THE IMPACT OF TRAINING AND DEVELOPMENT ON EMPLOYEES PERFORMANCE IN AN ORGANISATION: A CASE STUDY OF BANK BIC NAMIBIA (KHOMAS REGION)

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Abstract: This paper assessed the effect of training and development on employee performance using Bank BIC as the case study. The study focused on the objectives which sought to assess the effect of training and development on employee performance at Bank BIC, to determine the training and development practices and purposes at Bank BIC, and to determine the training and development policy at Bank BIC Namibia. A mixed research method was used with a sample size of 35 respondents. The study found that the majority (59.09%) of the respondents agreed that training and development are improving their job performance at the Bank BIC. The majority (50 percent) of the respondents strongly agree that training and development are important for growth at the Bank BIC. The majority (54.55 percent) of the respondents agree that training and development have improved their morale. The majority (50 percent) of the respondents on the job training is an efficient tool for learning new skills and improving current skills. The majority (40.91 percent) of the respondents agree that the training and development that employees received is relevant to their work. The majority (59.09 percent) of the respondents indicated that there was no specific training schedule at the Bank BIC. The majority (59.09 percent) of the respondents indicated that the objective of training and development at the Bank BIC is to improve performance. The majority (86.36 percent) of the respondents indicated that Bank BIC uses on-the-job training and that the training and development policy at Bank BIC entails involving all the employees in the training program and making them aware of the objectives of the training program. The study recommended that Bank BIC's training and development practices should be reviewed regularly, with an appropriate assessment of the organization's needs and identification of individuals' skills, knowledge, and educational backgrounds. On the other hand, the organization creates appropriate training methods for employees based on their abilities and educational backgrounds. The training and development program should be related to the needs of the employees and should be matched to the objectives of the organization and the training should be chosen based on a proper need assessment. This allows the organization to determine whether employees are comfortable with their jobs and work environments, as well as how they deliver quality service.

Keyword: Employee Performance, Employee Training and Development.

1. INTRODUCTION

According to Sudaryana (2020), training is an essential element of human resources management, and that it is the fastestgrowing part of personnel activities. Karim (2019) argued that training is crucial in assisting organizations in developing employees towards improved employee productivity. Employee training and development is one of the most important dynamics of the organization and it is made up of the pivot in which the organizational survival is run Okechukwu (2017) cited in Nigusa (2020) states that the training process is one of the "most pervasive methods enhancing the productivity of

individuals and communicating organizational goals to personnel." This study assessed the effectiveness of training and development on employee's performance in an organization within the Khomas region Windhoek using Bank BIC Namibia as the case study. Training is a major tool used to lift the employee's competence and capabilities and allow gaining of experience on a different level of operations in the organization. Training and development uplift the employee's performance, which is an important activity to increase the functioning of the organization (Khan, 2016). It further plays a crucial role toward the organization's profitability because it equips employees with proper skills and knowledge and gives them the ability to perform high as required by the organization. Training and Development are described mostly as a necessary organization ongoing process to ensure that an adequate supply of staff is technically and socially competent and capable of career development into specialist departments or management positions (Sultana, 2018).

Training and development are introduced to allow organizations to compete in the market against the high-performance challenges in their market of operation. It is against this background that strategic management focusing on training and development need to be implemented rather than giving it a blind eye. The organization should upgrade and improve its performance by engaging its employees through a continuous training and development program.

Performance is an achievement or effectiveness of the employees in executing a certain activity daily or through a continuous review to achieve the overall organizational goal. Further performance is an achievement or effectiveness of the employees in executing a certain activity daily or through a continuous review to achieve the overall organizational goal.

The organizations have almost one common goal, which is to shape up their employee's performance through engaging them in various training of any nature suitable for the organization market environment. The organization makes provision of Training and Development department within their Human Resources to make sure there is more effective and efficient, and provide adequate training and development programs for its employees who involves in an organization activity for better performance.

1.1 Background of the research paper

According to Pick (2017) it is a widely accepted notion that employee training improves knowledge, abilities, skills, competencies and employee performance in an organization. The role of human resources management is to develop talent that matches the needs of the organization and suitable to the human knowledge in their position. The idea of having the right skills in the right positions is achievable through the integration of training and development. However, in what ways will the training and development affect the level of employee performance within the organization? This study therefore aims to assess the effect training and development on employee performance at Bank BIC Namibia.

1.2 Objectives of the research paper

This study assessed the effect of training and development on employee performance at Bank BIC Namibia. The study aimed to achieve the following objectives.

- To assess the effect of training and development on employee performance at Bank BIC Namibia.
- To determine the training and development practices and purposes at Bank BIC Namibia.
- To determine the training and development policy at Bank BIC Namibia.

2. LITERATURE REVIEW

Pick (2017) defined literature review as the "compilation, classification and evaluation of what other researchers have written on a particular." A literature review form helped develop an understanding of the study topic. The following sections reviewed different literature sources on the impact of training and development employee performance. This chapter reviewed literature under four subheadings, Theoretical Framework, Employee Performance, Employee Training and Development, The Effects of Training and Development on Employee Performance, and Conceptual Framework. This study was based on the human capital and the technology-based approach, according to the human capital approach, the benefits realized from the training of the employees supersedes the cost of training the employees, and that the gains obtained from increased employee productivity are more than the cost of training the employees (Pick, 2017). Training, according to the technology-based approach, is a process of skill development. According to this viewpoint, training in the modern-day is influenced by rapid technological progress and labor reforms. This type of training is suggested for improving employee performance and growth because it examines an organization's needs (Luo, 2000). According to Luo

(2000), organizations experience training issues as a result of four different factors. To begin with, the training primarily does not focus on the technical aspects of the job. Second, even though most training guidelines recommend it, prior needs evaluations are rarely carried out. Third, training instructors and organizations rarely assess the program's outcomes. When an evaluation is conducted, it is frequently centered on how the trainees feel about the training rather than what was learned. As the answer from trainees to determine the impact of the training, feedback forms are commonly referred to as "smile sheets." Fourth, the fast expansion of personal development and training has occurred with little or no consideration of empirical evidence that such training can help organizations achieve their objectives.

Employee Performance

According to Inscrição (2018), employee performance is based on individual factors, namely: abilities, knowledge, skills, experience, and personality. Employees are responsible for how well they perform in their jobs, and they must deliver high productivity and good results. Job satisfaction and absenteeism are two characteristics that can be used to gauge employee satisfaction (Inscrição, 2018). The good performance of the employees will enhance the general image of the firm. Employees' performance shows that they are content with their work. They will not leave the company and as such, this is a demonstration that their trust in management to look after their employees (Sudaryana, 2020). Employees who leave a company or organization do not have a positive opinion of management and begin to speak negatively about the company as soon as they leave, resulting in a loss of reputation, which is critical in today's society. Regardless of the nature of the task, an individual's performance demonstrates their understanding and capacity to meet the goals associated with correctness (Sudaryana, 2020).

Employee performance refers to an employee's job performance at work, and it is concerned with the completion of duties assigned to workers by management. In organizational and industrial psychology, the concept of employee performance as a dependent variable is widely employed (Kaur et al., 2018). Organizations should concentrate on elements that improve employee performance, as employee performance is a critical component of the organization. Employees are a critical component of any business, and their success or failure is determined by their performance (Inscrição, 2018).

Performance is an accomplishment of a specific task measured against previously established standards such as accuracy, speed, and cost, and how accurately employees complete the task determines good performance. Organizations also have expectations for employee performance, and when those expectations are met, employees are referred to as good performers (Sudaryana, 2020). Human resource management practices are linked to employee development and performance, according to past research. We can state that employee performance is made up of the employee's behavior and the outcomes that occur when job tasks are accomplished utilizing specific talents and these outcomes are measured using various scales.

Employee Training and Development

Training is the systematic acquisition and improvement of knowledge, skills, and behaviors that are required of employees to execute job tasks or perform better in their workplace. In addition, training is an intentional improvement of attitude, knowledge, or skill through learning to achieve improved performance in a given task or a variety of tasks, as per additional research. Its main purpose is to increase individual competencies and equip employees to meet the organization's present and future needs (Karim, 2019).

Its main purpose is to increase individual competencies and equip employees to meet the organization's present and future needs (Rahman & Asibur, 2018). The existing or prospective employment position of an employee is also a crucial deciding factor in the training model to be used. On-the-job and off-the-job training models are the two main types of training that can be implemented (Khan et al., 2017).

The Effects of Training and Development on Employee Performance

Not everyone who joins the company is fully aware of or qualified for the position when he does. Because learning is a constant process, everyone has the opportunity to learn anything new at any time (Nigusa, 2020). For instance, if an employee is qualified for the job but is a little older and has been performing well in the (Nigusa, 2020)organization; however if the technology used at the time was not the same as it is now. They will have difficulty performing well, so training and development programs assist everyone in learning something new or improving current skills (Nigusa, 2020).

The requirements of the job can be met by providing employees with proper training (Nigusa, 2020). The almost same point was discussed by Okechukwu (2017) he mentioned that hurdles in adopting new technology or barriers which employees face in performance or productivity can be removed by conducting training sessions. Training and

development are important aspects of human resource management because they assist people to groom and improve their abilities, which improves their performance. Training and development are anticipated to improve employee performance. An employee's training is a concerted effort to achieve efficient performance in a single or numerous activities (Haryono et al., 2020). Employees should be completely engaged in training programs, and there should be a connection between the employee and the organization. The process of planning and preparing employees for future roles and issues is known as development. The key challenge for human resource managers in the twenty-first century will be training and development. Employee training and development is a process of improving employee performance while also correcting bad conduct. Training and development assists firms in adapting to new technology by increasing workforce efficiency (Osewe & Gindicha, 2021).

Benefits of Training and Development

Career Competencies

Employee training and development provides several benefits to employees. They acquire the soft and technical skills that their professions need. Unemployment has been at its lowest levels in 30 years, which makes it difficult for employees to start new jobs when possibilities for advancement are limited (Onyango, 2017). Fresh university graduates want to work for a company that offers intense training programs to its workers, but this strategy can lead to firms losing newly trained personnel after only a few years (Aguinis & Kraiger, 2019). Professionals in the information technology business recognize that knowledge is power, and they must maintain their talents and talent to meet the market's current needs. The majority of workers realize the value of a training program and wish to enhance their pay (Aguinis & Kraiger, 2019). It is also required of a recent graduate who is ill-prepared for the ever-changing corporate world. Young professionals with entrepreneurial ambitions recognize that they lack experience and funds, therefore they seek employment with organizations that provide training programs to educate their employees for the future (Kassie, 2017). Employee development programs assist employees to prepare for the future and improve their ability to deal with new technology.

Employee Satisfaction

Employees have no feelings for their employers if they believe their employers don't care about them. Companies that are prepared to invest in their people add value to working for them, even if the investment benefits the firm in the long run (Aguinis & Kraiger, 2019). Companies that provide their employees with training and development programs have a high degree of employee satisfaction and minimal staff turnover. Employees realize that their organization is investing in their future careers, which increases the firm's trustworthiness (Onyango, 2017).

Employee Performance

Employee behavior and working abilities were improved as a consequence of training, resulting in improved employee performance and more constructive adjustments that help to improve employee performance (Nnanna, 2020). In contrast to no-training or pre-training situations, Sharma and Taneja (2018) produced an analysis of 1152 sample sizes from 165 resources and discovered that training had a consistently favorable effect on job-related performance. However, the differences in effect size locations were not significant, and training effectiveness varies depending on the training transfer mechanism and the skill being taught. The advantages of a training program are also linked to the employees' technical abilities. Shafiq (2018), for example, used behavior-model training to conduct two studies with around 300 participants and were able to considerably improve computer abilities. Psychologically practicing tasks allowed learners to improve their acquired knowledge, talents, and task performance.

Structure of Training and Development Program

There is no one-size-fits-all approach to providing staff training, but there are several key metrics to consider. An excellent employee training and development program should include education, professional advancement, and goalsetting. These methods will help the program be more valuable to the employees and the company(Shafiq, 2018). For their learning programs, today's enterprises rely heavily on information technology platforms. Expertise and information systems are continually evolving, and firms that do not offer their staff up-to-date I.T. knowledge will perish (Shafiq, 2018). Employees must be provided training for new work so that they can readily handle it. It should be the organization's obligation to ensure that employees have the necessary knowledge, skills, and abilities and that these talents are appropriate for the job. Furthermore, when employees require certain skills and expertise, they should be provided as soon as possible. As a result, businesses must ensure that their employees may learn whenever they need to (Siddika, 2017). The internet and computer-based learning parts were necessary to accomplish this purpose organization. The

primary goal of career planning as part of an employee training program is to assist employees not only in believing that their employers are investing in their careers, but also to help them manage various aspects of their life and maintain a clear promotion path(Mohammad pour et al., 2016). Employers cannot guarantee job security to employees, but they may give them chances to enhance their knowledge and skills so that they can remain competitive in the job market. Employee career development should be based on a bright professional path that workers can easily perceive and value. Employees must classify their work, work priorities, and present abilities to accomplish this goal. As a result, workers may begin to identify the occupations that will be required in the future, as well as the abilities required to manage those roles (Mohammad pour et al., 2016). As a consequence, employees should have a better grasp of their jobs, be more accountable for their careers, and have a plan of action in place to achieve future objectives. The biggest issue that firms face is committing this behavior, which may cause some employees may be concerned about the possibility of being the wrong size for the job. Setting goals is an important part of career planning and employee development. As a result, learning programs have been regarded as assisting employees in improving their performance rather than simply expanding their work abilities (Aguinis & Krieger, 2019).

3. RESEARCH FINDINGS

A mixed research study was used which means that both qualitative and quantitative data analysis was used to collect, analyze and present the study findings. This chapter focuses on analyzing the data, the data is subdivided into four sections.

Primary data analysis

Descriptive statistics were used to analyze the quantitative study data, quantitative data was collected using an online questionnaire (google forms) the link of the questionnaire was shared with the Bank BIC employees who responded to the questionnaire, and their responses were automatically loaded into the online google forms. The data was then loaded into an excel sheet, cleaned to remove any errors, and then loaded in SPSS for data analysis. The results of the analysis are presented in the form of tables and figures. The qualitative data were collected using the structured questionnaire through google forms. The data was analyzed using narrative qualitative data analysis.

Respondent rate

The study sample size was 22 and the questionnaires were shared amongst 22 respondents, 22 respondents managed to respond to the questionnaire which means that the study achieved a response rate of 100 percent. According to Goundar (2019) a response rate of 50 percent above is considered reasonable enough, this means that the data collected in this study was sufficient to perform data analysis.

Biographical results of Participant

The study collected some demographic information on the respondents and table below shows the results.

		Frequency	Percent	Cumulative Percent
Gender	Female	14	63.6	63.6
	Male	8	36.4	100.0
	Total	22	100.0	
Age Range	20-29 years	1	4.5	4.5
	30-39 years	16	72.7	77.3
	40-49 years	5	22.7	100.0
	Total	22	100.0	
Work	1-5 years	9	40.9	40.9
Experience	6-10 years	9	40.9	81.0
	11-15 years	3	13.6	94.6
	Less than a year	1	4.5	100.0
	Total	22	100.00	
Level of	Grade 12 / senior secondary level	2	9.1	9.1
Education	Bachelor's Degree	10	45.5	54.6
	Master's Degree	1	4.5	59.1
	Tertiary Certificate / diploma	9	40.9	100.0
	Total	22	100	

Biographical results of Participant

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Department	Back Office	1	4.5	4.5
	Credit	2	9.1	13.6
	Customer Operations department	1	4.5	18.1
	Global Business	1	4.5	27.1
	Home loan	1	4.5	31.6
	Investment Consultant	3	13.6	45.2
	Retail Business Banking	1	4.5	49.7
	Sales and Service	8	36.4	86.1
	Teller	1	4.5	90.6
	Treasury	3	13.6	100.0
	Total	22	100.0	

Source: Research Data 2021

According to table 4.1 above the majority (63.6 percent) of the respondents were male and the majority (45.5 percent) of the respondents had bachelor's degrees. The study results show that the majority (40.9 percent) of the respondents had a working experience of 1 to 5 years and 6 to 10 years. 72.7 percent of the respondents were aged between 30-39 years. Below 36.4 percent of the respondents belonged to the sales and service department.

Quantitative Results

In order to fully present the results, these sections were divided into three parts with each section representing the study objectives. Section 1 presents the results on the effect of training and development on employee performance at Bank BIC Namibia, section 2 presents the results on the training and development practices and purposes at Bank BIC Namibia and section 3 presents the results on the training and development policy at Bank BIC Namibia.

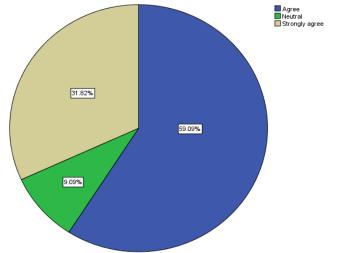
The effect of training and development on employee performance at Bank BIC Namibia.

The first objective of the study focused on assessing the effect of training and development on employee performance at Bank BIC. The following sections presents the study findings.

Effect of Training and Development on job performance at the Bank BIC

The following figure below shows the results when the respondents were asked about the effect of training and development on job performance at Bank BIC.

Effect of Training and Development on job performance at the Bank BIC



Training and Development has greatly improved my job performance at Bank BIC

Source: Research Data 2021

The respondents were asked if training and development had greatly improved their job performance at the Bank BIC. According to figure 4.1 above, the majority (59.09%) of the respondents agreed that training and development are improving their job performance at the Bank BIC. Based on these findings it can therefore be concluded that training and development at Bank BIC are helping improve the performance of the employees. According to Kiruja (2017), the

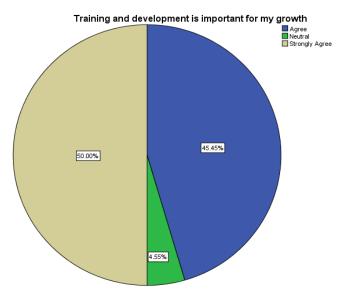
primary goal of training and development is to improve the performance of the employees. Similarly, Okechukwu (2017) pointed out that organizations benefit from improved employee performance as a result of training and development. Okechukwu (2017) goes on to argue that the cornerstone of human resources is to train employees and derive both short and long-term benefits.

Osewe and Gindicha (2021) found that a training program provides the stimulant that employees need to improve their performance and skills, resulting in increased corporate productivity. As a result, training should be tailored to the goals and objectives of the company. Effective training is a well-thought-out intervention aimed at achieving the essential learning for improved employee performance. The study backs up the idea that training improves employee performance.

This is in accordance with Haryono et al. (2020) who defined training as a planned and systematic attempt to alter or improve knowledge, skill, and attitude via learning and experience in order to attain successful performance in a specific activity or set of activities. Its goal in the workplace is to assist a person to develop skills so that he or she may perform well in a certain activity or job and reach their full potential. This implies that training is the process of developing skills, providing knowledge, and nurturing qualities in order to enable individuals who work in organizations to become more successful and efficient in their job (Haryono et al., 2020)

Importance of Training and Development on employee growth

The respondents were asked about the importance of training and development on employee growth. Figure below shows the study findings.



Importance of Training and Development on employee growth

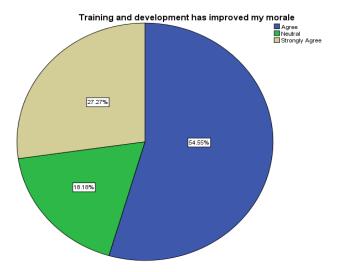
Source: Research Data 2021

The figure above shows that the majority (50 percent) of the respondents strongly agree that training and development is important for growth at the Bank BIC. This implies that Bank BIC regards training and development as an important factor for employee growth. Training assists the company in achieving its objectives and goals while also helping to the general growth of its employees. Employee performance and training and development have a beneficial association. Employee performance is favorably influenced by the growth of person knowledge, skills, ability, competences, and behavior, which benefits both the employee and the business(Rahman & Asibur, 2018).

Furthermore, employee performance is a key building component of a business, and firms must understand the aspects that establish the basis for excellent performance. Because no organization can advance solely via the efforts of one or two individuals, all members of the organization must work together. Performance is a multidimensional concept that aims to generate results and is closely linked to an organization's strategic goals(Khan et al., 2017). Employee performance, according to Karim (2019), is influenced by a variety of aspects in the workplace, including general job happiness, knowledge, and management. However, there is a clear link between training and performance, since training programs may address a variety of issues that contribute to low performance.

Training and Development has improved employee moral

Figure below illustrates the study findings when the respondents were asked if the training and development has improved employee morale at the Bank BIC.



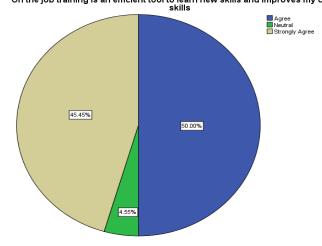
Training and Development has improved employee moral

Source: Research Data 2021

The above figure above shows that the majority (54.55 percent) of the respondents agree that training and development have improved their morale. This implies that Bank BIC's training and development practices help improve employee morale. Employee skills evolve as a result of effective training programs, according to Wright and Geroy (2001). It not only enhances employees' total performance in order to efficiently do their present job, but it also improves workers' knowledge, abilities, and morale in order to prepare them for future jobs, resulting in greater organizational performance. Employee skills are built via training, allowing them to carry out job-related tasks efficiently and meet corporate objectives in a competitive way. However, various environmental elements, such as corporate culture, organizational structure, job design, performance rating methods, power and politics in the business, and group dynamics, have an impact on employee morale (Kaur et al., 2018).

On the job training is an efficient tool to learn new skills and improve employee skills

The respondents were asked if on the job training is an efficient tool to learn new skill and improve employee skills. Figure below shows the results of the study.



On the job training is an efficient tool to learn new skills and improve employee skills

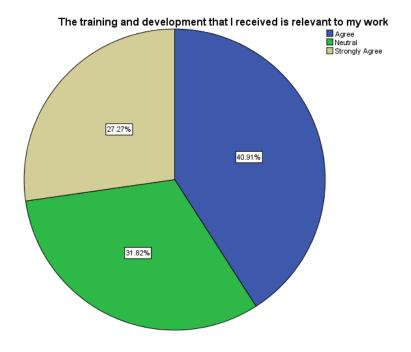
On the job training is an efficient tool to learn new skills and improves my current skills

Source: Research Data 2021

According to figure above, the majority (50 percent) of the respondents on the job training is an efficient tool for learning new skills and improving current skills. This implies that at Bank BIC the job training is an effective tool for learning new skills and improves employees' current skills. According to Nigusa (2020), the primary goal of training is to learn and enhance knowledge, skills, and attitudes related to the job. It is one of the most powerful potential motivators that may help individuals and organizations in both the short and long term. There is a plethora of advantages to training. The benefits of training on employee behavior and working abilities resulted in improved employee performance and more constructive changes (Nigusa, 2020), which serves to improve employee performance (Nigusa, 2020).

Relevance of Training and Development to employee work

The respondents were asked about the relevance of training and development to employee work. Figure below shows the study results.



Relevance of Training and Development to employee work

Source: Research Data 2021

According to the figure above, the majority (40.91 percent) of the respondents agree that the training and development that employees received is relevant to their work. This implies that training and development at Bank BIC match the training demands or needs of their employees. According to Ouda (2016) employee, training and development provide several benefits to employees. They acquire the soft and technical skills that their professions need. According to Pick (2017) employee development and training is one of the most powerful motivators for individuals and organizations to achieve their short- and long-term goals and objectives. Training and development improve not just knowledge, skills, and attitudes, but it also has several additional advantages.

The training and development practices and purposes at Bank BIC Namibia.

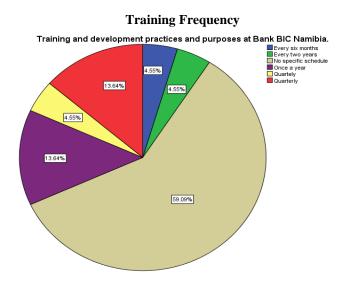
The second objective of the study sought to determine the training and development practices and purposes at the Bank BIC. The following sections presents the study findings.

Frequency of Training and development practices and purposes at Bank BIC Namibia.

The respondents were asked about the training and development practices and purposes at the Bank BIC Namibia. Figure below shows the results.

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Source Research Data 2021

According to figure 4.6 above, the majority (59.09 percent) of the respondents indicated that there is no specific training schedule at the Bank BIC. This means that Bank BIC does not have any specific training schedule for its employees.

According to Ouda (2016), there is no one-size-fits-all approach to providing staff training, but there are several key metrics to consider. An excellent employee training and development program should include education, professional advancement, and goal-setting. These methods will help the program be more valuable to the employees and the company (Ouda, 2016).

Siddika (2017) is of the view that for their learning programs, today's enterprises rely heavily on information technology platforms. Expertise and information systems are continually evolving, and firms that do not offer their staff up-to-date I.T. knowledge will suffer (Siddika, 2017). Shafiq (2018) goes on to argue that employees must be provided training for new work so that they can readily handle it. It should be the organization's obligation to ensure that employees have the necessary knowledge, skills, and abilities and that these talents are appropriate for the job. Furthermore, when employees require certain skills and expertise, they should be provided as soon as possible. As a result, businesses must ensure that their employees may learn whenever they need to (Sharma & Taneja, 2018). The internet and computer-based learning parts were necessary to accomplish this purpose organization.

Objectives of Training and Development at Bank BIC

The respondents were asked about the objectives of training and development at the Bank BIC, figure below shows that study results.

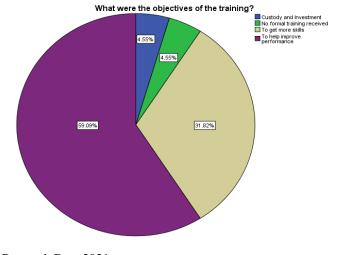


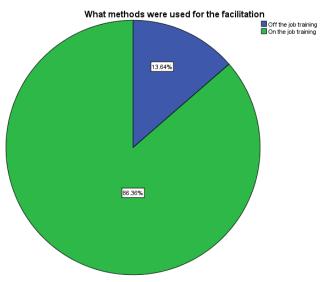
Figure below on Objectives of Training and Development at Bank BIC

Source: Research Data 2021

According to the figure above, the majority (59.09 percent) of the respondents indicated that the objective of training and development at the Bank BIC is to improve performance. This means that Bank BIC trains and develops its employees for them to improve their performance. Nnanna (2020) agrees with the research findings by arguing that the goal of training is to assist the organization in achieving its mission by providing value to its most valuable resource: the people who work for it. Training is investing in individuals to improve their performance and empower them to maximize their innate skills. Kassie (2017) argues that the objective of training and development include: Assist individuals in growing inside the company so that, as much as feasible, the organization's future human resource needs may be handled from within; • Reduce the number of time employees spend acquiring new skills when they are hired, transferred, or promoted, and guarantee that they become completely proficient as early as feasible (Kassie, 2017).

Training methods

Figure below shows the training methods that are used at the Bank BIC Namibia.



Training methods

According to figure 4.8 above, the majority (86.36 percent) of the respondents indicated that Bank BIC uses on-the-job training. This implies that the training and development method used at the Bank BIC is on-the-job training.

According to Rodriguez and Walters (2017), all human resource development activities are intended to improve an individual's performance on their current job, train new skills for a new job or new position in the future, and promote general growth for both individuals and organizations to meet the organization's current and future objectives. There are essentially two approaches that businesses may use to teach and enhance the abilities of their staff (Rodriguez & Walters, 2017).

On-the-job training is offered to organizational workers while they are doing their normal work at the same working venues, whereas off-the-job training is given to employees while they are away from their typical work locations, and therefore all of their attention is focused on the training (Rodriguez & Walters, 2017). Job rotations and transfers, as well as coaching and mentoring, are all examples of on-the-job training. Off-the-job training examples, on the other hand, include conferences, role acting, and many others.

Qualitative Results

The following sections presents the qualitative research findings according to the data that was collected.

Effect of Training and development on employee skills

The respondents were asked if training and development had improved the skills of the employees at Bank BIC. All the five respondents indicated that training and development have a positive effect on the employee skills. This matches the

Source Research Data 2021

quantitative research findings which confirmed that training and development improves employee, skills and performance at the Bank BIC. The respondents stated the following:

The enhancement in knowledge greatly improves performance as the performance KPI's are subject to the skill and ability of employees (Participant 1)

Training provides for a positive boost- efffectively Trained employees become subject matter experts which allows them to be comfortable and confident in executing their jobs (Participant 2)

Training and professional development is a surfire strategy to ensure your employees are happy, healthy and excited to come into the office everyday (Participant 3)

Trained and skilled employees become highly productive employees in the sense that understand the job better, they tend to understand the strategy of an organization and how the add value by being productive (Participant 4)

Training and development programs can educate employees about new skills or provide updates on existing skills to enhance productivity (Participant 5)

Training Programs at Bank BIC:

The respondents were asked about the training programs at Bank BIC, the findings indicate that Bank BIC provides a number of training programs for instance one respondent indicated that Bank BIC provides training and development programs on customer service, financial overview, banking regulations, banking programs, mandates and confidentiality and ethical behavior. The other respondents also concurred by stating that Bank Bic provides customer services training. The respondents stated that:

Customer care training- empower employees with knowledge. Skills and ability to work with customers (Participant 1).

Customer service training, the front line personnel needs more skills on how to deal with with different customers in order to maintain the reputation of the company (Participant 2).

The respondents did not reveal if the training and development programs are offered on an on or off the job training basis.

Training and Development Policy

The respondents were asked about the training and development policy at the Bank BIC, the respondents revealed that the training and development policy at Bank BIC entails involving all the employees in the training program and making them aware of the objectives of the training program. The respondents stated the following:

It is imperative that each employee attends the training to improve their performance. (Participant 1)

The approach is an outcome based Approach ensuring the practical implementation takes effect. (Participant 2)

The foundation of effective training is to state the banks stance on the training in clear and unambiguous terms. The training policy, therefore will ensure that all the staff members of the bank are made aware that the bank is committed. (Participant 3)

Every staff member has the right and given opportunity for the training available. (Participant 4)

Policies are created to offer direction and define boundaries for decision-making, such as what should be done in certain situations and how certain criteria and difficulties must be addressed (Shafiq, 2018). There might be policies on training and development, recruiting and selection, and pay administration and compensation in human resource management practice, to name a few. Organizational policies (human resource policies) are either explicitly represented in manuals or informally developed through time as a result of traditions and customary practices (Siddika, 2017).

However, it is critical that all significant policy pronouncements be properly articulated in manuals to minimize ambiguity. Managers, supervisors, and union/association leaders will be able to become more familiar with important policies and how they should be read as a result of this. If policies have not been written, senior management must once again express them(Siddika, 2017).

With an officially established policy in a handbook, the time spent attending may be better spent on more essential matters, and the misunderstanding that arises with oral traditions could be avoided(Sharma & Taneja, 2018). Human

resource development policy (HRDP) is a comprehensive term that refers to the policies and administrative procedures that governments and businesses use to improve the performance of their personnel. As a result, HRDP differs from more socially oriented words like workforce development policy (WDP), which have a wide range of effects. It's also distinct from phrases like "human resource development" or "strategic human resource development," which are used to refer to business rules that control the employment situation in a given company(Nnanna, 2020).

The data were analyzed using both quantitative and qualitative research methods this entailed presenting the data in the form of charts, tables, and narration of the respondent's responses. The study found that Bank BIC employees agree that training and development have improved their performance, the employees agree that training and development are important for their growth, that training and development has improved their morale, the Bank BIC employees agree that training and development are essential in learning new skills and improving their current skills, they agreed that training and development are relevant to their work, the study found that there is no specific training schedule at the Bank BIC, the objective of training and development is to improve employee performance, the study found that Bank BIC uses on the job training and that the respondents revealed that the training and development policy at Bank BIC entails involving all the employees in the training program and making them aware of the objectives of the training program. The following chapter summarizes the study findings and concludes the research study.

4. CONCLUSION

This study aimed to assess the effect of training and development on employee performance using Bank BIC as the case study. The study focused on the objectives which sought to assess the effect of training and development on employee performance at Bank BIC, to determine the training and development practices and purposes at Bank BIC, and to determine the training and development policy at Bank BIC Namibia. This section of the study summarizes the findings, concludes the study, and provides the study recommendations. The study found that the majority (59.09%) of the respondents agreed that training and development is improving their job performance at the Bank BIC. The majority (50 percent) of the respondents strongly agree that training and development is important for growth at the Bank BIC. The majority (54.55 percent) of the respondents agree that training and development has improved their morale. The majority (50 percent) of the respondents on the job training is an efficient tool for learning new skills and improves current skills. The majority (40.91 percent) of the respondents agree that training and development that employee received is relevant to their work. The majority (59.09 percent) of the respondents indicated that there no specific training schedule at the Bank BIC. The majority (59.09 percent) of the respondents indicated that the objective of training and development at the Bank BIC is to improve performance. The majority (86.36 percent) of the respondents indicated that Bank BIC uses on the job training and that the training and development policy at Bank BIC entails involving all the employees in the training program and making them aware of the objectives of the training program. According to the research findings, the study concludes that training and development improve employee performance at Bank BIC, improves their morale and skills. The study concludes that Bank BIC uses on the job training as their training method. The study concludes that training and development policy at Bank BIC entails involving all the employees in the training program and making them aware of the objectives of the training program. In light of the research findings, the study makes the following recommendations:

Bank BIC's training and development practices should be reviewed on a regular basis, with an appropriate assessment of the organization's needs and identification of individuals' skill, knowledge, and educational backgrounds. On the other hand, the organization creates appropriate training methods for employees based on their abilities and educational backgrounds.

The training and development programed should be related to the needs of the employees and should be matched to objectives of the organization and the training should be chosen based on a proper need assessment. This allows the organization to determine whether employees are comfortable with their jobs and work environments, as well as how they deliver quality service.

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