

Importance of Training Needs Assessment in the Banking Sector of Bangladesh: A Case Study on National Bank Limited (NBL)

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Abstract

The study was an attempt to investigate and analysis of training needs assessment and its importance in the banking sector of Bangladesh. The research searches for to evaluate existing literature reviews of training needs assessment and recommends several suggestions for the importance of it's so that to meet the employees' and organisational needs in the banking sector of Bangladesh. The findings addressed that the training needs assessment is prerequisite for an effective training that helps for organisational growth and development. The data of this study was collected via email and over telephone interview of 50 respondents of NBL which analysed and presented in terms of charts and graphs. Consequently the recommendations support for the noteworthy of needs assessment of training which will bring a constructive worth in this sector of Bangladesh and in overseas.

Keywords: training needs assessment, importance, banking sector and evaluation of training

1. Introduction

The study will build upon the previous training literatures by providing a detailed examination of training needs assessment, importance, evaluation practices, and comparing those practices with perceived levels of training program success and organizational effectiveness. The question of the amount of learning of training needs assessment and the effect of training is answered through evaluation process. With increasing expenditures on training, yet scarce resources, comes a greater need to evaluate the success or failure of training programs. Therefore, the purpose of training need assessment is to add value to an organization. Hence, evaluation measures the progress in achieving this goal by purposefully improving training programs and measuring their worth. The evaluation model and the training program are established by the needs assessment of training. A thorough needs assessment leads to effective and efficient training, which increases the likelihood that evaluation will demonstrate successful value added outcomes (Armstrong, 2007).

The banking history of Bangladesh is more than half a century old in modern sense and has been playing a very significant role in the economic development of the country. At present there are four state own banks, eight specialized banks, ten private foreign banks, twenty nine private commercial banks are operating in the country (Bangladesh Bank Report, 2009). In 1984, the Government of the Peoples Republic of Bangladesh established training and development policy by formulating National Training Council in 1983. The main aim of the National Training Council is to provide formal training for Government Officials. In the past, a sizable segment of the Bangladesh economy was devoted to the manufacture and sale of goods. Employees needed to know how to produce things. However, over the years, the service sector has experienced increasing growth. This has influenced the knowledge, skills and abilities (KSA) demands of employees. Employees in today's service economy are required to interact with people, work in teams, be responsive to customers, have an orientation for quality and deliver services quickly. Furthermore, as the prevailing philosophy of management moves towards more employee involvement and less hierarchical organizational structures, employees are being asked to take on more responsibility and accountability for their work (Ivancevich, 2009). The changes previously mentioned have precipitated downsizings, rightsizings, restructurings and reorganizations that have resulted in a large number of displaced workers (Spalter-Roth & Deitch, 1999). These changes have sparked interest in alternative work arrangements. Moreover, employees are seeking the flexibility of job sharing, telecommuting and

temporary work arrangements. Each of these factors has led to increased needs for training of the workforce. Thus, the need for basic skills training, continuing training and retraining is ever present (Graig, 2000). The importance of employee training is also evident in the amount of money spent on training and development in organizations. Berger (2000) states the expenditure on human resource is imperatively high rising. Given the role of training as a business strategy it is important that any training effort be targeted and relevant. Thus, the process by which training needs are identified and addressed becomes a critical issue for organizations. It will introduce basic needs assessment terminology and discuss potential options for the process. In addition, the research will focus on emphasizing new developments and trends in the application of training needs assessment. The study further will review the literature pertaining to the identification of employee training needs and conclude by proposing a set of recommendations about the importance of training needs assessment to facilitate organizations in the Banking sector of Bangladesh and overseas.

2. Review of Literature

The banking sector of Bangladesh is playing a significant role and playing as a leader in the financial, industrial and commercial activities. Debnath (2003) indicates that productivity of manpower in the banking sector of Bangladesh will have to be increased by proper training both on the job and off the job. Moreover, Decenzo & Robins (2003) state “training brings about the changes in ability, awareness, approach and behavior”. Besides, Griffin (2003) supports training usually in human resources management perspective refers to teaching operational and technical employees as to how to do the job for which they were hired. Furthermore, Mathis & Jackson (2004) state ‘training as a procedure whereby people obtain capabilities to assist in the accomplishment of organizational objectives’. Besides, McGehee and Thayer (1999) support training as, “the formal procedures a company uses to facilitate employees’ learning so that their resultant behavior contributes to attainment of the company’s goals and objectives”. More specifically, training is a systematic approach to skills and knowledge acquisition or attitudinal enhancement that improves performance (Goldstein, 2001). Therefore, Rothwell, (2002) indicates effective training as systematically designed learning, based on a complete analysis of job requirements and trainee compatibility. This clarification implies a definite training process, one highly regarded model for describing the systematic development of training programs is the instruction design process. This model states that there should be a logical flow in training practice moving from planning to implementation to evaluation. The instructional design process revolves around three basic steps: needs assessment, training design and training evaluation.



Figure 1. Basic Instructional Design Process

Source: Rothwell (2002)

Training needs assessment is traditionally regarded as a diagnostic process that occurs before training. The purpose of formal needs assessment is to identify the training targets (Kozlowski & Salas, 2003). In the past, there has been disagreement about the appropriate terminology to describe this process. Some authors choose to distinguish needs assessment from needs analysis. For example, Kaufman and Valentine (1999) refer to needs assessment as the process for identifying and prioritizing gaps in performance. In contrast, they define needs analysis as the process for attributing cause to identify performance gaps. Hence, the entire process will be referred as needs assessment. So, once training has been conducted, a comprehensive evaluation should follow. The primary purposes of training evaluation are to examine the viability, success rate and utility of implemented training programs. Without this information, no clear conclusions about the effectiveness of programs can be made. Nor can organizations make informed decisions regarding where to make revisions or updates to current

programs (Robbins and Coulter, 2005). Although the terms training evaluation and effectiveness are sometimes used interchangeably, several authors have noted subtle differences between the two (Kraiger et al. 2003). Hence, training effectiveness is a broad construct that identifies situational or contextual factors impacting learning, retention and transfer. This focus is critical for uncovering whether a training program was effective or ineffective due to characteristics of the program or to factors outside the control of the training system (Ford, 2006). Training evaluation is concerned with the achievement of a desired level of proficiency and the attainment of requisite knowledge and skills. Therefore, training evaluation is a two-fold process that involves establishing indicators of learning or training transfer and determining exactly what job related changes have occurred as a result of training (Goldstein, 2001). Moreover, the most widely-used evaluation model was developed and revised by Kirkpatrick (1994). In this model, training may be evaluated at four different levels. Level One evaluation centers around the general affective reaction participants have to the program. Level Two evaluation focuses on demonstrated mastery of concepts in training. Level Three evaluations go a bit further and focus on a demonstrated behavior change on the job. At Level Four training is assessed by whether or not it impacts organizational results. In recent years, this taxonomy has been expanded to include additional evaluative criteria such as return on investment (ROI) and cost/utility analyses (Phillips, 2002).



Figure 2. Evaluation Model

Source: Kirkpatrick (1994)

Therefore, the choice of the most appropriate level of evaluation is related to the ultimate goals of the training and evaluation efforts. For example, in some instances, it may be sufficient to only determine if trainees actually acquired knowledge and skill during the training intervention. The more likely scenario is one in which the organization would like to determine if what has been learned in training is actually used on the job. Hence, it is clear that the training function for most organizations is not as effective or efficient as it could be. To truly be effective or successful, training programs must incorporate more of the established best practices. All of the steps in the process are important (Tyson, 2006). However, Goldstein (2001) claims that, of all of the best practices, needs assessment is probably the most important part of the process. Therefore, training needs assessment is the foundation of the entire instructional design process. It establishes the content of subsequent training. If not done correctly, or at all, the job-relatedness, effectiveness and validity of any training program is jeopardized. In addition, needs assessment provides a database to support or justify resource allocation for other human resource functions.

3. Objectives of the Study

This study was an attempt to see if assessment and evaluation needs really matter to training success and help answer why more and better needs assessment and evaluation is not taking place.

3.1 General Objective

To analysis the importance of training needs assessment (TNA) in the banking sector of Bangladesh.

3.2 Specific Objectives

The specific objectives are:

- a) To explore the importance of training needs assessment practices of NBL.
- b) To evaluate the importance of TNA of NBL.

- c) To investigate the effectiveness of training practices at NBL through employee survey.
- d) To recommend several suggestions for TNA in the banking sector of Bangladesh.

4. Methodology of the Study

This paper has been prepared relying on primary and secondary data. Primary data has been obtained through a sample survey via email questionnaires to 50 respondents of NBL. Besides, structure and semi-structure interviews were conducted with the concerned personnel of this bank by over telephone. The participants were the Executive Officer, Senior Executive Officer and Officer of NBL. The judgment sampling method is used which involves the selection of a group from the population on the basis of available information thought. This sampling is used in this study because knowledge of the researchers can be best used in this technique of sampling and this technique of sampling is also economical. The design of the questionnaire involves a combination both open and close ended questionnaires. The secondary sources of information were various publications of Bangladesh Bank, journals, books, newspapers, magazines and websites. The data was analysed by applying statistical formulae which is graphically presented through charts, tables and image etc. However, the researchers faced few limitations because the information of that bank has a great confidentiality as a result the participants ignore to disclose some information. Therefore, the researchers decided to maintain confidentiality in the data analysis section.

5. Profile of Sample Respondent

5.1 National Bank Limited

National Bank Limited is one of the leading private commercial bank having a spread network of 130 branches and 15 SME/Agriculture Branches across Bangladesh and plans to open few more branches to cover the important commercial areas in main city Dhaka, Chittagong, Sylhet and other areas in 2011. In addition, NBL has been licensed by the Government of Bangladesh as a Scheduled commercial bank in the private sector in pursuance of the policy of liberalization of banking and financial services and facilities in Bangladesh. In view of the above, the Bank within a period of 25 years of its operation achieved a remarkable success and met up capital adequacy requirement of Bangladesh Bank. NBL is a customer oriented financial institution. It remains dedicated to meet up with the ever growing expectations of the customer because at National Bank, customer is always at the center. The key reason for choosing NBL for this research is to explore some key aspects regarding the research topic. According to Financial Express (January 2011), NBL is named second on the top ranked banks in the country. Thus, it is believed that TNA practices can be explored more effectively by investigating one of the major players in the financial industry. In addition, financial institutions are significantly related to any businesses and thus it allows the exploration of the research topic more elastically. Due to some barriers to information, a private bank has been chosen for greater flexibility.

6. Data Analysis & Findings

6.1 Findings: Employee Survey

6.1.1 Management's Support on Training

The first question of employee survey asked the respondents whether the department value and support training. As the Figure 3 indicate, more than 50% of the employees agreed that management value and support training programs, however the percentages of negative respond cannot be ignorable as it is only little less than the positive outcome.

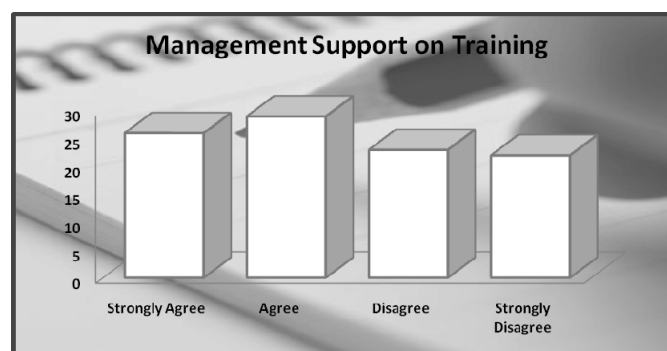


Figure 3. Management's Support on Training

6.1.2 Input from Employee about Trainings

The next question asked the NBL employees regarding their input about training needs. It specifically asked if the management seeks input from employees to identify training needs. The result shows that almost 70% of the employees claimed no input from the workforces is being required by the management.

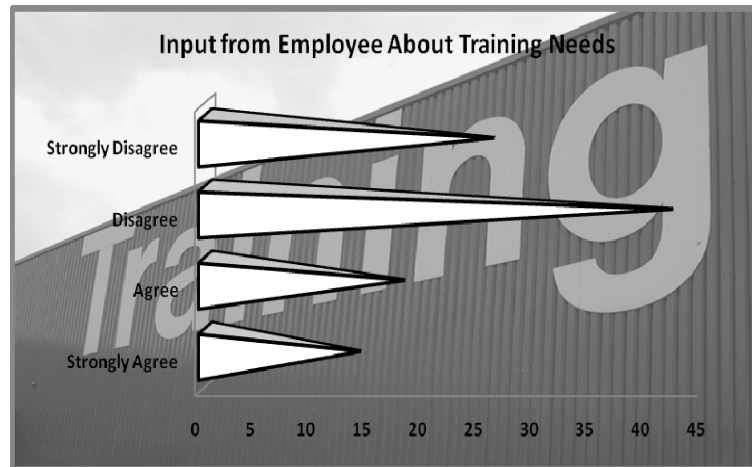


Figure 4. Input from Employee about Trainings

6.1.3 Skill & Knowledge Suited Programs

When the respondents were asked if management ensures that the training is suitable for various knowledge and skills, 65% of the employees agreed. The finding indicates that although NBL has skipped employee inputs in identify training needs, their offering of training programs are seemed to acknowledge by the workforce.



Figure 5. Skill & Knowledge Suited Programs

6.1.4 Management's Assurance on Training Needs

The following question focused on evaluating NBL's management's assurance on delivering training programs to its employees. The question asked if the managers make sure the employees receive the training they need. As the graph shows, majority of the respondent agreed positively regarding this aspect.

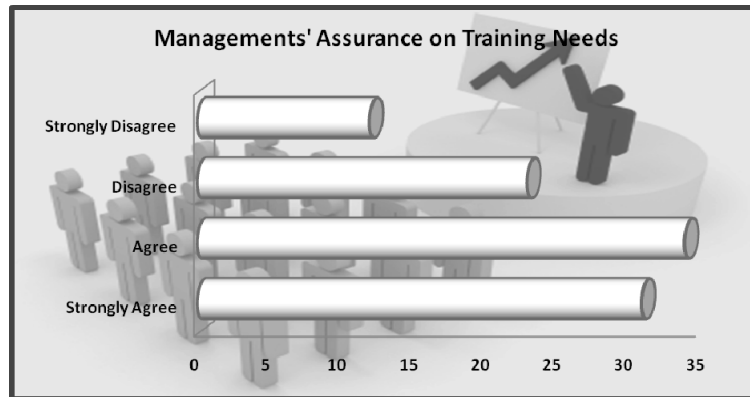


Figure 6. Management's Assurance on Training Needs

6.1.5 Training Related to Organizational & Personal Goals

The subsequent survey question was regarding the relevancy of the training programs with organizational and personal goals. From the result in Figure 7, it is evident that according to majority of the sample, training provided by NBL is relevant to organizational and personal goals of the employees.

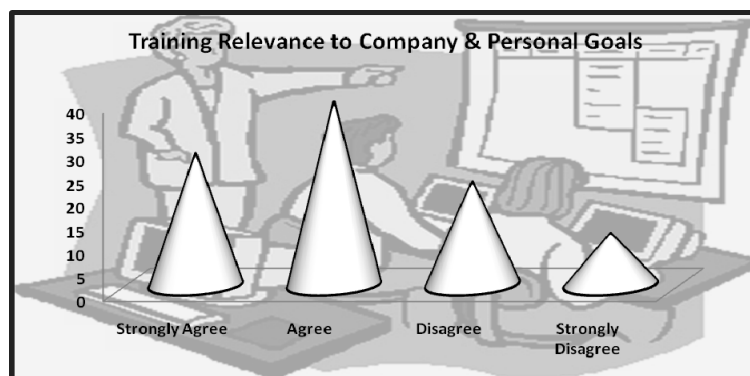


Figure 7. Training Related to Organizational & Personal Goals

6.1.6 Fairness in the Approval of Training Program

The next emphasis on the survey was on a very important issue related to TNA. The question asked the respondents regarding fairness of approval to the training programs. The result indicates that majority of the respondents believe fairness of the selection on training programs are fair.



Figure 8. Fairness in the Approval of Training Program

6.1.7 Employee Satisfaction on Content & Frequency

The next question aimed at measure the employee satisfaction level towards NBL's content and frequency of current training programs. The result indicates that more than 60% of the respondents are satisfied with the current training activities.

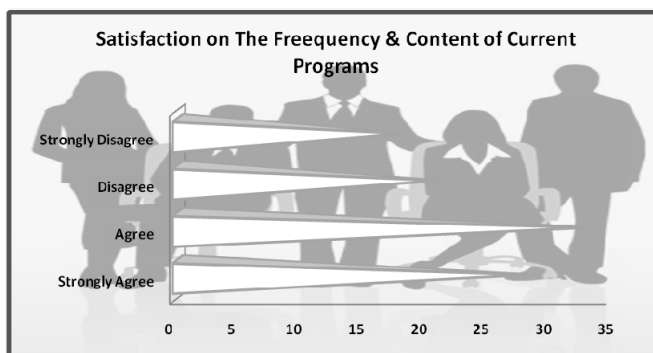


Figure 9. Employee Satisfaction on Content & Frequency

6.1.8 Information on Training Programs

The following topic on the survey was regarding providing pre-training information to the participants. The result shows that more than 55% of the employees claimed they are not provided with adequate pre-training information. The literature has suggested several positive implication of pre-training information.



Figure 10. Information on Training Programs

6.1.9 Adequate Evaluation of Training

The next question in the survey asked the respondent whether the top management adequately evaluate the training programs. The result shows majority of the respondents believe training evaluations are conducted satisfactorily.

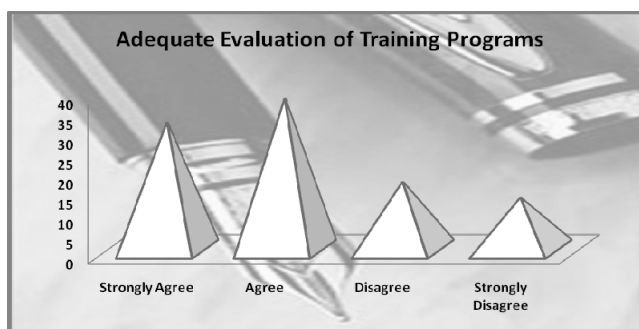


Figure 11. Adequate Evaluation of Training

6.1.10 Training Increases Competitiveness

The final question in the employee survey asked the respondents if they believe training can enhance competitiveness. The result comprehensively shows that most of the respondents agreed that competitiveness can be gained through training programs.

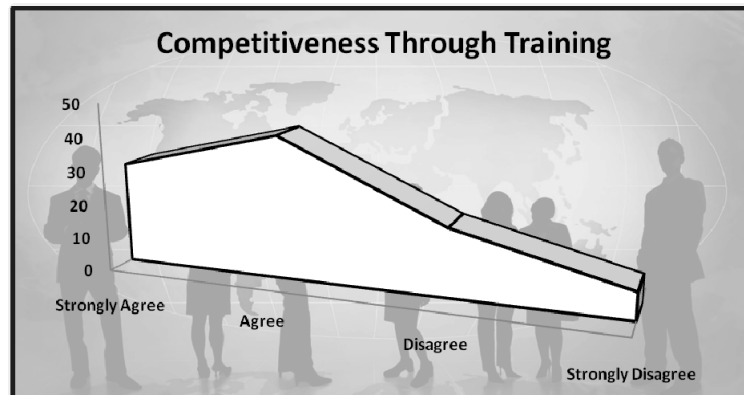


Figure 12. Training Increases Competitiveness

6.2 Findings: Telephone Interview

In the telephone interview with HR executives at NBL several factors associated with TNA were discussed.

6.2.1 NBL's Training Effort

NBL's training includes required skills and knowledge the employee needs to efficiently conduct their tasks. Training at NBL also helps their employees gaining problem solving skills which helps them dealing with challenges under pressure.

6.2.2 NBL's Training Need Assessment Practices

NBL's key need assessment method includes archival, work sample, test, and performance based assessment methods. The archival method mainly based on NBL's organizational strategy which focused on the product and service. The work sample is mainly focused on NBL's everyday task description. For instance it aims at identifying employees' weakness at their regular task. The practice of testing is not conducted in general aspect. For instance, testing assessment are used when recruiting or selecting employees for particular overseas assignment. Finally the performance based method is also similar with work sample method. The key difference is that it measure performance of the employees on a yearly basis.

6.2.3 Levels of Analysis

NBL conducts formal organizational and operational analysis for carrying out effective TNA. For instance, due to the nature and tasks of the organization, majority of the training is focused on finance, IT and customer services. However, there is no formal process of individual analysis in the organization. Most of the department heads informally address the training needs of the individuals.

6.2.4 NBL's Training Evaluation

NBL uses a three step process for training evaluations. The first step includes performance indicators such as trainee qualifications, instructor abilities, instructional materials, facilities, and training expenditures. Second step is mainly concerned with the value-adding activities of planning, design, development, and delivery of training. In the final stage, the evaluation of trainee reactions, knowledge and skills gained, improved job performance are measured in terms of profits, customer satisfaction, productivity.

6.2.5 Evaluation of Employee Satisfaction

No formal initiatives are taken in order to measure employee satisfaction. Training efforts have found to be significantly influenced the overall productivity of the organization. Even competing with international institution such as HSBC, Bank of She-long and Standard Chartered Bank, NBL is still rated one of top financial institutions in the country. Key reason for such success is identified to be the ability to operate large amount of branches in the private sector and reach out to fulfill the needs of general population of the country through

providing effective services.

6.2.6 Influential Factors for Utilizing TNA

The key contextual factors in Bangladesh are organizational and political environment followed by uncertain stock market in the finance industry. Also political disturbance has found to be unavoidable. Thus NBL's TNA is structured in such ways so that the workforce can gain the competences to handle pressure.

7. Discussion and Evaluation

7.1 TNA Practices at NBL

The result suggests that at NBL, three key TNA methods are used. These methods are archival, work sample and performance based assessment. The archival based assessment is formulated through overall organizational infrastructure and strategy. Work sample based assessment derived from everyday tasks. It is need to be noted that in terms of contextual analysis NBL management does not conduct a formal person analysis. Thus the work sample method is assumed to be informal as well as without formal individual analysis; work sample-based assessment is ineffective. In addition, yearly performance based assessment is also conducted claimed by the NBL officials.

7.2 Level of Analysis at NBL

The result from study confirmed that at National Bank Limited, formal organizational and task analysis are carried out by the management. In terms of individual analysis, no formal procedures are evident. Generally individual analyses are processed through department managers casually.

7.3 Contextual Factors for TNA at NBL

From the managerial discussion, it has been found that only organizational context and political forces are the key influencers of NBL's TNA practices. The result suggests that NBL's key strategy for TNA mainly focused on the workforces' ability to handle pressure. The result from employee survey indicated that the organizational environment is supportive for training.

7.4 Relationship between TNA & Competitive Advantage

In the literature, several authors (Schneier et al, 1998; Goldstein, 2001; Armstrong, 2010) suggested that effective TNA practices can enhance the competitiveness of the workforce. The result from the study also corresponds with the literature as NBL management claimed training efforts have significantly increased productivity of the organization. It has been found that NBL's training facilitated the employees' skills level to effectively perform on the job.

7.5 Relationship between Need Assessment & Evaluation

In terms of relationship between need assessment and evaluation practices, the literature suggested one of the relationships involves training or organizational goals or both, as determined by the needs assessment and represented in the evaluation criteria-criterion relevance (Goldstein, 2001). The outcome of the result also correlates with the literature as the NBL executives suggested it uses a three step evaluation process in accordance with the training provided. In addition, the process is also found to be adequate as most of the respondents in the employee survey have agreed regarding this subject.

7.6 Effectiveness of Training Practices at NBL

In evaluating effectiveness of training practices at NBL, it has been found that the organizational environment is supportive for employee training activities. Offered training programs are significantly skill and knowledge suited and the managers are also cooperative in ensuring employees' regarding the providence of the training they need. In addition the programs are relevant to organizational and personal objectives of the individuals. Furthermore, the approval and selection for the programs are found to be quite fair. Employee satisfaction towards the programs and evaluation is also found to be positive. Sevel drawbacks were identified in the training practice of NBL as well. It has been found that there are no or very less input from the employees are taken regarding training needs. In addition, very little or no pre-training information is provided to the employees.

8. Recommendations

The banking sector of Bangladesh is well known as a principal financier of the country and playing key role by contributing in the national economy. National Bank Limited (NBL) plays key role for the economy of the country as a member of financial institution. However, several lack of importance is still found of training needs assessments in this area. Therefore, in order to accelerate the success of this area, the following lines of actions are suggested:

- 1) It would be beneficial to the overall development of employees in the banking sector of Bangladesh if both the public and private banks in Bangladesh establish their own training institute where modern training methods such as online training, overseas training and digital training program would follow for employees training and giving importance of needs assessment before training programs.
- 2) It could be beneficial in this sector to perform Kirkpatrick Levels 4 evaluations for most of training programs.
- 3) It would be imperative to maintain an organized training staff that is capable of performing all training functions including needs assessment analysis and evaluation.
- 4) NBL is still found informal training need assessment procedure. It could be most important to involve most of the training staff in needs assessment and evaluation and also could consider formal needs assessment procedure.
- 5) It would be most beneficial to adopt the same organizational strategy, structure and context, and be as close to the ideal of each as feasible and fruitful.
- 6) If the organizational effectiveness focus is on cost then: perform person and task analysis on most training programs, allocate a significant percentage of training budget to needs assessment, possibly take the performance improvement philosophy of training, and if the organization has a defender structure be as close to the ideal as possible.
- 7) The feedback analysis of employees training would be compared with need assessment analysis and its importance basis. Moreover, the effective cost -benefit analysis from this training program would put across the organization more accountable. As a result it would convey a long- term positive outcomes for the improvement of training program.
- 8) The authority of both public and private banks in Bangladesh would evaluate the training needs assessment in the banking sector with developed countries on a regular basis.

9. Conclusions

The aspire of this research is to build upon the previous training literature by providing a detailed examination of needs assessment, its importance, evaluation practices, and comparing those practices with perceived levels of training program success and organizational effectiveness. The researchers found that most of the banks in Bangladesh have their own training institute, management attitude is very positive for training support and budget, incentives are given for trainees, and overseas training opportunity. However, there is a lack of needs assessment before training. The most important finding is that NBL is not giving more importance for TNA. Therefore, the researchers proposed urgently adjustment of TNA that are followed by world top most banks that will bring a positive change of NBL and in the banking sector in Bangladesh. Further research can be done by how performance perceptions impact on TNA process.

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