. Because customers are more knowledgeable these days, they consistently tend to seek out new services that will provide them with more satisfaction. As a result, service providers are expected to increase the value of their service offerings to customers to stop them from defecting to other organisation, it must bear in mind that customers loyalty contributes an exceptionally high portion of sales and profit growth within service organisations.
2.11 Relationship between Training Service Quality and Customer Satisfactions

Organisations which wish to grow and maintain their workforces ought to train and develop their employees to deliver quality service. Training and development are essential elements in ensuring the effective and profitable performance of employees. Through training, employees acquire specific knowledge and skills to ensure that they perform their jobs more effectively. Service employees need ongoing training in technical as well as interactive skills. Technical skills training refer to the familiarisation and training of employees with equipment and standard routines. Interactive skills training are more complex and focus on teaching employee’s problem solving, communication and interpersonal skills. In service organisations, marketing is integrated into the job of every employee, making every employee part-time marketers of the organisation. With the aid of good training programmes, every part-time marketer should be made aware of the behavior and specific tasks that are expected from them to allow meeting or exceeding customer expectations.
A company with good policy, training and development projects, programmes, adequate capital as well as strategies results in effective training that alters employee competence, knowledge, skills, techniques, confidence and increases motivation ability. The study also expected that the effective training programmes have significance on customers and employees’ satisfaction as it streamlines on basic attributes of services quality such as reliability, responsiveness, assurances empathy and tangibility as illustrated in Figure 2.3.

**Source:** Researcher own constructs 2014
CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction
This chapter presents details of the methodological approach to this study. It opens with research design adopted and proceeds with justification for the selection of the study area, study population, sampling procedure and sample size and instruments and methods of data collection.

3.2 Study Area
It may be defined as an anthropological or sociological research intended to gather and relate data on various aspects of a geographical region and its inhabitants, as natural resources, history, language, institutions or cultural and economic characteristics a field investigation into human ecology.

The research was carried out at CRDB Plc Dar es Salaam Headquarters. The choice of the particular selected area based on accessibility of both information and permission of conducting research at a particular place. Also, limited time and funds forced a research to concentrate on the headquarters and left other campuses.

3.3 Research Design
Research design is the arrangement of conditions for collection and analysis of data in a manner that aim to combine relevance to research purpose with economy in procedure Ackoff I (1961). Therefore, the research design based on various key issues such as: time, money and availability of information. The research was designed in a way that it would not only contribute to the academic arena but also provide the quick answers to the more head aching questions. This is due to the lack of money and time constraint on the researcher. The designed research was related to the area of research which is CRDB Plc Headquarters where major departments are found.
The research was designed in a way that the respondents had time to provide relevant information to the researcher which would eventually bring the positive and needed knowledge to the society.

3.4 Study Population
The study population is the totality of objects under investigation (Kamuzora Adam, 2008). For this purpose, the population or a Universe may be defined as an aggregate of items possessing a common trait or traits. In other words, a Universe is a common group of items about which knowledge is sought. The population in this study encompassed the CRDB staff, specifically staff from the Head Office.

The researcher decided to choose the Head Office staff as the population to study the topic due to the strategic locational advantage of the office. The Head Office is comprised of the major departments found in the bank. Studying the Organisation Behaviour of the Head Office was equal to studying the whole organisation.

Having known that, the researcher then decided to take the Head Office as his area of study because all important information was easily found to answer the key questions in the research.

Population of the Head Office provides the general picture of the whole organisation since they are working and guided under the same personnel manual and practice the same thing. Therefore, it was most likely the population from Head Office to behave the same as those from other branches. That is why the researcher decided to take the Head Office staff as his study population.

3.5 Sampling
Sampling is a study of relationship existing between a population and samples drawn from the population. Sampling is applicable only to random samples. On the other hand, the term sample refers to that part of the Universe which is selected for the purpose of investigation.
In this research, both probability and non-probability sampling were used. Probability sampling is any method of sampling that utilises some form of random selection. In order to have a random selection method, you must set up some process or procedure that assures that the different units in your population have equal probability of being chosen. Humans have long practised various forms of random selections, such as picking names out of hats, or choosing the short straw. These days, we tend to use computers as the mechanism for generating random numbers as the basis for random selection. In the research, the probability sampling was used through randomly distributing questionnaires to the departments selected regardless of their gender, positions or educations. Within the randomly selected sample, it finally helped the researcher coming up with materials which answer the intended questions.

Non probability sampling does not involve random selection. In the research type of non-probability sampling used was purposive sampling. The researcher used it through distribution of questionnaires for fifteen respondents in each department. The sample used comprised sixty people whereby the researcher intentionally selected four departments to research which represented the whole organization because they play the great part in the organisation.

In the steps of sampling, combination of judgmental and stratified was used. In judgemental sampling the researcher used his knowledge to select the sample. This method was used through selecting the desired departments to obtain information.

Stratified sampling was done through selection of subgroups of four departments in the whole organization to collect information.

In getting people, simple random sampling was used. The researcher provided papers to the respondents regardless of their characteristics. He randomly provided papers to the respondents.
3.6 Sample size

According to Bailey (1994), the term sample presupposes the simultaneous existence of a population or universe. It represents all potential subjects who possess the attribute in which the researcher is interested. Sample must always be used as an approximation of the whole rather than as a whole in itself. The sample for this study was selected from among the employees of CRDB Plc, the sample was used in this research rather than the whole population because of the cost in terms of funds, time and material that could be used in surveying the whole population.

The researcher chose 60 respondents and categorised according to 4 key departments in which people were selected for the research including directors. From the department, 46 respondents were selected 3 directors were selected purposively and 11 customers as shown in Table 3.1. Therefore, the general sample of the research was 60 respondents.

The sample taken was appropriate to the type of data collected. This sample was said to be accurate because it comprise all the characteristics of sample according to www.reseapro.com as accessed on Monday 15th June 20014. The characteristics were as follows:

(i) It was representative sample. The researcher selected the small and representative number of individuals. These individuals really met the characteristics of the researched questions. It was through this sample that the researcher was able to generalise the whole population due to the appropriate sample taken.

(ii) It was small sampling error. The sample did not contain the discrepancy that might result from judging all on the basis of a small number. A larger enough sample and efficient sample design and estimation strategies were used to reduce sampling errors.

(iii) It was economically viable. Regarding the budget of the researcher, the sample was chosen in relation to the budget so as to reduce inconveniences during the research.
(iv) It was marginally systematic bias. The systematic bias cannot be reduced or eliminated by increasing the sample. The researcher decided to detect the cause and correct them.

(v) Result obtained from the sample was generalised and applicable to the whole universe. The sample enabled the researcher to find out the behaviour of the whole population of CRDB and being the behaviour of other financial institution since they deal with the same thing.

The sample taken by the researcher enabled him to collect the information which expected to add some academic values to the scholars.

Table 3.1: Number of the Respondents

<table>
<thead>
<tr>
<th>Sample distribution</th>
<th>Nature of sample</th>
<th>Sample size</th>
</tr>
</thead>
<tbody>
<tr>
<td>Directors</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Director of human resources</td>
<td>Purposive sampling</td>
<td>1</td>
</tr>
<tr>
<td>Director of finance</td>
<td>Purposive sampling</td>
<td>1</td>
</tr>
<tr>
<td>Director of marketing</td>
<td>Purposive sampling</td>
<td>1</td>
</tr>
<tr>
<td>Departments</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Retail banking</td>
<td>Simple randomly</td>
<td>11</td>
</tr>
<tr>
<td>Marketing</td>
<td>Simple randomly</td>
<td>12</td>
</tr>
<tr>
<td>Credit</td>
<td>Simple randomly</td>
<td>12</td>
</tr>
<tr>
<td>Finance</td>
<td>Simple randomly</td>
<td>11</td>
</tr>
<tr>
<td>Customers</td>
<td>Simple randomly</td>
<td>11</td>
</tr>
<tr>
<td>TOTAL</td>
<td></td>
<td><strong>60</strong></td>
</tr>
</tbody>
</table>

Source: Field research report, 2014

3.6 Reliability and Validity of data

According to Welman and Kruger (2001), validity is the extent to which the research findings accurately represent what is really happening in the situation. An effect or test is valid if it demonstrates or measure what the researcher thinks or claim it does. In order to obtain a valid data, a researcher tried as much as possible to be explicit, unambiguous and less complicated when formulating a questionnaire based on the statement of the problem, research question and research objectives.
To ensure that the data collected are valid, the researcher went to the specific field that is the CRDB to obtain the valid information so as to acquire the valid data. In relation to that, the researcher used relevant information from the book and already researched works to find out what other said about the research in question. Hence, the reliable information brought from the reliable people whose are specific people in specific area.

3.7 Data Collection Methods and Research Instruments

Data collection is the process of gathering and measuring information on variables of interest, in an established systematic fashion that enables one to answer stated research questions, test hypothesis, and evaluate outcomes. The data collection component of research is common to all fields of study including physical and social science, humanities, and business. While methods vary by discipline, the emphasis on ensuring accurate and honest collection remains the same. The goal for all data collection is to capture quality evidence that then translates into rich data analysis and allows the building of a convincing and credible answer to questions that have been posed.

Regardless of the field of study or preference for defining data (quantitative, qualitative), accurate data collection is essential to maintain the integrity of research. Both the selection of appropriate data collection instruments (existing, modified or newly developed) and clearly delineated instructions for their correct use reduce the likelihood of errors occur.

A formal data collection process is necessary as it ensures that data gathered are both defined and accurate and that subsequent decisions based on argument embodied in the findings are valid. The process provides both baselines from which to measure and in certain cases a target on what to improve (Weimer, 1995). To meet the objectives of this study, both primary and secondary data were collected from relevant sources. Primary data includes questionnaire and interview while secondary data comes from internal documents and information available in CRDB Plc.
3.7.1 Questionnaire

Kothari (2005) viewed that, through questionnaire respondents have adequate time to go well through answers and especially the respondents who are not easily approached; can also be reached conveniently. There are two types of questionnaire such as an open-ended questionnaire in which respondent are free to give opinion and closed-ended where the respondents are given alternatives and asked to select an appropriate one. The researcher distributed both types of questionnaire including open-ended and closed-ended so as to enable the researcher to obtain appropriate, wide and informative information. Also, it saves the time of the respondent while provided a room for opinion in relation to the subject matter. Many researchers tend to use the combination of both closed and open questionnaire. (Dowson, 2002)

Questionnaire is an array of questions meant to analyse or come to a conclusion about a particular topic or phenomenon. It can be printed or available online on the web for people to find an answer. The questions asked on the questionnaire can be either subjective in nature or objective. But whatever be the pattern of questionnaire, it is really an important piece of document. Any such document forms a means to establish a result by taking opinions of different people and then evaluate the answers (www.sample questionnaire.com)

The study nature intended to provide and open the scholars’ mind about the contribution of training in the provision of services. Since this topic is never researched much as others, the researcher needed to have sufficient information enough to enable to provide knowledge and skills. The information can be collected only if the respondent would be given a room to explain all things he or she knows about the question. This has been enabled only through open ended questions. This was successful since the researcher collected a lot of information to the respondents. Also, because of the nature of job and time for the respondents, closed ended questions were necessary for the respondents. The researcher also used the closed ended type of questions so that their time would be balanced as many people do not like explanatory questions. And some time using explanatory questions would end up to the unanswered questions and eventually the researcher will fail to collect
expected information. Knowing that, a researcher combined both open and closed ended questionnaires.

A researcher framed the questions in such a way that it could gather information which would have been difficult to comprehend otherwise. There are certain issues that need to be put forward as a question so as to know what exactly does the candidate feels or think about. There were some direct questions while others seem indirect related to the topic to squeeze out the deep and inner feelings in the form of answer.

3.7.2 Interview
An interview is the conversation between two or more people where questions are asked by the interviewer to elicit facts or statement from the interviewee. (Bob, 2002)
According to Masson (2000), the rationale of using interview includes that a researcher may be able to increase dimension through asking some questions from different angles or in greater depth. Interview can be structured or unstructured. Dawson (2002) argued that, through semi structured interview the researcher wants to know specific information which can be compared and contrasted with information gained in other interviews. To do this, the same questions need to be asked in each interview. The researcher conducted an interview with three directors of CRDB Plc, semi structured interview to cross check the consistence of answers given by different respondents in relation to subject matter. The use of the technique helped the researcher to obtain more information to supplement respondent’s information given in the questionnaires.

3.7.3 Documentary Review
Documentary review entails the use of outside sources, documents, to support the viewpoint or argument of an academic work. The process of documentary research often involves some or all of conceptualising, using and assessing documents. The analysis of the documents in documentary research would be quantitative or qualitative analysis or both (Scott, 2006)
In this study, documentary analysis was chosen as another method of data collection. The usefulness of documents was based on their stability in that they were reviewed repeatedly to validate the information obtained from other sources. In this study, key documents related to effective training in improving service were generally examined.

The researcher used the documents to support findings. The supporting documents to the findings were as the CRDB training manual that enabled the researcher to frame the questions so as to find out the reality of the stated manual in relation to the employee training. This employee manual identified everything which was needed for the training. It was a good directory toward the framing of the questions. Also, strategic plan was reviewed. This was to see on how CRDB prepares to make their staff competent in the market. The stated strategies included training. This provided the room to the researcher for understanding how to start researching, including the types of questions to explore from the respondents.

Also, different journals, which resulted from the meetings, for example 2012 annual general meeting journal that explained more about development of the staff were used.

### 3.7.4 Data Processing and Analysis, Interpretation, Summarising and Reporting

Data analysis is a practice in which raw data is ordered and organised so that useful information can be extracted from it (Mc Arthur, 2002). The process of organising and thinking about data is a key to understanding what the data does and does not contain. There is a variety of ways in which people can approach data analysis and easily manipulate data to reach effective conclusions. For this reason, it is important to pay attention on data were analysed and to think critically about the data and the conclusion which were drawn.

In this research, charts graphs and textual write ups of data are all forms of data analysis. These methods are designed to refine and distill the data so that the reader
can glean interesting information without needing to sort through all of the data on their own. Summarizing data is often critical to supporting arguments made with that data, as is presenting the data in clear and understandable ways.

Data process is explained as any computer process that converts data into information or knowledge. The process is usually assumed to be automated and running on a computer. Information is defined as a meaningful answer to a query or a meaningful stimulus that can cascade into further queries. Of all the types of data processing, the researcher decided to choose summarising and reporting type of data processing in the research. The computer programme such as SPSS and Microsoft excel were used to analyse quantitative data whilst the analysis of qualitative data was through analysis of themes. Discussion and explanation oriented tables, pie chart, bar chart, simple statistics like frequency and percentages were used to present data in this study.
CHAPTER FOUR

RESEARCH FINDINGS, DATA ANALYSIS AND DISCUSSIONS

4.1 Introduction
This chapter deals with an overview of CRDB in terms of history, roles and administration. It also deals with the presentation and an analysis of data collected and discusses it in relation to training and development activities, challenges and impacts to the service delivery.

4.2 An Overview of CRDB Needs To Have Competent Employees
4.2.1 History
CRDB Bank Limited is a private commercial bank. The bank was established on July 1996 to succeed the former Cooperative and Rural Development Bank (CRDB), which was the public institution with majority of shares held by the government of the United Republic of Tanzania. The succession was the result of the liberalisation of the banking industry in Tanzania.

The liberalisation which followed the enactment of the banking and financial Institution act (BFIA) of 1991 and the government policy to divest its interest in the sector prompted a recapitalisation of the bank to levels stipulated by the BFIA (1991). CRDB has been blessed with an invaluable partnership from the Danish International Development Agency (DANIDA). DANIDA’s commitment and support in technical, managerial and financial areas of the bank operation has been instrumental for the success of CRDB Bank Limited.

DANIDA therefore was fundamentally involved in CRDB restructuring as demanded by BFIA (1991). The restructuring which started in 1992 aimed at attaining an efficient organizational system, better return to the shareholders and overall improvement in the financial performance of the bank. The exercise involved.
organizational restructuring where the organisational structure was comprehensively decentralised and designed to make the bank more customer-oriented, more accountable, and the ability to compete in the free market economy. In operational restructuring, operational policies and procedures were streamlined to make the bank more efficient and customer-oriented in its operations. Financial Restructuring where the bank was to start operating on sound financial basis and fulfilled conditions and measures of financial soundness mainly as outlined by BFIA (1996)

To have optimum number of employees with respect to the customer and bank profitability, 600 employees had to be retrenched. Measures were taken to ensure that no job restructuring would stimulate employee to work more productively and aim higher. Cultural change where new corporate culture attributes stressing on customer service and ability to compete were introduced to bank staff.

4.2.2 Ownership
Shareholding diversification was one of the aspects of CRDB financial restructuring. In an unprecedented exercise, CRDB became the first successful major Tanzanian privatisation that involved the sale of shares to the public. CRDB BANK LIMITED is owned by over 11,000 shareholders under the following major groups (by values of shares)
Ownership of the bank is divided into five categories with which every individual shareholder is having his/her own percentage of ownership depending on the number of shares possessed.

The above diagram shows the distribution of shares and its percentage as follows: Private individual owns 30.0% of all shares, Cooperatives owns 14.0%, Companies owns 10.2%, DANIDA Investment and Fund owns 30.0%, Parastatal (NIC and PPF) owns 8.8% whereby it makes the total of 100% of all Bank’s shares.

The bank authorised share capital is 20billion and presently the paid up capital is 12.3 billion. CRDB Bank cares for its customers and has the capacity to advise its clients. The bank is committed and responsible for the development of Tanzania economy and general society by financing the environmentally friendly projects.

4.2.3 Culture
The bank maintains a culture of excellent customer service, and goes to great length to ensure that customers are delighted at all times. Our values are centered upon
accountability, commitment, cost consciousness, courtesy, decisiveness, knowledge, professional integrity, promptness, result orientation and responsiveness.

We maintain an informal but competitive environment where there is no dominance in wisdom. Each employee’s view and contribution are valued. We believe that an open environment brings out the best in CRDB Bank employees. The bank also therefore maintains an open door policy which breeds a feeling of equality. Everyone is accessible and approachable, working in open offices alongside their colleagues (www.crdbbank.com).

4.2.4 Mission
Our mission CRDB is to provide quality and competitive financial services with strong focus on retail banking and customised corporate and institutional services, while ensuring the confidence and trust from our stakeholders

4.2.5 Vision
CRDB Bank is to be the leading bank, which is customer need driven with competitive return to shareholders.

4.2.6 Corporate Values
Professional
Demonstrating knowledge, skills, good judgment and integrity

Responsive
Listen and provide solution(s) promptly.

Accountable
Being answerable and responsible for decisions and actions

Committed
Serve with motivation and dedication
Team Player
Working together to achieve common goal

Innovative
Being creative and going an extra mile to deliver

Courtesy
Being humble and polite

Efficient
Provide quality service at the right time with speed

Motto
The bank that listen

4.3 Awareness of Training and Development Issue among CRDB Staff
4.3.1 Background of the staffs
4.3.1.1 Gender Issues
Researcher intended to explore the diversity of respondents in terms of sex, the question asked them to put a mark in their related sex. Out of 49 respondents 21(47%) were males and 28 (57%) were females. Having obtained such results we can perceive that there are more women than men at CRDB. As the organisation is customer-oriented and financial entity, women are said to be kind, faithful, careful, loyal and socially cooperative. Therefore, the employments of women is among the company strategies
Figure 4.1 describes respondents by sex.

**Figure 4.1: Sex of the Respondents**

Source: field data, 2014

4.3.1.2 Age of the Respondents

Most of the respondents were in the age group 31-40 years (55.1%), followed by those aged between 21-30 years (34.7%), those who were 41-50 years constituted (6.1%) and those above 50 were at marginal portion of (4.0); surprisingly no respondents were below 20 years of age. As described on the Figure 4.2 below. Generally, from the findings we can depict that most of the respondents were at middle age, energetic, mature and self-understanding; for that case there must be strategic management techniques to retain them.
Figure 4.2: Age of the respondents

![Age of the Respondents](image)

Source: field data, 2014

4.3.1.3 Marital Status

As it can be observed most of the respondents at CRDB were females aged between 21-40 years with these average years. Most of the respondents were married 29 (59.2%), some were single 18 (36.7%) and 2 (4.1%) were widows. As shown on the Table 4.1 below

<table>
<thead>
<tr>
<th>Marital Status</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single</td>
<td>18</td>
<td>36.7</td>
</tr>
<tr>
<td>Married</td>
<td>29</td>
<td>59.2</td>
</tr>
<tr>
<td>Divorced</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Widowed</td>
<td>2</td>
<td>4.1</td>
</tr>
<tr>
<td>Separated</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>49</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

Source: field data, 2014
4.3.1.4 Educational Background

The respondents were from different departments including retail banking, credit, finance and marketing among others. They had different positions ranging from junior staff to those in management positions. The result in Figure 4.4 shows the education level of the respondents.

**Figure 4.3: Levels of education**

![Bar chart showing levels of education](source: field data, 2014)

It can be observed that most of the respondents 30 (61.2%) had first degree, 2(4.1%) had attained level of certificates, 2(4.1%) had diploma, 8(14.3%) had attained diploma 7(14.3%) whilst 3(6.1%) attained master’s degree occupying position of directorate. Generally, most of the staff had attained considerably high level of education. Tanzania education system is more theoretical than practical, so the training system should emphasise on practical basis.
4.3.1.5 Years of Services

Table 4.2 show the working experience of the respondents

<table>
<thead>
<tr>
<th>Working Experience</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0-5 years</td>
<td>16</td>
<td>32.6</td>
</tr>
<tr>
<td>6-10 years</td>
<td>23</td>
<td>46.9</td>
</tr>
<tr>
<td>11-15 years</td>
<td>10</td>
<td>20.4</td>
</tr>
<tr>
<td>16-20 years</td>
<td>3</td>
<td>6.1</td>
</tr>
<tr>
<td>20-above</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Total</td>
<td>49</td>
<td>100</td>
</tr>
</tbody>
</table>

**Source:** Field data, 2014

The data of the study also revealed that respondents had worked at CRDB. 0-5 years were at frequency of 16(32.6%), most of them worked between 6-10 years at frequency of 23 (46.9%); those who worked between 16-20 years were at frequency of 10 (20.4%); no respondents worked above 20 and above years. Most of the respondents had worked at CRDB for considerable number of years, that is to say they were experienced enough and they would be in a very better position to provide detailed information on human resource training and development activities at CRDB

4.4 Staff awareness of training and development issues

4.4.1 Pre-information

When the respondents were asked if CRDB have training and development policy 35(71.4%) answered in the affirmative whilst 14(28.6%) stated otherwise. The study showed that the majority of the respondents were aware of the training and development policy and also had appreciated knowledge of it. However, the fact that not all the staff were aware of the policy leaves much to be desired. As shown on the Table 4.3 below.
Table 4.3: Staff awareness on the existence of training policy

<table>
<thead>
<tr>
<th>Existence of training and development policy</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>35</td>
<td>71.4</td>
</tr>
<tr>
<td>No</td>
<td>14</td>
<td>28.6</td>
</tr>
<tr>
<td>Total</td>
<td>49</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Source: field data, 2014

In response to the question whether the policy had been communicated to them, 31(63.3%) of the respondents who were aware of the policy affirmed that the policy had been communicated to them. Only 18(36.7%) of those who were aware of the policy answered indicated that the policy had not been communicated to them. Result in Figure 4.4 shows the respondents informed about the policy.

Figure 4.4: Information about Policy

Source: field data, 2014
Results in Table 4.3 shows the medium used in communicating the policy to staff.

Table 4.3: Source of Information

<table>
<thead>
<tr>
<th>Medium Of Communicating Training Policy</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>During Recruitment</td>
<td>13</td>
<td>26.5</td>
</tr>
<tr>
<td>Formal Briefing</td>
<td>4</td>
<td>8.1</td>
</tr>
<tr>
<td>During Promotion</td>
<td>6</td>
<td>12.2</td>
</tr>
<tr>
<td>Seminar</td>
<td>7</td>
<td>14.2</td>
</tr>
<tr>
<td>By Hear Say</td>
<td>15</td>
<td>30.6</td>
</tr>
<tr>
<td>Noticed Board</td>
<td>3</td>
<td>6.1</td>
</tr>
<tr>
<td>Memo</td>
<td>1</td>
<td>2.0</td>
</tr>
<tr>
<td>Total</td>
<td><strong>49</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

Source: field data, 2014

It can be observed that the common means by which the training and development policy was communicated to staff was through hearsays 15 (30.6%), during recruitment 13(26.5%), seminar 7(14.2%), and during promotions 6(12.2%). Thus, CRDB used diversified means to communicate information on training and development policy to the staff. Citing the example Wainright industries, Evans and Lindsey (1999), indicated that training begins right from the first day on the job and senior manager explains the company’s approaches to continuous improvement to new recruits. In addition, follow ups were held 24 and 72 hours after the start of employment.

The awareness initiatives and communication of training policy to staff at CRDB, if indeed there was any such thing, was a far cry from what prevails at Wainright industries. Also, Asare-Bediako (2002) believes that training and development must not be thought of as an after recruitment programme, but rather it must be incorporated into orientation programmes for newly recruited staff. According to him, the training and development (T and D) unit should explain to new employee what T and D means and what programmes and facilities are available to employees.
On the level of the respondents’ understanding of the training and development policy, the results in Table 4.4 were obtained.

**Table 4.4: Level of understanding on the training issues**

<table>
<thead>
<tr>
<th>Level of Understanding</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Excellent</td>
<td>3</td>
<td>6.1</td>
</tr>
<tr>
<td>Very Good</td>
<td>10</td>
<td>20.4</td>
</tr>
<tr>
<td>Good</td>
<td>26</td>
<td>53.0</td>
</tr>
<tr>
<td>Average</td>
<td>8</td>
<td>16.3</td>
</tr>
<tr>
<td>Poor</td>
<td>2</td>
<td>4.0</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>49</strong></td>
<td><strong>100.0</strong></td>
</tr>
</tbody>
</table>

**Source:** field data, 2014

It can be observed that with the exception of 2(4.0%) of the staff who rated their understanding of human resource training and development (HRTD) policy as poor, majority of the respondents rated their understanding between average and excellent with 26(53.0) stating that they had a good understanding of HRTD policy at CRDB, perhaps due to the awareness of initiatives as well as policy packages.

4.4.2 Understanding Criteria For Selecting Staff For Training

When the staff were asked about how often their performances were appraised, the results appear to indicate that performance appraisal were carried two times a year at CRDB. Table 4.5

**Table 4.5: Frequency of Conducting Performance Appraisal**

<table>
<thead>
<tr>
<th>Conducting of Appraisals</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Quarterly</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Every six months</td>
<td>49</td>
<td>100</td>
</tr>
<tr>
<td>Once a Year</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Never</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Once a while</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>49</strong></td>
<td><strong>100.0</strong></td>
</tr>
</tbody>
</table>

**Source:** field data, 2014
It can be observed most of the respondents at CRDB affirm that performance were appraised as 49(100%) said performance appraisal is being conducted every six months, which means two times a year and through PMS. This indicates that the evaluation process at CRDB is done through post evaluation. If performance appraisal is among of the criteria of selecting employee for training as affirmed by majority of respondents in Figure 4.6 below CRDB HRTD policy has some weakness because it gives no other alternative and options for training for taking a longtime evaluation process.

**Table 4.6: The use of Performance Appraisal**

<table>
<thead>
<tr>
<th>The use of performance appraisal for selecting staffs for training</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>39</td>
<td>79.6</td>
</tr>
<tr>
<td>No</td>
<td>10</td>
<td>20.4</td>
</tr>
<tr>
<td>Total</td>
<td><strong>49</strong></td>
<td><strong>100.0</strong></td>
</tr>
</tbody>
</table>

*Source: filed data, 2014*

The above findings show that most of the respondents are aware of the performance appraisal as a basis of training needs identification for staff. As 39(79.6) affirmed the use of performance appraisal for selecting staff for training whilst 10(20.4%) were not aware of performance appraisal as the basis for training needs identification and this remains as the policy weakness.

Respondents when asked to mention other criteria that are used by CRDB in selecting staff for training. Most of the respondents said it is done at the headquarters 16(32.7%), followed by those who said that selection is done under the discretion of the superior 15(30.6%) and the selection was based on unknown criteria that were affirmed by 8(16.3%), others said it is based on whom you know/bias 6(12.2%), as described in Table 4.7 below.
Table 4.7: Criteria used for Selecting Staff for Training

<table>
<thead>
<tr>
<th>Criteria</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Selection is done at headquarters</td>
<td>16</td>
<td>32.7</td>
</tr>
<tr>
<td>Discretion of superiors</td>
<td>15</td>
<td>30.6</td>
</tr>
<tr>
<td>Based on training needs</td>
<td>1</td>
<td>2.0</td>
</tr>
<tr>
<td>Based on the year of services</td>
<td>2</td>
<td>4.1</td>
</tr>
<tr>
<td>Unknown criteria</td>
<td>8</td>
<td>16.3</td>
</tr>
<tr>
<td>Whom you know/bias</td>
<td>6</td>
<td>12.2</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>49</strong></td>
<td><strong>100.0</strong></td>
</tr>
</tbody>
</table>

Source: field data, 2014

Also, the researcher sought to examine the extent to which the prerequisites for training activities are being communicated and pre-informed to the CRDB staff. The question do you know that your strength and limitation are being recorded? The responses were as follows:

Table 4.8: Records of strengths and limitations

<table>
<thead>
<tr>
<th>Records for strength and limitations</th>
<th>frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>19</td>
<td>38.7</td>
</tr>
<tr>
<td>No</td>
<td>11</td>
<td>22.4</td>
</tr>
<tr>
<td>Don’t Know</td>
<td>19</td>
<td>38.7</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>49</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

Source: field data, 2014

Generally, respondents were asked whether they were aware of the records of their strengths and limitations. Their responses were as follows; those who said yes were 19(38.7%), the same as those who said don’t know if they were being recorded and those who said “no” were 11(22.4%). For such indication it means the evaluation system is being done in privacy and secret manner, and this remains as the strength of the policy.
Generally, the majority of the respondents had negative perception on the methods used to select employee at CRDB and they perceive what is so called performance appraisal was there ironically but what exists in reality is something else. The study revealed that the majority of the respondents expressed dissatisfaction with the selection practices in place at CRDB. When quizzed about the mode of selection of staff for training the respondents explained that selection for training was normally done by superiors base on whom you know and there was no specific criterion for selecting. This response seems to emphasise on discrimination and improper method in selecting staff for training. The fact is that quite a number of respondents called for transparency in the selection of staff for training, one devoid of favouritism means that the management of CRDB would enhance its efforts at adhering strictly to it selection policy.

4.5 Impacts of Effective Training in the Improvements of Service Provision

4.5.1 Impacts of Training the Perceptions of CRDB Staff

Most of the respondents affirmed that they had undergone formal training, 25(51.1%) said “yes” they have undergone training with a marginal differences with those who said they didn’t undergo formal trainings, 24 (48.9%). This implies that there is a large number of staff at CRDB who didn’t attend formal training. This complies with the earlier claims that training programmes are held in a very vagrant manner and the methods for selection are unclear.
Those who attended the formal training programme they responded to a question on the nature of the training they underwent. They variously indicated the training types they had experienced as including In-house training, formal training, special assignments, relieving duties and career counseling.

On the implementation of training programmes, results indicated that the training takes the form of in-house, orientation and on-the-job training and the method used included lectures, presentations and group discussions. The training nature gives an ample time to most of the staff to attend the training programme though formal training is highly demanded.
Table 4.9: Rate of attending training

<table>
<thead>
<tr>
<th>Frequency of attending training</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Quarterly</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Every six months</td>
<td>9</td>
<td>18.4</td>
</tr>
<tr>
<td>Once a year</td>
<td>20</td>
<td>40.8</td>
</tr>
<tr>
<td>Never</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Once a while</td>
<td>3</td>
<td>6.1</td>
</tr>
<tr>
<td>After five years</td>
<td>18</td>
<td>36.7</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>49</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

**Source:** field data, 2014

Also, those who participated in different training indicated that they underwent training once a year 20(40.8%), after five years 18(36.7%), 9(18.4%) and once a while 3(6.1%). Generally, the result indicated that even though all respondents had ever participated in a training programme, majority indicated that the training programmes were not regular. Table 4.10 shows the purposes of training in relations to the service provision at CRDB.

Table 4.10: Purposes of Training

<table>
<thead>
<tr>
<th>Training Purposes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Customer care</td>
</tr>
<tr>
<td>Development purposes</td>
</tr>
<tr>
<td>Service provision</td>
</tr>
<tr>
<td>Information and communication skills</td>
</tr>
<tr>
<td>Information and communication technology</td>
</tr>
</tbody>
</table>

**Source:** field data, 2014

Notwithstanding, the purposes of training programme at CRDB such those of customer care, development purposes, service provision, information and communication skills and that of ICT, most of the respondents have rated that the attended training was rated between average and good quality.
With the exception of 10 (20.4%) who were not impressed with the quality of the training programme they participated in as it was poor. Majority of the respondents had medium interest with quality of training, as they rated it between average and good with cumulative frequency of 32(65.4%); very specifically those who termed it very good quality were 4(8.2%) and 3(6.1%). In general, majority of the respondents had positive perceptions on the quality of training offered at CRDB despite the lack of formal training chances.

Consequently, when the respondents were asked whether the method used in the training programmes they had participated in had any impacts on their service provision skills, 41(83.6%) as against, 8(16.3%) affirmed that indeed the methods of training programmes had an impact on their skills.
Table 4.11: Impacts of Training

<table>
<thead>
<tr>
<th>Impacts of training</th>
<th>frequency</th>
<th>percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>41</td>
<td>83.6</td>
</tr>
<tr>
<td>No</td>
<td>8</td>
<td>16.3</td>
</tr>
<tr>
<td>Total</td>
<td>49</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: Field data, 2014

Regarding some of the specific service provision skills acquired through training, respondent’s list included mainly the following skills.

Table 4.12: Skills acquired through training

<table>
<thead>
<tr>
<th>Skills acquired through training</th>
</tr>
</thead>
<tbody>
<tr>
<td>Customer care</td>
</tr>
<tr>
<td>Special assignment</td>
</tr>
<tr>
<td>Policy and record management</td>
</tr>
<tr>
<td>Human resource management</td>
</tr>
<tr>
<td>Leadership management</td>
</tr>
<tr>
<td>ICT</td>
</tr>
</tbody>
</table>

Source: Field data, 2014

The respondents were also asked how often they would like to undergo training on the skills they needed to improve their work.
Table 4.13: The need for attending training

<table>
<thead>
<tr>
<th>Expected training</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monthly</td>
<td>13</td>
<td>26.6</td>
</tr>
<tr>
<td>Quarterly</td>
<td>18</td>
<td>36.7</td>
</tr>
<tr>
<td>Every six month</td>
<td>6</td>
<td>12.3</td>
</tr>
<tr>
<td>Once a year</td>
<td>5</td>
<td>10.2</td>
</tr>
<tr>
<td>Never</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Once needed</td>
<td>7</td>
<td>14.2</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>49</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

**Source:** Field data, 2014

The results in Table 4.13 show that most of the respondents needed to undergo training frequently; those suggesting six months and below had the cumulative frequency of (61.3%), very specifically those who said to they need to undergo training in monthly basis were 13(26.6%), quarterly 18(36.7%), every six months 6(12.3%), once a year were 5(10.2%) and those who said training should be done once needed were 7(14.2%)

The researcher sought the opinions of the respondents on the effectiveness relevance and the effect of training system in the provision of services of CRDB. In response to the question, 19(38.8%) of the respondents affirmed that the training were effective (Table 4.4).

Table 4.14: Effectiveness of training

<table>
<thead>
<tr>
<th>Effectiveness of training</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Not effective at all</td>
<td>4</td>
<td>8.2</td>
</tr>
<tr>
<td>Not effective</td>
<td>3</td>
<td>6.1</td>
</tr>
<tr>
<td>Not sure</td>
<td>17</td>
<td>34.7</td>
</tr>
<tr>
<td>Effective</td>
<td>19</td>
<td>38.8</td>
</tr>
<tr>
<td>Very effective</td>
<td>6</td>
<td>12.2</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>49</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

**Source:** Field data, 2014
Thus, above half of the respondents affirmed the effectiveness of the training programme at CRDB, 17(34.7%) were not sure of the effectiveness, 3(6.1%) said not effective and 4(8.2%) said not effective at all. On the relevance of the training received to work activities; the response in Table 4.15 were obtained.

Table 4.15:  Relevance of training to the service provision

<table>
<thead>
<tr>
<th>Relevance of Training</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Not at all relevant</td>
<td>4</td>
<td>8.2</td>
</tr>
<tr>
<td>Not relevant</td>
<td>6</td>
<td>12.2</td>
</tr>
<tr>
<td>Not sure</td>
<td>11</td>
<td>22.4</td>
</tr>
<tr>
<td>Relevant</td>
<td>26</td>
<td>53.1</td>
</tr>
<tr>
<td>Very relevant</td>
<td>3</td>
<td>6.1</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>49</strong></td>
<td><strong>100.0</strong></td>
</tr>
</tbody>
</table>

*Source: Field data, 2014*

As it can be illustrated on the table above majority of respondents who participated in the training programme asserted that training programmes were helpful and relevant to the provision of services, that is to say it was reflective (59.2%). But the number of those who doubt on the relevance of training programme conducted at CRDB and who didn’t notice its reflection (42.8%) should not be overemphasised.

To measure the effectiveness of the training programmes conducted at CRDB. The researcher further sought the response by posing the question on the effects of training on its operations the findings were obtained as illustrated on the Figure 4.7.
In general, majority of the respondents still didn’t notice the effects that resulted from training. Posing the question with options of “yes” or “no” .Those who said “no” were leading 26(52%) against “yes” 23(48%). This is to say that there is marginal significance of training to the service provision. This can be streamlined by what has been termed earlier before as some element of prejudice and bias as well as unclear method of training at the entity. This is contrary to the argument propounded by Kamal et al. (2008) who argued that by upgrading employees’ skills and knowledge, they are in better position to produce high-quality products and services in the most cost-effective way, adopt to change, and contribute to company competitiveness through product or process innovation.

4.5.2 Impacts of Effective Training Perceptions of the Customers
CRDB is among the leading financial entities in Tanzania. To remain leading the company it has to do whatever mechanism and whichever strategies to maximally optimise its resources for better services provision. If those are the prerequisites the researcher intended to seek customer perceptions on the staff and level of satisfaction
of the service being rendered at CRDB, knowing that those who judge quality are the users.

Eleven (11) respondents were selected randomly and were given the questionnaires covered with structured questions that related to staff’ requisite skills; staff competency and level of customer satisfaction. Their responses were as follows:

When the opinion of the respondents were sought as to whether the CRDB staff had requisite service provision skills in their daily activities, 6(54.5%) answered positively against 5(45.4%) who answered in the negative side. It can be observed that 5 (45.5%) rated the competence of the staff of CRDB as average in terms of service delivery. Those who said very good service delivery were 4(36.4%), excellent service provision were 1(9.1%) and those who rated it as poor were as minimal as 1(9.1%). Thus, the majority of the respondents were impressed with the staff of CRDB in relation to their competency in service delivery, though some attributes of poor impression were emerging and that should not be taken for granted. Meanwhile, when respondents were asked if they were satisfied with the service being rendered at CRDB; in a very surprising way 7(63.3%) were not satisfied with the services against 4(37.7%) who were satisfied with the service rendered at CRDB perhaps were influenced by other attributes other than competency and skills of the CRDB employee. Also, when they were asked to respond on the extent of the satisfaction, only 1(9.1%) was much satisfied with service being delivered at CRDB. The remaining 10(89.9%) were between normal to very poor extent of satisfaction with the service. Generally, the perception of the respondents on the service delivered at CRDB is not in a good state for proud. Table 4.16 illustrates the responses.
Table 4.16: Rate of respondents’ (customers) perceptions on CRDB staff and Satisfaction with Services Provided

<table>
<thead>
<tr>
<th>Respondents’ perceptions and satisfaction with services at CRDB</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Respondents’ perception on requisites skills of CRDB staffs</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Yes</td>
<td>6</td>
<td>54.5</td>
</tr>
<tr>
<td>No</td>
<td>5</td>
<td>45.4</td>
</tr>
<tr>
<td>Total</td>
<td>11</td>
<td>100</td>
</tr>
<tr>
<td>Respondents perceptions on the CRDB staff competency</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Poor</td>
<td>1</td>
<td>9.1</td>
</tr>
<tr>
<td>Average</td>
<td>5</td>
<td>45.5</td>
</tr>
<tr>
<td>Very good</td>
<td>4</td>
<td>36.4</td>
</tr>
<tr>
<td>Excellent</td>
<td>1</td>
<td>9.1</td>
</tr>
<tr>
<td>Total</td>
<td>11</td>
<td>100</td>
</tr>
<tr>
<td>Frequency of satisfaction</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Yes</td>
<td>4</td>
<td>36.4</td>
</tr>
<tr>
<td>No</td>
<td>7</td>
<td>63.6</td>
</tr>
<tr>
<td>Total</td>
<td>11</td>
<td>100</td>
</tr>
<tr>
<td>Respondents level of satisfaction</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Much extent</td>
<td>1</td>
<td>9.1</td>
</tr>
<tr>
<td>Normal</td>
<td>4</td>
<td>36.4</td>
</tr>
<tr>
<td>Poor extent</td>
<td>4</td>
<td>36.4</td>
</tr>
<tr>
<td>Very poor extent</td>
<td>2</td>
<td>18.2</td>
</tr>
<tr>
<td>Total</td>
<td>11</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: field data, 2014

4.5.3 Challenges of Training and Development Issues at CRDB

Organisations and individuals alike face many problems with regards to training and development. This section sought to examine the challenges CRDB faces in the implementation of its training and development activities including adequate budgetary allocation, training plans and logistical constraints. The answers were obtained from the senior CRDB management, three interviewed directors such as
director of marketing, director of finance and director of human resource management responded as follows:

When the director of finance was asked if the resources available for training were adequate he answered big “NO” insisting that if they were equipped with enough funds, they could have taken all staff to the training field;

>This is fastest growing company we have to invest in different projects and programmes other than training itself, therefore whatever profit we earn at the end of the years we allocate funds to different programmes among which is training but generally we lack substantial and sufficient funds to fulfill the needs comprehensively unless there is greater demand and needs. {Response from DFA}

According to Evens and Lindsay (1999) companies committed to quality invest heavily in training and education and cited the example of Wainright industries that invest up to 7% of its payroll in training and education. Noe et al. (2000) also indicated that general electrical and federal express now make substantial investments of between 3 and 5% of their payroll in training after the realisation of the important role that training plays in improving productivity, quality and competitiveness. Perhaps this was contrary at CRDB which has to realise and follow the footpath of the above listed companies.

The director of marketing and director of human resources listed the following challenges in relation to the areas of supervision as summarised in Table 4.17
## Table 4.17: Other Training Challenges

<table>
<thead>
<tr>
<th>Problems</th>
</tr>
</thead>
<tbody>
<tr>
<td>Uncertainty of environment.</td>
</tr>
<tr>
<td>The poor state of facilities at the training academy</td>
</tr>
<tr>
<td>Lack of commitment to training</td>
</tr>
<tr>
<td>Lack of inadequate facilities</td>
</tr>
<tr>
<td>Discrimination and bias in staff selection</td>
</tr>
<tr>
<td>Insufficient duration and poor timing</td>
</tr>
<tr>
<td>Lack of supervisory skills to the middle managers</td>
</tr>
<tr>
<td>Lack of staff involvement</td>
</tr>
<tr>
<td>Lack of trainers</td>
</tr>
<tr>
<td>Inconsistence strategies</td>
</tr>
</tbody>
</table>

**Source:** Field Data, 2014
CHAPTER FIVE

CONCLUSION AND RECOMMENDATIONS

5.1 Introduction
This chapter discusses the findings of the study and draws conclusion based on the findings that emerged. Recommendations for improving the training and development activities at CRDB for better service delivery have been included in this chapter.

5.2 Summary
Training according to Michael Armstrong, to both individual and organisation, helps to add production in terms of innovation and adopting new skills found in technology. In his explanation he went further and said that training can be used as the motivation to the employee because they think that they are part of the changes and they feel the sense of possession in the organisation.

As indicated in the research work and many of similar nature, training can be seen a stronger and weaker. A stronger one because training plays a great part in the organisational development in terms of stayism (preserve an individual in the organisation), imparts the employee with new technology, enables the company to enter in the market competition through employee knowledge, it reduces lines of supervision and the criteria for promotion. A weaker one because it consumes time and money in the whole process of training that money has to be used.

It is of course one thing to point to new training that might be used and quite another to have them adopted. The kind of training emphasised is quite related to the organizational goals. However, on the job training are undoubtedly useful. But the researcher suggested the out-job-training which seems to attract a majority of respondent with which the employee will feel that they were taken for training and will lead them to being responsible for the new post related to their training couched.
Use of this method, requires awareness of possible side effects and reaction. Otherwise, the method will lead to the side effects and reaction which outweigh the benefits as when some people taken for training, their job will be dormant unlike on-the-job training when people are trained at the same time they are working.

Banking industry is such a wide field that pinpoints what is defined as a good banker. In the banking profession, individual officers excel at different aspects of their career and be an asset to the organisation. But there are some common lines of consideration that make certain people quality bankers. For instance, the ability to make sound decision in rescuing the customer, the innovative mind that can discover the new method of competing in the market, the talented one who can discover the new competitive product in the market, the innovative one who can discover the better means of conserve the banking market on point and make it competitive, an individual who will mark the brand of the bank shine because of his presence, hence an individual who is having self-reliance in rescuing the hazardous situation. Supervisors become scary with an individual who relies on their intervention because they need someone with self-reliance in decision making since attending customer is face to face and the policy is to leave customers with the good message. Having stammering answers to the customer makes him regret of his decision in choosing your bank and eventually might shift and lose him.

So, a valuable banker is a problem solver, uses good judgments, is calm and makes a sound decision. He has the ability to analyse the problems, find valuable solutions, and has faith in his or judgments to make sound decisions. Sometimes their decisions have to be made very quickly. That is very sensitive to the customer as the money business is very sensitive. The customer needs to be assured that their money is safe all the time throughout the year. Although it is the mistake of the customer, wisdom has to be used to make sure that customers keep on trusting the bank and make him satisfied. There is no need of having a manager beside you to make the customer smile than using your wisdom to help him and finally protect the banking brand. What we have to do is serving the customer’s need first and then internal procedures will follow in the next step. That is why it is so important for the banker to have their
feet standing alone because eventually every individual will play in his ground to achieve the common goal. As they generated their slogan which says that “as individuals we are drops while together we are ocean” thus in order for the ocean having the same test, every dropped individual must have the same test and that is hardworking and customer serving spirit.

There comes the need of an effective training in place, so that such skills can be developed, built and guided. Generally, good organisation will help subordinates become good decision makers by creating the proper environment. They will give their employee clear guidelines regarding their duties and responsibilities. And then support them in their decision making whenever, such decision will be based on their training and facts and circumstances in regards to situation.

Effective training thus revolves around the amount of value the subordinates training adds to the overall organisation’s effective service deliverance. Managers and subordinates meet to jointly discuss and agree to the adaption of organisation goals, drawing action plans to achieve an individual goals, specific time for formal check to be made, and the type and amount of value that will be added if the goals are achieved. The manager uses coaching skills, offers advice on changing behaviour and approaches, and encourages progress towards achieving goals and adding value.

In conclusion, an effective training is about developing people to work with shared goals, ideas, vision and enthusiasm. It is a process for strategy implementation, a vehicle for cultural changes which provides input to other HR functions. It involves communicating a vision of objectives to employee, improving departmental and individual performance target and conduct a formal review of the same.

5.3 Conclusion

In view of what is submitted in the foregoing chapters, it is worthy making a conclusion by arguing that an improving public perception of banker integrity is fundamental in improving banker efficient and effectiveness. The human resource training is an important tools with which makes an individual employee to be
upgraded and recognized for good performance and provided with recommendation for improvement.

All the problems occur in the organisation might be the result of employee dissatisfaction, and the employee satisfaction results in the capacity of an organisation paying them attention. There are a lot of problems like favouritism in training caused by the line managers.

As the organisation displays its image to the external environment, that it is customer driven, it needs to listen to its employee comments about training during the Performance Measurement System (PMS), because in those answer sheets they usually express their feelings and experience through those papers. The management has to go through those comments since they will enable the management to go through their employees’ problems.

No doubt that, organisations have been caught in this web of development, the sort of which leaves managers with no other choices but to engulf and face the new development through training. Those who have already adopted these changes have agreed to find the hidden treasure laying all along with tremendous added value their organisation.

Like any major touching issue in the organisation, the bank must make a step toward facilitating the training so as to produce the better outcome and pass the bylaws which will subject the line managers who will go against the sensitive training programme.

5.4 Recommendations
Basing on the findings of this research work, the followings are the recommended with a view of improving the organisational efficiency, among other things.

(i) The banking training policy must ensure that every individual goes for training every year and the review should be made in the third quarter or at the end of the year to ensure that all staff go for training.
(ii) The Training Need Assessments (TNA) should not be assessed by the managers themselves, staff should be incorporated to assess themselves of whether they need training. This will help to reduce bias to the managers.

5.5 **Suggestion for Further Research Work**
Many researches have covered training and performance, this makes individuals fail to understand specific advantages found in performance in which service provision is inclusive. It is then my belief that further research work is needed in this field for better understanding of the relation between training and service provision.
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APPENDICES

Appendix I: Questionnaire for CRDB staffs

MZUMBE UNIVERSITY
DAR ES SALAAM BUSINESS SCHOOL
DEPARTMENT OF ADMINISTRATIVE STUDIES
RESEARCH QUESTIONNAIRE FOR CRDB BANK WORKERS

A. INTRODUCTION

Dear Respondent,

This is the questionnaire aimed at collecting some information concerning the research titled “The effectiveness of training program in improving the services at a private Organization” the Case Study of Crdb Plc Head Office in Dar Es Salaam.

The research is conducted as an academic work as Term paper for social science Research methods for Masters of Science in Human Resources Management of Mzumbe University, Dar Es Salaam Business School.

Therefore, I assure you that all information that is gathered will be treated for academic purpose only and not otherwise. Please, give the answers to the questions in this questionnaire and the information given will be kept strictly confidential.

Thanks in advance for your good cooperation.
# Background of Staffs

1. **Sex**
   - (i) Male ( )
   - (ii) Female ( )

2. **Age**
   - (i) Less than 20 ( )
   - (ii) 21-30 ( )
   - (iii) 31-40 ( )
   - (iv) 41-50 ( )
   - (v) Over 50 ( )

3. **Marital status**
   - (i) Single ( )
   - (ii) Married ( )
   - (iii) Divorced ( )
   - (iv) Widow ( )

4. **Department:** ...........................................................

5. **Rank:** ...........................................................

6. **Education backgroun**
   - (i) Certificates ( )
   - (ii) Diploma ( )
   - (iii) Advanced diploma ( )
   - (iv) Degree ( )
   - (v) Masters degree ( )
   - (vi) Others level of education ( )
7. Does CRDB have training and development policy?
   (i) Yes  
   (ii) No  

8. If yes has the policy been communicated to you?
   (i) Yes  
   (ii) No  

9. What was the medium used in communicating this to you?
   (i) During recruitment  
   (ii) Formal briefing  
   (iii) During promotion  
   (iv) Seminars  
   (v) By hear say  
   Other (specify)
   ………………………………………………………………………………………
   ………………………………………………………………………………………

10. How would you rate your understanding of the human resource training and
development issues
   (i) Excellent  
   (ii) Very good  
   (iii) Good  
   (iv) Average  
   (v) Poor  

11. How often is your performance appraised?
   (i) Monthly  
   (ii) Quarterly  
   (iii) Every six months  
   (iv) Once a year  
   (v) Never  

75
12. Do you think performance appraisals are used in selecting staff for training?
   (i) Yes ( )
   (ii) No ( )

13. Do you know whether your job strength and limitations are documented by your supervisors?
   (i) Yes ( )
   (ii) No ( )

14. Have you ever attended the training programs?
   (i) Yes ( )
   (ii) No ( )

15. How often have you undergone training?
   (i) Quarterly ( )
   (ii) Every six month ( )
   (iii) Once a year ( )
   (iv) Every two years ( )

Other (specify)
   ...........................................................................................................
   ...........................................................................................................

16. What was the purposes of training
   (i) Customer care ( )
   (ii) Development purposes ( )
   (iii) Service provision ( )
   (iv) Information and communication skills ( )
   (v) Information and communication technology ( )
Other purpose (specify)  
……………………………………………………………………………………………
……………………………………………………………………………………………

17. How will you rate the quality of training program you have participated in
   (i) Very poor (  )
   (ii) Poor (  )
   (iii) Average (  )
   (iv) Good (  )
   (v) Very good (  )
   (vi) Excellent (  )

18. Does the method of training have any impacts on your skills?
   (i) Yes (  )
   (ii) No (  )

19. What skills do you need to improve your work?
   ……………………………………………………………………………………
   ……………………………………………………………………………………

20. How often do you need this training?
   (i) Monthly (  )
   (ii) Quarterly (  )
   (iii) Every six months (  )
   (iv) Once a year (  )
   (v) Never (  )

   Other (specify)  
   ……………………………………………………………………………………………
21. Have training successful equipped you with the skills they were intended to give?
   (i) Not effective at all (   )
   (ii) Not effective (   )
   (iii) Not sure (   )
   (iv) Effective (   )
   (v) Very effective (   )

22. How relevant were the trainings you received to your work
   (i) Not at all relevant (   )
   (ii) Not relevant (   )
   (iii) Not sure (   )
   (iv) Relevant (   )
   (v) Very relevant (   )

23. Do you think human resource training and development at CRDB affect its operations
   (i) Yes (   )
   (ii) No (   )

24. In what ways do you think Human Resource Training and development at CRDB can be improved?
   …………………………………………………………………………………………………………
   …………………………………………………………………………………………………………
   …………………………………………………………………………………………………………
   …………………………………………………………………………………………………………
Appendix 2: Questionnaires for CRDB Customers

1. Do you think CRDB staffs have requisite skills for their daily activities?
   (i) Yes (  )
   (ii) No (  )

2. How do you rate the competency of staff of CRDB bank in terms of service delivery?
   (i) Very poor (  )
   (ii) Poor (  )
   (iii) Average (  )
   (iv) Very good (  )
   (v) Excellent (  )

3. Are you satisfying with the services rendered by CRDB staffs?
   (i) Yes (  )
   (ii) No (  )

4. If yes to what extent do you satisfy with the service being rendered?
   (i) Very much extent (  )
   (ii) Much extent (  )
   (iii) Normal extent (  )
   (iv) Poor extent (  )
   (v) Very poor extent (  )

5. What should be done by CRDB management to improve their services delivery? Please mentions
   .............................................................................................................................................
   .............................................................................................................................................

79
Appendix 3: Interview Guide For Senior Staffs

1. Is the training and development of staffs related to organization objectives? How?
2. How does CRDB evaluate its staffs for training and development program?
3. Do you have enough funds for training program?
4. How do you think training and development at CRDB can be improved?
5. How do you think that training and development has significance on services delivery?