

**PERCEIVED FACTORS INFLUENCING STAFF TRAINING
DECISIONS AT CO-OPERATIVE BANK OF KENYA**

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DECLARATION

This research project is my original work and has not been presented for examination in any other University.

Signature.....

Date.....

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D61/60910/2011

This research project has been submitted for examination with my approval as the University Supervisor

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DEDICATION

I would like to dedicate my research project to my husband Francis Kinyanjui, My children Adrian and Andrea and my dear parents Mr. and Mrs. Kanyago for their love and support during this study.

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I wish to acknowledge all the individuals who assisted in various ways towards completion of this research proposal. Many thanks go to my supervisor, Mr. George Omondi for giving me the required guidelines all the way till I was through. My parents Mr. and Mrs. Kanyago for their financial and moral support during my study, My sisters Liz, Irene, Grace and Dorcas and finally my beloved husband, Francis Thuo for the immense support and for making this study a success. I can't also forget the entire management of University of Nairobi for their cooperation towards providing library facilities where I accessed a lot of information concerning this research study. May God bless them abundantly.

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ABSTRACT

Training is the learning process that involves the acquisition of knowledge, skills and abilities necessary to achieve to successfully perform a job. Training in organizations is carried out to maintain its competitive edge and keep up to date with the latest developments in their industries and to attract and retain competent employees. Organisations should be encouraged to invest in training of employees and create a learning culture amongst its employees to ensure that training is constantly carried out. To achieve this, managers have to make several training decisions including selecting the trainees and the trainer, the method and venue of the training, budgetary allocation among others. The objective of this study was to find out how the employees at Cooperative Bank perceived the factors that influenced such training decisions. The study adopted a descriptive survey design. The sample size of 186 respondents out of the expected 355 employees at Co-operative Bank participated. Data was collected using structured questionnaires which were administered through drop and pick method. Data was analysed using descriptive statistics such as percentages and frequencies and presented in charts and tables. The findings from the study showed that the employees positively perceived factors such as changes in technology, time, marital status, presence of a learning culture, cost, age, motivation, new employees and changes in job assignments and promotions, employee turnover and to keep abreast with the latest industrial developments as the highest influencers of training at Co-operative Bank. However, the employees negatively perceived factors as gender, religion and ethnicity as factors considered in training decisions. The study recommends that the bank should incorporate the staff members in the decision making process regarding training. The limitation of the study was that the results were based on personal opinions of the respondents which may be biased and therefore may be inaccurate. Further study should be conducted on perceived factors influencing training decisions in other sectors and industries.

CHAPTER ONE: INTRODUCTION

1.1 Background of the Study

The world of business has been experiencing dynamic changes all the time. There is a very fast and continuous replacement of old technology with the new one. Organizations have been forced to constantly upgrade and adapt to the changes in both the external and internal organizational environment. Commercial banks have had tremendous changes in their processes, procedures, technologies and systems and hence they are not an exception from other organizations. For instance mobile banking, online banking, agency banking, card payments, banking applications on mobile phones and computerization of the systems has become increasingly popular in Kenya. This has created the need to increase the employee know for these technological developments. Bankers must therefore be trained continuously with the developments in processes, systems, procedures and technology in the banking industry (Moody, 2012).

According to Byars and Rue (2006) training can be described as the process of using various training and development programs to make the human resources learn about the proficiencies, attitudes, behavior patterns, skills and knowledge to enable them cope with the developments in processes, procedures, technologies and systems. These programs can be offered by organizations on compulsory or voluntary basis by the staff.

Many organizations especially banks have their own customized training programs which are offered to current and future employees. They are organized into workshops or seminars which may include bank tellers, support staff, clerks and administrative assistants. These programs basically teach transaction procedures, customer service strategies, reconciliations, cheque handling and clearing skills, transaction procedures, counterfeit currency and cheque recognition, emergency preparedness and daily end of day settlement procedures. The programs are offered in their own training centers, on the job training or by other contracted academic and development institutions (Otoo, 2012).

The theories that supported this study were the human capital theory and the resource based theory. The human capital theory was brought forward by (Becker, 1964). He

argued that increasing resources in people would influence the future monetary and psychic income of an organization. The second theory is the resource based theory which was fronted by (Wernerfelts, 1984). The theory emphasizes that the firm's resources are the fundamental determinants of sustainable competitive advantage and performance through the development of firm specific competencies that will be embedded in a firm's culture, generate broad organizational knowledge and produce complex social relationships (Barney 1992). The theory classified resources of an organization into tangible, intangible and personnel resources and emphasized that to distinguish high levels of human capital in an organization, competitive pay, intensive and extensive staffing, intensive and extensive training and promotions are vital (Youndt 2001).

Co-operative bank has a training center located at Karen currently known as the Co-operative bank Leadership and Management Center. The center also has the responsibility of sourcing the training materials, selecting trainers and trainees depending on the relevancy of the courses to the different job descriptions. The managers and heads of different branches and departments work hand in hand with the center to make decisions on the trainees and to notify them whenever there is a trainee need within their units. The training center also has other outdoor training facilities transport and lodging facilities for programs that may take more than a day (www.co-opbank.co.ke).

1.1.1 Concept of Perception

Perception is the sensation or something like an abstraction (Angell, 1906). It has also been defined as the consciousness of particular present material things to sense. It has been argued that perception is far broader than this definition would imply as we always have a 'fringe' at the back of our minds and consciousness, of sense activities other than those we articulate as perceived especially those that are connected to our own organism's internal operations. Different people differ greatly and where they express their individuality is in the choices they make and the actions they take for self-preservation. How individuals analyze what they perceive is significantly influenced by a number of factors which include their imagination, memories, values, cultural background, feelings, beliefs and their past experiences. The degree and the content of

these influences differ from one individual to another and therefore the same object or event may be perceived extremely differently by different individuals hence perception is not reality (Sisson, 2000).

1.1.2 Training Decisions

In many organizations, training decisions are made by the top management, these may include funding levels of the training and the strategies related to training. In general, to the employer, training is an investment in the human resources which should yield future benefits. Therefore, the cost and the benefits of the training must be considered. The decision to undertake training should be made if the expected benefits are greater than the cost. This is the first decision an employer has to make, whether to undertake the training or not. The next decision should be the extent of the training the organization will support (Otoo, 2012).

The target participants' selection is another major training decision an organization has to make. This is the group of people that needs assistance. These people may approach the trainers seeking assistance to address a given and common need or problem. Alternatively, the group can be identified by the trainers or other professionals who for any reason may identify a training need in them. In the planning stages of the training, one of the most important aspects is the training needs assessment. This helps identify the gap between 'what should be' and 'what is', identify what the training should give emphasis to and also helps formulate the training objectives. The training needs assessment also helps in the selection of the participants and the choice of training activities (Swanson et al., 1997).

The outcome and the success rate of the training highly depends on the trainer therefore the selection of the trainer is a crucial decision the management has to make. The abilities, personal qualities and skills of the person who carries out the training are important in the success of the training programs. Trainers may include experienced employees, university faculty, extension educators, government officials, industry personnel and consultants. The management has to consider some factors in selecting the trainer including the cost, their background, their experience, their credentials and their

delivery method among other factors. The ability of the trainer to deliver highly determines the success of the training (Knowles et al., 1998).

After the training needs assessment, the employer will be able to identify the gap and outline of the training content. From the content, the training methods are selected (Otoo, 2012). A training method is the approach the trainer uses to deliver the message to the participants so that the training objective is achieved. A trainer may use one or more training methods in a presentation. (Wentling, 1993) argues that in order to maintain the attention of the trainees throughout a presentation, it is good to use a combination of different methods. The trainer must consider a number of factors before selecting a training method including the trainee characteristics and their preferences, the time and finance available, the objective of the training and the availability of other resources like specialized equipments.

Depending on the training content, the management has to decide on the training method, whether on or off the job method. On the job method is where employees are trained as they perform their jobs. The methods used in this type of training include vestibule training, coaching, mentoring, job rotation, special assignments and delegation among others. Off the job training is where employees leave their work stations and go for training elsewhere which could be done within or outside the organisation (Wentling, 1993).

The choice of the training venue is also crucial especially if the training is away from the job itself. The venue depends on the type and method of training selected. There are factors that may influence the choice of the venue which includes the venue's cleanliness, lighting, space compared to the number of participants, sitting arrangements, valuation etc. Outside the training room one can evaluate food, security accommodation facilities. For the on job training the training is conducted at the workplace so there is no need for a different venue (Carey, 1999).

The management has to determine how long the training should take in terms of hours, days, weeks or months depending on the training program. This will depend on the amount of information to be covered and the training method. According to Glance et al.,

(1997) the employee has to analyze what it intends to achieve from the training program as well as its impact on the employees turnover, commitment and effort and therefore the time allocated should be sufficient to ensure its success.

To achieve the greatest efficiency program, the content should be carefully selected. The contents of the training program should be defined in line with the goals of the employer. The content of the program is selected during the task analysis in the training needs assessment. Task analysis is addressed as the central role in training needs assessment by (Goldstein, 1993). He explained that this activity provides the training needs“ content and necessary requirements of a job. According to (Noe, 2010), each job includes a set of certain tasks need to be completed. To perform well and fulfill these tasks, it requires employees to have specific levels of knowledge (facts, procedure), competency and abilities (physical and mental capacities) Therefore the management should ensure the content of the training will provide the maximum benefits for both the individuals and the organization.

1.1.3 Co-operative Bank of Kenya Ltd

Co-operative bank of Kenya was established in 1965 as a co-operative society. In June 2008, then a special general meeting made a resolution to incorporate under the companies act. This was in order to comply with the requirements for listing at the Nairobi Stock exchange. Currently, the bank is licensed under the Banking Act to the business of banking and also it is incorporated under the Company’s Act in Kenya. The government of Kenya gave a direction to all co-operative societies to buy the bank shares and to transfer their deposits to the bank. The bank opened its first subsidiary in 1977 which was the Co-operative Finance Limited. The bank then became a fully-fledged commercial bank in 1998 with a wide variety of products to offer. The bank suffered a major setback in 1998 when the bank’s headquarters were destroyed by a terrorist attack on the American Embassy. The same year, 1998, the bank became an agent for Money gram, an international money transfer service. The headquarters relocated back in 2002 after renovations.

The bank aims to be the dominant and leading Kenyan bank that will play a central role in the co-operative movement and provide innovative and relevant financial services to customers and benefit to all stakeholders (www.coopbank.co.ke).

1.2 Research Problem

To stay up to date with the current technological development, it is crucial for organizations to invest in training programs that also upgrades their knowledge on new systems and technological development. Human capital plays a vital role in an organization but it is one of the most expensive resources and therefore in order to maximize on their effectiveness and economic value, it's important to maximize their contribution to the organization through training and development. Therefore, training is necessary to ensure there is enough supply of employees who are socially and technically competent for respective positions in the organizations (Mullins, 2007).

Training to employees boosts their self-confidence and self-perception and contributes to a decrease in anxiety. According to Aguinis and Kraiger (2009), training also increases their job motivation, productivity and satisfaction. They argued that training in organizations is a research area in psychology that can contribute to the wellbeing and performance of employees in work settings. A thorough training needs assessment is vital before designing and delivering the training. This ensures that appropriate goals are set and that the participants are ready and willing to participate.

According to (Mattson, 2005), employers and organizations prefer to use data and information on business related results in making decisions on resource allocation including for training activities. This could be partly due to little empirical or theoretical data on needs assessment. (Aguinis and Kraiger, 2009) argued that the approach for training for the sake of training focuses on ideal developmental and supportive environments for the organization however it is not in touch with the realities of today for instance highly competitive environments, budgetary constraints, compressed career pathways and market driven philosophies.

Co-operative Bank is rapidly evolving with the introduction of highly technologically advanced products therefore the need for continuous training. Co-operative bank has invested and is keen on employees training whose decisions are made by the management team at the human resource division. Managing training requires several decisions for instance owing to the geographical distance between the branches and departments; the management team has to make decisions regarding central venues, accommodation, and other training logistics. The team also has to source for relevant training materials and decide who needs the training. The budget allocation for the training and its cost is also a crucial decision at Co-operative Bank.

A number of studies have been done on training of employees. (Atieno, 2015) carried out a study on factors influencing training and development decisions in state owned hotels in western Kenya region and found out that amongst the factors influencing training and development in the hotel industry include high competition, restructuring of organizations, culture, technological changes and changes in guest demands. She also found out that, time and financial constraints, high turnover of the staff, high business demands were major barriers in training and development in the hospitality industry.

Mapelu and Jumah (2013) investigated the effect of training on employee turnover in selected hotels in Kisumu, Kenya and established that the employee turnover was significantly affected by the level employee training. Waruguru (2010) conducted a study to establish the strategic human resource training and development practice that the bank engaged in so as to stay ahead of competition and the findings indicated that Co-operative bank had a Strategic plan which consists of among others a Strategic human resource training and development plan. (Waheed, 2011) conducted a study on employees' performance in relation to employee development and they found out that it was important invest in employee developmental activities and that it is also vital to invest in human capital. (Nguku, 2006) conducted a survey of state corporations and their training and developmental practices and the recommendations were that the corporations should invest substantially in their employee development

The above related studies focused on employees training and employees' development, aspects and the effects of training. No study has been conducted on the perception of employees on the factors influencing staff training at Co-operative bank of Kenya. This study attempts to answer the question; what are the perceived factors influencing staff training decisions at Cooperative Bank of Kenya?

1.3 Research Objective

The main objective of the study was to determine the perception of the employees on the factors that influences the training decisions at Co-operative Bank of Kenya.

1.4 Value of the Study

The findings would provide many individuals, groups, and organization a very good source of literature review material for any study relevant to the topic. The study seeks to enrich the existing literature and serve also as an avenue for further studies by forming a strong and rich source of information meriting substantive publication in academia.

The management of Co-operative bank of Kenya would benefit from the findings of this study. The managers would have a better understanding of what basis staff training decisions should be made. They would also be able to recognize that employee motivation and job satisfaction can only be achieved when staff training decisions are made in fairness and also help them formulate better training policies.

The output from this study would form a critical base with regard to policy formulation and implementation for the line Ministries as it focuses its attention to staff training and development decisions in commercial banks which forms a critical part of the Kenyan economy.

The study was a source of great experience and a contribution; to the researcher as a prerequisite in order to fulfill the requirement for the award of Masters in Business Administration.

CHAPTER TWO: LITERATURE REVIEW

2.1 Introduction

This chapter covers theoretical foundations of the study, training decisions and the factors influencing training decisions.

2.2. Theoretical Foundation of the Study

The theories that formed the basis of the study are human capital theory and the resource based theory.

2.2.1 Human Capital Theory

The human capital theory was brought forward by (Becker, 1964) and defines human capital as the activities that influence the future psychic and monetary income by increasing people resources. He explains that the main forms of increasing resources in people were on the job training and schooling. He also considered search for information, medical care, searching for information about prices, income and migration. (Becker, 1964) defines capital as an asset that generates benefits and income over a long period of time. Training and education for employees are valuable assets for organizations and investing in them would increase knowledge, skills and earnings. Therefore, investment in training is justified not only by the expectation of a rise in worker productivity and future benefits but also increasing job motivation and satisfaction on the employees' part.

(Becker, 1964) also adds that human capital matches to any stock of knowledge or characteristics the workers have whether acquired or innate that contributes to the worker's productivity. Human capital in labor economics is viewed as a set of characteristics or skills that increases a worker's productivity which is a useful and quite sufficient for most practical purposes. There is a need to invest in the human capital without merely assessing the profitability of such investments. This included an explanatory framework for the age earning profiles shapes, the personal distribution of income, and the concentration of the investment at earlier ages, on the basis of the human capital

accumulation process. Firms tend to pay highly the workers who benefit from specific training to avoid losing the investment made by reducing their turnover.

This theory acknowledges that in many cases training was actually neither general nor specific, and therefore the cost tends to be shared between the organization and the worker. This also depends on other attitudes for instance attitudes towards risk, labor turnover and desire for liquidity. He argues that although the role of the human capital in the production process may be quite complex and unrepresentable, we can look at it as representable by an undimensional object like the stock of skills and knowledge which is directly a part of the production function. This theory is especially helpful in dealing with situations in which there is a changing environment where workers have to adapt and also in dealing with 'disequilibrium' situations.

2.2.2 Resource Based Theory

This theory was initially fronted by (Wernerfelts, 1984) which provided a foundation that was explored and extended by others for instance (Cool, 1989), (Rumelt, 1984) and Barney (1996). This theory emphasizes that the fundamental determinants of sustainable competitive advantage and performance are the firm's resources. This is through the development of competencies that are embedded in the firm's culture and history, are firm specific and those that will produce complex social relationships and will generate tactic organizational knowledge (Barney, 1992).

This theory classified a firm's resources into personnel based resources, tangible and intangible resources (Grant, 1991). Tangible resources as he described include financial reserves and other physical resources such as plant equipments and stock of raw materials. Intangible resources include the culture, the expertise and training of the workers, their commitment, the firm's reputation, technology and human resources. Both tangible and intangible resources cannot be productive on their own, therefore the analysis needs to consider the ability of the firm to assemble, manage and integrate these resources.

Youndt and Snell (2001) studied the personnel based resources specifically the differential effects of human resource practices on social capital, organizational capital and human capital. They found out the most important factors for distinguishing high levels of human capital were competitive pay, intensive and extensive training and staffing and promotion from within policies. However, compressed wages, broad branding, socialization, team structures, mentoring and group incentives distinguished those with high social capital but has little effect on human capital itself. Finally, organizational capital which is the knowledge embedded in the organization's systems and processes were mostly established through learned databases and human resource policies that emphasized on knowledge access and capture.

Within the human resource literature, knowledge has been a topic for long on whether to focus on testing the job applicants for the job related knowledge, (Hattrup & Schmitt, 1990), or focusing on training the employees for them to build their own job related knowledge, (Gephart, Marsick, Van Buren, & Spiro, 1996), or focus on developing communication systems and participation to transfer the job related knowledge (Cooke, 1994) or focusing on providing incentives to individuals so that they can apply their knowledge (Murray, 1992).

The focus on knowledge and its level are the major distinction between human resource literatures and strategy with regard to knowledge. The human resource literature largely focuses on the job related knowledge while the strategy literature focuses on more market-relevant knowledge for instance knowledge regarding competitors, customers or relevant knowledge of creation of new products (Grant, 1996)

2.3 Factors Influencing Training Decisions

According to (Cole, 2004), training varies largely from organization to organization in terms of the quality and the quantity of the training. The factor that influences the training decisions in most cases include, need to improve the organization's performance, the profiles of the participants, improvement of the job satisfaction and security, human capital development, employees maintenance, changes in technology and processes, new employees and to match the employees qualifications with the job requirements.

2.3.1 Improvement of Performance

One of the major factors that influence training decisions is the need to improve individual and organizational performance. Aguinis and Kraiger (2009) conducted a study which indicated that employee training results in improved organizational performance in terms of effectiveness, profitability and operating revenue per employees and productivity as well as reduced costs, improved quality and quantity. Other benefits include reduction of employee turnover, organizations reputation and social capital. Guerrero & Barraud- Didier (2004) also conducted a survey that showed that a variance of 4.6% in financial performance would be explained by training. Arag' on S'anchez et al. (2003) in a study indicated that operationalized organizational performance was effectiveness and profitability. They found out that some training activities like on the job training positively impacted most of the dimensions of profitability and effectiveness.

2.3.2 The Demographics of the Participants

According to Lazazzara et al. (2011), the employers made specific decisions on training based on the demographic characteristics of the participants especially of older workers. They indicated that multilevel analysis showed that access to training reduces with age while the older employees who are highly skilled and with low absenteeism rates were more likely to enjoy training opportunities. They also found out that older workers who displayed positive performance are more likely to receive training than older workers who performed poorly which suggested that training in the late working life may serve as a reward for good performance rather than a means to enhance productivity.

2.3.3 Jobs satisfaction and Productivity

Every organization must maintain very good human relations and hence this has to be considered in making training decisions. Human relations are important especially in problem resolution in organizations and nurturing good internal and external relationships. In a study by (Ubeda, 2005) an organizations training policies such as the goals, nature, method and evaluation of training contributed to four types of

organizational level benefits; the employee satisfaction, customer satisfaction, shareholder satisfaction and the workforce productivity.

2.3.4 Human Capital Development

Results have suggested that training programs that are oriented toward the development of the human capital were directly related to shareholder, employee and customer satisfaction as well as an objective measure of the organizational performance. (Becker, 1964) argued that providing training to employees also increases their job satisfaction and motivation in addition to increasing their productivity. He adds that it also helps boost the employee self-confidence and self-perception and helps reduce anxiety and sense of inadequacy in them. (Cline, 2007) in his study, the respondents indicated that the employee exposure to training could improve their satisfaction, improve their self-esteem and have greater job satisfaction.

2.3.5 Employee Maintenance

The rate of employee turnover plays a big role in determining the ability of an organization to provide employee training. Training is an investment and a cost that can have a considerable influence on the organization's finances. Employee turnover plays a significant role in the determination of the amount of training investment companies will undertake. The higher the chance of employee turnover, the less likely a company will undertake and invest in it (Brum, 2007). One school of thought argues that training will lead to a high rate of employee turnover as other organizations attract the trained workers with a better pay while the other school of thought argues that training is a tool that can contribute and help in employee retention. Employers who have invested in employee training have reported increased productivity, more dedicated work force, improved recruitment and reduced turnover (Juma, 2013)

2.3.6 Technology and Processes

According to (Chand, 2012), computerization, automation and mechanization have drastically changed different industries that require staff to constantly equip themselves with the knowledge and skills of the latest technological developments. Organizations

should therefore invest in continuous training to enrich the employees with the latest technology and knowledge. With the technological up gradation, modern inventions and diversification, organizations have become complex and staff training becoming mandatory. (Aguinis & Kraiger, 2009) argue that with the global economy and technological advances, organizations must make constant adjustments if they are to maintain a competitive advantage.

2.3.7 Matching Person Specification and Job Requirements

Matching employee specification with the job requirements also influences training decisions. (Chand, 2012) in his article indicates the job requirement may not exactly match the employee specification despite their skills and past experiences. This is a gap where training is required to fill. He further argues that employees who are promoted or transferred to a different department require training due to the new roles. Old employees require being equipped with new technologies and techniques which also requires training. This clearly depicts how change in the job assignment necessitates training. Training aims at enabling employees acquire job related knowledge, behaviors and skills to improve their ability to meet the organizational goals (Lazazzara, et al., 2011). Changes in the environment also highlights training as a means to equip employees with tools to enable them adapt to changing skills, government policies and legislation, organizational change and increasing complexities in the external environment.

2.3.8 New Employees

These are new employees who have never worked in the organization before and hence have to be equipped with on the job related knowledge as well as the organizational related knowledge. Many organizations consider the costs associated with on the job learning among new employees in making training decisions. (Michael, 2014) argues that even though some organizations believe that on the job training is cheaper and faster than off the job training, this may not be the case as on the job training may take longer due to the business as usual, disturbances and interruptions from people, emails and phone calls. Also on the job training involve a one on one training which mean a reduction in productivity of the trainer which is equally a cost.

2.3.9 Cost of Training

Training is a cost and an investment and therefore there must be sufficient financial resources allocated to support the training. Lack of financial resources in organizations or investment in the human resources inhibits training in organizations. (Sambrook 2002) argues that many organization view training as a cost rather than an investment in the human capital therefore little or no budgetary allocation is made towards training. (Harrison, 1988) adds that training is under attack in many organizations today as it is starved of resources. Adequate budget allocation ensures high quality training and availability of training materials; qualified trainers hence improve the effectiveness of the training.

2.3.10: Learning Culture

The presence of a learning culture in an organization will make training decisions easier and will be more embraced by the employees and the stakeholders. Employees who have learning culture will be more motivated to share knowledge and engage in learning processes as opposed to the ones who are not used to who may be unwilling or reluctant to do so. An organization with an open culture to learning makes it easier to change the human resource practices such as creating learning opportunities within the organization and developing responsibilities to employees and managers.

2.3.11 Time Availability

Time is an important element of training as successful training requires sufficient time allocation to ensure the message is delivered to bring out the outcome that was intended. On the part of the workers work pressure may contribute to the lack of time for training while on the part of the management, cancellation and postponement of training opportunities due to huge work load or lack of time to develop new human resource development policies and practices. The management should allocate time for training and support the employees during the training by relieving them of duties during the training period (Kelly, 2011).

CHAPTER THREE: RESEARCH METHODOLOGY

3.1 Introduction

This covers research design, population of the study, data collection, and data analysis.

3.2 Research Design

A descriptive survey was used in the study. According to (Kothari, 2004), a descriptive research gives an accurate account of characteristics of a particular group or event in real life situations. The descriptive survey research design was preferred based on the fact that in the study, the research was interested on the state of affairs already existing in the field and no variable would be manipulated. Also, this design was appropriate because data was collected from many individuals at one point in time.

3.3 Population of the Study

The target population in the study was both management and non- management staff of Co-operative Bank of Kenya. According the annual financial report 2015 the Bank had total of 3,200 staff members (www.co-opbank.co.ke).

Table 3.1: Target Population

Job Category	Frequency
Subordinates	64
Clerks	90
Section Heads	74
Supervisors	70
Management	57
Total	355

3.4 Sample Design

A sample of 355 respondents was used in the study and was picked from the 5 job groups (Subordinates, Clerks, Section heads, Supervisors and Management) so as to give equal chance to all the employees in the different levels. Stratified sampling was done by randomly picking the respondents from each job group using their personal file numbers. Random sampling was ideal since studying the entire population will require a lot of time and it would be too costly.

3.5 Data Collection

Primary data was used in the study. The data was collected using a questionnaire which was semi structured and was divided into two segments. The first segment captured the respondent personal information while part two captured the perceived factors influencing training decisions. The questionnaires were distributed by dropping and picking them from the respondents.

3.6 Data Analysis

Upon completion of data collection, the questionnaires were edited and coded. Descriptive statistics of central tendency (median, mean, mode,), frequencies, percentages and standard deviation were used to analyze the data. To reduce the factors to the key ones only, Factor analysis was used. The results were presented in tables, cross tabulations and charts.

CHAPTER FOUR: DATA ANALYSIS, RESULTS AND DISCUSSION

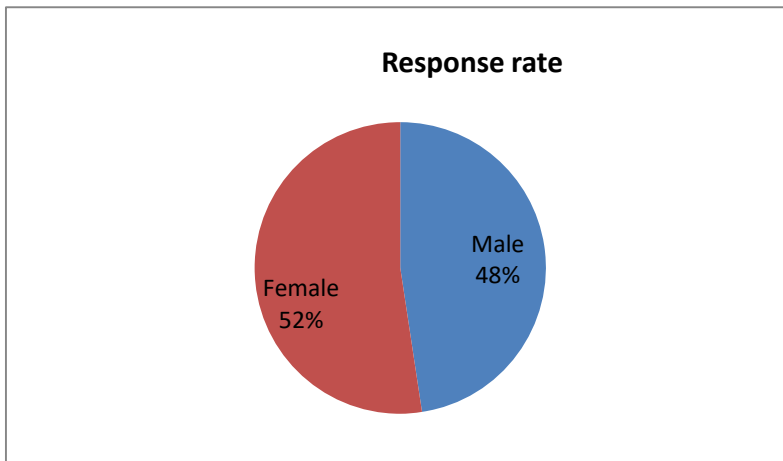
4.1 Introduction

This chapter covers the response rate, demographic characteristics of the respondents and perceived factors influencing staff training decisions at Co-operative bank of Kenya,

4.2 Response Rate

A total of 355 questionnaires were sent out and a total of 186 were filled in and returned. This represented a response rate of 52%. This is shown by the figure 4.1 below

Figure 4.1: Response Rate

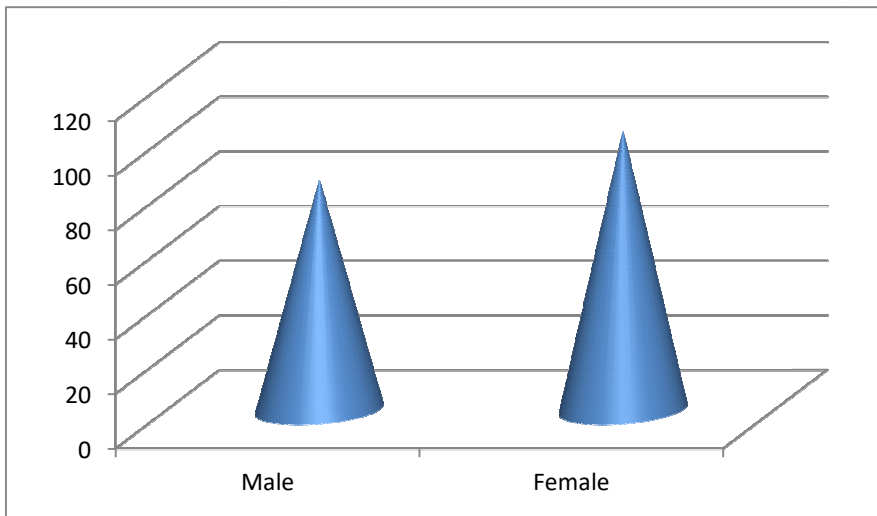


4.3 Demographic Characteristics of the Respondents

4.3.1 Gender of the Respondents

55% of the respondents were female while 45% were male. This shows that both gender were employed at Co-operative bank as shown in figure 4.2 below, it can further be noted that the majority of the employees were female.

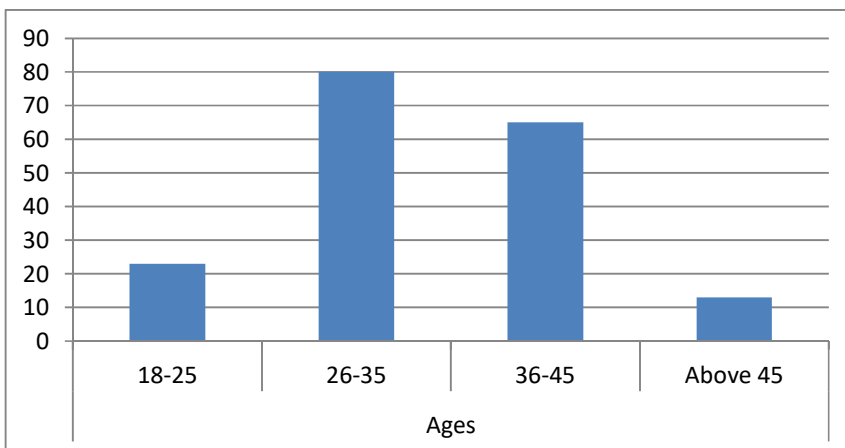
Figure 4.2: Gender of the Respondents



4.3.2 Age of the Respondents

Majority of the respondents (43%) were within the age bracket of 26-35 years, 10% were above 45 years, 35% were between 36-45 years while 12% respondents were between 18-25 years (see figure 4.3). This shows that the majority of the respondents were in their middle-age. Age was an important aspect of the study and this showed that respondents of all age brackets were represented.

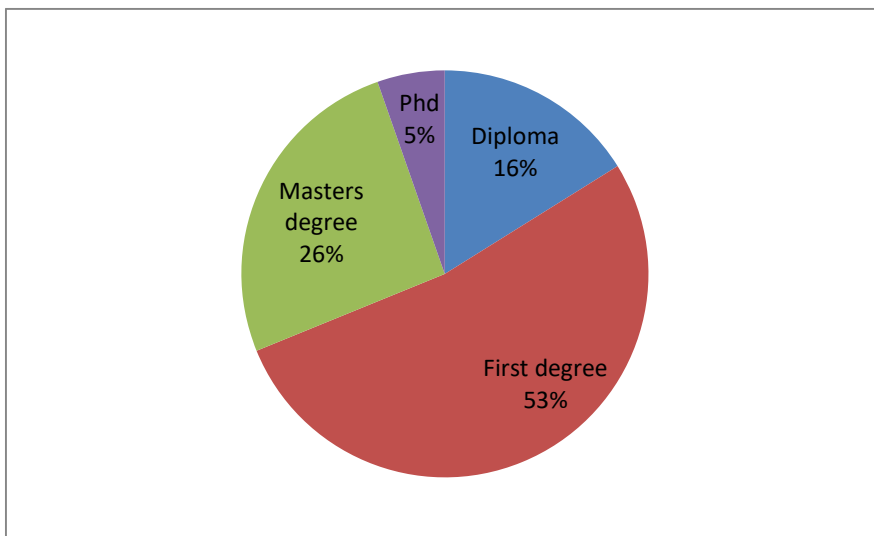
Figure 4.3: Age of the Respondents



4.2.3 Highest Level of Education

Majority of the respondents had attained a first degree, those who had attained a college diploma education were 16% of the respondents, 26% had attained a Master's degree while 5% had PhD. It is evidenced that most employees at the Bank are first degree holders (see figure 4.4).

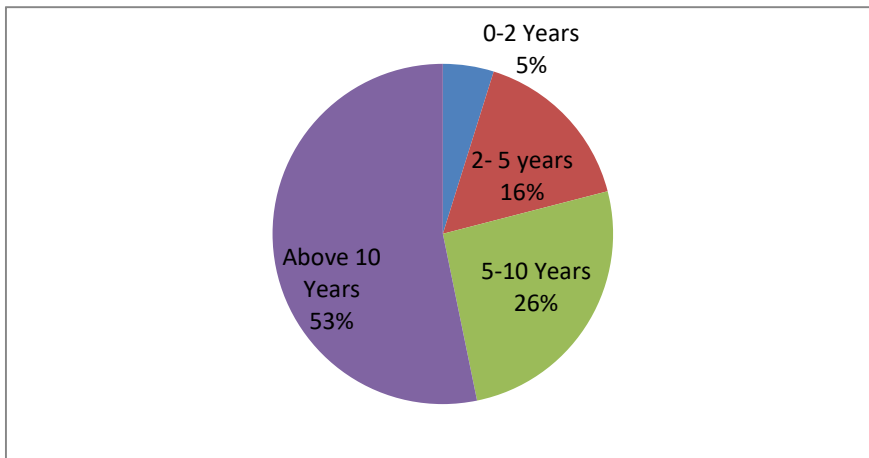
Figure 4.4: Highest Level of Education



4.2.4 Work Experience

Majority of the respondents, 79% of the respondents had banking experience of more than 3 years. It could therefore be concluded that the employees rate of turnover was at minimal, and this was attributed to the fact that training was offered to them at the bank.

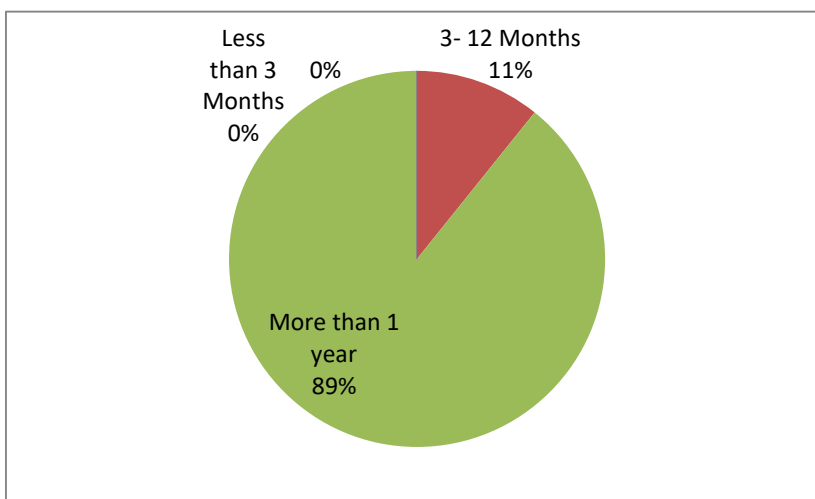
Figure 4.5: Experience of the Respondents



4.3.5 Number of Years Worked at Co-operative Bank

Majority of the respondents, 89% of the respondents had worked for more than a year, only 11% had worked for between 3-12 months. This implies that majority of the staff members at Co-operative Bank had worked at the bank for over a year. The analysis of number of years served in the organization was to determine whether the respondents have been there long enough to give accurate information for the study.

Figure 4.6: Number of Years worked at Co-operative Bank



4.4 Perceived Factors Influencing Staff Training Decisions

The perceived factors found to influence the training decisions were changes in technology, the age of the employees, changes in job assignments and promotions, the cost of training, the availability of time, the presence of a learning culture, new employees, keep abreast with the latest technological industrial developments, job motivation and satisfaction and the rate of employee turnover.

4.4.1 Changes in Technology

The factor that was seen to influence the training decisions the most was the changes in technology with a mean of 4.3. This is supported by (Chand, 2012) who states that technological developments such as automation and computerization of processes have resulted in many tremendous changes that require employees to keep training on the newest skills in the industry. He further states that the organization should constantly train the employees to enrich them with the latest technological skills and knowledge.

4.4.2 The Age of the Employees

The second factor that was seen to influence the training decisions was the age of the employees with a mean of 4.2. This is supported by Maurer (2001) who indicated that 45 years is the landmark age at which workers are viewed as too old and many organizations stop investing in them especially in terms of training. This investment drops sharply after attaining 60 years of age. (Schein, 1978) observed that older workers who are likely to receive training are those that perform well in their job, are preferably less than 50 years of age, have low rate of absenteeism and are highly skilled.

4.4.3 Changes in Job Assignments and Promotions.

Changes in job assignment and promotion were seen to influence the training decisions as with a mean of 4.1. These results was supported by Salas & Stagl (2009) who indicated employees are required to develop a wide and mutable set of skills to enable them cope with the work changes in their organizations in terms of promotions and changes in job assignments. The findings are further supported by (Chand, 2012), who indicated that the

employee specification may not exactly match the job requirements regardless of past skills and experience. There is a gap between job specifications and the organizations requirements. In order to fill this gap training is required.

4.4.4 The Cost of Training

The cost of training was also seen to influence training decisions with a mean of 4.0. This is in line with Sambrook (2002) who argued that insufficient financial resources in training inhibit training in an organization. He further argues that training organizations could only afford the training programs according to their budget allocation and hence the less the budget allocated, the less the training levels. The findings also concur with Harrison (1988) who argued that adequate budget allocation ensures high quality training and availability of training materials; qualified trainers hence improve the effectiveness of the training.

4.4.5 The Availability of Time

Time availability was also seen to influence training decisions with a mean of 3.8. This concurred with Kelly (2011), who argued that to encourage and support training of employees, sufficient human resources such as financial resources, time and human resources play a big role. The management should therefore allocate time for training and support the employees during the training by relieving them of duties during the training period.

4.4.5 Learning Culture

The availability of a learning culture among the employees in an organization was also seen to influence the training decisions with a mean of 3.7. The findings were in line with (Harrison, 1998), who argued that if an organization's culture is open to learning, training decisions will be easier and will be more embraced by the employees and the stakeholders. However, it is difficult to motivate employees to engage in learning process or even share knowledge if it is a new practice to them and are not used to.

4.4.7 New Employees

New employees were also found to influence the training decisions with a mean of 3.5. This concurred with Xiao (2010) who indicated that training before the work helps the worker get used to the work tasks and the environment fast and avoid obstacles and possible accidents during work. He also argued that training for new employees before the work leads to better attitudes towards their work leading to better services to the customers.

4.4.8 Keep Abreast With Latest Industrial Developments

The desire to keep abreast with the latest changes and developments in the industry was seen to influence training decisions with a mean of 3.5. These findings concurred with the view of Susomrith and Coetzer (2013), who stated that a number of participants sought for training opportunities for the desire to keep updated with the latest developments in their industries and to increase their networking opportunities provided by external trainings.

4.4.9 Job Motivation and Satisfaction.

Job motivation and job satisfaction was seen to influence the training decisions with a mean of 3.1. The findings were supported by (Becker, 1964) who argued that investments in training are mainly justified by the rise in worker productivity up to their retirement age and the expectation of future benefits, increasing job motivation and job satisfaction for the workers. These findings are further supported by (Janes, 2000) who argued that, employees whose organizations invest in their training develop self-esteem, improved wage structures and greater job satisfaction.

4.4.10 Employee Turnover

The employee turnover was seen to influence training decisions as 3.1. These findings are supported by Brum, (2007) who argued that the greater the chance of employee turnover,

the less likely a company will invest in their training and therefore turnover plays a significant role in the amount of investment a company will make for training.

Other factors were negatively perceived by the respondents. Ethnicity was negatively perceived with a mean of 1.3, the marital status with a mean of 1.4, the employee religion scored a mean of 1.7 and the gender of the employees scored a mean of 2.0. These findings agrees with Mullins (2005), whereby according to his research employee's personality and competence was a necessary prerequisite for working on certain job positions. Other employee factors including the religious beliefs should not be considered at all. The findings are further supported by Mitchell (1989) who states that employees should be trained based on their jobs and their potential rather than any other characteristics of the employees including their ethnicity.

CHAPTER FIVE: SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

This chapter covers the summary, conclusion, limitation, recommendation and suggestion for further studies.

5.2 Summary

The response rate was 53%. The study established that the majority of the respondents were female and most of them had bachelors and masters degrees. The majority of the respondents were within the age bracket of 26-35 years followed by the respondents within the age bracket of 36-45 years. The study shows that the majority of the respondents had worked at the Co-operative Bank for more than three years followed by those who had worked between 3-12 months with a majority having an overall working experience of above 10 years followed by those who had 5-10 years. The study also showed that the factors that influenced training decisions were changes in technology and processes and the age of the employees. Other factors that were positively perceived included the availability of time, cost of training, learning culture, employee turnover, changes in job assignment and promotion, new employees, job satisfaction and motivation and to keep abreast with the latest industrial developments. However, the employees negatively perceived other factor like religion, ethnicity, marital status and gender as factors that were considered in making training decisions.

5.3 Conclusion

The study concluded that the perceived factors influencing training decisions at Cooperative bank were changes in technology, age of the employees, changes in job assignments, cost of training, availability of time, learning culture, new employees, keep abreast with the latest technology, job motivation and satisfaction and employee turnover.

5.4 Recommendation

It is recommended that Co-operative Bank should incorporate the staff members in the process of making training decisions.

5.5 Limitation of the Study

The results of the study are based on personal opinions of the respondents which may be biased and therefore may have given inaccurate results.

5.6 Suggestion for Further Studies

A comparative study is recommended on factors influencing staff training decisions in other organizations to ascertain the validity of the research findings

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APPENDICES

Appendix I: Cover Letter

Dear Sir/Madam

TO WHOM IT MAY CONCERN

I am a postgraduate student, at the University of Nairobi, School of Business, as part of the fulfilment of Masters of Business Administration Degree, (MBA) I am conducting a study on “Perceived factors influencing training decision at Co-operative Bank”

You fall within the population of interest and are kindly requested to assist me collect the data by filling the accompanying questionnaire. I promise that the information gathered will strictly be used for academic purpose.

Your honest participation will be highly appreciated.

Thanks in advance.

Edith Kanyago

Appendix II: Questionnaire

This questionnaire is intended to collect information on the perceived factors influencing staff training decisions at Co-operative bank of Kenya. Please fill in the blank spaces provided or tick (✓) where necessary. Information provided will be treated with strict confidence.

PART 1: Demographic Characteristics

Name of the Department you work in _____

1. What is your sex?

Male () Female ()

2. What is your age bracket?

18-25 () 26-35 () 36-45 () >45 ()

3. What is your highest level of education?

KCSE () Diploma () First Degree () Master's Degree () PHD ()

Others (Please specify _____)

4. List the professional certificates you hold.

5. Work experience:

0-2 year () 2-5 years () 5-10 years () >10 years ()

6. How long have you been working at Co-operative Bank?

Less than 3 months () 3-12 months () More than 1 year ()

PART 2: Factors Influencing Training Decisions

Rate the extent you agree or disagree with each of the following statements. The rating is on a scale of 1-5, where 1-represents strongly disagree, 2- disagree, 3- neither agree nor disagree, 4- agree, 5-strongly agree. Tick (√) in appropriate box

Factors influencing training decisions

	PARAMETER (ASPECT) MEASURED	SCALE				
		5	4	3	2	1
	Profiles of the Participants					
1.	Training is mostly based on the age of the employee					
2	Employees ethnicity influences Training decisions					
3	Employees gender influences training decisions					
4	Employees marital status influences training decisions					
5	The employees religious belief is put into consideration during promotion					
	Human Capital Factors					
1	Staff motivation and job satisfaction is considered in training decision					
2	The desire by the staff to keep abreast with the latest development in the industry is considered during training decisions					

3	New employees are considered for training					
4	Changes in job assignments and promotions are considered in training decisions					
5	Time availability influences training decisions					
	Organizational Factors	5	4	3	2	1
1	Rate of employee turnover influences training decisions					
2	The cost of training influences the training decisions					
3	The learning culture of an organization influences the training decisions					
4	The need to improve organizational performances influences training decisions					
5	Changes in technology and processes influences training decisions					

Thank you for your cooperation