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Kaan KUTLAY, Okan Veli SAFAKLI

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The Impact of Training and Development Programs on the Banking Personnel

Kaan KUTLAY¹, Okan Veli SAFAKLI²

Abstract

The main purpose of this study is to investigate the impact of training and development programs on Asbank employees. This study is based on a face-to-face questionnaire conducted in April 2018, with 170 employees of Asbank. 97 employees which are 57% of the population respond to the questionnaire. Gullu's (2016) scale which is adapted from Kirkpatrick's model has been used to perceive employee training effectiveness. According to this scale, this questionnaire consists of three parts First part of the questionnaire gathers information about demographic features and second part collects part collects information on the status of employee participation in training and development programs. The last part measures the employees' participation in training and in the last part measure the employees' perception of effectiveness on training and development in Asbank which consists of twenty-four questions. According to the study results, there was no strong effect in terms of 4 levels. Respondents have a positive effect on education, even though partially, and although the learning objectives were partially achieved, this did not affect the behaviour and performance of employees.

Keywords: training and development, banking sector, profitability, Northern Cyprus, employee satisfaction, learning.

Introduction

In this study, we aim to investigate the impact of training and development programs on bank employees. In a systematic review of the previous research, only a few studies were found in this field in Northern Cyprus banking sector. The financial sector is considered one of the essential sectors in both developing and developed countries. Commercial banks are important intermediaries and have a significant role in financial systems, as well as playing a part in the

¹ Department of Economics, European University of Lefke, Lefke, Northern Cyprus TR-10 Mersin, TURKEY. E-mail: kkutlay@eul.edu.tr

² Department of Banking and Finance, European University of Lefke, Lefke, Northern Cyprus TR-10 Mersin, TURKEY. E-mail: osafakli@eul.edu.tr

allocation of economic resources in countries (Duraj & Moci, 2015). As well known, commercial banks' main functions are to accept deposits from the public and, in turn, provide loans to the public (Malede, 2014).

Profitability is a main concept for the banking sector, and is the principal measurement of a bank overall performance and efficiency (Pervan & Visic, 2012). The determinants of banking profitability can be divided into two groups: internal factors, which can be controlled by the bank management, and external factors, which are beyond the control of bank management (Molyneux & Thornton, 1992; Berger, 1995; Demirguc-Kunt & Huizinga, 1999; Onuonga, 2014). Both internal and external factors influence the profitability of commercial banks over time. Internal factors are highly dependent on the performance of the bank management and bank employees' performance.

Employees and capital are the two most important inputs not only in production, but also in the finance sector. According to Campbell (1990), performance refers to the consequences of individual behaviour. Organizational effectiveness, depending upon employee performance and consumer satisfaction, plays a key role in the banking sector. On the other hand, continued and *sustainable success* for the commercial banks over the coming years depends on the quality of employees.

A competitive process in market economy has been witnessed after World War II. More precisely, a company's success depends on its capacity to create a society of *satisfied consumers*. Thus, an intuition into the *consumer* behaviour becomes *sine qua non* for successful business. Nothing endures but change. *Training and development* programs (TD), are one of the *main* duties of Human Resources departments, which positively influences the quality of employees' skills, capability and knowledge, and TD leads to higher *employee performance* on the *job* (Kumar & Siddika, 2017). There have been a large number of researches about the TD programs, and most researches argue that a successful training process has at least four phases which are determining training needs, planning of training and development program, implementation of training and development program and assessment of training and development (Abedini & Kohandeli, 2015; Bramley, 1991; Karim, Huda, & Khan, 2012).

Our study focuses on the last step of TD process, in other words post TD program. The main aim of this study is to investigate the efficiency of the bank employees' training in Asbank which is one of the leading commercial banks in Northern Cyprus banking sector as of December 31, 2017, with almost 170 employees. The bank was established in 1986. In recent years, the Asbank has rapidly improved its, total asset, capital strength, total deposits and net profit. Total assets and net profit have increased by almost %600 between 2003 and 2017. Among 22 active commercial banks, Asbank is a private bank which is neither the largest nor the smallest in terms of its asset structure. Also, it has allowed research among similar banks. In this respect, it is foreseen that the Asbank will represent the sector. In this study, we use the model of Kirkpatrick's (1976) to evaluate

the training. The model is constructed based on four level evaluations which are reactions (level one), learning (level two), behaviour (level three) and the results (level four). Questionnaire consists of twenty four questions, six questions for each level.

Literature review

The impact of TD on the employees' performances has been investigated by the many researchers however only a few studies found for the banking sector of Northern Cyprus. One of the main objectives of every bank or company is to improve its performance and maximize profitability. However, it is not easy to realize this without increasing the employees' performance (Tahir *et al.*, 2014). According to Kirkpatrick (1976), the training evaluation techniques are classified into four levels: reactions, learning, behaviour and results. Reactions imply that how participants reacted to the training and development programs. Level two is learning measures what participants have learned. Level three assesses how much participants have changed after the training programs and the last level indicates the effect of the training programs on employees' performance. Abedini and Kohandeli (2015) examined the impact of training program on employees' performance in Maskan Bank of Hormozgon Province in Iran. According to their finding, implementing educational support has the greatest effect on the profitability of banks. The findings of Guest (1997), Herman and Kurt (2009) and Khan *et al.*, (2014) are in line with the finding of Abedini and Kohandeli (2015).

Karim, Huda and Khan (2012) studied the significance of training and post training evaluation for the employee effectiveness for Sainsbury's supermarket ltd in the UK. Data has been collected through survey and semi structured interviews. They suggest determining the aim of training analysis before determining the information needed for the analysis. Khan, Khan, & Khan (2011) have applied questionnaire to 100 employees of different organizations of Islamabad. According to their findings, training and development programs, well designed training and effective teaching methods have significant effect on organizational performance and leads to a saving a time and cost.

Sahin (2013) measures the gender based service quality provided by the banking sector in Northern Cyprus employing the SERVQUAL (service quality) model developed by Parasuraman, Zeithaml, and Berry (1988). According to the empirical analysis of the data collected through questionnaires distributed to the customers of selected banks, it is concluded that expectation and perception scores of women for tangibles, reliability, assurance, and empathy are higher while for responsiveness is lower than men for service quality in the banking sector of Northern Cyprus. Civelekoglu (2015) studied bank employees' perception on training and development program in Isparta, Turkey. She examined that

perception is weak and changing perception attitudes depend on demographic features such as marital statuses and working sector.

Athar and Shah (2015) studied the employees' performance of banks in Karachi, Pakistan. They examined that training programs have positive effect on employee performance. They underlined that motivation, stress level, knowledge and training method have significant and positive effect on bank employee performance in Karachi. Ikramina and Gustomo (2014) studied the training and evaluation process at PT Bank in Tabungan, Negara. Their aim was to determine the problems for training and development programs by using the model of Kirkpatrick. According to their findings, the main problem is level three which is behaviour. Their finding reveals that the participants' behaviour could not change after the training and development programs.

Aguta and Balcioğlu (2015) studied the training programs effect on organizational performance in Northern Cyprus banking sector. Two commercial banks have been selected. Working conditions, supervisory style and leadership are the most important factors which influence the employee performance. Effective training programs lead to employee satisfaction as well as improvement in organization performance. Khartabiel and Saydam (2014) also studied on the banking sector of Northern Cyprus. They found that there is strong relationship between employee satisfaction and customer satisfaction. Commercial bank performance is highly depended on customer satisfaction and it can be improved by the increasing employee satisfaction. They suggest that preparing effective training programs help to improve employee satisfaction.

Methodology

The main aim of this study is to determine the impact of training and development on the banking sector. In this study, Asbank Bank has been selected as a case study. This study is based on a face-to-face questionnaire conducted in April 2018, with 170 employees of Asbank. 97 employees which is 57% of the population responded to the questionnaire. Gullu's (2016) scale which is adapted from Kirkpatrick's model has been used to perceive employee training effectiveness. According to this scale, this questionnaire consists of three parts. First part of the questionnaire gathers information about demographic features and second part collects part collects information on the status of employee participation in training and development programs. The last part measures the employees' participation in training and in the last part measure the employees' perception of effectiveness on training and development in Asbank which consists of twenty-four questions. As mentioned, the Kirkpatrick's model (1976) consists of four levels, including learner satisfaction; learning outcomes, performance improvement and six questions have been asked from each level.

Following statistical models were done using SPSS version 20 in this research: (1) Reliability test was used to measure the perceptions of employees on level and general base; (2) Percentage analysis was used to express the demographic features; (3) Percentage analysis was used to evaluate the employees' attendances to training and development programs; (4) One sample t test was used to measure the perceptions of employees on training and development programs. According to Likert Scale's, perceptions were given in the following order (1= Strongly agree; 2= Agree; 3= Neither Agree nor disagree; 4= Disagree; 5= Strongly disagree). According to this the average value of any perception should be statistically less than 3 in order to argue that programs have positive impact on banking personnel; (5) Correlation analysis was conducted to determine the statistical relationship between four levels; (6) Independent sample t test and One Way Anova will be conducted to see if banking personnel perception differ according to demographic features.

Results and discussions

As shown in *Table 1*, a total of 97 people responded to the questionnaire in this research. The majority of the respondents (73.2%) to the research were female, indicating that more females are involved in the Asbank as compared to males (26.8%).

Table 1. Demographic features

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Female	71	73,2	73,2	73,2
	Male	26	26,8	26,8	100,0
	Total	97	100,0	100,0	

Table 2 represents education level of the respondents in Asbank. The respondents hold a range of educational qualifications falling between high school level and Ph.D. Of the respondents from the Asbank, 36.1% of the respondents had an education from the high school level, 48.5% had an education of an undergraduate level, 8.2% had master degrees and only 2.1% had PhD degree. This result mirrors that education level is high, hence training is likely to enhance the skills of employees.

Table 2. Education level

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	High School	35	36,1	38,0	38,0
	Undergraduate	47	48,5	51,1	89,1
	Masters	8	8,2	8,7	97,8
	Ph.D	2	2,1	2,2	100,0
	Total	92	94,8	100,0	
	Missing System	5	5,2		
	Total	97	100,0		

As reported in Table 3, commercial banks seek employees which have an economic and financial background. However, only 29.2% of respondents graduated from faculty of economics and administrative sciences (FEAS). Therefore, employees in the bank need training and development programs to enhance their knowledge.

Table 3. Graduate field of study

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Feas	21	21,6	29,2	29,2
	Others	51	52,6	70,8	100,0
	Total	72	74,2	100,0	
Missing	Missing System	25	25,8		
	Total	97	100,0		

Table 4 presents the job position of respondents in Asbank, the majority with 54.6% of respondents are clerk and 20% of them are from service executive department. The educational level of respondents and their job positions indicate that there is a suitable group of employees existing in Asbank to receive training programs.

Table 4. Job position of respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Branch Manager	8	8,2	9,3	9,3
	Assistant Manager	4	4,1	4,7	14,0
	Service Executive	20	20,6	23,3	37,2
	Specialist	1	1,0	1,2	38,4
	Clerk	53	54,6	61,6	100,0
	Total	86	88,7	100,0	
	Missing System	11	11,3		
	Total	97	100,0		

According to Table 5, 89.7 % of the respondents have worked more than one year and 53.6% have worked more than five years in the Asbank. These results imply that Asbank has an instructional structure and the turnover rate is low.

Table 5. Period of employment in the Asbank

	Years	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Less than 1 Year	11	11,3	11,3	11,3
	1-5	35	36,1	36,1	47,4
	6-10	14	14,4	14,4	61,9
	11-15	20	20,6	20,6	82,5
	Above 15	17	17,5	17,5	100,0
	Total	97	100,0	100,0	

As illustrated in Table 6, 96.7 % of the respondents have worked more than one year and 61.1% have worked more than five years in the banking sector. 22.7 % have worked more than fifteen years and it can be thought that the time of retirement is coming for this group of employees. In fact, training and development programs can be beneficial for other groups of employees.

Table 6. Period of employment in the banking sector

	Years	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Less than 1 Year	3	3,1	3,3	3,3
	1-5	32	33,0	35,6	38,9
	6-10	13	13,4	14,4	53,3
	11-15	20	20,6	22,2	75,6
	Above 15	22	22,7	24,4	100,0
	Total	90	92,8	100,0	
	Missing System	7	7,2		
	Total	97	100,0		

As illustrated in Table 7, 29.9% of respondents have not attended training and development programs in the last year, it can be explained by the bank management's strategy. This result reports that Asbank does not target training the employees for every year.

Table 7. Respondent's participation to training programs (last 1 year)

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Participated	61	62,9	67,8	67,8
	Not Participated	29	29,9	32,2	100,0
	Total	90	92,8	100,0	
Missing	System	7	7,2		
	Total	97	100,0		

The results in Table 8, shows that %41.2 of respondents have attended more than two times, 14.4% have attend twice and 23.7% have attended only once to training and development programs. However 11.3% have not attended the programs yet. Indicating that, employees' skill can be improved through TD Programs.

Table 8. Respondent’s participation to training programs (Last 1 Year)

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Once	23	23,7	26,1	26,1
	Twice	14	14,4	15,9	42,0
	More than twice	40	41,2	45,5	87,5
	Never	11	11,3	12,5	100,0
	Total	88	90,7	100,0	
	Missing System	9	9,3		
Total		97	100,0		

Reliability Test

Reliability is an important concept in quantitative researches it used for enhancing the accuracy of the evaluation and assessment of a research study (Tavakol & Dennick, 2011). Coefficient alpha (Cronbach, 1951) is an important and widespread statistics method to measure the reliability of the data. The results are given in the following table.

Table 9. General and level based reliability test

TD Program	Number of Variables	Cronbach’s Alfa
	24	0.926
Level 1: Reactions (R)	6	0.820
Level 2: Learning (L)	6	0.686
Level 3: Behaviour (B)	6	0.929
Level 4: Results (S)	6	0.924

Overall TD Program’s Cronbach’s Alfa result is 0.926 which is excellent and level 3 and level 4’s results are 0,926 and 0,924 respectively these results can also be predicted as excellent. Level 1’s result is 0.820 which is good and only level 2’s result is between 0.6 and 0.7 which can be predicted as questionable (Taber, 2017). The problem is Asbank faced in level two evaluations. The bank management should focus on level two to improve the training program success.

The impact of training programs on employees can be seen in *Table 10* and the highest perception points are given below: (1) The objectives of the training were clearly communicated to participants; (2) The training was relevant for me; (3) The training was informative; (4) After training program, have better understanding of the importance of teamwork; (5) The training was well organized.

Table 10. Evaluations of training and development programs attended by employees (One Sample T test, Test value=3)

	Definition of Perception	Mean	Std. Deviation
X1	The training was well organized.	2.2143	.76160
X2	The objectives of the training were clearly communicated to participants.	2.0119	.71967
X3	The training program was designed interesting.	2.4337	.87224
X4	The training was relevant for me.	2.0357	.71888
X5	Individual needs were included in training program.	2.5122	.93286
X6	The training was informative.	2.0952	.70487
X7	After training program, I feel that my self-confidence has improved.	2.7229*	3.49673
X8	After training program, I feel that my own ability has increased.	2.3827	.88837
X9	After training program, have better understanding of the importance of teamwork.	2.1605	.88680
X10	After training program, I understand better my role in the bank.	2.3171	.91460
X11	After training program, I have a better understanding the value of time management.	2.2716	.89460
X12	I feel that training program has provided valuable working skills.	2.3293	.88965
X13	Training made me more tolerant towards to collogues.	2.7654*	1.13216
X14	Training made me more tolerant towards to management.	2.7531	1.09008
X15	After the training program, I have been more collaborative with my collogues.	2.7037	1.06589
X16	After the training program, I have been able to cope with the conflict.	2.4878	1.05695
X17	After the training program, I have been able to take on some challenging tasks.	2.5000	1.00922
X18	After the training, I have been able to understand my colleagues better	2.6420	1.07597
X19	My work output has increased in the division after the training program.	2.6500	.99492
X20	My team has got better results after the training program.	2.5949	.92707
X21	All members of my department have exceeded their targets after the training program.	2.8875*	.96776
X22	The level of teamwork has developed after the training program	2.6125	.81898
X23	The quality of my department's output have improved after the training program	2.7125	.82973
X24	Total performance of the department has improved after the training program	2.6585	.89193
	General Average	2.43233	

* $p \leq 0.5$ meaning average is statistically equal to 3 (Undecided)

Almost all results indicating that training programs have positive impact on employees' performance but employees' perception is indecisive for the following items: (1) All members of my department have exceeded their targets after the training program; (2) Training made me more tolerant towards to colleagues; (3) After training program, I feel that my self-confidence has improved.

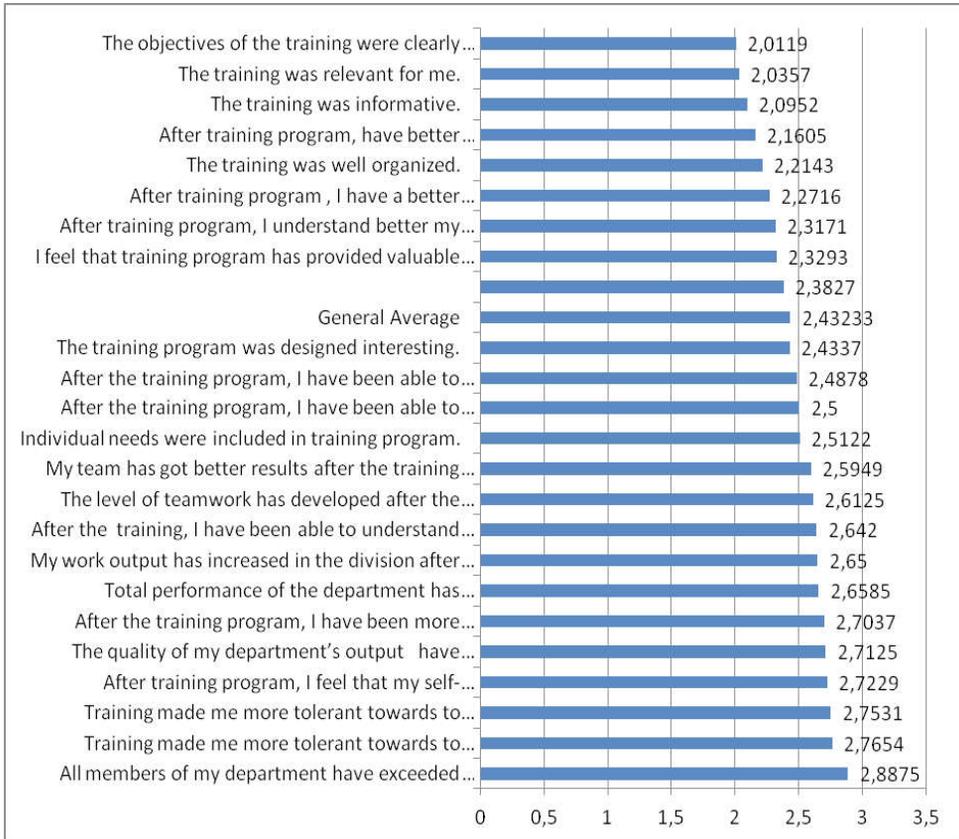


Figure 1. Evaluations of Training and Development Programs Attended by Employees

According to Kirpatrick's (1976) model 24 questions in table 10 were divided 4 levels in Table 11 and indicating that perception varies by level. Highest impact is observed for reactions and when level increases, perception decreases.

Table 11. Perceptions of level bases on training and development programs attended by employees (One-Sample Statistics; Test value=3)

	Explanation	Mean	Std. Deviation
LEVEL1	Reactions	2,2160	,57882
LEVEL2	Learning	2,3632	1,04851
LEVEL3	Behaviour	2,6417	,92249
LEVEL4	Results	2,6923	,77575

Table 12. Correlations between levels

		LEVEL1	LEVEL2	LEVEL3	LEVEL4
LEVEL1	Pearson Correlation	1	.519**	.587**	.532**
	Sig. (2-tailed)		.000	.000	.000
	N	81	77	79	77
LEVEL2	Pearson Correlation	.519**	1	.640**	.646**
	Sig. (2-tailed)	.000		.000	.000
	N	77	78	76	75
LEVEL3	Pearson Correlation	.587**	.640**	1	.818**
	Sig. (2-tailed)	.000	.000		.000
	N	79	76	80	77
LEVEL4	Pearson Correlation	.532**	.646**	.818**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	77	75	77	78

** . Correlation is significant at the 0.01 level (2-tailed).

Table 12 shows the correlation between levels; the results indicating that the levels which are given in Table 11 are correlated positively with each other. The correlation between results and behaviour is striking (0.818). The lowest correlation has been found between learning and reactions.

Conclusion

The aim of this study is to examine the impacts of training on employee performance within the banking sector in Northern Cyprus by using Kirkpatrick model. One of the largest commercial bank Asbank which is operating in Northern Cyprus was selected as sample for this study. Questions in the research are trying to determine the employee participation, selection for training and development methods and pertinence of training to the work of the respondents. The results from the questions on employee participation in training and selection for training indicate Asbank has clear policies regarding training and development as most of the respondents indicated that they have participated in training and that most of them were provided with opportunities of training and development programs.

According to the study results, there was no strong effect in terms of 4 levels. In other words, average value for all four levels is in between 2 and 3, which “I agree” and “No Opinion”. Especially, behaviour and results effects in the last two rings of the effect chain are closer to the No opinion receiving above 2.5.

Therefore, respondents have a positive effect on education, even though partially, and although the learning objectives were partially achieved, this did not affect the behaviour and performance of employees. These findings are consistent with the research results of Ikramina & Gustomo (2014) and Farjad (2012).

When the studies on the disruptive effect of education on worker performance are taken into consideration, In the case of Asbank, we can make the following determinations regarding the training activities of the Northern Cyprus banking sector: (1) Training and development activities are not carried out in a planned and systematic way and in this respect, stakeholders are not informed and it is not ensured stakeholders are involved (Eroglu 2006); (2) The highest expectations required by the organization are not taken into consideration before starting to prepare the training program; in the program design phase, the activities to be implemented after the training are not determined, performance expectations are not disclosed to participants, observation and correction of the findings are not made (Kaya, Rafet, & Damgaci, 2015; Kirkpatrick & Kirkpatrick, 2013); (3) The skills and knowledge learnt during training could not or were not transferred to the job (Newstrom & Broad, 1992); (4) The Relationship between Training system or practices or factors (individual and organizational) with training effectiveness, with emphasis on objective, content, organizational factors, expenditures, duration of training, coverage of employees, delivery methods, profitability, growth and overall organization performance was not established (Huang, 2001).

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