FACTORS INFLUENCING MANAGEMENT TRAINING EFFECTIVENESS IN COMMERCIAL BANKS IN KENYA: A CASE OF CO-OPERATIVE BANK OF KENYA, NAIROBI COUNTY.

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Ngure, H. M.,*1 & Juma, D.2

*1 Msc. Scholar, Jomo Kenyatta University of Agriculture & Technology [JKUAT], Karen, Nairobi, Kenya
2PhD, Jomo Kenyatta University of Agriculture & Technology [JKUAT], Karen, Nairobi, Kenya

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ABSTRACT
This study aimed to undertake an investigation on the factors influencing management training effectiveness in Commercial Banks of Kenya: A case of Co-operative Bank of Kenya, Nairobi County. The study was guided by three specific objectives: To determine the influence of training design on management training effectiveness in Co-operative Bank, Nairobi County; determine the influence of trainee characteristic on management training effectiveness in Co-operative Bank, Nairobi County and to determine the influence of Training environment on management training effectiveness in Co-operative Bank, Nairobi County. The target population for the study was therefore 282 respondents. Stratified sampling was used to sample the different categories of management staff at Co-operative Bank of Kenya. A questionnaire was used to collect data for this study. The data was analyzed using Statistical Package for the Social Sciences (SPSS). The data was presented in charts, tables and supported with an interpretation and discussion. The findings showed that there were positive and statistically significant associations between training design, trainee characteristics, training environment, and management training effectiveness at Cooperative Bank. The multiple regression analysis showed that the independent variables explained 56.2 % of change in management training effectiveness at 95 % confidence level. Trainee characteristics were found to have the greatest effect on management training effectiveness followed by training design and training environment. The study concluded that trainee characteristics have the greatest effect on management training effectiveness followed by training design, and training environment. The study recommended that Cooperative Bank human resource managers should conduct needs assessments for training programmes; that there should be continuous monitoring of staff fresh from training and provide incentives to motivate staff to enroll in training programmes offered by the organisation; and that supervisors should be encouraged to create environments where staff can apply skills acquired from training in their day-today roles.

Key Words: Training Design, Trainee Characteristic, Training Environment, Management Training Effectiveness
INTRODUCTION
Organisations are facing a rather dynamic business environment which requires them to adopt and implement strategies to enhance their survival and growth. Staff training is one of the ways of improving organization’s effectiveness. Global statistics indicate that organisations are spending an increasing amount of funds in employee training (Alipour & Shahnavaz, 2009).

Jehanze and Bashir (2013) reported that organizations are spending more than $126 billion yearly on employee training and development. In the United States alone, corporations spent around $359.3 Billion dollars on corporate training initiatives worldwide in 2016. In the United Kingdom, companies were spending an average of £1,068 in learning and development per employee in 2016. In India, companies spend 1-2% of employee costs on learning and development and a total outlay of less than $1 billion (Delloitte, 2016).

Devi and Shaik (2012) inform that organisations need to have documentation on the effectiveness of training; without this documentation, firms may not be able to objectively know that their investments in training contribute to organisation development. Training effectiveness has remained elusive for organisations and has been attributed to several factors. Kasim and Ali (2011) attributed lack of training effectiveness on the individual factors of employees. Almannie (2015) found that lack of encouragement from management; difficulty applying what they learned; trainees considered their work environment unsuitable for transfer of training lessons; lack of cooperation from management; and lack of cooperation from colleagues. Devi and Shaik (2012) associated failure to measure the effectiveness of training by using performance and behavioral rating criterions can be linked to different sources, such as, work environment features, trainee characteristics, and training design issues.

These trends are likely to continue with increasing business strategies to adopt to changing technologies, globalization, and a dynamic human capital. The financial sector is one that has seen and continues to experience sustained changes in technology and financial institutions are engaged in adopting new innovations that require learning and development of their staff to be able to perform in a rapidly changing work environment. Training staff plays a major role in enhancing the efficiency of an organisation and assists employees to enhance their performance in an efficient way (Athar & Shah, 2015).

Organisations are only able to benefit from employee training if the trained staff is able to transfer the skills and knowledge to their day-to-day work. A training program is effective when the training outcome match with its objectives. The degree with which outcome is closer to objective determines training effectiveness (Huque & Vyas, 2008). Given the huge investments that organisations are making towards employee training and development, it becomes important for them to establish whether the training afforded to employee actually reap the desired benefits. An assessment of a training initiative is a crucial process as it is undertaken to see how well the objectives of the training were met and whether the method used was the best approach to achieve those objectives (Chimote, 2010). Moreover, tight budgets require that commercial banks’ training resources are highly optimized, this means that, allocated resources should achieve the objectives of training at the lowest cost possible and at the
shortest amount of time. This means that most attention must be directed to comprehending the determinants of transfer of training and training effectiveness so as to achieve the highest payoff in terms of improving performance (Ibid.).

According to Govindarajulu and Daily (2004), training is one of the most important motivators. Training is a key to improving organization performance as it helps reconcile the gaps between what is happening and what should happen. To quantify training benefits, it’s necessary to know the improvement of individual performance. Choi and Dickson (2009) argued that management training should be increased by the systematic and coherent approach to investing in their training and development.

Chan (2011) noted that an organization that invests in training may have advantages such as providing higher level of quality services to customers, improving operation flexibility by extending the range of skill possessed by employee, help to manage change by increasing understanding of the reason for the change and provide people with knowledge and expertise needed to adjust to new situation.

The importance of management training can be traced to its ability to promoting a positive culture in a firm that is seeking to enhance employee commitment, quality improvement, and motivating staff to identify with the objectives and mission of the firm and hence improving corporate and individual performance in terms of the overall productivity and output quality (Soleimani, 2014). Training and development has a major role to play in improving existing skills, providing a larger pool of skilled staff, increasing experience and knowledge of staff in the job performance with quality (Boyd & Sutherland, 2006).

Despite the myriad of economic challenges that are being witnessed in the industry; the Kenyan banking sector is evolving and remains vibrant and strong. Currently, three banks have been put under receivership with one being recovered and get back to operations. There are 44 banks, thirty one banks are owned locally and the remaining 13 are foreign-owned. The Kenyan government has a shareholding in 3 of the locally owned; 27 are commercial banks, 1 is a mortgage finance institution (Juma, 2016).

There are 43 commercial banks in Kenya making up the Kenya Banking Sector. Commercial banks consist of an influential and significant industry of business globally and play a significant role in the global and Kenyan economy. Commercial banks are financial mediators that act as financial resource mobilization points in the worldwide economy (Ndungu, 2015). Commercial banks have an important role in the economic resource allocation of countries and channel funds to investors and depositors continuously. This can be achieved to generate needed income to cover their operational costs incurred during the course of the training (Ongore & Kusa, 2013).

Co-operative Bank of Kenya is a leading and growing commercial bank and is one of the five largest commercial banks. The bank has been in business for 50 years now. In year 2000, the bank incurred a huge loss of 2.3B. It, however, quickly was able to turnaround and has grown steadily ever since.

In 2016 the bank earned a profit before tax of 17.7 Billion which was attributed to a bold move by the bank in engaging McKinsey a global consultancy Company in August 2014 in a transformation project with a clear focus on improvement in operating efficiencies, sales force effectiveness and
innovative customer deliver platforms. Co-operative bank inception goes back to 1965 when it was registered under the Co-operative Societies Act, it did not actually see its first year of business until 1968. In 2008, Co-op Bank resolved to incorporate under the Companies Act. This qualified the bank for listing on the Nairobi Stock Exchange in December 2008. Since then, the bank has seen incredible growth.

**Statement of the Problem**

Staff training and development has been heralded as a strategy to enhance performance of staff in coping with the ever changing and increasing demands of the banking sector. According to Kariuki (2015), commercial banks seeking to elicit staff commitment and strengthen their staff base need to invest in the development and training of their staff. Praslova (2010) noted through creation of opportunities for management development and training, banks are able to increase the likelihood of their staff to perform in the market. The effective training of managers gives them the ability to lead from the front, control, organize, plan, and staffing of commercial banks to enhance performance.

The commercial banking sector operates in a dynamic and volatile environment and senior managers are under pressure to implement plans, lead, organize and manage staffing for maximized operational efficiency. Banks are therefore equipping senior staff with needed competencies to ensure that there is a balance between stability and efficiency. Despite significant investments and resources allocated to training and development of bank management staff, Commercial Banks are still reeling from high staff turnovers and performance deficiencies (Mwangi & Omondi, 2016).

There are several studies that have been conducted on training effectiveness in Kenya. For example, Nyachome (2012) investigated the influence of training methods, learner characteristics, programme content, and facilitator on effectiveness of entrepreneurship training programmes. Kariuki (2015) investigated factors that affects employee turnover in the banking industry and concluded that training and development enhanced retention in commercial banks and thus a positive effect on performance. Mohamud (2014) studied the effect of training on employee performance in public sector organizations in Kenya aimed at determining the influence of training design on employee performance. Ali (2016) examined the perceived factors influencing the effectiveness of training at the Public Service Commission. As far as to the researcher’s knowledge, most studies have focused on training effectiveness and not on management training effectiveness.

**Objectives of the Study**

The general objective of the study was to investigate factors influencing management training effectiveness in commercial banks of Kenya: A case of Co-operative Bank of Kenya, Nairobi County. The specific objectives were:-

- To determine the influence of training design on management training effectiveness in Co-operative Bank, Nairobi County.
- To determine the influence of trainee characteristics on management training effectiveness in Co-operative Bank, Nairobi County.
- To determine the influence of training environment on management training effectiveness in Co-operative Bank, Nairobi County.
LITERATURE REVIEW
Theoretical Review
Social Exchange Theory (SET)
The Social Exchange Theory (SET) has been a major
type of workplace behaviour. The SET theory can be traced to early
works of the 1920s, including Malinowski (1922)
and Mauss (1925). Social Exchange theorists posit
that social exchange is a process of interactions that
lead to obligations between two parties (Emerson,
1976). The interactions are understood as being
contingent and interdependent on the actions of
the other party or person (Blau, 1964). The SET is a
foundation from which one can comprehend the
employment relationship as one of the parties
provides a benefit for the other party which
culminates to social obligations felt by another
party; the other party then reciprocates to fulfill this
obligation.

The social exchange theory has been adopted in
different instances to explore the relationship
between employee training and the organisation.
Coyle-Shapiro and Kessler (2002) utilized the
psychological contract to understand the exchange
from the employer and employee perspective by
using the social exchange theory. Eisenberger and
Aselage (2003) described if a staff receives the
needed support from the employers, for instance,
training, they are more obligated to reciprocate to
their employer.

Applying the SET model to this study is founded on
the responsibilities of either employees or
organisations to each other. The assumed rule is
that organisations provide an environment for
which employees can thrive and contribute to the
overall performance of the organisation in achieving
its mission and objectives. In this case, the
organisation provides training to its staff to enable
them acquire knowledge and skills to better
perform in their jobs. The social exchange between
employees receiving training suggests that they
become more confident and committed to their
work as they are confident in their skills and
capability.

This theory is therefore useful to explain and
discuss effectiveness of a training program in a
Commercial Bank setting. Management training
effectiveness is achieved when staff believes and
perceive that the training provided by the
organisation contributes to their own development
and thus this is transferred to their job
performance. The theory is thus useful as it speaks
on the importance of a training design and training
environment which are conducive for staff training.

Self-Efficacy Theory
The self-efficacy theory is a significant part of
Bandura’s (1986) social cognitive theory. According
to the social cognitive theory, a person’s behaviour,
cognitive factors (self-efficacy and outcome
expectations) and behaviour are all related.
Bandura (1978) described self-efficacy as the
judgement of an individual’s ability to perform a
particular behaviour pattern.

Wood and Bandura (1989) further developed the
definition by recommending that self-efficacy
beliefs create a central function in the regulatory
process through which a person performance and
motivations are governed. The judgements of self-
efficacy influence the effort that staff will spend on
a task or how long they may persist with it.
Individuals with stronger self-efficacy beliefs put
more effort into mastering a challenge whilst those
with a weak self-efficacy belief are more likely to
quit or lessen their efforts towards that task
According to Bandura (1977), self-efficacy has four significant information sources used by person’s when forming their judgment of self-efficacy. The first of these is performance accomplishments and entails assessing information based on a persons’ individual mastery accomplishments. Repeated failures lower the mastery expectations whilst previous successes raise them (Gist & Mitchell 1992). The second source of information is vicarious experience which is attained by watching others perform activities successfully and is often referred to as modelling, and it generates expectations in those observing that they can enhance their performance by learning what they have observed (Bandura, 1977, Gist & Mitchell, 1992). The third source of information is social persuasion and refers to activities where people are guided through being persuaded into believing that they can deal successfully with certain tasks. Giving feedback on performance and coaching are familiar forms of social persuasion (Bandura 1977, Bandura & Cervone, 1986).

The last information source for self-efficacy is emotional and physiological states. A person’s emotional and physiological states affect self-efficacy judgements in relation to specific tasks. Emotional reactions to tasks, such as, anxiety, may lead to poor judgements of the person’s ability to complete or perform the tasks (Bandura, 1988). Bandura (1982) research concluded that perceived self-efficacy can be used to explain the variety in a person’s behaviours, such as: self-regulation, choice of career pursuits, levels of physiological stress reactions changes in coping behaviour, growth of intrinsic behaviour, and achievement strivings. Self-efficacy theory is useful as its propositions show the significance of motivations of an individual in the effectiveness of training. The theory supported that the feelings of capability in a person receiving the training is transferred to their learning and development which is applied in their jobs.

Kirkpatrick’s Model
The study proposes to adopt the Kirkpatrick (1998) model of evaluating training. According to the model, Kirkpatrick (1998) described four levels of evaluating training effectiveness. These levels are in order from reaction, learning, behaviours, and results (outcomes) respectively. These levels of training evaluation process, first, emotional reactions are the attitudes of the trainees at the end of a training program. A trainee who has considerably acquired knowledge and skills from the training are more likely to apply it to their work, and hence have a positive reaction. This could be used as a means to measure the motivation and expectation, staff general attitude. Though subjective, reactions give feedback on training content and style.

Second, achievement learning objectives is a form of post-training evaluation of skill and knowledge gained through a training program which will contribute to an improvement in job performance. Post and pre-test approaches of measuring training effectiveness produces a result that is comparable to a benchmark, the benchmark helps in showing whether skills and knowledge have been achieved in the training program. Third, work-related behavioural changes reflected in performance. This level involves measuring the changes in staff work related behaviours owing to outcomes of training and needs a time break for which staff can fully implement the acquired knowledge and skill. Interviews, observations, and surveys of performance are methods used to measure behavioural changes.

The fourth level of Kirkpatrick’s model concerns itself with the impact of development and training.
on the firm. The evaluation is based on the idea that human resources development and training must indicate the organization’s strategy and culture. A training program is deemed successful, in the case that the outcome is closely aligned to the firm’s goals. This if often done by measuring profitability and safety measure. Despite its popularity, the model has been criticized as having little correlation between the four constructs of training effectiveness, there is a limitation of using self-report surveys, and performance improvement can be attributed to other factors except training. However, the model has been widely used in previous studies (Praslova, 2010; Ngure & Njiru, 2013; Borate, Gopalkrishna, Shiva Prasad, & Borate, 2014) to evaluate the effectiveness of training programs in organisations. This model was thus adopted for this study to explain the indicators for training effectiveness.

**Conceptual Framework**

![Conceptual Framework Diagram]

**Independent Variables**
- Training design
  - Needs assessment
  - Training Content
  - Training methodology
  - Instructor factors
- Trainee characteristics
  - Cognitive ability
  - Self-efficacy
  - Motivation
  - Perceived utility of training
- Training environment
  - Peer support
  - Supervisor support
  - Opportunity to practice
  - Follow-up

**Dependent Variable**
- Training effectiveness
  - Emotional reaction
  - Achievement of objectives
  - Behavioral changes
  - Organizational impact (results)

**Empirical review**

**Influence of training design on management training effectiveness**

The training design implies to the systematic method for developing a training program. This process is described as needing to be flexible and still systematic to adapt to the business needs of an organisation. According to Olubukunola (2015), a training design should be tailored to the needs of staff, organisations that develop a good training design in line to the staff needs often lead to good results. Organisations are required to identify the needs of its staff and design training that will contribute to optimal use of their workforce towards meeting organisation objectives. Several scholars and researchers have shown the significance of training design on effectiveness of training and training performance. Nijman, Nijhof, and Veldkamp (2006) described training design as a significant determinant on training effectiveness.

In Pakistan, Khan, Khan, and Khan (2011), examined the impact of development and training on organisation performance. The descriptive study was conducted among 100 staff of a selected firms in Islamabad, Pakistan. The data was collected through a questionnaire. The study found that training design has a positive and significant effect on the organizational performance. The findings further indicated that training delivery method have a significant impact on firm performance and all these collectively affected the firm’s performance.

In Malaysia, Kasim and Ali (2011) analyzed the low training effectiveness among support staff in a public university. The research aimed at investigating the effect of training design on training practice performance. The study found that training design had a positive effect on training...
transfer. Doo (2000) conducted a study on training design aspects that influenced transfer of training in an international context. The research examined the training transfer and degree of learning and achieved by Human Resources Development (HRD) professionals of SK Group in Korea and identifies which factors in training design affected the learning and transfer of training. The study found that there were inhibiting and promoting training design factors on training transfer.

In Portugal, Velada, Caetano, Michel, Lyons, and Kavanagh (2007) studied the effects of training design, work environment, and trainee features on transfer of training. The study was conducted among 182 employees in a large grocery firm. The study used a questionnaires to collect data from respondents using face-to-face administration. The findings revealed that performance self-efficacy, performance feedback, transfer design, and training retention had a significant effect to training transfer. The study suggested that firms should design training that provides trainees the capacity to reinforce trainee beliefs in their abilities to transfer learning, ensuring training content is retained over time, and providing appropriate feedback on staff job performance after training activities.

In Malaysia, Anuar (2011) investigated the impact of training delivery and style in training effectiveness in the Technology Park in Malaysia. The study involved 130 employees through questionnaires. The results showed that independent variables - training design and training delivery – had positive correlations with the training effectiveness. The study concluded that the training methodology and training design had a positive impact on training effectiveness.

Still in Malaysia, Yusof (2012) conducted a study on link between training design, trainee characteristics, and work environment among 160 departmental staff of a public sector firm in Malaysia. The study adopted a questionnaire as the data collection tool. A Pearson’s correlation found that training design and training effectiveness had a significant positive relationship.

Kunche, Puli, Guniganti and Puli (2011) conducted a study on analysis and evaluation of training effectiveness in India. The study used a questionnaire to collect data from staff in a software company on perceived factors that influenced training effectiveness. The survey targeted participants of training in 15 courses using a feedback form which was filled after completion of training. The study concluded that training environment was favorable, training material provided was good, pedagogical and technological mix modes of training, and the learning phase was evaluated by conducting tests before and after training.

In Iraq, Mozael (2015) conducted research on the impact of training and development programs on employee performance. The study was a desk research which proposed a conceptual framework for analyzing the effect of training on employee performance in the organisation. The conceptual framework consisted of training design, delivery style, and on the job and off the job training as independent variables leading to remaining and development and overall employee performance. The study concluded that organizations should identify a training design(s) that is in accordance with the needs of its employees.

Bhatti and Kaur (2010) examined the role of individual and training design factors on training
transfer in India. The study adopted a desk research approach which consisted of conducting a literature review. The study showed that the combined role of perceived content validity as a determinant to increase trainee performance self-efficacy and develop trainee reaction. Moreover, the study proposed that perceived content validity and training design increased trainee performance self-efficacy which contributed to increasing training effectiveness through motivation.

Influence of trainee characteristics on management training effectiveness

Trainee characteristics are described as the staff envisioned efforts to use the impacted skills and knowledge in a training session to real situations of work via a combination of its predictors or one of its predictors. Specifically, personal characteristics, such as learning motivation, job attitudes, personal features, self-efficacy, trainability, and transfer of training conditions for learning have been shown to have an effect on outcomes of training (Homklin, Takahashi, & Techakanont, 2013).

Scholars (Velada et al., 2007; Suleiman, Dassanayake, & Othman, 2016) identified trainee characteristics (job attitudes) as having an effect on training effectiveness. Others (Cheng & Ho, 2001; Salas & Cannon-bowers, 2001) identified values, trainee attitudes, expectations, and interests as influencing training effectiveness. Chiaburu (2010) further identified trainee characteristics to include locus of control, achievement and motivation, cognitive ability, anxiety and conscientiousness. Studies on trainee characteristic suggest that certain personality traits influence training outcome to a greater extent than others.

In Israel, Tziner, Fisher, Senior, and Weisberg (2007) conducted a study on effect of trainee characteristics on training effectiveness. The study examined six staff features (conscientiousness, learning goal orientation, self-efficacy, motivation to learn, instrumentality, and performance goal orientation) and one work environment aspect (transfer of training climate) were investigated among 130 trainees in a large industrial firm in an effort to predict training effectiveness (supervisor evaluation, training grade, and application of training). The findings supported motivation to learn and learning goal orientation as contributing most to predicting training outcomes.

In India, Mohanty, Dash, and Dash (2017) investigated the impact of trainee characteristics and organizational climate on training effectiveness in a financial organization in India. The study focused on the influence of six trainee characteristics, these were: learning goal orientation, need for dominance, self-efficacy, valence, motivation to learn, and conscientiousness. The sample size for the study was 125 study participants of a financial institution. The study found that although all attributes had an influence on training effectiveness; some factors had a greater influence than others. Self-efficacy, motivation to learn, learning goal orientation, and need for dominance had an effect on training effectiveness.

In the United States, Grossman and Salas (2011) conducted a literature review on the transfer of training and examined the different factors that influenced training effectiveness and training transfer in an organisation. The review identified the determinants related to trainee characteristics (cognitive ability, perceived utility of training, and self-efficacy, motivation), training design (behavioral modeling, realistic training environments error management,) and the work environment (follow-up, support, and transfer
climate, opportunity to perform, follow-up) that showed the sturdiest, most consistent relationships with training effectiveness.

In Malaysia, Aziz and Ahmad (2011) studies how inspiring training motivation can be used using the right training feature. The study adopted a desk research approach using 40 empirical research articles in training program features that motivate trainees since 1986. The study found that the major features of a training program that inspires training motivation are training reputation, relevance of training for career-related, job-related, personal related, appropriate training design, and voluntary attendance.

In Taiwan, Wen and Lin (2014) conducted research on training transfer and trainee characteristics and measured the influence of motivation to transfer, motivation to learn, self-efficacy, and training effectiveness in Taiwan industries. The study examined prediction roles of training effectiveness with individual features such as motivation to learn and self-efficacy on training effectiveness. The study successfully administered 316 questionnaires to study participants. The study found that self-efficacy had no significant association with training effectiveness but motivation had a significant association with training effectiveness.

In Greece, Simosi (2012) conducted a study on the mediated role of self-efficacy in the firm’s culture and training effectiveness association. The study used questionnaires which were administered to 252 new staff working in a service firm. The study adopted linear regression analysis to determine the relationship between variables. The study found that higher self-efficacy strengthened both humanistic culture-training transfer relationships, whilst low self-efficacy weakened these relationships.

In Malaysia, Yusof (2012) conducted a study on link between training design, trainee characteristics, and work environment among 160 departmental staff of a public sector firm in Malaysia. The study adopted a questionnaire as the data collection tool. A Pearson’s correlation test was administered to establish whether there was a relationship between training effectiveness and trainee characteristics. The study found no evidence to show that there existed a relationship between training effectiveness and trainee characteristics.

In Thailand, Homklin et al. (2013) measured the effects of work environment and individual characteristics on training effectiveness from an automotive industry skill certification system. The study was conducted among 363 trainees in 16 different practical and theoretical sessions. The questionnaires were administered to all the trainees who had passed the training. The study found a positive significant relationship between individual characteristics and training effectiveness.

Influence of training environment on management training effectiveness

The training environment has more to do with the surrounding or condition of the channel of the training program takes place in. It consists of sound level or clarity, training resources, sitting arrangement, correct lighting such as strength/colour, and required devices such as computers (Sanjeevkumar & Yanan, 2011).

The learning environment is a connection between the learning and the area that is designed for this purpose and includes the structure, the content, design, and the way that the premise is used for the
training. There is not much evidence of past studies on the effect that the environment has on training effectiveness. The environment in which the training occurs is a major factor that is responsible for successful implementation of training programs. A poorly prepared training environment has a disruptive effect on the intake of trainees (Lendahls & Oscarsson, 2017). The training environment is also one of the determinants of effectiveness of training and the learning outcomes positively (Chukwu, 2016).

The training environment was seen to have a higher correlation in addition to having an influence on training effectiveness in a firm also have a functional control over the expected outcomes of training participants. Moreover, effective associations were detected between work environment and training environment as predictor variables with effectiveness training as a response variable. It is important to establish all the factors that can contribute to the results in the stage of identifying the aim of raising the probability of success of a training program (Sanjeevkumar & Yanan, 2012).

Grossman and Salas (2011) conducted a study on the transfer of training and examined the different factors that influenced training effectiveness and training transfer in an organisation. The study hypothesized that work environment aspects, supervisor support, opportunity to perform, follow-up, peer support, and transfer climate. The transfer climate has emerged as an important predictor of transfer outcomes (Salas, Wilson, Priest, & Guthrie, 2006).

Blume, Ford, Baldwin, and Huang (2010), Van den Bossche, Segers, and Jansen (2010) agreed that there should be efforts to enhance peer and supervisor support as significant determinants of training transfer. Training participants require the opportunity to be able to apply newly acquired skills for them to transfer the skills to the job (Burke & Hutchins, 2007). Firms shouldn’t consider the end of formal training as the end of the learning process (Salas & Stagl, 2009). The end of training should be followed by feedback and practice, discussions, and action reviews so as to promote training transfer (Baldwin, Ford, & Blume, 2009). Job aids are also a comparatively modest way to increase the probability that trained skills will be practiced in the job (Salas et al., 2006).

Velada, Caetano, Michel, Lyons, and Kavanagh (2007) conducted a study on the effects of training design, individual characteristics and work environment on transfer of training. The study was conducted among 182 employees in a large grocery firm. The study used a questionnaires to collect data from respondents using face-to-face administration. The study found that supervisory support was not significantly related to transfer of training.

In Malaysia, Yusof (2012) conducted a study on the link between training design, trainee characteristics, and work environment among 160 departmental staff of a public sector firm in Malaysia. The study adopted a questionnaire as the data collection tool. A Pearson’s correlation test was administered. A positive and significant relationship was found between work environment and training effectiveness which led to a conclusion that there is an association between transfer of training and work environment.

In Thailand, Homklin et al. (2013) measured the effects of work environment and individual characteristics on training effectiveness from an automotive industry skill certification system. The
study was conducted among 363 trainees in 16 different practical and theoretical sessions. The questionnaires were administered to all the trainees who had passed the training. The study found a positive significant relationship between training environment and training effectiveness.

In Bahrain, Yaqoot, Noor and Isa (2017) conducted a study on the Antecedents of Training Effectiveness. Specifically, the study aimed at investigating the influence of trainer and social support factors on training effectiveness. Out of 382 questionnaires, 155 were returned and descriptive, correlation and regression analysis was used. The correlation results indicate a positive significant relation with training effectiveness and regression analysis confirmed that trainer and social support had a positive and significant effect on training effectiveness.

Saks and Belcourt (2006) revealed that firms rarely incorporated follow-up activities into their training programs. Further, they recommended that firms ensured a strong support network for training participants both after and before training. Saks and Belcourt found some follow-up activities to be specifically used in support of training effectiveness. These include: performance assessments, supervisory consultations, action plans, peer meetings, and technical support.

In Nigeria, Onukwube (2012) conducted a study on the influence of leaders on training effectiveness in the construction industry. A survey approach was used to administer questionnaires to 160 professionals in the construction sector who had attended Continuous Professional Development (CPD) programs from their respective professional bodies. The findings from the study indicated that leader-member relationship was positively related to training effectiveness. This implies that supervisor support is a significant predictor of training effectiveness in the organisation.

**Management training effectiveness**

Training effectiveness is described to the extent to which the aims of the training or goals are achieved (Homklin et al., 2013). Training effectiveness is linked with the transfer of training (Yaqoot et al., 2017). Training effectiveness aims at understanding and developing the training process in regard to achieving training set of goals or training goal. In particular, effectiveness emphasis is that what is learnt in the training is in the end applied in the job (Bates & Coyne, 2005).

Moreover, effectiveness is related more with the inputs that go into training, such as, personal characteristics (self-efficacy, motivation to learn, and motivation to transfer) and work environment features such as social support (Homklin et al., 2013). The effectiveness of a training program should be measured so that needed improvements can be made in it from time to time. Therefore, training must be systematically evaluated and planned and employees must be purposively selected (Mwangi & Omondi, 2016).

Human development activity and training has increased moreover in the past few decades. Companies are making huge investments in training and this requires HRDs to conduct evaluations to determine human resource development program and training effectiveness whether it met the desired objectives. Companies involve evaluations of training effectiveness and are responsible for what staff learn as much as they need to implement the knowledge gained is applied to work performance (Borate et al., 2014).

According to Saad and Mat (2013), for a training program to be effective, firms need to examine the
extent to which HRD and training system closely linked with the firm strategy, and significantly, the measure to guarantee the effectiveness of development activities and training (Haslinda & Mahyidin, 2009). The evaluation is well designed to use the four levels of effectiveness training: reaction, learning, behavior and result derived from the program.

According to Mayfield (2011), effectiveness of training is a significant predictor of staff training. This relationship implies that when staff has been trained in a training program and effectiveness of training is likely to be followed by job behaviour. Earlier studies suggest that background variables such as level of education, age, and experience were related to the impact of training in selected studies (Devins, Johnson, & Sutherland, 2004). The emphasis of past studies has been on the associations between effectiveness of training and staff demographic variables. However, other researchers (Kumar & Yanan, 2011) indicate that there is no association between demographic factors and training effectiveness.

Suleiman, Adamu, and Inuwa (2017) explored the human resource challenges faced by the teachers in transferring training in their jobs. The study adopted a qualitative approach through semi-structured questions in Focus Group Discussions (FGDs) with teachers. The findings revealed several challenges which included: lack of an opportunity to apply, job involvement, change in the organisation, relevance of training, resources and facilities, and reinforcement of training.

The evaluation of training effectiveness is usually measured hierarchical manner (Santos & Stuart, 2003). Training effectiveness has been measured extensively using Kirkpatrick’s (1976) model on the four levels of evaluating training programs. Level one is the reactions criterion, and measures trainees’ attitudinal and affective reactions to a training program and assesses the response of trainees’ attitude of a particular training program (Borate et al., 2014).

Level two is the learning aspect, and evaluates the degree to which training participants have learned training material and acquired skills from training. The learning criterion brings out the impact of a training program that has an effect on trainees. Level three is behavior criterion which measures the degree to which training participants apply the training in relation to their performance and/or behaviour after a training program. Level four measures the degree to which a training program increases organisational-level or department impacts such as profit or sales (Punia & Kant, 2013). Borate et al. (2014) conducted a case study method for evaluating staff training effectiveness and development program. The study was a survey across several engineering industries with a questionnaire based on Kirkpatrick’s model of training effectiveness among 330 employee trainees. A Likert scale was used so that study participants can select a numerical score that ranged from 1 to 5 for each statement indicating the extent of disagreement or otherwise. The factor analysis revealed that factors identified matched with the theoretical factors given by Kirkpatrick’s model of training. The names of the factors extracted from the factor analysis were reaction, learning, and behaviour and outcome.

**RESEARCH METHODOLOGY**

This study utilized a descriptive research design. The descriptive research design was appropriate for this study as it sought to identify the factors influencing management training effectiveness by collecting,
analyzing and interpreting data from a selected population to describe the phenomenon as it occurs. The population for the study was therefore 3,952. Multiple regression model was adopted as:

\[ Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \varepsilon \]

Where;

- \( Y \) = Dependent variable (Management training effectiveness)
- \( \alpha \) = the model intercept
- \( \beta_1 - \beta_3 \) = Coefficient of independent variables
- \( X_1 \) = Training design
- \( X_2 \) = Trainee characteristics
- \( X_3 \) = Training environment
- \( \varepsilon \) = Error Term

RESULTS

Training design

The first objective of the study was to determine the influence of training design on management training effectiveness. The findings show that the highest mean score from the descriptive analysis was the knowledge and skills from training were relevant to my job with a mean score of 4.42 and standard deviation of 0.759 as shown in Table 1.

This means that respondents were to an extent agreeable to the notion that training they received had a positive impact on their job performance. Organisations are required to identify the needs of its staff and design training that will contribute to optimal use of their workforce towards meeting organisation objectives. Several scholars and researchers have shown the significance of training design on effectiveness of training and training performance. Nijman et al. (2006) described training design as a significant determinant on training effectiveness.

The findings show that management staff receiving training had a chance to use the skills acquired into their duties. Organisations are required to identify the needs of its staff and design training that will contribute to optimal use of their workforce towards meeting organisation objectives.

Table 1: Training design descriptive statistics

<table>
<thead>
<tr>
<th>Training design statements</th>
<th>Mean</th>
<th>Std. Deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>There was a thorough needs assessment for each trainee</td>
<td>3.74</td>
<td>0.882</td>
</tr>
<tr>
<td>There was a thorough needs assessment for job skills demand</td>
<td>3.87</td>
<td>0.891</td>
</tr>
<tr>
<td>Trainees were involved in training needs assessments</td>
<td>3.66</td>
<td>1.018</td>
</tr>
<tr>
<td>The knowledge and skills from training was relevant to my job</td>
<td>4.42</td>
<td>0.759</td>
</tr>
<tr>
<td>There was sufficient time to preview the training content</td>
<td>3.57</td>
<td>0.854</td>
</tr>
<tr>
<td>The training incorporated step-by-step instruction moving from basic to advanced learning content</td>
<td>3.91</td>
<td>0.874</td>
</tr>
<tr>
<td>The training incorporated skill practice sessions in the training</td>
<td>4.09</td>
<td>0.750</td>
</tr>
<tr>
<td>The training encouraged participatory learning methods</td>
<td>4.21</td>
<td>0.758</td>
</tr>
<tr>
<td>The training incorporated audio and visual material instruction</td>
<td>4.12</td>
<td>0.986</td>
</tr>
<tr>
<td>The instructors’ lessons plans were useful in learning skills for my job</td>
<td>4.07</td>
<td>0.868</td>
</tr>
<tr>
<td>There was mental and emotional involvement of the instructor in training</td>
<td>4.12</td>
<td>0.718</td>
</tr>
<tr>
<td>Instructors were sensitive to cultural differences of the trainees</td>
<td>3.90</td>
<td>0.900</td>
</tr>
</tbody>
</table>
Trainee characteristics
The second objective of the study was to establish the influence of trainee characteristics on management training effectiveness. Table 2 shows the findings for this variable and shows that respondents indicated to an extent that it is important to me to make the most of my skills with a mean score of 4.61 and standard deviation of 0.684. This finding suggests that respondents perceived the management training they received as useful to their jobs.

Table 2: Trainee characteristics descriptive statistics

<table>
<thead>
<tr>
<th>Trainee characteristics statements</th>
<th>Mean</th>
<th>SD</th>
</tr>
</thead>
<tbody>
<tr>
<td>I am able to learn new skills and knowledge</td>
<td>4.34</td>
<td>0.711</td>
</tr>
<tr>
<td>I am able to apply learnt skills and knowledge in my work</td>
<td>4.31</td>
<td>0.722</td>
</tr>
<tr>
<td>I set standards of learning new skills and knowledge from the training</td>
<td>4.02</td>
<td>0.842</td>
</tr>
<tr>
<td>I believe I am capable of absorbing the material taught in a training program</td>
<td>4.44</td>
<td>0.709</td>
</tr>
<tr>
<td>I feel confident I can succeed from a training program</td>
<td>4.44</td>
<td>0.672</td>
</tr>
<tr>
<td>I am capable of performing the training assignments</td>
<td>4.40</td>
<td>0.668</td>
</tr>
<tr>
<td>I exert considerable effort to obtain a high grade in a training program</td>
<td>4.31</td>
<td>0.789</td>
</tr>
<tr>
<td>I devote a considerable amount of time to my training assignments</td>
<td>4.04</td>
<td>0.892</td>
</tr>
<tr>
<td>I have set high achievement goals for myself in training programs</td>
<td>4.16</td>
<td>0.770</td>
</tr>
<tr>
<td>The opportunity to learn new things is important to me</td>
<td>4.55</td>
<td>0.745</td>
</tr>
<tr>
<td>I like doing challenging work</td>
<td>4.46</td>
<td>0.711</td>
</tr>
<tr>
<td>It is important to me to make the most of my skills</td>
<td>4.61</td>
<td>0.684</td>
</tr>
</tbody>
</table>

Training environment
The third objective of the study was to determine the influence of training environment on management training effectiveness. The findings show that the highest ranked mean for training environment was encouraged by supervisors to apply what I learned in my job with a mean score of 4.12 and a standard deviation of 0.919 as shown in Table 3. This finding implies that respondents were agreeable that supervisors in their workplace gave them encouragement to practice the skills from management training in their job. The findings suggest that supervisor support after training was a significant factor for training effectiveness among the staff.

Table 3: Training environment descriptive statistics

<table>
<thead>
<tr>
<th>Training environment statements</th>
<th>Mean</th>
<th>Std. Deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>I was motivated by my peers to participate in the training</td>
<td>3.54</td>
<td>1.043</td>
</tr>
<tr>
<td>I was encouraged by my peers to learn new skills in the workplace</td>
<td>3.72</td>
<td>0.941</td>
</tr>
<tr>
<td>I discussed with my peers on how to apply learnt skills in my work</td>
<td>3.95</td>
<td>0.870</td>
</tr>
</tbody>
</table>

The finding agrees with self-efficacy theory proposition that a person’s behaviour, cognitive factors (self-efficacy and outcome expectations) and behaviour are all related (Bandura, 1986). The assumption is that individuals with high self-efficacy are able to achieve what he/she aims to achieve. Applying this theory to the finding, this means that management staff who had received training was confident to applying skills learnt in the training to their work.
This implied that supervisors should continue to support staff after completing a training programme by providing an environment where employees can be able to practice what they learnt from the training. Supervisor support is an important variable in the management literature that has been linked to performance of staff in the organisation. The finding supported the social exchange theory which suggested that staff need support from the organisation or work environment. The social exchange theory argues that there is a process of interactions that lead to obligations between two parties (Emerson, 1976). This interaction is between the supervisors and management staff who had received training.

Table 4: Management training effectiveness descriptive statistics

<table>
<thead>
<tr>
<th>Management training effectiveness factors</th>
<th>Mean</th>
<th>Std. Deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Reaction</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>I liked and enjoyed the training</td>
<td>4.32</td>
<td>0.742</td>
</tr>
<tr>
<td>Participating in the training was good use of my time</td>
<td>4.34</td>
<td>0.693</td>
</tr>
<tr>
<td>I consider the training provided as relevant</td>
<td>4.39</td>
<td>0.684</td>
</tr>
<tr>
<td><strong>Achievement of objectives</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>I learned what was expected from the training</td>
<td>4.21</td>
<td>0.650</td>
</tr>
<tr>
<td>I experienced what I expected from the training</td>
<td>4.19</td>
<td>0.731</td>
</tr>
<tr>
<td>I believe I have advanced in my performance after the training</td>
<td>4.26</td>
<td>0.707</td>
</tr>
<tr>
<td><strong>Behavioural changes</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>I was able to put the learning into effect when back on the job</td>
<td>4.10</td>
<td>0.949</td>
</tr>
<tr>
<td>I was able to transfer the learning to another person</td>
<td>3.99</td>
<td>0.879</td>
</tr>
<tr>
<td>I am applying the relevant skills and knowledge from the training</td>
<td>4.25</td>
<td>0.771</td>
</tr>
</tbody>
</table>

Table 4 shows that the highest mean score for reaction was I consider the training provided as relevant (M=4.39, SD=0.684). In achievement of objectives dimension, I believe I have advanced in my performance after the training had a mean score of 4.26 and standard deviation of 0.707. Respondents indicated that to an extent they applied relevant skills and knowledge from the training as shown by a mean score of 4.25 and standard deviation of 0.771. Staff indicated that to an extent they were able to achieve work customer standards after the training as shown by a mean score of 4.22 and standard deviation of 0.811.
Organizational impact

I was able to increase customer service ratings of the bank after the training 4.11 0.795
I was able to reduce wastages of working resources in the workplace 4.20 0.802
I have been able to achieve work customer standards after the training 4.22 0.811

Inferential statistics

Table 5: Correlation coefficients results

<table>
<thead>
<tr>
<th></th>
<th>Training Design</th>
<th>Trainee Characteristics</th>
<th>Training Environment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Training Design</td>
<td>Pearson Correlation</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>Sig. (2-tailed)</td>
<td>N 80</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Trainee Characteristics</td>
<td>Pearson Correlation</td>
<td>.612**</td>
<td>1</td>
</tr>
<tr>
<td>Sig. (2-tailed)</td>
<td>N 80</td>
<td>.000</td>
<td></td>
</tr>
<tr>
<td>Training Environment</td>
<td>Pearson Correlation</td>
<td>.383**</td>
<td>.407**</td>
</tr>
<tr>
<td>Sig. (2-tailed)</td>
<td>N 80</td>
<td>.000</td>
<td>.000</td>
</tr>
<tr>
<td>Management Training</td>
<td>Pearson Correlation</td>
<td>.642**</td>
<td>.661**</td>
</tr>
<tr>
<td>Effectiveness</td>
<td>N 80</td>
<td>.000</td>
<td>.000</td>
</tr>
</tbody>
</table>

**. Correlation is significant at the 0.01 level (2-tailed).

Regression analysis

Table 6: Model Summary

<table>
<thead>
<tr>
<th>R</th>
<th>R Square</th>
<th>Adjusted R Square</th>
<th>Std. Error of the Estimate</th>
</tr>
</thead>
<tbody>
<tr>
<td>.749a</td>
<td>.562</td>
<td>.544</td>
<td>.40461</td>
</tr>
</tbody>
</table>

a. Predictors: (Constant), Training Environment, Training Design, Trainee Characteristics

Table 7: ANOVA

<table>
<thead>
<tr>
<th>Model</th>
<th>Sum of Squares</th>
<th>df</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Regression</td>
<td>15.943</td>
<td>3</td>
<td>5.314</td>
<td>32.462</td>
</tr>
<tr>
<td></td>
<td>Residual</td>
<td>12.442</td>
<td>76</td>
<td>.164</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>28.385</td>
<td>79</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

a. Dependent Variable: Management Training Effectiveness
b. Predictors: (Constant), Training Environment, Training Design, Trainee Characteristics
Table 8: Coefficients\(^a\)

<table>
<thead>
<tr>
<th>Model</th>
<th>Unstandardized Coefficients</th>
<th>Standardized Coefficients</th>
<th>t</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>B</td>
<td>Std. Error</td>
<td>Beta</td>
<td></td>
</tr>
<tr>
<td>1 (Constant)</td>
<td>.190</td>
<td>.413</td>
<td>.460</td>
<td>.647</td>
</tr>
<tr>
<td>Training Design</td>
<td>.374</td>
<td>.109</td>
<td>.335</td>
<td>3.430</td>
</tr>
<tr>
<td>Trainee Characteristics</td>
<td>.430</td>
<td>.114</td>
<td>.372</td>
<td>3.766</td>
</tr>
<tr>
<td>Training Environment</td>
<td>.187</td>
<td>.077</td>
<td>.207</td>
<td>2.442</td>
</tr>
</tbody>
</table>

\(^a\) Dependent Variable: Management Training Effectiveness

Discussion of findings
The findings indicated that training design had a positive effect on management training effectiveness. This finding agreed with past studies, such as, Anuar (2011) and Yusof (2012) which found that training design had positive correlations with the training effectiveness. Bhatti and Kaur (2010) found that training design increased trainee performance self-efficacy which contributed to increasing training effectiveness through motivation. Mozael (2015) suggested that organizations should identify a training design(s) that is in accordance with the needs of its employees.

The findings showed a higher correlation and influence of trainee characteristics on management training effectiveness. Several studies have established that these personal characteristics have an effect on the outcome of training. Mohanty et al. (2017) found that self-efficacy, motivation to learn, learning goal orientation, and need for dominance had an effect on training effectiveness. Grossman and Salas (2011) study found that trainee characteristics, that is, cognitive ability, perceived utility of training, and self-efficacy, motivation showed consistent relationships with training effectiveness. Tziner et al. (2007) study found that motivation to learn and learning goal orientation as contributing most to predicting training outcomes.

The findings showed that training environment had the least impact on management training effectiveness. This findings disagrees with some past studies that found no link between training environment and effectiveness of training. Velada et al. (2007) study for example, found that supervisory support was not significantly related to transfer of training.

The findings, however, do corroborate earlier studies which found that training environment as a whole had an effect on training effectiveness. Yaqoot et al. (2017) found a positive significant correlation between training effectiveness and regression analysis confirmed that trainer and social support had a positive and significant effect on training effectiveness. Other studies also show that supervisory support was a critical component of training effectiveness. Saks and Belcourt (2006) found that some follow-up activities to be specifically used in support of training effectiveness.

CONCLUSIONS, AND RECOMMENDATIONS
The first objective of the study was to determine influence of training design on management
training effectiveness. The descriptive findings showed that the knowledge and skills from training were relevant to respondents’ job to an extent. The correlation findings showed that there was a positive relationship between training design and management training effectiveness. The regression analysis confirmed this finding showing that training design had a positive influence on management training effectiveness.

A training design should be tailored to the needs of staff, organisations that develop a good training design in line to the staff needs often lead to good results. Organisations are required to identify the needs of its staff and design training that will contribute to optimal use of their workforce towards meeting organisation objectives. The respondents in this study agreed that the training they received was relevant to the job to an extent. Organisations should design training that provides trainees the capacity to reinforce trainee beliefs in their abilities to transfer learning, ensuring training content is retained over time, and providing appropriate feedback on staff job performance after training activities.

The second objective of the study was to determine influence of trainee characteristics on management training effectiveness. The respondents indicated that that it was important for them to make the most of their skills to an extent. The findings showed a positive correlation between management training effectiveness and trainee characteristics. This was confirmed by the regression coefficients which indicated a positive changes in management training effectiveness from trainee characteristics.

Conclusion
The first objective of the study was to determine influence of training design on management training effectiveness. The respondents indicated that training received was relevant to their job attitudes, personal features, self-efficacy, trainability, and transfer of training conditions for learning have been shown to influence outcomes of training. The self-belief and confidence of staff that has received training to apply the learned skills in their work has the greatest contribution towards the effectiveness of training. This implies that personal factors rather than environmental and organisational factors, determine the outcome of a training.

The third objective of the study was to determine influence of training environment on management training effectiveness. The findings show that respondents indicated that they were encouraged by supervisors to apply what they had learned in their jobs. The correlation coefficients show a positive and significant association between management training effectiveness and training environment. The findings are consistent in the regression analysis showing that increase in training environment led to management training effectiveness.

The findings suggested that supervisor support after training was a significant factor for training effectiveness among the staff. This implies that supervisors should continue to support staff after completing a training programme by providing an environment where employees can be able to practice what they learnt from the training. Supervisor support is an important variables in the management literature that has been linked to performance of staff in the organisation.
performance needs. The correlation show positive and statistically significant association between management training effectiveness and training design. The findings show a positive and statistically significant effect of training design on management training effectiveness. This study, therefore, concludes that training design had an effect on management training effectiveness.

The second objective of the study was to determine influence of training design on management training effectiveness. The respondents indicated that it was important for them to make the most of their skills in their day-to-day jobs. Correlations showed a positive and statistically significant association between trainee characteristics and management training effectiveness. Regression analysis shows a positive and statistically significant effect of training characteristics on management training effectiveness. This study, therefore, concludes that training characteristics had the greatest contribution to effectiveness of management training.

The third objective of the study was to determine influence of training environment on management training effectiveness. Descriptive findings show that staff indicated receiving supervisor support to implement what they had learnt into their jobs. Correlations showed a positive and statistically significant association between training environment and management training effectiveness. The regression findings show a positive and statistically significant effect of training environment on management training effectiveness. This study, therefore, concludes that training environment had the least influence on management training effectiveness.

**Recommendations**

The study recommended that Cooperative Bank human resource managers should conduct needs assessments for training programmes among their staff in order to ensure that training content is consistent with staff duties.

The study recommended that Cooperative Bank human resources managers should continuously monitor the progress of staff fresh from training and provide incentives to motivate staff to enroll in training programmes offered by the organisation. The study recommended that Cooperative Bank human resource managers should encourage supervisors to create environments where staff can apply skills acquired from training in their day-to-day roles. This can be achieved by developing organisational policy to give directions on how supervisors can support staff from training.

**Areas for further research**

The study limited its scope to Cooperative Bank of Kenya. Similar studies can be conducted among the different commercial banks, private and public organisations. The study only measured the influence of training design, trainee characteristics, training environment on management training effectiveness. Other studies can include instructor competence and training type as predictor variables of management training effectiveness.
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