



UNZA – ZOU

**TO INVESTIGATE THE SIGNIFICANCE OF STAFF DEVELOPMENT AND
TRAINING PROGRAMS ON EMPLOYEE PERFORMANCE: A CASE OF AB
BANK ZAMBIA**

BY

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DECLARATION

I, Kwenga Emmanuel Sichilongo, do hereby declare that this piece of work is my own, and that all the work of other persons has been duly acknowledged, and that this work has not been previously presented at this university and indeed other universities for similar purposes.

Signature (Candidate)Date.....

Signature (Supervisor).....Date.....

ABSTRACT

This dissertation investigated the efficacy of staff development policies and programs at AB Bank Zambia and their impact on employee performance and customer satisfaction. A total of 45 managers, supervisors, and HR personnel were interviewed, resulting in a 100% response rate. Through structured surveys and analysis, the study addressed key questions including the identification of training needs across staff cadres, the availability and adequacy of training programs, and their influence on organizational performance. The demographic analysis revealed a diverse workforce, predominantly consisting of mid-level management with varying educational backgrounds and experience levels. Findings suggested that staff predominantly identified training needs through discussions and performance appraisals, emphasizing the importance of personalized development strategies. The study underscored the significance of ongoing training, particularly in areas such as ICT, to adapt to evolving industry demands. Results highlighted a positive correlation between training programs and improved staff performance, with a majority indicating noticeable changes post-training. Recommendations included increased budgetary allocation for staff development, continuous training for all staff levels, and the establishment of clear policy guidelines for program implementation. Overall, the study emphasized the critical role of staff development in enhancing organizational effectiveness and suggested avenues for future research and improvement in this domain.

DEDICATION

I dedicate this dissertation to my parents, Mr. Daswel Sichilongo and Mrs. Fridah Sichilongo, whose unwavering support and guidance have been the cornerstone of my academic journey. Their boundless love and commitment to instilling discipline and a passion for education in me have shaped me into the person I am today. I am forever grateful for their sacrifices and encouragement, which have fueled my pursuit of knowledge and personal growth. This work stands as a testament to their enduring influence and profound impact on my life.

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CHAPTER ONE

1.0 Introduction

The chapter presents the overview, background to the study, statement of the problem, purpose of the study, main objective of the study, and objectives of the study, main research question, and sub research questions, significance of the study, limitations, delimitation, operational definitions, conceptual framework and summary.

1.1 Background

In the dynamic landscape of modern banking, characterized by rapid technological advancements, the efficacy of staff development and training programs in banks has become a critical concern. As the banking industry continuously integrates new technologies, employees are required to adapt swiftly to remain proficient, raising questions about the extent to which current staff development and training programs effectively enhance employee performance in this technology-driven environment.

Employee training and development stand as cornerstones for organizational success, particularly within the banking sector. The importance of a well-trained and motivated workforce cannot be overstated. As Tan (2004) aptly pointed out, "A bank's single most valuable resource is its workforce. Without educated, well-trained, and motivated staff, an organization is ill-prepared to meet the needs of its clientele." This sentiment underscores the essential role that staff development plays in ensuring positive user experiences and overall organizational performance.

However, in the face of rapid advancements in information and communication technologies (ICTs), the banking industry finds itself in a perpetual state of evolution. Technologies such as digital banking platforms, artificial intelligence, and blockchain are continually reshaping the sector, challenging employees to adapt and acquire new skills. The need for ongoing staff development programs to keep employees abreast of these technological changes is more pressing than ever.

Yet, despite the necessity and the presumed existence of staff development policies and programs in banks, there persists a gap between the skills employees possess and those required to navigate the modern banking landscape effectively. Factors such as the information

explosion and the pace of technological advancements contribute to this performance gap, leading to dissatisfaction among clients who expect seamless, efficient services.

Hence, there arises a critical need to delve into the factors influencing staff development programs within banking institutions, particularly focusing on the case of AB Bank as highlighted by Lim (2010). By identifying these factors and evaluating the efficacy of existing staff development initiatives, we can gain insights into how banks can better equip their employees to meet the demands of modern banking systems. Such insights are paramount for enhancing customer experiences, improving employee performance, and ultimately, ensuring the long-term success and competitiveness of banking organizations.

In light of these considerations, this study aims to elucidate the intricacies of staff development programs within the banking sector, with a specific focus on understanding their impact on employee performance amidst rapid technological advancements. By doing so, we seek to provide valuable insights that can inform the design and implementation of more effective staff development strategies, ultimately benefiting both banking institutions and their clientele.

1.2 Statement of the Problem

The problem lies in the effectiveness of staff development and training programs within banks, particularly in the context of the ever-evolving landscape of information and communication technologies (ICTs). Despite the rapid pace of technological advancements and the consequent need for employees to keep pace with new software and systems, there appears to be a gap between the skills possessed by bank staff and those required to effectively navigate modern banking systems (Siamuzwe, 2012; Insaadoo, 2001).

While staff development policies and programs are deemed essential for organizational performance, including within the banking sector, there remains uncertainty regarding the extent to which these policies are effectively implemented and whether they adequately address the evolving needs of employees (Fojt, 1995). This gap between qualifications and performance is exacerbated by factors such as the information explosion and rapid technological changes, necessitating constant updating of knowledge and skills.

The consequences of this problem are far-reaching, potentially resulting in mediocrity in staff performance and ultimately leading to customer dissatisfaction, thereby impacting the profitability and productivity of banks (Siggins, 1992).

Therefore, the unanswered questions revolve around the efficacy of existing staff development policies and programs within banks, particularly in meeting the training needs of employees amidst rapid technological advancements. It remains unclear whether these programs are sufficiently designed and implemented to bridge the gap between qualifications and performance, and whether they effectively contribute to enhancing employee performance and customer satisfaction.

Thus, this study investigated the significance of staff development and training programs on employee performance within AB Bank Zambia and the extent to which the staff's training needs are actually met. By addressing these unanswered questions, the research's objective was to provide valuable insights into the effectiveness of staff development initiatives, ultimately contributing to the enhancement of organizational performance and customer satisfaction. To achieve this, the research was guided by a general objective, three (3) research objectives and research questions.

1.9 Objectives of the study

General Objective

To investigate the significance of staff development policies and programs on Bank's performance

Specific Objectives

The objective of this study was achieved by focusing on the following specific objectives

1. To find out the Training needs of staff and ascertain which cadre of staff needs training.
2. To find out the training programs made available to meet the needs of the Bank staff.
3. To find out if the staff development programs in the selected Banks can be used to solve the problem of staff's skill deficiencies.

1.10 Research Questions

The following research questions guided the focus of the study

1. What are the training needs required and which cadre of staff needs the training?
2. What training programs are made available to meet the training needs of Bank staff?
3. Can training programs address the staff skill deficiency in Banks?

1.11 Significance of the Study

The findings of this study may significantly contribute to the education sector by shedding light on the nature and effectiveness of staff development programs within the context of banks. By providing insights into the current implementation of these programs, the study may offer clarity on existing opportunities for improvement. Moreover, the research might offer guidance to curriculum planners and developers, encouraging the endorsement and integration of effective staff development frameworks into curriculum implementation processes.

In a broader sense, this study could serve as a foundational platform for subsequent research endeavors, inspiring further research into similar issues aimed at enhancing the quality of banks' performance. Additionally, it is hoped that the findings will prove beneficial to management and policymakers across various institutions of learning, aiding in the identification of strategies to improve staff performance, recruitment, retention, and overall human resource development.

Furthermore, the study may contribute to the expansion of existing literature on staff development policies and programs, enriching the body of knowledge in this field. To ensure the attainment of these objectives, the research will be guided by a robust theoretical framework. This framework will provide a structured lens through which to analyze the significance of staff development and training programs on employee performance within the banking sector. By anchoring the study within a theoretical framework, it will be possible to draw upon established concepts, models, and theories to inform the research design, data collection, and analysis processes. This approach will enhance the rigor and depth of the study, ultimately facilitating a more comprehensive understanding of the research problem and its implications.

1.9 Delimitation of the study.

Delimitations are those characteristics selected by the researcher to define the boundaries of the study. Delimitations define the parameters of the investigation. In educational research the delimitations will frequently deal with such items as population/sample, treatment(s), setting, and instrumentation. The study delimitations were;

- i. The participants in this research were people in Human Resources and those in leadership, management or supervisory roles at AB Bank Zambia. The research was only conducted in Lusaka district, Lusaka province.

1.12 Theoretical Framework

The Human Capital theory, developed by Gary Becker in 1964, serves as the foundational theoretical framework for this study, providing a lens through which to understand the relationship between staff development and employee performance. According to this theory, employees possess human capital, comprising their skills, knowledge, and experiences, which can be enhanced through training and development efforts. It posits that investments in employee training and development are akin to investments in enhancing the organization's human capital. Moreover, as employees' human capital grows, their productivity and performance increase, leading to organizational benefits. The rationale for selecting this theory lies in its alignment with the research objective of assessing the impact of staff development on performance by emphasizing the accumulation of human capital through investments in training. Consequently, the study will evaluate how AB Bank's staff development policies align with the principles of HCT and whether they effectively contribute to the organization's objectives of enhancing employee performance and productivity. In conclusion, the application of the Human Capital Theory provides a solid theoretical foundation for investigating the interplay between staff development policies and employee performance at AB Bank Zambia. It underscores the economic perspective of investing in employee development and offers a framework for evaluating the effectiveness of these investments within the organization's unique context. By integrating HCT, the study aims to provide actionable insights that can inform strategic decision-making and foster the bank's growth and competitiveness.

1.13 Philosophical Approach

The adoption of the positivism philosophical approach in the research titled "Investigating the Efficacy of Staff Development and Training Programs on Employee Performance: A Case Study of AB Bank Zambia" is warranted for several reasons. Firstly, positivism ensures an objective and unbiased assessment of the impact of staff development and training programs

on employee performance, aligning with the research's objective of evaluating effectiveness based on empirical evidence. Secondly, the quantitative nature of positivism is well-suited for measuring and quantifying the relationship between training programs and employee performance, allowing for the use of statistical tools to analyze data and establish causal links. Thirdly, given the research's aim to determine whether training programs cause improvements in performance, positivism provides a systematic framework for exploring and establishing causal relationships. Additionally, positivism emphasizes producing findings that are replicable and generalizable, contributing insights not only to AB Bank Zambia but also to other organizations facing similar challenges. Furthermore, the emphasis on scientific rigor inherent in positivism ensures the research adheres to high standards of reliability and credibility, with standardized data collection and analysis methods enhancing the integrity of the study's findings. In summary, positivism is chosen as the philosophical approach because it aligns with the research's objectives, facilitates an objective assessment, allows for quantitative analysis and causality exploration, promotes replicability and generalizability, and upholds scientific rigor, making it well-suited for investigating the efficacy of staff development and training programs on employee performance.

1.13 Operational Definitions

Staff training: The process of developing the skills, awareness or expertise of staff. (Prytherch 2000:733).

Policies: Statements of intent which serve as guide to the thinking, discretionary action and decision making for managers, supervisors, and staff personnel (Tracey 2004:523).

Programmes: Activities designed to develop the knowledge and skills required for the provision and management of information in a complex, global information and communication environment (Feather and Sturges 2003:297)

Staff development: Ongoing processes and approaches which serve to orient, train, and develop, members of the bank in order to work together and serve their customers with the skills necessary to the delivery of a quality service (Webb 1996:194).

Continuing professional development: Continuing professional development is a sponsored process aimed at assisting, encouraging, and enabling professionals and individuals to improve their knowledge, skills, abilities, competence (Tracey 2004:540).

Job Relatedness: A concept that requires employers to demonstrate that an action, requirement or programme is directly related to the job (Tracey, 2004).

Performance Drivers: Key dimensions of an organization's functioning that are critical to its capacity to perform and enable the enterprise to succeed (Tracey, 2004).

Information: An assemblage of data in a comprehensible form recorded on paper or some other media, and capable of communication and reducing uncertainty (Roodt and Odendal, 2003).

1.13 Ethical Considerations

The topic under investigation was not sensitive as it does not pertain to personal attitudes, institutional operations, or government matters. As a principle of research ethics, confidentiality and privacy of the collected data was highly prioritized throughout the duration of the study.

In order to administer questionnaires and conduct interviews, explicit permissions was sought from all participants, ensuring that their privacy and confidentiality was rigorously upheld. Participants were assured that their responses will be anonymized and treated with the utmost discretion.

Participation in the research process was entirely voluntary, and participants were not subjected to any form of coercion. Prior to their involvement, participants were fully informed about the purpose and scope of the research. They were also asked for their explicit consent to participate, emphasizing their right to withdraw from the study at any stage without facing any repercussions.

Furthermore, participants were made aware of their rights throughout the research process, including their right to discontinue participation if they feel uncomfortable or if they perceive any risks to their operations or welfare. Their autonomy and well-being was paramount, and every effort was made to ensure a respectful and ethical research environment.

Ethical clearance was obtained from the University of Zambia ethics committee to ensure that the research adheres to established ethical guidelines and standards. This clearance served as an additional layer of assurance regarding the ethical conduct of the study.

CHAPTER TWO

2.0 LITERATURE REVIEW

2.1 INTRODUCTION

Review of related literature was conducted to enable the researcher to get understanding about the specific field of study. It also helped the researcher to have an insight into the tested methods, procedures and interpretations of similar studies conducted elsewhere. This literature review provided considerable amount of literature available regarding staff training and development in Banks as well as continuing education needs of Bank professionals. Whether staff development is considered essential by both management and HR personnel, there must be awareness and enough knowledge about policies, visions, missions, goals and laws which govern the employer's duties to employees with regard to training and development.

The chapter is divided in two sections; Literature Review Proper will be discussed and then gives a summary of the literature reviewed.

2.2. Structure Of Literature Review Presentation

This Literature review was presented as follows;

- 1) Literature at global level
- 2) Literature at regional level and Africa at large
- 3) Literature at local level specifically focusing on Zambia.

Literature at Global Level

Presenting literature review from a global perspective is crucial as it provides a broader understanding of the subject matter, incorporating diverse viewpoints and experiences from different regions. This global perspective helps contextualize the research within a broader framework, allowing for comparative analysis and identification of universal trends, challenges, and best practices. Furthermore, it enhances the credibility and validity of the research by demonstrating awareness of global contexts and contributing to the enrichment of knowledge in the field beyond specific geographical boundaries.

Steinkuehler's (2001) study conducted in Germany provided valuable insights into the evolving training needs of staff in academic libraries, particularly concerning the transformative impact of technological advancements. While the research illuminated the critical importance of ongoing staff development initiatives to navigate these changes effectively, it primarily focused

on academic library settings. Thus, there is a gap in understanding how these insights apply to staff development practices in other organizational contexts, such as the banking sector. Further research is needed to explore the applicability of these findings to different industries and regions, shedding light on best practices for staff development in diverse organizational settings.

In the study conducted by Johnson, S., & Smith, M. (2019), findings revealed a discrepancy between the skills acquired through training programs and the evolving demands of the banking industry in the United States. Specifically, there was a notable misalignment in areas such as financial technology (fintech) and customer relationship management. This discrepancy highlights the need for further investigation to understand specific skill gaps and to develop targeted training interventions that address these gaps effectively, thereby enhancing employee performance and adaptability within the rapidly changing banking landscape.

Similarly, in the study by Li, W., & Chen, H. (2020) conducted in China, findings indicated that existing staff development programs in commercial banks primarily focused on technical skills, with limited emphasis on soft skills such as communication and teamwork. This oversight underscores the necessity for comprehensive staff development initiatives that incorporate both technical and soft skills training. To bridge this gap, future research should explore strategies for integrating soft skills development into existing training programs, aiming to enhance overall employee performance and job satisfaction.

Lim, E (1999) in a similar study whose aim was to investigate the effectiveness of various trainings offered in Banks in New Delhi, India. Findings were that on - the Job - training is practiced on a day to day basis in banks but has less impact on staff performance. The study therefore, recommended that measures should be put in place to ensure that these trainings impacted on staff performance effectively.

According to Golding and Gray, (2006) the study of “Quality of Work life” whose aim was to cover the adequate use and develop Staff capabilities for continued staff personal growth and progress through various trainings in Malaysia. The findings were that poor staff development policies and programs, inability to deliver quality library services, lack of involvement in decision making as well as lack of opportunity to advance and learn new challenging skills through training and development are the major barriers in the improvement of Quality of work life of employees or service delivery. The study recommended that, training and career advancements opportunities, participation in decision making and satisfying job are the key factors to consider in enhancing staff performance and service delivery in banks. This so

because, training programs tell the staff trainee what is expected out of him at the end of the training program (Speck and Knipe, 2005).

Furthermore, Garcia, A., & Martinez, J. (2018) conducted a study in Spain to evaluate the effectiveness of staff development programs in the banking sector. Findings revealed a lack of robust evaluation and measurement of training outcomes, particularly regarding their impact on key performance indicators (KPIs) such as customer satisfaction and financial performance. This gap in evaluation frameworks and metrics impedes accurate assessment of the effectiveness of staff development initiatives. Therefore, future research should focus on developing comprehensive evaluation methodologies to accurately gauge the impact of training programs on organizational success in the banking industry.

African literature

Incorporating literature review from an African perspective offers valuable insights into the unique socio-economic, cultural, and institutional dynamics shaping the research area within the continent. It highlights the relevance of local contexts, challenges, and innovations, contributing to a deeper understanding of the subject's impact and implications for African settings. Moreover, focusing on African literature helps bridge the knowledge gap and elevates the voices and experiences of African scholars, enriching the discourse on the topic within the global academic community.

Chukwu-Nwosu's (2008) study in Nigeria highlighted the critical necessity for bank employees to possess a robust understanding of various subject areas and reference tools to meet increasing information demands effectively. However, the study identified a significant gap concerning employees' familiarity with diverse reference tools, potentially hindering their ability to deliver satisfactory services. While the study recommended targeted training programs to address this gap, there is a need for further research to explore the specific challenges and barriers to implementing these programs within the Nigerian banking sector. By delving deeper into organizational dynamics and contextual factors shaping staff development practices, future research can provide actionable insights to optimize training initiatives and enhance overall service delivery.

Similarly, Adeniji's (2012) study in Nigeria revealed a notable emphasis on off-the-job training programs, particularly focused on ICTs, within the banking sector. While the study underscored the importance of these programs in continuous staff development, it identified a disparity in

participation rates, with ICT training programs receiving greater attention. This highlights a potential gap in the equitable allocation of resources towards different training initiatives, potentially impacting the overall effectiveness of staff development efforts. Further research is needed to explore the underlying reasons for this disparity and identify strategies to promote greater inclusivity and participation in staff development programs. By addressing these gaps, future research can contribute to the development of more equitable and effective training practices within the Nigerian banking sector.

In Ghana, Afful and Antwi's (2001) survey highlighted the significant role of staff training in motivating employees and driving productivity within the banking sector. However, despite the increasing automation within banks, the study emphasized the continued importance of effective staff development policies and programs. This underscores the need for further research to explore how technological advancements are reshaping staff development practices within the Ghanaian banking sector. By examining the intersection of technology adoption, staff training, and organizational performance, future research can provide valuable insights into strategies for enhancing employee motivation and productivity in the face of technological change.

Finally, Oke and Oguntuase's (2010) study in Nigeria revealed a perceived lack of importance accorded to training and development within the banking sector, despite its potential to address current employee needs and competencies. While the study emphasized the importance of continuous training in empowering staff for future responsibilities, it identified a gap in organizational attitudes towards staff development. Further research is needed to explore the underlying reasons for this perception and identify strategies to promote a culture of continuous learning and development within Nigerian banks. By addressing these gaps, future research can inform the design of effective staff development initiatives to enhance organizational performance and employee satisfaction within the banking sector.

Similarly, Kamau and Nyaga's study (2019) in Kenya identified challenges hindering the effectiveness of staff development programs, including limited access to resources and inadequate support from management. While the research provided valuable insights into the positive correlation between training participation and employee performance metrics, it underscored the need for deeper investigation into the root causes of these challenges. Further research could delve into organizational factors influencing the allocation of resources for staff development, as well as managerial attitudes and practices that either facilitate or hinder employee engagement with training initiatives. By addressing these gaps, future research could

inform the development of targeted interventions to enhance the effectiveness of staff development programs within the Kenyan banking sector.

In South Africa, Nkosi et al.'s study (2017) highlighted barriers to effective staff development, such as limited access to training opportunities and inadequate support from supervisors. While the research provided valuable insights into the relationship between staff development programs and employee engagement, it indicated the need for deeper exploration of organizational dynamics shaping the implementation of these initiatives. Further research could examine the impact of organizational culture, leadership styles, and institutional policies on the effectiveness of staff development programs. By addressing these gaps, future research could inform the design of contextually relevant interventions to promote employee engagement and retention within the South African banking sector.

Similarly, Maganga and Temu's study (2018) in Tanzania revealed variations in the effectiveness of staff development programs across different organizations within the banking sector. While the research identified factors influencing the success of these initiatives, such as the quality of training content and support from management, it indicated the need for further investigation into organizational practices and policies that foster or impede the implementation of staff development programs. Further research could explore best practices in staff development and identify strategies to overcome common challenges faced by organizations in Tanzania. By addressing these gaps, future research could contribute to the development of evidence-based guidelines for optimizing staff development initiatives and enhancing organizational performance within the Tanzanian banking sector.

Zambian Literature

Researcher Simwami M. M. conducted a study in 2015 aiming to assess the effectiveness of staff development and training programs within Zambian banks, focusing on their impact on employee performance. The findings of the study highlighted several challenges in the implementation and effectiveness of staff development initiatives in Zambian banks. While these banks have established training programs, many employees expressed dissatisfaction with the relevance and adequacy of the training provided. In particular, there were notable gaps in addressing emerging technologies and enhancing customer service skills.

The identified gap pertained to the discrepancy between the training provided by Zambian banks and the evolving needs of their employees, particularly in areas such as digital banking

and customer service skills. The need for further research arises from the fact that the study did not delve deeply into the underlying reasons for these gaps, such as resource constraints or institutional culture. Thus, additional research is warranted to explore these factors and develop tailored training programs that address the changing demands of the banking industry in Zambia.

In another study conducted by Banda K. in (2018), the aim was to evaluate the alignment between staff development and organizational goals in Zambian banks. The findings revealed a lack of clear alignment between the training provided and the strategic objectives of the banks. Employees perceived a disconnect between the skills acquired through training programs and the actual requirements of their roles within the organization. This mismatch highlighted a gap in the strategic planning and implementation of staff development initiatives within Zambian banks. While the study highlighted this misalignment, it did not extensively investigate the root causes or potential solutions to address it. Therefore, further research is needed to identify the barriers to effective alignment and propose strategies for enhancing the strategic planning and implementation of staff development initiatives within Zambian banks.

Similarly, a study by Mulenga R. et al. in 2019 investigated the impact of staff development programs on employee motivation and job satisfaction in Zambian banks. The findings indicated that while employees appreciated the opportunity for training and development, there were concerns about the relevance and effectiveness of the programs offered. Many employees felt that the training provided did not adequately address their professional development needs or contribute to their overall job satisfaction. This gap in addressing employee motivation and satisfaction through staff development programs underscores the need for further research and improvement in training strategies. Mulenga R. et al.'s study in 2019 did not thoroughly examine the reasons behind the perceived lack of relevance and effectiveness of these programs. Hence, more research is necessary to explore the specific factors contributing to employee dissatisfaction and propose interventions to enhance the impact of staff development initiatives on motivation and job satisfaction.

Furthermore, Mwila C. et al. conducted a study in (2017) to explore the perceptions of Zambian bank employees regarding the accessibility and inclusivity of staff development opportunities. The study found that certain groups, such as frontline staff and employees in remote branches, faced barriers in accessing training programs due to logistical challenges and limited resources. This disparity in access highlighted an equity gap within staff development initiatives,

warranting a more inclusive approach to training delivery and resource allocation. While Mwila's study highlighted disparities in access to training programs, it did not deeply investigate the underlying reasons for these disparities or propose solutions to address them. Therefore, additional research is warranted to identify the barriers to accessibility and inclusivity and develop strategies to ensure equitable access to staff development opportunities for all bank employees.

Lastly, a study by Ngoma P. et al. in (2020) aimed to assess the effectiveness of mentorship programs as a component of staff development in Zambian banks. The findings revealed positive perceptions of mentorship among employees, citing benefits such as skill transfer, career guidance, and professional networking. However, there were concerns about the consistency and quality of mentorship experiences across different branches and departments. This gap in the implementation and standardization of mentorship programs underscores the importance of establishing clear guidelines and frameworks to ensure the effectiveness and sustainability of such initiatives in Zambian banks. Although Ngoma's study highlighted positive perceptions of mentorship among employees, it did not thoroughly examine the challenges associated with inconsistent implementation and quality of mentorship experiences. Thus, further research is needed to identify best practices for implementing mentorship programs and establish clear guidelines to ensure their effectiveness and sustainability in Zambian banks.

2.7 Literature Review Summary

In summary, Training and development policies and programs play a vital role in every organisation and these programs improve Employee Performance at workplace as well as updating and enhancing Employee Knowledge and personal Skills. Factors responsible for staff development policies and programmes in a nutshell include; lack of written training policy as major setback for training management's interest in training, shortage of personnel, lean budget, inadequate funding and lack of management interest to train staff in most organisations. Training should be conducted in a systematic order so as to provide expected benefits from it. Training and development policies and programs of bank staff contributes significantly to productivity because trained staff are motivated and better equipped to utilize their knowledge, skills, and abilities.

CHAPTER THREE

3.0 METHODOLOGY

A research methodology is very important and it is a guide to the entire research. It describes the methods that were used in collecting data and how the data was analyzed. This chapter explains how the study will be conducted and highlights the techniques that will be used to collect data, the study population and the area from where data will be collected and the ways of analyzing that data. This chapter will start by giving information about the research design, the study area, the study population, sampling size, the sampling techniques, or procedures, data collection instruments and data analysis respectively.

3.1 Research Design

The research design for this study was a case study approach, focusing on investigating the significance of staff development and training programs on employee performance at AB Bank Zambia. Case studies are particularly suitable for providing a comprehensive description of the state of affairs within a specific organization or context (Gosh, 2002). In this case, the choice of a case study design allows for an in-depth exploration of staff development practices within the bank, providing insights into the effectiveness of existing policies and programs on employee performance.

The case study involved collecting data primarily from management and HR personnel at AB Bank Zambia. These key stakeholders provided valuable perspectives on the implementation and outcomes of staff development initiatives within the organization. By focusing on the views of internal stakeholders, the study aimed to capture firsthand insights into the practices and challenges related to staff development and their impact on employee performance.

The qualitative research method was employed to explore the underlying reasons and motivations behind the observed staff development practices within the banking sector (Orodho and Kombo, 2002). Qualitative data collection techniques such as interviews and focus group discussions facilitated the exploration of attitudes, opinions, and underlying factors shaping staff development policies and programs at AB Bank Zambia and their influence on employee performance.

Additionally, quantitative research methods was utilized to gather statistical information on the perceptions and experiences of supervisors and HR staff regarding staff development practices

and their impact on employee performance. Surveys or questionnaires were administered to a sample of participants to quantify their responses and assess the frequency and extent of certain practices within the banking sector.

By employing both qualitative and quantitative research methods, this study aimed to provide a comprehensive understanding of the effectiveness of staff development policies and programs at AB Bank Zambia on employee performance. The qualitative component offered rich insights into the underlying motivations and contextual factors influencing staff development practices and their impact on employee performance, while the quantitative component provided statistical data to complement and validate qualitative findings. Overall, the combination of qualitative and quantitative approaches enabled a holistic assessment of staff development practices and their impact on employee performance at AB Bank Zambia.

3.2 Study Area

The study was carried out at AB Bank Zambia in Lusaka district. Lusaka District is located in the southern central part of Zambia. It is the capital of the country and of Lusaka Province. It is situated at an altitude of about 1300 m (about 4265 ft.) on a plateau. The selection of AB Bank Zambia as the research site is underpinned by several compelling reasons. Firstly, AB Bank boasts a substantial staff population of over 500 employees and offers a diverse range of financial products, positioning it as a prominent institution within the Zambian banking sector. This sizable workforce provides ample opportunity for robust data collection, allowing for a comprehensive examination of the efficacy of staff development and training programs on employee performance. Furthermore, the choice of AB Bank aligns closely with the research objectives, ensuring that the findings gleaned from the study are directly applicable to the banking industry context. Additionally, the researcher's prior experience working at AB Bank has cultivated a rapport with executive leaders, managers, and staff members, facilitating easier access and ensuring a higher response rate. Moreover, the convenience of AB Bank's location at Lusaka's Acacia Park offers logistical advantages, helping to mitigate budgetary constraints associated with travel and accommodation expenses. Overall, the selection of AB Bank as the research site is strategically aligned with the research objectives, providing an ideal setting for investigating the impact of staff development and training programs on employee performance within the Zambian banking sector.

3.3 Study Population and Sample Size

The study concentrated on leadership positions within AB Bank, specifically targeting all supervisory roles, comprising 45 employees, out of a total population of 50 individuals in management and supervisory roles. The sample size was determined using Taro Yamane's formula to ensure statistical reliability and representativeness. This sampling approach was chosen for several reasons. Firstly, leadership positions are crucial in driving staff development initiatives within organizations. By focusing on this group, the study aimed to gain valuable insights into the perspectives and practices of key decision-makers and influencers within AB Bank. Additionally, examining leadership roles provides a comprehensive understanding of how staff development strategies are formulated, implemented, and perceived at the organizational level. By targeting this specific segment of the workforce, the study generated findings that are directly relevant to organizational leadership and strategic planning processes. Overall, the selection of leadership positions as the study population reflects the research's objective of exploring the efficacy of staff development programs from a managerial perspective, thereby contributing to informed decision-making and organizational effectiveness.

3.4 Sampling Techniques or Procedures

Research respondents (Human Resource personnel and Supervisors) were selected based on purposive sampling to represent as accurately as possible the characteristics of the population of interest. Unlike other sampling techniques, the purposive sampling technique helped to target a group which is suitable to bring out rich information related to the central issue being studied for in-depth analysis (Black, 1999; Kombo and Tromp, 2009).

3.5 Data Collection Instruments

Considering that the research was dealing with a literate population, a self-administered questionnaire comprising of open and closed-ended questions were used for data collection. This was convenient to the respondents and the research team. The respondents were free to answer at their convenient time and in an anonymous way ensuring honesty of responses.

3.6 Data Analysis

The data collected from the questionnaire was cleaned and checked for uniformity, consistency and accuracy. Questions were coded for ease of data analysis. Considering the fact that our

research was also collecting quantitative data, the analysis and interpretation of data was done with the help of computer software and statistical tools such as Microsoft Excel (Ms excel) and SPSS. This is because these software's particularly SPSS give detailed data analysis such as percentages, graphs, tables that aid in data interpretation. Additionally, these softwares, particularly SPSS are user friendly and have enough space for a long range of numbers and numbers can easily be calculated using its in-built functions (Kelvin, 2005).

CHAPTER FOUR

DATA PRESENTATION, INTERPRETATION AND ANALYSIS

4.1 Overview

This chapter presents the findings of the study. It is divided into different sections namely The distribution of respondent by Age, the distribution of respondent by educational qualification, the distribution of respondent by Position class in the Bank, the distribution of respondent by years of service, Areas where Staff Training and development needs. Ways of identifying staff training needs, Cadre of staff who need training, Managers that conduct training programmes, available training programs that meet staff needs and Degree of importance of staff development programmes.

4.0 Presentation of Background Variables

The distribution of respondent by Age

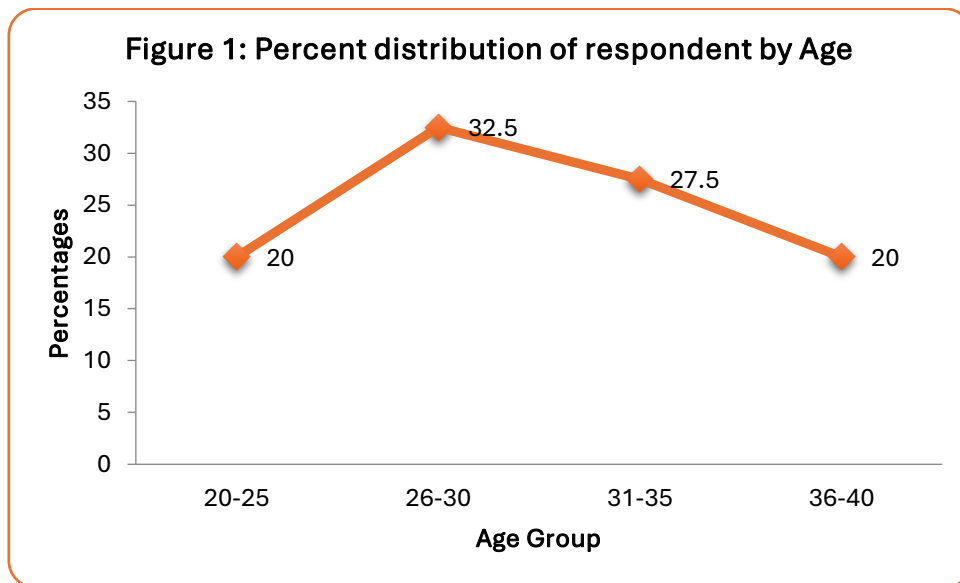


Figure 2 above shows the distribution of respondents by Age. From the graph, 32.5 percent (13) of the respondents were in the age group 26-30, 27.5 percent (11) were in the age group 31-35, and 20 percent (8) of the respondents were in the age groups 20-25 and 36-40

The distribution of respondent by educational qualification

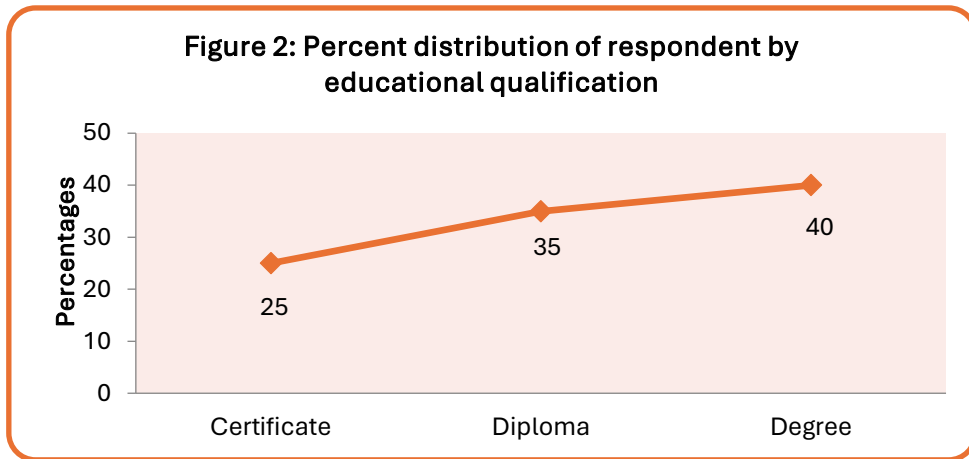


Figure 2 shows the distribution of respondents by educational qualifications. 40 percent (18) of the respondents were degree holders, 35 percent (16) of the respondents were diploma holders and 25 percent (11) of the respondents were certificate holders.

The distribution of respondent by Position class at AB Bank

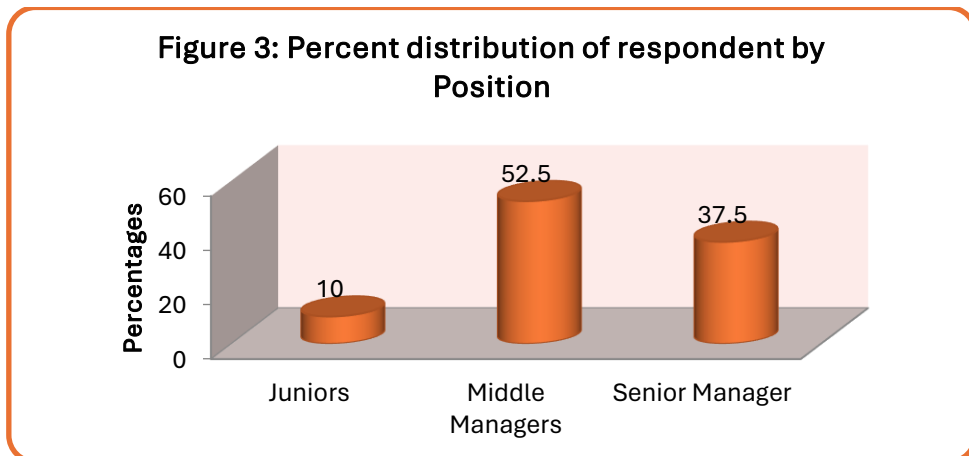
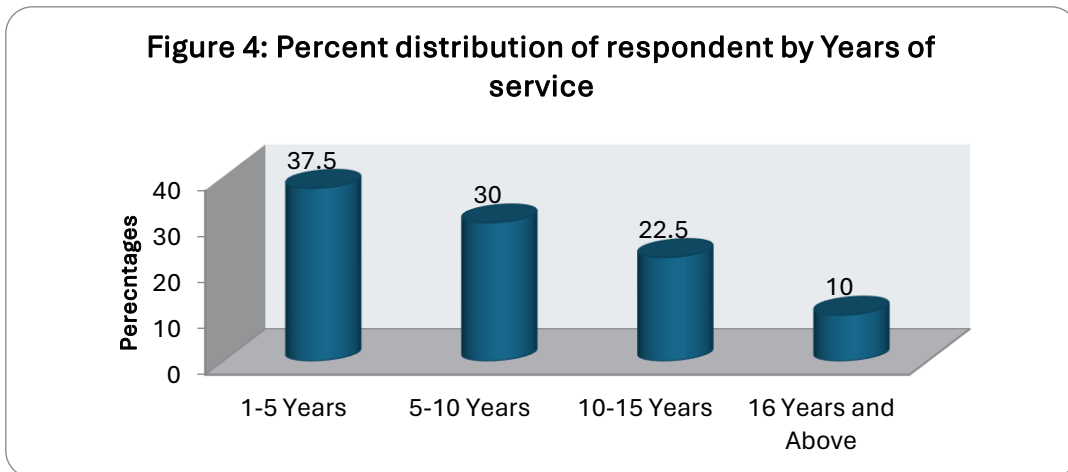


Figure 3 above shows that 52.5 percent (23) of the respondents were in the middle management positions-these are people who are supervising others, 37.5 percent (17) of the respondents were in senior management position-these are people who are supervising supervisors (Senior Management Team) and 10 percent (5) of the respondents were in junior management positions. [refer to figure 3 above].

The distribution of respondent by years of service

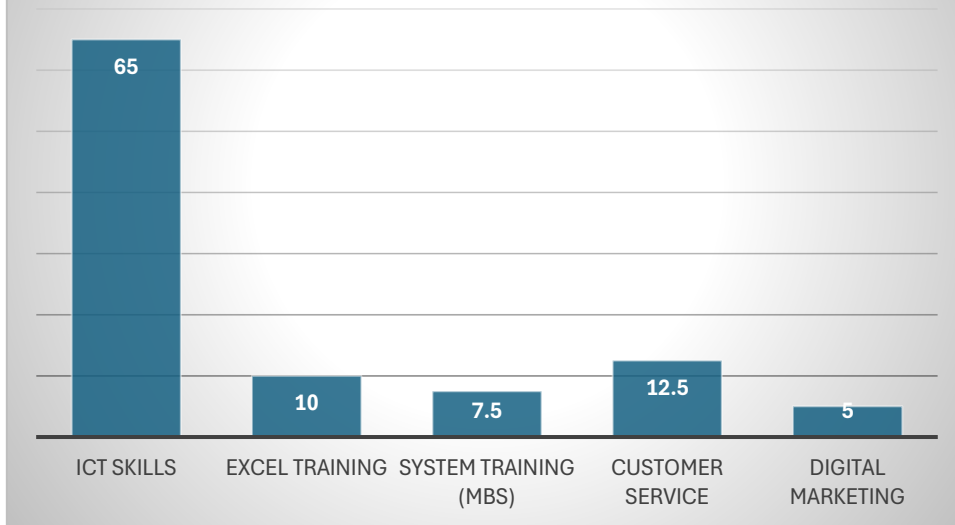


The results revealed that 37.5 percent (17) had been working for 1-5 years, 30 percent (14) had been working for 5-10 years, 22.5 percent (10) had been working for 10-15 years while 10 percent (4) had been working for more than 16 years [refer to figure 4].

4.3.1: Staff Training and development needs

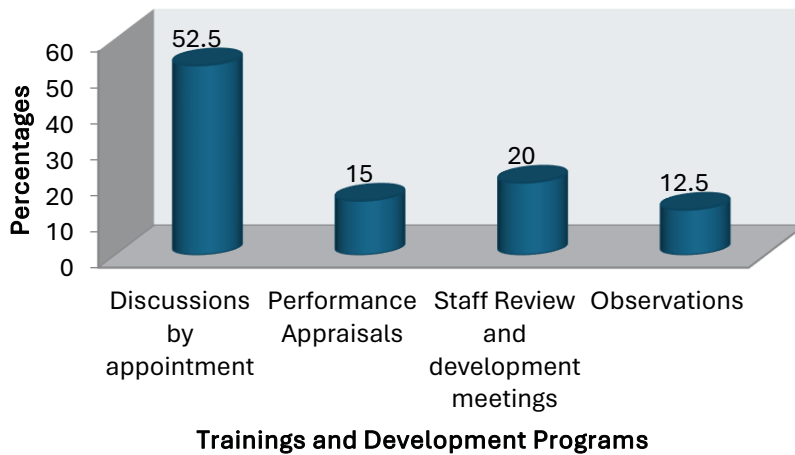
In this section, we investigated the training and development programs that Bank staff needs in various departments researchers visited. This is in line with our specific objective that stated that “to find out the Training needs of staff and ascertain which cadre of staff needs training”. The figure below shows the information.

Figure 5: Areas where staff needs Trainings and Development



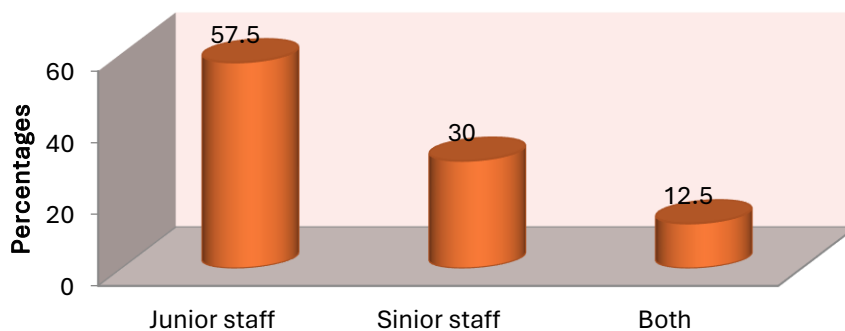
65 percent (29) of the respondents stated that according to the Individual Development Plans for their subordinates, 65% would need ICT related skills, followed by 12.5 percent (6) who stated that they would need customer service skills. 10 percent (5) of the respondents stated that they would need Excel and soft skills training and those who stated that they would need customers service skills were just 7.5 percent (3) [refer to figure 6 above].

Figure 6: Ways to identify staff trainings



From the findings 52.5 percent (23) of the respondents stated that they use discussions by appointment to identify staff trainings, 20 percent (9) stated that they would use staff review and development meetings to identify staff trainings, 15 percent (7) stated that they would use performance appraisals of Bank staff to identify staff trainings and 12.5 percent (6) stated that they would use observations as a method to identify staff trainings [refer to figure 7].

Figure 7: Staff level who needs human resource development



From the findings presented in figure 8, 57.5 percent (25) of the respondents stated that junior staff like those being supervised by others needs human resource development, 30 percent (14) of the respondents stated that senior staff likes those supervising others needs human resource development and few 12.5 percent (6) of the respondents stated that both senior staff and junior staff needs human resource development programs [refer to figure 8 below].

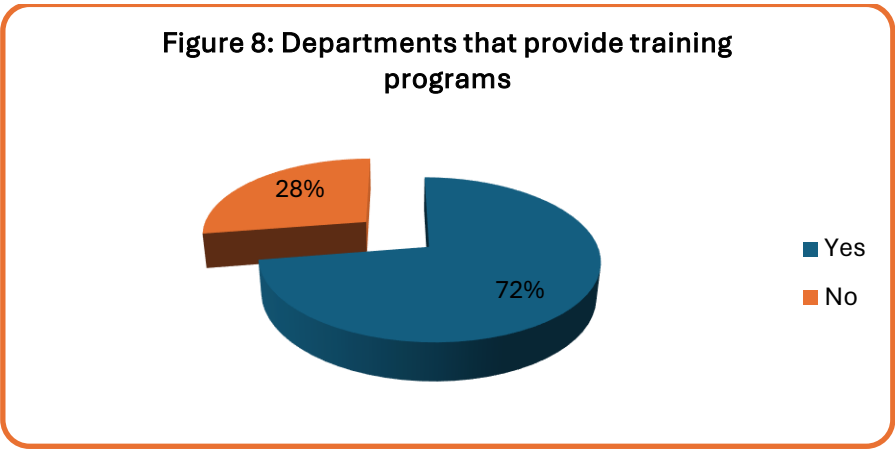


Figure 9 shows that 72.5 percent (32) of the respondents stated that their departments provide training programs and 28 percent (13) of the respondents stated that their departments do not provide training programs [refer to figure 9 above].

4.3.2: Available training programs that meet Bank staff needs

In this section, we gathered evidence about available training programs that meet staff needs. This is in line with our specific objective that stated that “To find out the training programs that are available to meet the needs of the staff.” The figure below shows the information.

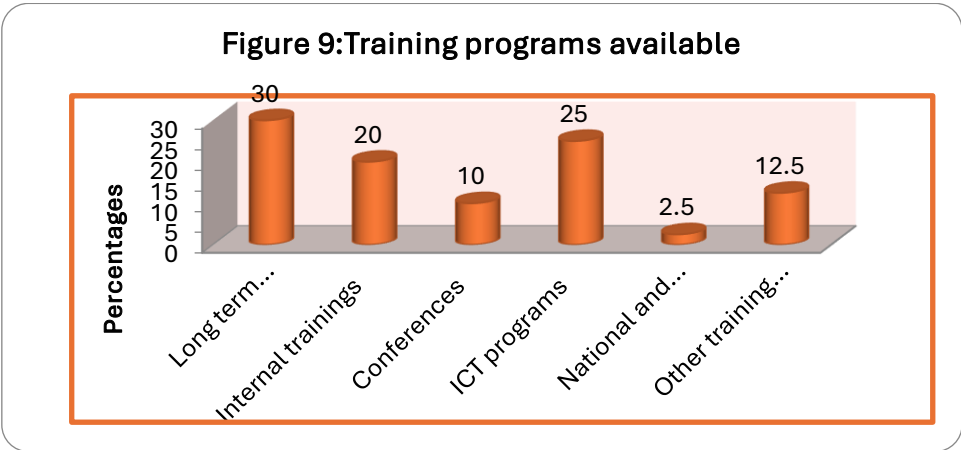
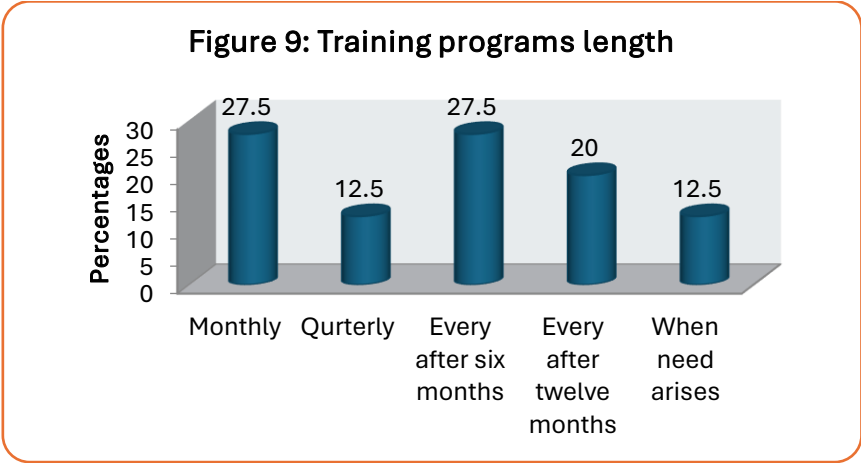
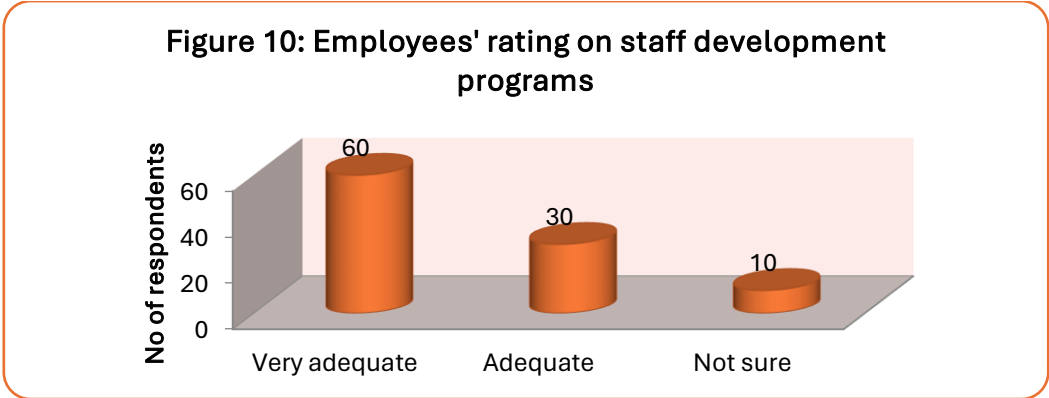


Figure 10 shows that 30 percent (13) stated that long term training programs (like MBA or MA) are available for bank staff, followed by 25 percent (11) stated that information communication and technology (ICT) training programs are available for staff. 20 percent (9) stated that MBS training programs are available for staff and other training programs that were available represented less than 13 percent [refer to figure 10].



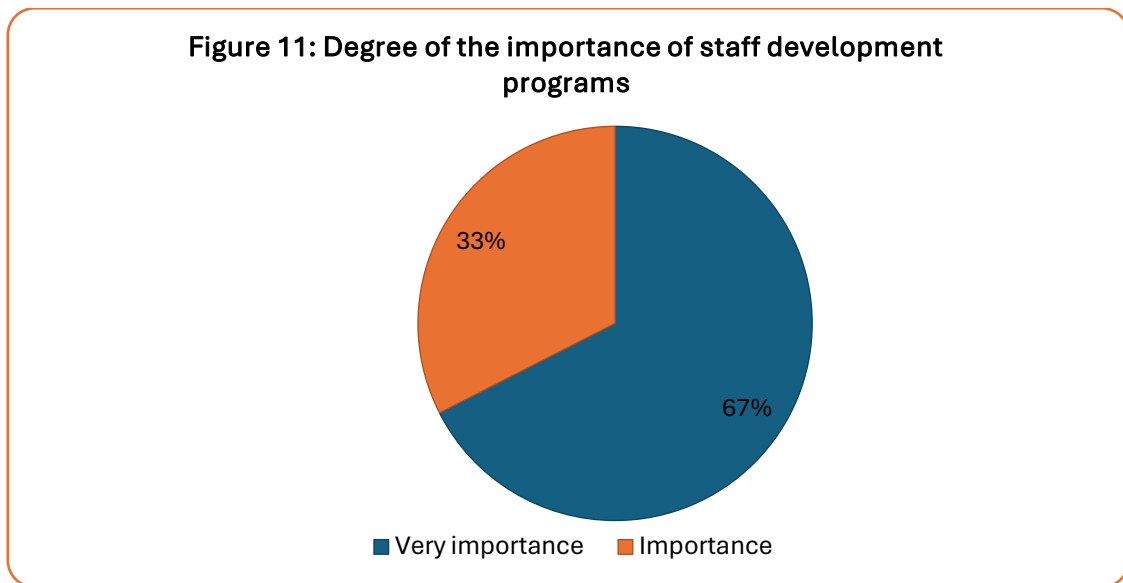
From the figure above, 27.5 percent (12) respondents stated that training programs may be done monthly or every after six months, 20 percent (9) respondents stated that training programs may be done every after twelve months and 12.5 percent (6) respondents stated that bank training programs may be done quarterly or when need arises [refer to figure 9].



The figure above shows that 60 percent (27) of the respondents rated the employees' development programs very adequate, 30 percent (13) of the respondents rated the employees' development programs adequate and 10 percent (5) of the respondents rated the employees' development programs very adequate. [refer to figure 10].

4.3.3: Training programs importance in Bank

In this section, we assessed the importance of training programs in the departments that researchers visited. This is in line with our specific objective that stated that “to find out the importance of training programs”. The figure below shows the information.



From the figure above, 67.5 percent (30) of the respondents stated that bank staff training and development programs are very important and 32.5 percent (15) of the respondents stated that bank staff training and development programs are not very important [**refer to figure 11 above**].

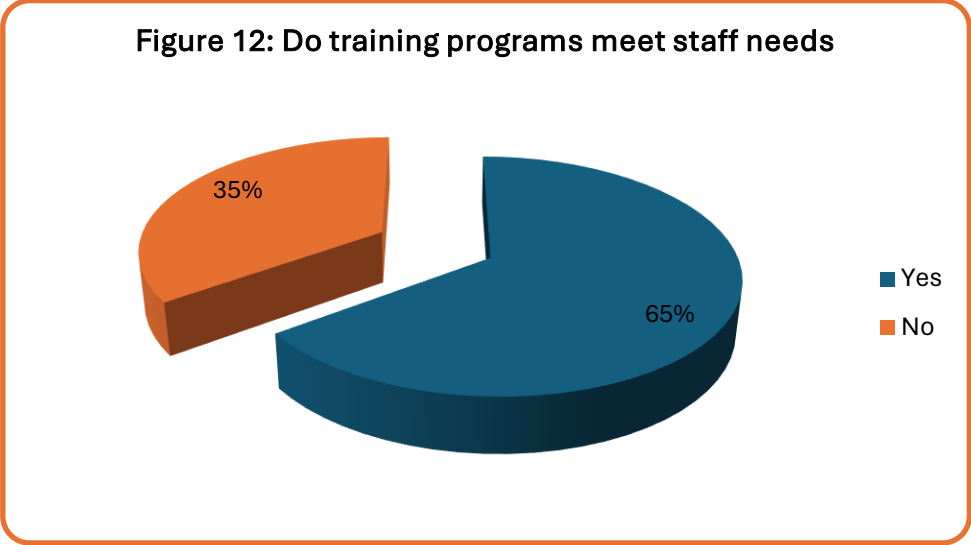


Figure 14 shows that 65 percent (29) of the respondents stated that available training and development programs meet staff needs and 35 percent (16) of the respondents stated that training and development programs do not meet staff needs [refer to figure 12 above].

4.4: Training programs solutions to staffs’ skill deficiency

In this section, we assessed whether training programs are actually a solution to staffs’ skill deficiency in the departments that researchers visited. This is in line with our specific objective that stated that “To find out if the staff development programs can be used to solve the problem of staffs’ skill deficiencies.” According to the information that researchers collected, 87 percent (39) of the respondents stated that staff training and development programs are useful as a solution to staffs’ skill deficiency in the departments that researchers visited and only 13 percent (6) of the respondents stated that staff training and development programs are very useful as a solution to staffs’ skill deficiency [refer to figure 13 below].

Figure 13: usefulness of training programmes in addressing staff skill deficiency

■ very useful ■ useful

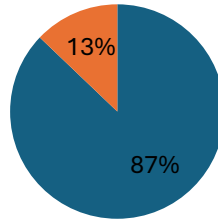
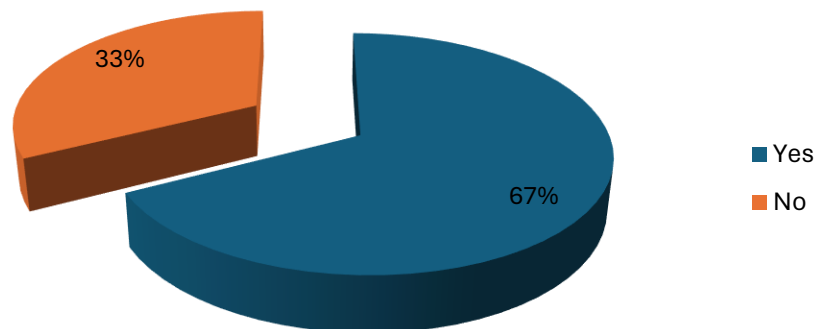


Figure 14: Any noticeable change in staff performance after training



The figure above shows that 67 percent (30) of the respondents stated that there have been noticeable changes in staff performance after training and 33 percent (15) of the respondents stated that there have not been noticeable changes in staff performance after training. [refer to figure 14 above].

CHAPTER FIVE

SUMMARY, DISCUSSION, CONCLUSION AND RECOMMENDATIONS

5.1 Introduction

The chapter consist of the discussion of the findings and the conclusion of the research. The chapter first discussed the findings under the heading ‘what the study shows’ using concepts drawn from the objectives. Discussions of the study were done in order for the researchers to give the insight deep analysis, interpret the results, illuminate, elaborate and validate the facts with existing literature. In this way, the study granted the convergent validation to the data. A conclusion follows the discussion and based on the observed gaps of the policy, researchers ended the study by recommendations.

5.2 Focus of the study

The purpose of the study was to investigate the usefulness of staff development policies and programs on performance at AB Bank Zambia. It was designed to investigate the usefulness of staff trainings and development programs on employee performance and its impacts on customer needs. In investigating the trainings and development impact of the customer needs satisfaction, the research attempted to answer some of the following important questions:

1. What are the training needs required and which cadre of staff needs the training?
2. What training programs are made available to meet the training needs of staff?
3. How useful are these training programs in improving the banks performance?
4. Can training programs address the staff skill deficiency in the bank?

5.3 Age distribution

The age of the respondents was analysed and the findings were that 32.5 percent (14) of the respondents were in the age group 26-30, 27.5 percent (12) were in the age group 31-35, and 20 percent (9) of the respondents were in the age groups 20-25 and 36-40. Therefore the majority of the respondents 32.5 percent (14) were in the age group 26-30, 27.5 percent (12) were in the age group 31-35, and 20 percent (9) of the respondents were in the age groups 20-25 and 36-40.

The qualifications of respondents were also analysed and the results indicated that 40 percent (18) of the respondents were degree holders, 35 percent (15) of the respondents were diploma holders and 25 percent (11) of the respondents were certificate holders The evidence above

shows that the employment pattern in the bank goes with educational qualification; the majority 40 percent (18) of the respondents were degree holders, 35 percent (15) of the respondents were diploma holders and 25 percent (11) of the respondents were certificate holders.

5.4 Position of respondent

The positions of respondents was analyzed and the results indicated that 52.5 percent (24) of the respondents were in the middle management positions-these are people who are supervising others, 37.5 percent (16) of the respondents were in senior management position-these are people who are supervising supervisors (Senior Management Team) and 10 percent (5) of the respondents were in junior management positions. This meant that the majority 52.5 percent (24) of the respondents were in the middle management positions.

5.5 Working experience of respondent

The working experience of respondents was analysed as well to add value to the findings. The results indicated that 37.5 percent (15) had been working for 1-5 years, 30 percent (12) had been working for 5-10 years, 22.5 percent (9) had been working for 10-15 years while 10 percent (4) had been working for more than 16 years. Therefore, the majority of the respondents 37.5 percent (16) had been working for 1-5 years.

5.6 Identification of areas of training needs

The research also analyzed how staff identify areas of training needs. The findings revealed that the majority respondents 52.5 percent (24) stated that they would use discussions by appointment to identify staff trainings, 20 percent (9) stated that they would use staff review and development meetings to identify staff trainings, 15 percent (7) stated that they would use performance appraisals of staff to identify staff trainings and 12.5 percent (6) stated that they would use observations as a method to identify staff trainings. Information gathered from the HR team, our key informants in this review, reveals that they annually conduct training needs analysis through Individual Development Plans. During these sessions, line managers collaborate with their subordinates to identify individual strengths and weaknesses. This process informs the specific training needs of each subordinate for the upcoming year. According to Steinkuehler (2001), in his study whose aim was to find out the training needs of staff in AccessHoldings which was conducted in Germany. He found that technological changes are influencing the basic settings of banks and changes are not only concerned with the structure of banks but also influence the behavioral aspect of the very people who work in

the bank. The study therefore, recommended that every organisation worth its salt cannot overlook staff development in ICTs. He therefore recommended that staff must catch up with changes in technology and absorb a culture of learning and adapt to changes in the 21st-century organisation.

5.7 Cadre of staff that needs training

The cadre of staff that needs training was analyzed and it was revealed that the majority 57.5 percent (26) of the respondents stated that junior staff like those being supervised by others needs human resource development, 30 percent (14) of the respondents stated that senior staff likes those supervising others needs human resource development and few 12.5 percent (6) of the respondents stated that both senior staff and junior staff needs human resource development programs. The findings are dissimilar with Dawha's (2009) study whose aim was to investigate the relevance of staff training in meeting staff training needs at the Ibrahim Babangida Bank, Federal University of Technology and Yola University in Nigeria. The study revealed that regardless of the position held in the bank, all staff require certain skills to effectively carry out an acceptable level of seamless services.

5.8 Departments that provide training programmes

Departments that provide training programs was analysed. The results revealed that the majority 72.5 percent (33) of the respondents stated that their departments provide training programs and 28 percent (12) of the respondents stated that their departments do not provide training programs. In this day and age, the overall running of organisations in general has changed because of the proliferations of ICTs that tends to have taken full swing in the every profession. To remain relevant, organisations have no option but to provide their staff with training programmes that will keep them updated.

5.9 Training programmes available

Concerning the available programmes, results show that the majority respondents 30 percent (12) stated that long term training programs (like Bachelors Degree programs, MBA or MA) are available for staff, followed by 25 percent (11) stated that information communication and technology (ICT) training programs are available for staff. 20 percent (9) stated that internet training programs are available for staff and other training programs that were available

represented less than 13 percent. The findings were partly consistent with Uzorh (2002) in a study carried in Ghana who aim was to find out the effectiveness of on-the job training echoed that there are various kinds of staff development programs available to the staff. These are; On-the-job training which include among them job instructions, job rotation, apprenticeship and coaching, committee assignment, internship training and training through step by step.

The frequency of the various training programmes was also analyzed. Results revealed that 27.5 percent (12) respondents stated that training programs may be done monthly or every after six months, 20 percent (9) respondents stated that training programs may be done every after twelve months and 12 percent (5) respondents stated that training programs may be done quarterly or when need arises [refer to figure 11].

5.9.1 Importance of training programmes

Adequacy of training programmes was analysed and results revealed that the majority 60 percent (27) of the respondents rated the employees' development programs very adequate, 30 percent (14) of the respondents rated the employees' development programs adequate and 10 percent (5) of the respondents rated the employees' development programs very adequate. These findings are similar with Jones and Johnson (2000) in their study whose aim was to evaluate how people can be seen as valuable assets in the banking profession in Bangladesh. Their findings were that, professional staff believed that staff development or opportunity for further education was highly a motivating force that enhanced productivity. It was recommended that this would raise their morale in the bank. Training is usually accompanied by a certificate issued and these certificates are considered during the promotion process, which justifies for the necessity of such training.

Results regarding the importance of training programmes were analysed and it was revealed that the majority 67.5 percent (30) of the respondents stated that staff training and development programs are very important and 32.5 percent (15) of the respondents stated that staff training and development programs are not very important. Information gathered from our key informants in the HR department revealed that individuals who had undergone training demonstrated superior performance in their annual performance reviews compared to their counterparts who had not received similar training. These results were consistent with Uwem's study in 2003 in in Paris, France whose aim was to discover various factors responsible for training and staff development. Uwem described lack of Managerial skills as one of the factors responsible for the aforesaid. It was found that managerial skills of any professional training is

not just a head knowledge skills, but rather how these theoretical concept can be translated to meet customer needs in a practical way. Staff need a good knowledge of a subject area before they can effectively perform in their roles. It was recommended that each time bank staff obtain trainings, it should be put into practice in their work environment. This will ensure customer satisfaction and ultimately overall business performance leading to profitability.

he results regarding the effectiveness of training programs in addressing skill deficiencies among bank staff indicated that a majority, 65 percent (29) of the respondents, affirmed that training and development programs adequately meet staff needs, while 35 percent (16) expressed otherwise. These findings align with Charles (2018), who posited that training effectiveness hinges not only on its provision but also on its relevance to employees' roles within the organization. He recommended that organizations should strategically plan training initiatives to align with organizational goals, ensuring that they yield tangible benefits for the organization as a whole.

The results concerning the usefulness of training programmes in combating staff's skill deficiency revealed that the majority 87.5 percent (39) of the respondents stated that staff training and development programs are useful as a solution to staffs' skill deficiency in the selected selected departments that researchers visited and only 12.5 percent (6) of the respondents stated that staff training and development programs are very useful as a solution to staffs' skill deficiency. These results were consistent with Oke and Oguntuase (2010) in the study conducted in Nigeria whose aim was to find out whether staff development programmes provided solutions to staff skill deficiencies. In their findings, they affirmed that training and development of bank staff significantly to productivity because trained staffs are motivated and better equipped to utilize their knowledge, skills, and abilities. However, training and development of staff seem not to be considered as important despite the fact that it focuses on the current employee needs and competency. They therefore recommended that it is cardinal for staff to constantly update their knowledge base through training as a means of empowering them for future assignments and responsibilities.

Questions regarding noticeable positive change after training were asked and results revealed that majority 67 percent (30) of the respondents stated that there have been noticeable changes in staff performance after training and 33 percent (15) of the respondents stated that there have not been noticeable changes in staff performance after training.

CHAPTER 6

CONCLUSION AND RECOMMENDATIONS

6.0 Conclusion

The purpose of this study was to investigate the effectiveness of staff development policies and programs on performance at AB Bank Zambia, with a focus on how these initiatives impact employee performance and customer needs. Through comprehensive analysis, this research aimed to address critical questions regarding training needs, program availability, effectiveness, and the ability to address skill deficiencies within the bank.

The findings from this study offer valuable insights into the dynamics of staff development within the banking sector. Analysis of demographic data revealed a diverse workforce in terms of age, qualifications, positions, and working experience. Such diversity underscores the importance of tailored training programs to meet the specific needs of various employee groups.

Key informants from the HR department highlighted the annual conduct of training needs analysis through Individual Development Plans as a crucial process for identifying staff training needs. Moreover, the availability of training programs, particularly those focused on long-term and ICT training, underscores the bank's commitment to keeping its workforce updated with relevant skills and knowledge.

The importance of training programs was echoed by respondents, with a majority rating them as very adequate and essential for enhancing employee performance. Notably, individuals who underwent training demonstrated superior performance in their annual reviews compared to those who did not, aligning with previous studies highlighting the positive impact of training on staff performance.

However, challenges remain, as a portion of respondents expressed concerns about the adequacy of training programs in addressing skill deficiencies. This emphasizes the need for organizations to align training initiatives with organizational goals and employee roles, ensuring their relevance and effectiveness.

In conclusion, this study highlights the critical role of staff development in enhancing organizational performance and meeting customer needs. By leveraging the findings presented here, AB Bank Zambia can further refine its staff development strategies, ensuring they remain aligned with organizational objectives and contribute to sustained success in an ever-evolving banking landscape. Moving forward, continued emphasis on targeted training initiatives and the integration of feedback mechanisms will be essential for fostering a culture of continuous improvement and excellence within the organization.

6.1 Recommendations

In view of the findings and conclusions of this study, it was recommended that:

- ❖ There is need for increased and sustained budgetary allocation to staff development programme. AB Bank should also consider providing clear policy guidelines on how staff development programmes are to be undertaken.
- ❖ Customized Training Programs: Develop and implement customized training programs that cater to the diverse needs of employees across different cadres and departments. These programs should be tailored to address specific skill gaps identified through annual training needs analysis, ensuring relevance and effectiveness in improving employee performance.
- ❖ Strategic Alignment with Organizational Goals: Align staff development initiatives with the strategic objectives of AB Bank Zambia. Training programs should be designed to not only enhance individual employee skills but also contribute directly to the achievement of organizational goals and objectives. This alignment ensures that staff development efforts are impactful and yield tangible benefits for the bank.
- ❖ Continuous Evaluation and Improvement: Establish a robust system for evaluating the effectiveness of training programs on an ongoing basis. Regular feedback mechanisms, such as post-training evaluations and performance reviews, should be implemented to assess the impact of training initiatives on employee performance. Based on these evaluations, make necessary adjustments and improvements to training programs to ensure they remain relevant and beneficial.
- ❖ Promotion of a Learning Culture: Foster a culture of continuous learning and development within AB Bank Zambia. Encourage employees to actively engage in training opportunities and embrace lifelong learning to enhance their skills and adapt to evolving industry trends. Additionally, recognize and reward employees who

actively participate in training programs and demonstrate improvements in performance, thereby reinforcing the importance of staff development within the organization.

APPENDIX

QUESTIONNAIRE #.....

Title of the Research:

An investigation into the significance of the staff Development Policies and Programmes on Bank performance: A case study of AB Bank.

Dear respondent,

We are carrying out a study on the effectiveness of the staff development Policies and Programmes on academic Bank performance. The findings of this research will help us with information to assist policy makers in Government and the Ministry of Education to find better ways of implementing staff development policies and programmes thereby enhancing the performance of Bank staff. Your Bank has been purposively selected to give us information. All information you give us is confidential and will be used for research purposes only. We will not use or publish anything that could identify you to anyone else. Kindly, fill in this questionnaire to the best of your ability and return it.

INTRUCTIONS

- Tick [$\sqrt{\quad}$] the answer of your choice and in some cases fill in the blanks.
- Where you have to write the response, please do so by filling in the space provided.

A. BACKGROUND INFORMATION

1. Gender: Male [] Female []

2. Age group:

1. 20-25 []

2. 26-30 []

3. 31-35 []

4. 36-40 []

5. 41-45 []

6. 46-50 []

7. 51-55 []

8. 56-60 []

3. Qualification

- 1. Certificate []
- 2. Diploma []
- 3. Degree []
- 4. Master's degree []
- 5. PhD []

4. Position.....

5. How long have you been working in this organisation?

- 1. 1-5 years []
- 2. 5-10 years []

- 3. 10-15 years []
- 4. 15-20 years []
- 5. 20-25 years []
- 6. 25-30 years []
- 7. 30-35 years []
- 8. 35-40 years []
- 9. 40-45 years []
- 10. 45-50 years []

SECTION A

STAFF TRAINING AND DEVELOPMENT NEEDS

- 6. Which areas as an employee do you think the staff need training and development?
 - a. Advanced Excel skills []
 - b. Customer Service skills []
 - c. Systems training skills []
 - d. Digital Marketing skills []
 - e. Other Needs.....
- 7. How are these areas of training identified?
 - a. Discussion by appointment []
 - b. During performance appraisal []
 - c. Staff review and development meeting []
 - d. Observation []
- 8. Which staff level needs the human resources development most?
 - a. Junior staff []
 - b. Senior staff []
 - c. Both []

SECTION B

THE VARIOUS TRAINING PROGRAMMES IN BANKS.

9. Does your Bank provide training programmes for staff?
1. Yes []
 2. No []
10. What are the training programmes available to the staff?
- a. Academic institutions skills programmes like Diploma programme []
 - b. Internally training programmes []
 - c. Conferences /Seminars/Workshops []
 - d. Application of ICTs to Bank daily work []
 - e. National & International programmes []
 - f. Other Training Programmes specify.....
11. How often are the Training Programmes in Q 2 conducted?
1. Monthly []
 2. Quarterly []
 3. Every after six months []
 4. Annually []
 5. When need arises []
12. How do you as a Supervisor see the various staff development programmes?
1. Very adequate []
 2. Adequate []
 3. Not sure []
 4. Inadequate []
 5. Very Inadequate []

SECTION C**IMPORTANCE OF TRAINING PROGRAMMES IN MEETING THE TRAINING NEEDS OF STAFF.**

14. What degree of importance does the staff training programmes have on your bank?

1. Very important []
2. Important []
3. Not sure []
4. Not Important []
5. Not Very Important []

15. Do these programmes meet your employees various training needs of staff?

1. Yes []
2. No []

SECTION D**STAFF DEVELOPMENT PROGRAMMES AS A SOLUTION TO STAFFS' SKILL DEFICIENCIES.**

16. How useful are the training programmes in addressing staff's skill deficiency?

1. Very useful []
2. Useful []
3. Useless []
4. Very useless []
5. Not sure []

17. Do you notice any positive change in performance after training?

1. Yes []
2. No []

Thank you for answering the questions.

TIME LINE

STAGES OF RESEARCH	1	2	3	4	5	6
Selection of the topic	JANUARY					
Data collection from Secondary Sources		FEB				
Literature review			FEB			
Data collection				FEB		
Data analysis and interpretation					MAR	
Findings and Recommendation						MAR
Final Research Report						APRIL

Total estimated Budget is K 4, 000.00