

EFFECTIVENESS OF TRAINING NEED ASSESSMENT (TNA) PRACTICES IN PRIVATE SECTOR BANKS OF BANGLADESH

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Abstract: Training Need Assessment (TNA) is a process to identify the gap between current performance and the departmental objectives. It's a diagnostic tool that helps reducing the gap between employee skills and the skills required by the job. Effective training need assessment forms the basis or benchmark for determining the effectiveness of the training programs. This study aims at identifying the effectiveness of TNA practices of the private sector banks of Bangladesh. As the respondents are highly qualified and work directly in the HR and Training Departments of the banks, a sample size of 100 was deemed appropriate for this study. The respondent managers were chosen by using convenience sampling method. A structured questionnaire was developed to collect the pertinent information from the HR and Training Managers of 10 leading private sector banks of Bangladesh. The data were analyzed by using descriptive statistics. Results show that the reasons for declining the performance of the bankers are directly concerned with the lack of positive attitude toward job, lack of motivation and dissatisfaction about the job. Results also show that only few need assessment techniques such as, management audit, interview customers and employees, written tests, assessment centre, survey, and individual development plans are used by the banks to assess the training needs in Bangladesh. This study also identified unavailability of training programs, location of training venue, lack of managerial support, capacity of the trainees, budget of the training, and the length of training programs are the most important hindrances for improving the effectiveness of the training programs of the banks. It is suggested that the effectiveness of TNA and training programs can be increased by improving training environment, managing organization, service quality, time management, leadership, and increase budgets of the training programs of the private sector banks in Bangladesh.

Keywords: TNA, Management Audit, Assessment Centre, Service Quality, Training Budget

Introduction

The availability of skilled and efficient banker is a major challenge for the banking sector of Bangladesh. Banks prefer more training than gaining book-knowledge to ensure that the employees are motivated and have developed relevant skills in them to do their job with confidence. An effective training positively enhances employee morality, customer satisfaction, boost up employee motivation, job efficiency, technical knowledge, employee retention and hence increases productivity. Managing bank is ever exigent than over past twenty years compared to other organizations. Banking is a highly regulated institution in any company. It requires specialized and skilled manpower to sustain and grow in future. Hence, the crucial part of banking is human resource management that facilitates a well-developed banking network in the economy.

HRM practices are being increasingly considered as major contributory factor in financial performance of the organizations (Quresh, Akbar, Sheik & Hijazi 2010; Masood, 2010). HRM practices are also being increasingly treated as dependent rather than independent variables (Jackson, 1992). As a whole, among the 57 banks, only few banks in Bangladesh have its fully equipped training institutes amking the banks dependent on Bangladesh Institute of Bank Management (BIBM), Bangladesh Bank Training Academy, Banker's Association, Bangladesh (BAB) for its' employee training. In terms of cost effectiveness, arranging training is much costlier. Customization of training programs always unable to reduce the gap between training and the assess the training needs of the employees. The concepts and the underlying principles of training and development of the employees may be similar throughout the globe but its practices and approaches might differ because of some contextual factors such as traditions, technology use, resources and state policies. As a result, the effectiveness of employee performance gets hindered if proper training gaps are not properly identified.

Therefore, initiation of any training depends on accurate assessment of training needs. In spite of the importance of TNA, the literature contains little pragmatic work on this topic. This study investigates the current practices of TNA within the private sector banks of Bangladesh. This study also will identify the obstacles to its effective implementation and to develop a suitable framework for the private sector banks. The population of this research is categorized into three groups, such as, (i) Policy-makers and top management and (b) Head of Human Resource Department and (iii) Head of Training Institutes of the banks. In total, 100 bankers from the Private Banks have been interviewed for this study.

Study shows that TNA in the banking in the private sector of Bangladesh is generally conducted informally in most of the banks. To a certain extent, most of the methods are in use partially by the bank to identifying its training needs and the overall perceptions of the respondents. Some banks have established well equipped training institute for regular training for their employees. But there is no written policy in most of the cases in this regard. They conduct training on ad hoc basis or as per the central bank's instructions. Lack of expertise of the trainers, favouritism and personal relations between the superiors and employees often disrupt the training selection processes in the Banks across Bangladesh.

With an employed population of 58 million out of approximately 156 million people work in the service sector of Bangladesh employs 39.85% percent of the total workforce of the country (World Bank Survey, 2017). Out of which banking sector employs a considerable percentage of the workforces. In recent times banking sector of Bangladesh is foreseeing a

tremendous growth contributing considerably to the economic development of the country. The demand for skilled workforce in banking industry has become pivotal to sustain and grow in future. Research claimed that training is an important factor that could facilitate banks expansion, develop its potentials and enhance its profitability (Cosh, et al, 1998; Tung-Chun, 2001). The educated and well-trained employees are pre-requisites for an organization's competitive advantage.

Training Needs Assessment (TNA) is often considered to be a very important factor in banks (Goldstein and Ford, 2002; Reid and Barrington, 1994; and McGehee and Thayer, 1961). The balanced scorecard that was developed by Kaplan and Norton (1996) identified measurements of an organization's performance based on four balanced perspectives such as (i) financial, (ii) customers, (iii) internal business processes, and (iv) learning and growth. However, it has been observed that the majority of private sector banks in Bangladesh still lack to understand the effectiveness of training need assessment (TNA). Many banks of Bangladesh do not have even their own training centres. They hire experienced people and send them to outside training institutions. In an ever-challenging competitive business banking sector, banks of Bangladesh should focus to train its workforce not just by conventional way but by understanding the effectiveness of training. If applied proactively across the banking sector, positive training needs before.

Objectives of the Study

The main objective of this study is to measure the effectiveness of Training Need Assessment Practices in private sector banks of Bangladesh. The specific objectives are outlined below:

- i. To describe the banking industry of Bangladesh;
- ii. To describe the present TNA practices in private sector banks of Bangladesh;
- iii. To identify the techniques of training need assessment used by the private sector banks;
- iv. To identify the reasons for ineffectiveness of training programs of the private sector banks;
- v. To provide suggestions to improve the TNA practices in private sector banks of Bangladesh.

To conduct this study, primary and secondary data sources were used. Primary data were collected from the bank managers who are involved in training need assessment process and work at the managerial positions in HR departments of the banks. The secondary data were collected from the books, magazines, research monographs and national and international journals.

Banking Industry of Bangladesh

In Bangladesh, there are four categories of banks¹ such as, (i) State-owned Sector Banks (SCBs), (ii) State-Owned Development Financial Institutions (DFIs), (iii) Private Sector Banks (PCBs) and (iv) Foreign Sector Banks (FCBs). The number of scheduled banks in Bangladesh increased to 57 to 60 in 2017 and total number of bank branches increased 9,720 in rural and urban cities of the country (Table 1).

Table 1: An Overview of the Banking Sector of Bangladesh

Categories of Banks	Bank Operation				Human Resources	
	No. of Banks	No. of Branch	Total Assets (in billions)	Total Deposits (in billions)	No. of Employees (Approx)	No. Of Training Manager
State Owned Banks (SCBs)	6	3710	3209.15	2535.4	57,661	N/A
State-Owned development financial institution (DFIs)	2	1407	299.02	249.4	N/A	N/A
Private Sector Banks(PCBs)	40	4467	7560.21	5788.00	61,300	80
Foreign Sector Banks (FCBs)	9	70	557.6	361.1	N/A	20
Total	57	9654	11626.6	8933.0		

Source: Compiled from Bangladesh Bank Annual Report 2016-2017 and from different banks websites.

In this study, we have considered the number of employees only for Private Sector local Banks and Foreign Banks. Many banks in Bangladesh do not have their own training centres. They hire experienced people and send them to outside training institutions. The bank's training institute focuses helping employees to grow and develop their knowledge, skills, and attitudes (Tahir et. al., 2014). Moreover, most of the banks do not have any designated training manager. The third-generation banks have some officers in Human Resource Department (HRD) who arrange training and staff development programs. The profile of heads of training are seen from within the banking industry and some are from outside from banking industry¹. Hence, a kind of trial-and-error system is practiced in the private sector banks of Bangladesh.

Literature Review

Today's business world demands more than ever the up-to-date knowledge and skill of financial sectors workforce. Banking business being the soul driver of economy must ensure that performance of its workforce fulfils the objective of its business. In order to ensure the effectiveness of Training Needs Assessment (TNA), areas such as performance gap assessment, root cause assessment, need assessment and finally recommendations of whether training is the best option or not must be addressed.

¹ The banks which get license to operate under Bank Company Act, 1991 (Amended up to 2013) are termed as Scheduled Banks.

The research shows that the training need assessment is pre-requisite for an effective training that helps organisational growth and development (Ferdous, T., & Razzak, B. M. 2012). In Pakistan, study found that the process of needs assessment identifies more than one training need; the training manager, working with management, prioritizes the training based on the urgency of the need (timeliness); the extent of the need (how many employees need to be trained); and the resources available (Asrar Mirza, A., & Riaz, S. 2012).

According to (Wagonhurst, 2002) “inadequate needs assessment can result in inappropriate and in efficient interventions which either could have no impact or have a deleterious impact on the actual performance problem”. Effective training helps to achieve banking goals and targets” (Hossain 2014). Ferdousi & Razzak (2012) state “with increasing expenditures on training, yet scarce resources, comes a greater need to evaluate the success or failure of training programs. Therefore, the purpose of training need assessment is to add value to an organization. Hence, evaluation measures the progress in achieving this goal by purposefully improving training programs and measuring their worth”.

Kaufman and Valentine (1999) referred to need assessment as the process for identifying and prioritizing gaps in performance. In Vijayalakshmi & Vaidhyasubramaniam (2012), Denby (2010) explains that training helps to widen the available skills within the workforce, enhance competence and embellish the capabilities of the team supports retention. In banking sector, training is an important tool for increasing employee’s performance that facilitates financial institutions to contribute in boosting up the economy. Banks across the world are spending billions of dollars on training related activities. Thus, effective training can ensure and generate more capable skilled workforce who may turn out to become financial advisors to steer for better community.

Conducting a systematic need assessment is a crucial part to ensure overall effectiveness of a training programs (Goldstein & Ford, 2002; McGehee & Thayer, 1961). Formulating human resources development strategies is an opening for its employees to enrich their competencies that contribute, in aggregate firm’s performance (Nilsson and Ellstrom, 2012). An effective training facilitates employees to acquire required skills which results organizational effectiveness as well (Abd Rahman et. al., 2013). There is an impartial interconnection between training and effectiveness. Training Needs Assessments (TNA) is important to enhance employee’s skills and capability to meet future challenges. The assessment of training needs must provide a focal point and direction to the organization in investing on its workforce. Many studies found that there is a positive relationship between training programs and employee’s job contribution. Moyeen and Afreen (2001) and Hughey and Mussnug (1997) discovered a positive correlation between the employee training and employee & job satisfaction. Training Needs Assessment (TNA) maximizes the training effectiveness. Training effectiveness is the study of individual, group, or organizational level factors that influence learning in training and transfer after training. Before conducting training, need assessment helps trainer to design training program and make certain that trainees are ready to participate (Blanchard & Thacker, 2007).

There are some popular TNA models in practice to identify performance gap of the organizations. In 1961, McGehee and Thayer presented three-level ‘O-T-P’ model and it is considered as the *foundation framework* for the need assessment of an organization

(Rothwell, Hohne, King, 2007). These models are popular among the academicians, and other models were developed based on model later on. Donald Kirkpatrick's hierarchical model, COMA model and the Decision-Based Evaluation (DBE) Model are recent efforts for training evaluation that specify the information to be measured in training evaluation and their interrelations (Saks, A. M., & Haccoun, R. R. 2007).

The private sector banks of Bangladesh are playing a significant role in financial sector and considered as the nerve center of all economic growth in the Bangladesh. The personnel of private banks necessitate special attitude, skill and knowledge, which can be built up through effective training. Debnath (2003) indicates that output of manpower in the banking sector of Bangladesh will have to be increased by appropriate training both by on-the-job and off-the-job. Some banks are still found to practice informal training need assessment procedures. It is imperative to engage most of the training staff in needs assessment and evaluation procedure (Hossain, 2014). A successful training is planned based on an inclusive assessment of job obligations and trainee compatibility (Rothwell, 2002). BRAC Bank Ltd of Bangladesh uses some standard practices for TNA such as, develop strategic training budget to support organizational objectives, manage the need analysis process, manage the design of training program, deal with instructional design challenges, select the best vendors and consultants, assess the core competencies of your staff, apply a competency-based hiring approach, manage the course evaluation process, manage the delivery of training programs, select the most appropriate training strategies, write mission statement for the training function, highly effective training team and create strategic and operational training plans (Islam, 2017)².

To generate desired outcome, employees are trained through cyclical process and training need assessment happens to be the preliminary steps which breakdown the areas where training is essential (Vijayalakshmi and Vaidhyasubramaniam, 2012). Training need assessment happens to be the first and foremost step which forms the basis for formulation of training and development programs. Training assessment is concerned with the accomplishment of a desired level of aptitude and the success of requisite knowledge and skills (Goldstein, 2001). Hence, training effectiveness points out circumstantial or related factors impacting learning, retention and transfer (Ford, 1997). Goldstein (2001) agrees that all of the best practices, need assessment is probably the most important part of the process.

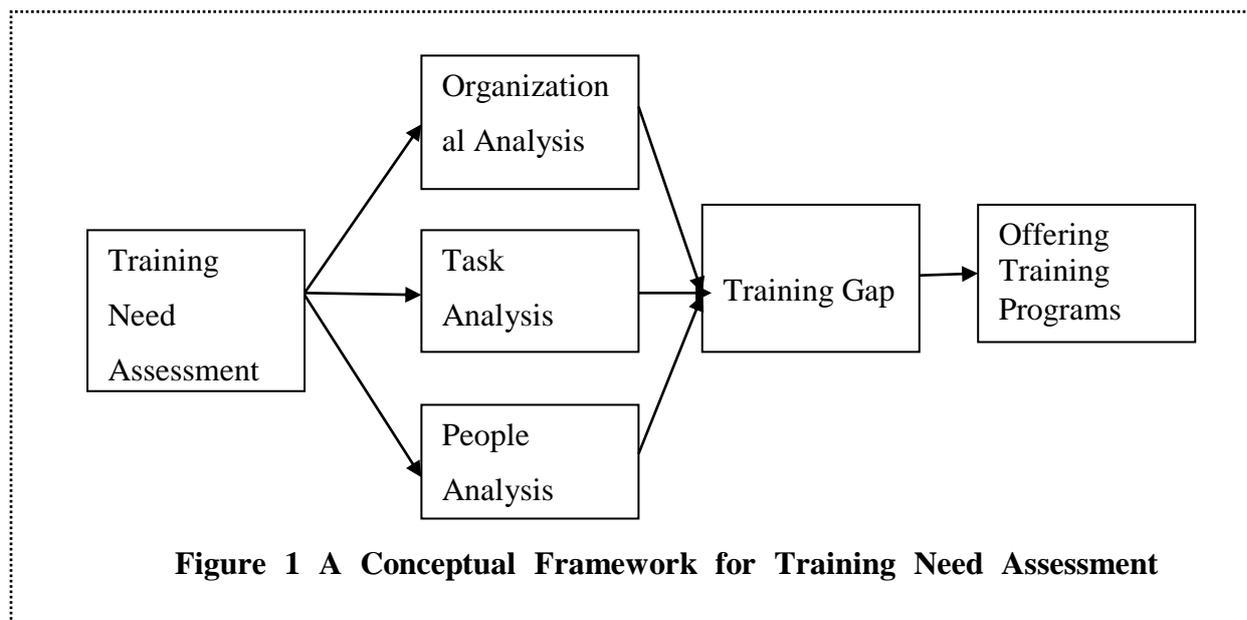
The function of proper needs assessment is to identify the training goal (Kozlowski & Salas, 2003). In addition, needs assessment provides a database to support or justify resource allocation for other human resource functions. The purpose of this study is to make an effort to explore the existence of TNA practices among private banks of Bangladesh. This is significant because many banks do adopt TNA process in an incoherent manner, therefore, produce hardly good results in employee performance upon the completion of the respective trainings. There has been much research done on various TNA related issues. In order to sustain the competitive business environment, it is imperative that financial sectors workforce must be convergent with the required knowledge and skills.

Conceptual Framework of the Study

Based on literature review, a conceptual framework has been developed which is tested in banking sector of Bangladesh (Figure 1). The framework shows the idealistic TNA practices in service organizations like banks. This framework shows that the training programs must

² <http://www.assignmentpoint.com/business/banking/training-and-development-process-of-barc-bank-limited.html>

start on the basis of the TNA that should cover organization, task and the people aspects of the organization.



Research Methods

This study attempts to evaluate the effectiveness of TNA in private sector banks of Bangladesh. To conduct the study, primary and secondary information were used. Primary data were collected from the managers of private sector banks under study and the secondary data were collected from the books, magazines, research monographs and the journals.

Determination of Sample Size

In this study, bank officials were selected as heterogeneous in terms of their practices. Presently, 57 private banks are operating in Bangladesh and these are continuously increasing due to open market policy of the government of Bangladesh. If in an HR department of a bank has one HR manager, minimum three training managers/faculty members, one compliance manager and one is to handle the promotion and other related issues of the bank. In Bangladesh, there are 40 Private Sector Banks (PCBs) and 9 Foreign Sector Banks (FCBs) i.e., in total 49 private sector banks. Additionally, three (03) new banks are coming into operation in this year. Therefore, if in one bank, there are at least 6 people work at the managerial position then the population will be 294 people at the managerial position. The sample managers were determined by using the following formula suggested by Yamane (1967)³. The formula used in this study is shown below.

$$n = \frac{N}{1 + N(e)^2}$$

Where,
 n = Sample Size
 N= Population
 e = Level of Precision

In calculating sample size, the following assumptions were made to determine, n = 74

³ Yamane, Taro. (1967). Statistics: An Introductory Assessment, 2nd Edition, New York: Harper and Row.

- (i) Population⁴ size is >294 managers
- (ii) Level of precision⁵ is 10%
- (iii) Degree of variability (p) is assumed as 50%

Note that, a proportion of 50% shows a greater degree of variability⁶. It indicates the maximum variability in the population, which is used in determining a more conservative sample size, that is, the sample size may be larger than if the true variability of the population attribute were used. However, this study collected data from 100 people who work at the managerial levels of top ten private sector banks located in Dhaka city.

Sample Distribution

One hundred managers were interviewed from ten private sector banks of Bangladesh with a structured questionnaire. The sampled banks are: AB Bank Limited, Bank Asia Limited, BRAC Bank Limited, Dhaka Bank Limited, Dutch-Bangla Bank Limited, ICB Bank Limited, Jamuna Bank Limited, Mercantile Bank Limited, Premier Bank Limited and The City Bank Limited (Table 6).

Table 6: Distribution of Sampled Private Banks of Bangladesh

Sl. No.	Name of the Private Banks	No. of Bankers Interviewed	Cumulative Percentage (%)
1.	AB Bank Limited	10	10.00
2.	Bank Asia Limited	10	20.00
3.	BRAC Bank Limited	10	30.00
4.	Dhaka Bank Limited	10	40.00
5.	Dutch-Bangla Bank Limited	10	50.00
6.	ICB Bank Limited	10	60.00
7.	Jamuna Bank Limited	10	70.00
8.	Mercantile Bank Limited	10	80.00
9.	Premier Bank Limited	10	90.00
10	The City Bank limited	10	100.00
	Total Sampled Managers	100	

Questionnaire Design

This study has been initiated to identify the effectiveness of the TNA process of the banks of Bangladesh. Hence, major practices of TNA were included in the questionnaire. A structured questionnaire with a 5-point scale was developed for the items related to the effectiveness of TNA of private banks of Bangladesh. The main TNA practices covered in the questionnaire are: task or job assessment, informal feedback, job description, performance or appraisal

⁴ In statistics, a population is a complete set of items that share at least one property in common that is the subject of a statistical assessment.

⁵ Also called sampling error, the level of precision, is the range in which the true value of the population is estimated to be. This is range is expressed in percentage points. Thus, if a researcher finds that 70% of farmers in the sample have adopted a recommend technology with a precision rate of $\pm 5\%$, then the researcher can conclude that between 65% and 75% of farmers in the population have adopted the new technology.

⁶ Variability is a measure of the spread of a data set. Depending upon the target population and attributes under consideration, the degree of variability varies considerably. The more heterogeneous a population is, the larger the sample size is required to get an optimum level of precision. Note that a proportion of 55% indicates a high level of variability than either 10% or 80%. This is because 10% and 80% means that a large majority does not or does, respectively, have the attribute under consideration.

assessment, assessment centre, written tests, technical panel or training committee, expert opinion or agency, group problem assessment, interviews customers or employees, surveys, open-ended questionnaire, menu survey or prospectus, management audit, and individual development plan.

Data Collection and Data Analysis

A survey has been conducted among the HR & Branch managers of the private sector banks who are at the managerial positions of the banks from January 2018 to June 2018. This study used descriptive statistics⁷ to analyze data by using the SPSS (Statistical Package for Social Sciences).

Assessment and Interpretations

Age and Working Experiences of the Respondents

This study was conducted among the HR managers and training managers of private sector banks of Bangladesh. Most of the respondents (61%) were more than 50 years of age followed by 35-40 years (28%) and 30-35 years (11%) (Table 2). This shows that the respondents were quite experienced in training need assessment and management of training programs.

Table 2: Age Group of the Respondent HR Managers

Particulars	Frequency	Percent	Valid Percent	Cumulative Percent
30-35 years	11	11.0	11.0	11.0
35-40 years	28	28.0	28.0	39.0
More than 40 years	61	61.0	61.0	100.0
Total	100	100.0	100.0	

Source: Survey Data.

This study shows that the highest working experience of the respondents is 10-15 years (27%) followed by 5-10 years (24%), below 5 years (21%), 15-20 years (20%) and more than 20 years 8 percent (Table 3).

Table 3: Working Experience of the Respondent HR Managers

Particulars	Frequency	Percent	Valid Percent	Cumulative Percent
Below 5 years	21	21.0	21.0	21.0
5-10 years	24	24.0	24.0	45.0
10-15 years	27	27.0	27.0	72.0
15-20 years	20	20.0	20.0	92.0
More than 20 years	8	8.0	8.0	100.0

Source: Survey Data.

⁷ Descriptive statistics includes statistical procedures that we use to describe the population we are studying. The data could be collected from either a sample or a population, but the results help us organize and describe data. Descriptive statistics can only be used to describe the group that is being studying. That is, the results cannot be generalized to any larger group.

When it was asked whether they have a duty statement for their jobs or not, most of the respondents i.e., 82% of them said ‘Yes’. The rest 18% said ‘No’ (Table 4). This shows that these managers are highly organized with their duties and their responsibilities.

Table 4: Duty Statement of the Respondents (Have or Have Not)

Answer	Frequency	Valid Percent	Cumulative Percent
Yes	82	82.0	82.0
No	18	18.0	100.0
Total	100	100.0	

Source: Survey Data.

This study has identified four types of skills required for banking job such as, financial & customer service, analytical & decision making, business communication, technical skills. This research shows that the HR officers primarily needs analytical and decision-making skills (62%) followed by business communication skills (15%), technical skills (14%), and financial and customer service skills (7%) (Table 5).

Table 5: Skills Required in Banking Job

Particulars	Frequency	Valid Percent	Cumulative Percent
Financial & Customer Service	7	7.0	07.0
Analytical & Decision Making	62	62.0	69.0
Business Communication	15	15.0	84.0
Technical	14	14.0	98.0
Other	2	2.0	100.0
Total	100	100.0	

Source: Survey Data.

In this study, a number of issues relating to the effectiveness of training needs assessment (TNA) were identified through literature review and checked with the HR and training managers of the private sector banks. The issues are: (i) reasons for declining staffs performance, (ii) how often training need reviewed in the banks, (iii) policy or process for identifying future training and professional needs in the organization?, (iv) how future needs of training and professional need being assessed, (v) techniques of identifying training needs, (vi) effect of the identified training and professional needs that meet banks expectation, (vii) confidence about the existing process of training need assessment, (viii) effectiveness of training need assessment in the banks, (ix) factors that prevent to achieving training or professional development needs, and (x) issues that would be beneficial for wider professional development in banks.

Reasons for Declining Performance

When it was asked to the managers about the reasons for declining the performance of the bankers, most of them said that lacking of attitude to job (64%) and de-motivated and dissatisfaction of job (47%) are always the reasons. Less training (50%), lacking of communication skills (49%), lacking of analytical knowledge (48%), and lacking of financial skills (41%) are frequent reasons for declining of the bankers’ performance (Table 7). These

are the issues directly related to training need assessment and effectiveness of the training programs.

Table 7: Reasons for Declining Staffs Performance

SI	Reasons	Never	Rare	Seldom	Frequent	Always	Total %
1	Academic background	2	3	45	32	18	100
2	Less Training	1	2	19	50	28	100
3	De-motivated and dissatisfaction of job	0	3	13	37	47	100
4	Lacking of Financial Skills	0	5	30	41	24	100
6	Lacking of Attitude to job	4	1	9	22	64	100
7	Lacking of Communication Skills	0	1	12	49	38	100
8	Lacking of Analytical Knowledge	0	4	32	48	16	100
9	Selection and Recruitment are not up to the Job requirement	1	10	27	30	32	100
10	Lacking of Technological Knowledge	14	11	26	32	17	100

Note: n=100

Training Needs Review and Its Processes

It was also opined in the study that every six months (41%) and annually (29%), training needs are reviewed in the banks (Table 8). However, 26% managers said that there is no arrangement of training needs review in their banks.

Table 8: How Often Training Need Reviewed in Banks

Period	Frequency	Percent	Valid Percent
Monthly	3	3.0	3.0
Every Six Month	41	41.0	41.0
Annually	29	29.0	29.0
Adhoc Basis	1	1.0	1.0
Not at all	26	26.0	26.0
Total	100	100.0	100.0

Source: Survey Data.

However, most of the managers (81%) said that their banks follow a kind of policy or process for identifying the future training needs in their organizations (Table 9).

Table 9: Policy or Process for Identifying Future Training and Professional Needs in The Organization?

	Frequency	Percent	Valid Percent	Cumulative Percent
Yes	81	81.0	81.0	81.0
No	19	19.0	19.0	100.0
Total	100	100.0	100.0	

Source: Survey Data.

When it was asked to the managers about the assessment process of identifying future needs of training and professional needs, most of them replied 'by line managers' (49%) followed by human resources department (21%), others (17%) and individually (13%) (Table 10).

Table 10: How Future Needs of Training and Professional Needs Are Being Assessed?

	Frequency	Valid Percent	Cumulative Percent
i. Individually, by myself	13	13.0	30.0
ii. By my line manager	49	49.0	79.0
iii. By the Human Resources Department	21	21.0	100.0
iv. Others	17	17.0	17.0
Total	100	100.0	

Source: Survey Data.

Use of Training Needs Assessment Techniques

Literature review shows that there are at least 15 techniques used in assessing training needs of an organization. The techniques are: task / job assessment, informal feedback, job description, performance/ appraisal assessment, assessment centre, written tests, technical panel/training committee, expert opinion/agency, group problem assessment, interviews customers/ employees, surveys, open-ended questionnaire, menu survey/prospectus, management audit, and individual development plan. These issues were asked to the HR and Training Managers of the private sector banks by using five-point scales. The scales were "1 as Very Low Extent, 2 as Small Extent, 3 as Fairly Large Extent, 4 as Large Extent and 5 as Very Large Extent" of use of these techniques. Results show that management audit (2.51), interviews customers/employees (2.48), written tests (2.46), help from assessment centre (2.44), surveys (2.46), and individual development plan (2.42) are generally used in private sector banks to assess the training needs (Table 11). The results show that all the techniques are at the Small Extent to Fairly Large Extent to assess the training needs of the banks. The maximum used technique is management audit which indicates that management forecasting based on intuitive knowledge is mainly used to assess the training needs in private banks in Bangladesh.

Table 11: Techniques of Identifying Training Needs

	TNA Techniques	Mean	Std. Deviation
1	Task / Job assessment	2.2600	1.17740
2	Informal Feedback	2.1400	1.23108
3	Job Description	2.0300	1.18454
4	Performance/ Appraisal assessment	2.2600	1.13369

5	Assessment centre	2.4400	1.11301
6	Written Tests	2.4600	1.16706
7	Technical Panel/Training committee	2.3700	1.16042
8	Expert Opinion/Agency	2.0800	1.25271
9	Group Problem Assessment	2.1900	1.16076
10	Interviews customers/ employees	2.4800	1.07760
11	Surveys	2.4600	1.12295
12	Open-Ended Questionnaire	2.2500	1.14922
13	Menu Survey/Prospectus	2.3100	1.21185
14	Management Audit	2.5100	1.11460
15	Individual Development Plan	2.4200	1.15627
16	Overall	2.3737	1.20869

Note: Source: Survey Data; n=100

Effectiveness of TNA in Banks

This study shows that the effectiveness of the training needs assessment in private sector banks of Bangladesh is ‘effective in most regards’ (66%). That means the managers think the effectiveness of training needs assessment is mostly effective (Table 12).

Table 12: Effectiveness of Training Need Assessment in Banks

Particulars	Frequency	Percent	Valid Percent	Cumulative Percent
i. Ineffective in most regards	4	4.0	4.0	4.0
ii. Moderately effective	19	19.0	19.0	23.0
iii. Effective in most regards	66	66.0	66.0	89.0
iv. Completely Effective	11	11.0	11.0	100.0
Total	100	100.0	100.0	

Source: Survey Data.

About the confidence on existing process of Training Need Assessment, it was found that 55% managers think they are ‘Confident in most regards’ (Table 13).

Table 13: Confidence about the existing process of Training Need Assessment

Particulars	Frequency	Percent	Valid Percent	Cumulative Percent
i. Not at all confident	19	19.0	19.0	19.0
ii. Not confident in most regards	4	4.0	4.0	23.0
iii. Moderately Confident	16	16.0	16.0	39.0
iv. Confident in Most regards	55	55.0	55.0	94.0
v. Completely Confident	6	6.0	6.0	100.0
Total	100	100.0	100.0	

Source: Survey Data.

When it was asked to the managers regarding the effect of the identified training and professional needs that meet banks expectation, most of them (48%) answered as ‘Met most regards’ (Table 14). This indicates that there are some gaps as it is not completely met the expectations of the concerned persons.

Table 14: Effect of the Identified Training and Professional Needs that Meet Banks Expectation

Particulars	Frequency	Percent	Valid Percent	Cumulative Percent
i. Not met at all	3	3.0	3.0	3.0
ii. Not met most regards	18	18.0	18.0	21.0
iii. Met in most regards	48	48.0	48.0	69.0
iv. Met completely	31	31.0	31.0	100.0
Total	100	100.0	100.0	

Source: Survey Data.

Barriers for Achieving Training or Professional Development

This study identified some barriers to achieve training or professional development. The areas are: cost of training, capacity of workforce, geography and location of venue, lack of managerial support, length of training, personal circumstances, and unavailability of training. Results show that the most important barrier in this regard is unavailability of training programs (23%), followed by geography and location of venue (17%), lack of managerial support (16%), capacity of workforce (13%), cost of training (12%), length of training (10%) etc. (Table 15).

Table 15: Factors That Prevent to Achieving Training or Professional Development Needs

Particulars	Frequency	Percent	Valid Percent	Cumulative Percent
i. Cost of training	12	12.0	12.0	12.0
ii. Capacity of workforce	13	13.0	13.0	25.0
iii. Geography and location of Venue	17	17.0	17.0	42.0
iv. Lack of managerial support	16	16.0	16.0	58.0
v. Length of training	10	10.0	10.0	68.0
vi. Personal Circumstances	7	7.0	7.0	75.0
vii. Unavailability of training programs	23	23.0	23.0	98.0
viii. Other	2	2.0	2.0	100.0
Total	100	100.0	100.0	

Source: Survey Data.

How to Improve Professional Development?

Literature review shows that time management, project management, managing organization, improving service quality, leadership, managing budgets, effective training environment, and developing effective policy are the issues beneficial for any organization. When this study checked this among the HR managers, it was found that the most important issue is

‘Effective training environment followed by managing organization (17%), improving service quality (16%), project management (13%), time management (12%), leadership (10%) and managing budgets (7%) (Table 16).

Table 16: Factors for Wider Professional Development In Banks

Particulars	Frequency	Valid Percent	Cumulative Percent
i. Time Management	12	12.0	12.0
ii. Project Management	13	13.0	25.0
iii. Managing Organization	17	17.0	42.0
iv. Improving Service Quality	16	16.0	58.0
v. Leadership	10	10.0	68.0
vi. Managing Budgets	7	7.0	75.0
vii. Effective Training Environment	23	23.0	98.0
viii. Developing effective policy	2	2.0	100.0
Total	100	100.0	

Source: Survey Data.

Conclusions and Recommendations

This study has been conducted to identify the effectiveness of training needs assessment (TNA) practices in private sector banks of Bangladesh. A number of issues relating to the effectiveness of training needs assessment (TNA) were identified through literature review and checked with the HR Managers and Managers engaged in training department of the banks. This study dealt with the issues like reasons for declining staff performance, frequency of training need review, policy or process for identifying future training and professional needs, methods of assessing future needs of training and professional needs, techniques of identifying training needs, effect of the identified training and professional needs, confidence level of the managers about the existing process of training need assessment, effectiveness of the training need assessment process, factors that prevent to achieve training or professional development needs, and the issues that would be beneficial for wider professional development in the banks. Results show that the reasons for declining the performance of the bankers are concerned with the lack of positive attitude toward job, de-motivation and dissatisfaction of job. This situation can be attributed by the lack of understanding of the job requirements of the bank employees that can be learned through effective training process. In the banks of Bangladesh, the training needs are assessed every six months and or annually although most of the managers said an effective process is followed in this regard. The training needs are assessed jointly by the line manager and human resources department of the banks. It is also found from this research that only few need assessment techniques such as, management audit, interviews with customers or employees, written tests, consultancy of the assessment centers, surveys, and individual development plans are used by the private sector banks of Bangladesh to assess the training needs in their organizations. Techniques like task or job assessment, informal feedback, job description, performance or appraisal assessment, technical panel or training committee, expert opinion or agency, group problem assessment, open-ended questionnaire, menu survey or prospectus are hardly used by the private sector of Bangladesh banks for assessing training needs of the organizations.

The effectiveness of the training needs assessment practices in private sector banks of Bangladesh is graded as most effective but not completely effective by the respondent managers. The study also identified that the effect of the identified training and professional needs that meet banks expectations are moderate. This indicates that there are some gaps between the expectations and the actual needs as it does not completely meet the expectations of the concerned persons. This research also identified that unavailability of training programs, location of training venue, lack of managerial support, capacity of trainees, cost or budget of training, and length of training are the most important hindrances for improving the effectiveness of the training programs of the private sector banks of Bangladesh. This study suggests that the effectiveness of TNA practices as well as training programs can be enhanced by improving training environment, managing organization, service quality, project management, time management, leadership and budget of the training programs. This study tried to identify the effectiveness of the training needs assessment by using the responses of the HR and training managers. However, there is an ample scope to improve these findings by including more training recipients as respondents and taking more managers into account in future research.

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