



**ROLE OF TRAINING STAFF IN CUSTOMER SATISFACTION IN THE BANKING SECTOR: A CASE OF EQUITY BANK
IN CENTRAL RIFT REGION, KENYA**

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ABSTRACT

The study was set to find out the impact of training on customer satisfaction. Regulatory change, slow economic growth and tightened margins, banks today are increasingly focused on their most important stakeholders (their customers). The study aimed to identify the gaps in training on customer satisfaction and address the challenges during need assessment. The study was based on two objectives which entailed adequacy customer satisfaction training and timeliness of customer satisfaction training. The study involved collecting data from sampled employees and finally comparing all of them. Data collected was analyzed using quantitative nature and qualitative nature using S.P.S.S. (Statistical package for social science). Quantitative data was analyzed using percentages and measure of central tendency. Qualitative data analysis was based on the open ended questionnaire to reveal in-depth information about the research variables. The findings were presented using tables and graphs. The study found that the training offered was inadequate. It was found that the training timeliness of customer satisfaction training was based on the bank needs which the bank closely connected to evaluation of employees instead of looking at the performance appraisal of employees. Lastly the banks ought to invest heavily in customer satisfaction training through funding so as to improve individual and organization performance. The study therefore recommends another study be done with an aim to investigate the explored role of training on customer satisfaction in Kenya Banks.

Key Words: Training, Customer Satisfaction, Banking Sector

INTRODUCTION

Satisfaction is a crucial concern for both customers and the organization including banks. Satisfaction is a subjective concept and therefore difficult to determine (Scriven, 2007). Banks around the world are facing intense slow balance sheet growth, an uncertain economic outlook and a growing threat from new entrants in the markets, especially in the payments arena. Banks are also confronted with growing regulatory costs and increasing demands for greater fairness and clarity in their interactions with customers (Rossi, Freeman and Wright, 2007). All of these factors are encouraging banks to increase their focus on their most important stakeholders their customers through staff being trained in customer satisfaction. Unfortunately, as banks are only too aware, customers who are losing trust due to low customer satisfaction levels in the industry heavily outnumber those who are feeling more confident (Pasquariella, and Wishik, 2005).

Customer satisfaction training remains a key organizational initiative to enhance customer retention. It is an integral part of organizational business practices and overall corporate objectives (Ostroff and Ford, 2009). Customer satisfaction training programs are generally devised, developed and managed by the human resource department or corporate training division of an organization with occasional expertise provided by external consultants and agencies. Equity Bank Limited (The "Bank") is incorporated, registered under the Kenyan Companies Act Cap 486 and domiciled in Kenya. The Bank was founded as Equity Building Society (EBS) in October 1984 and was originally a provider of mortgage financing for the majority of customers who fell into the low income population (Armstrong, 2009) The Bank is licensed under the Kenya Banking Act (Chapter 488), and continues to offer retail banking, microfinance and related services. The Bank has subsidiaries in

Kenya, Uganda, South Sudan, Rwanda and Tanzania. Its shares are listed on the Nairobi Securities Exchange and Uganda Securities Exchange (Cole, 2002).The society's logo, a modest house with a brown roof, resonates with its target market and their determination to make small but steady gains toward a better life, seeking security and advancement of their dreams. The vast majority of Africans have historically been excluded from access to financial resources. Equity Bank retains a passionate commitment to empowering its clients to transform their lives and livelihoods (Hambling, 2012). Through a business model that is anchored on access, convenience and flexibility, the Bank has evolved to become an all-inclusive financial services provider with a growing pan African footprint.

Customer satisfaction is a much sought after phenomenon in today's highly competitive and globalized market place for business to be relevant in the market (Bas and Vaughan, 2007). Today's consumers seek more than price bargains and want useful purchasing information, high quality, reliable and safe products, dependable servicing, and fair sales practices. A company's failure to fulfill these expectations can breed dissatisfaction and antipathy. There are several benefits that accrue to an organization when employees are trained in customer service skills: Employees who are properly trained demonstrate professional customer service skills can improve customer satisfaction and also customer loyalty (Torrington, 1998). This helps the bank to retain customers and improve profits as it costs less to retain a customer than to acquire a new one. In addition, customers who are pleased are more open to additional sales messages and are more likely to refer others as potential customers through customer advocacy.

Employing professionalism in customer care can shorten the interaction time with customers. This

allows an organization to serve more customers in less time, possibly with fewer staff. Teaching the customer service skills to all employees allow them to have a common process and language for dealing with customers. This allows business to brand the interaction and make excellent service part of their offering to the customer, thereby value addition. Investing in employees through training makes employees feel valued and improves motivation (Smith, 2010). In addition, when employees treat customers well by using proper customer service skills, they are more likely to be treated well in return. Both these factors can help to increase employee loyalty and reduce turnover, thereby low operating costs.

Statement of the problem

Customer satisfaction is very essential to any business (Bartlett, 2009). When customers are satisfied they are more likely to purchase more and market the firm through customer advocacy. Once a benchmark of customer satisfaction is established, there is need to start working to improve it to get everyone on your team to understand that they are in the customer service "department" regardless of where they work in the institution or the role they undertake (Carnevale and Schulz, 2004). Achieving customer retention remains a key issue in the banking sector. This call for customer centered training to the staff. Equity bank has the largest customer base of around eight million yet dormancy level of accounts remains to increase on daily-(Equity bank link). This clearly indicates that besides staff being trained at the branch levels and also during orientation on customer satisfaction there exist a gap on delivery and implementation. Customer complaints about the service offered are also on the rise. The complains ranges from poor product knowledge, communications skills, long waiting period among others. The customer satisfaction

index for the branches indicates no branch had attained the pass mark of 95% as required besides staff being trained. This calls for an investigative study to fill in the information gap on the customer service training offered.

Objectives of the Study

The purpose of the study was to determine the effect of training on customer satisfaction. The specific objectives were; To investigate the adequacy of training and timely training on customer satisfaction in equity bank

Research Questions

- i) To what extent does adequacy of training impact on customer satisfaction in equity bank?
- ii) To what extent does timely training impact on customer satisfaction offered to the employees in equity bank?

Scope of the Study

The research targeted Equity bank employees, Central Rift valley region as the study areas. Branches that were located in this region are Nyahururu, Maralal, Olkalou, Molo, Nakuru and Naivasha. The target population was the senior management, the supervisors and the junior staffs of the bank as identified in the sampling design used in the research. From a pre visit it emerged that the bank lacks a clear departmentalization and therefore the questionnaires were issued randomly to the junior staff and the identified senior management staff.

LITERATURE REVIEW

The Concept of Customer satisfaction

Both customer and banks attach importance to customer satisfaction. Frantic and aggressive efforts are being made by banks to offer high quality products and services to their customers. Rae (2002) stated that customers form expectations for the performance of a brand prior to purchase. Severin (2008) noted that expectations are known to track performance observation. Siegel (2010) have used the disparity between customers' expectations and perceptions in order to measure service quality. Many researchers have used the concept of expectation in customer satisfaction theories. Experts have defined customer satisfaction in multiple ways Oliver's (2010) definition of customer.

Satisfaction is "the customer's fulfillment response; customer satisfaction is a judgment about the pleasurable level of consumption related fulfillment which is derived either from the features of product or service, or from the product or service itself. Kotler and Armstrong (2014) asserts, a customer's satisfaction with a purchase depends upon the product's performance relative to .Many other studies have found links between customer satisfaction, loyalty and profitability. Therefore, researchers generally regard customer satisfaction as a central concept in the marketing literature Saleemi (2010) claimed that in the 50 empirical studies which they used for their meta-analysis, they found 517 correlations involving customer satisfaction and related variables.

Customer satisfaction tends to increase loyalty which can help a company survive even in times of a tough economic disaster (Bentlay, 2006). One example is Southwest Airlines, which customers constantly rank as the best among airlines in

customer satisfaction. While most other airlines have been struggling, Southwest has not only survived, but also was consistently profitable even after September 11, 2001. Different theories have conceptualized satisfaction. First theoretical view is the confirmation/disconfirmation theory. This view supports expectations as anticipation for satisfaction, but in a different way (Sagimo, 2003).

According to this theory, customers compare their expectations to the actual service they receive (Torrington and Taylor, 2005). This comparison may result in one of three potential outcomes: confirmation, positive disconfirmation, and negative disconfirmation. When the perceived service quality exactly meets prior customer expectation, confirmation occurs. Positive disconfirmation, however, will be the result of exceeding the perceived service over the expectation. On the other hand, when expectation exceeds the actual service, negative disconfirmation occurs. Satisfaction is achieved in the confirmation and positive disconfirmation situations. Negative disconfirmation will result in dissatisfaction. Some other studies have addressed expectations as an anticipation of customer satisfaction (LaTour and Peat, 1979). In this view consumers' expectations have a direct influence, without any assessment or comparison of actual performance, on satisfaction levels.

The third approach to define satisfaction is based on the equity or distributive justice theory. According to this theory, equity or fairness is perceived when individuals who invest the same type of input receive the same kind of output as well (Cole, 1997). For example, two workers expect to gain the same amount of money per hour if their tasks are equivalent. Nevertheless, in sale situations, equity theory can be interpreted a confirmation/disconfirmation theory. In this sense, each person has expectation.

The ISO1002 (2004) indicates that satisfaction is the extent in which requirements of the customer have been met where (ISO 9000 2005) requirements stated the need of expectation. Humblin (2010) accentuate that customer satisfaction may be influenced by internal and external factors. It suggests that determination of satisfaction is very difficult. Overall customer satisfaction is not a static process but keeps on changing after the customer gets an experience. The satisfaction of the customer depends on the reliability of the service delivery process. High customer retention is an indicator of customer satisfaction. McClelland (2002) suggests that customer satisfaction alone is not enough and cannot guarantee loyalty to organization as between 65% to 85% of customer who switch to other organization are satisfied customers. What is needed is a full customer satisfaction to ensure customer are loyal and also in improvement in performance of the organization.

Kano model specifies three types of attributes that give different customer satisfaction, "must be", one dimensional and attractive needs (Tan, 1995).according to the two scholars, the "MUST BE" is whereby the customers are not satisfied if the service or quality do not meet the expectation. The other attribute is one dimensional or performance needs. In this case the customer perceive the service/product of a high quality, satisfaction is also high and vice versa. The final attribute is the attractive or the excitement needs where there is a corresponding increase in satisfaction when the service or the product performance increases but a decrease in performance does not lead to a decrease in customer satisfaction. Value according to zeithami (1988) is the importance attached to services based on their usage and the amount paid in exchange. Woodruff (1997) indicates that value is what a customer derives from the transaction made. He asserts that perceived value is higher than quality

Training

Bhola () defined training as the act of enhancing the knowledge and skill of an employee for accomplishment of specific tasks. He classifies training into two categories-the operatives and the development of managers. Training differs from education in that, it relates to enhancing knowledge and skills in accomplishing a specific job while education enhances general knowledge and understanding of the global environment. Organizations are facing great pressure to change these days - to facilitate and encourage whole-person development and fulfillment - beyond traditional training Armstrong (2003). Defined training as the process of learning the skills that employees need to do particular job. Training is the formal and systematic modification of behaviors through learning occurring as a result of education, instruction and planned experience. Training enhances employees to perform better and empower them to make the best use of their natural abilities

Basarab and Root (1992) highlighted a strong link between business strategy and employee training. The authors found that firms emphasizing a human resources strategy or research and development strategy are much more likely to sponsor training than those with no strategy. Technology and innovation are also among the most cited determinants of employer support for training. The key to effective staff training is to identify the principal duties of the staff members themselves, and to ensure that they are aware of their individual roles and responsibilities. Beyond that, a regular scheduled session should be put in place that not only addresses current responsibilities, but also acknowledges that all staff should be interested in developing their own skills and understanding the importance of their role in the business.

Training, coaching, mentoring, training and learning design - developing people Conventional 'training' is required to cover essential work-related skills, techniques and knowledge, and much of this section deals with taking a positive progressive approach to this sort of traditional 'training' (Cantalanello and Kirkpatrick, 2009). Importantly however, the most effective way to develop people is quite different to conventional skills training, which let's face it most employees regard as a pain in the neck. They'll do it of course, but they won't enjoy it much because it's about work, not about themselves as people. The most effective way to develop people is instead to enable learning and personal development, with all that this implies. So, as soon as you've covered the basic work-related skills training that is much described in this section - focus on enabling learning and development for people as individuals - which extends the range of development way outside traditional work skills and knowledge, and creates far more exciting, liberating, motivational opportunities - for people and for employers.

Engel (1970) found that companies that innovate are more technologically advanced, emphasize quality management and have human resources strategies will more frequently support training initiatives. Gagne and Briggs (2007) similarly demonstrated that innovative firms are more likely to support training activities than non-innovative firms, but the former have a preference for on-the-job training. Innovative firms particularly favour acquiring experience, in the context of learning by doing, to enhance the ability of employees to innovate and problems. The existence and intensity of training activities in a firm depend on the level of technological competency that exists in that firm, rather than on its being a member of a technology-based industry.

A number of studies indicate that employee training has a positive impact on corporate performance. They generally test the hypothesis that, by improving the competency of employees, training also improves their productivity, which is reflected in an improvement in the firm's performance. Katuga (2006) concluded that firms that have training programs tended to perform better in terms of productivity, revenues, profitability, viability and prospects. Saks et al. (2002) also found a positive relation between training and productivity, profit, revenue and client satisfaction, a relation that is more significant when the training is accompanied by incentives for the employees

According to UK Employment Equality Age Regulations (2006), it is unlawful to discriminate against anyone on the grounds of age. This has several implications for training, documents used, and the training of trainers and facilitators. For further guidance about the effects of Age Equality and Discrimination in training and developing people, (and in other aspects of managing people), you might not immediately be able to put great new emphasis on 'whole-person development'. Being realistic, corporate attitudes and expectations about what 'training' is and does cannot be changed overnight, and most organizations still see 'training' as being limited to work skills, classrooms and PowerPoint presentations. However, if you start imagining and thinking and talking about concepts and expressions such as: 'enabling learning' 'facilitating meaningful personal development' 'helping people to identify and achieve their own personal potential' Then you will surely begin to help the organization (and CEO) to see and accept these newer ideas about what types of 'learning and development' really work best, in terms of developing employees (Holcomb, 2007).

Adequacy of Training

Adequacy and appropriateness of the training program's curriculum development, instructor training, distribution of course materials, and direct student training should be considered when formulating training programmes i.e. The duration of training, course content, and course schedules/agendas; The different training requirements of the various target populations, as specified in the appropriate the training curriculum(Bhola, 1990). The process for the development of curriculum, which includes appropriate technical input, outside review, evaluation, program pretesting. Adequate monitoring of student safety, progress, and performance during the training should be monitored. Adequacy and appropriateness of the administrative structure and administrative support should also be considered when formulating the training programmes (Kerry 2005).The adequacy of training varies from the marketplace for speed, quality, customization, timeliness, and variety of products and services has changed the landscape for doing business. The use of technology, there lent less speed of change, and the skills that working people need have changed the nature of work itself. The increasing pressure from these forces drives a constant search for better performance, from the simplest task to the most complex corporate strategy. The new reality is that the dynamic nature of individual learning, adequacy and performance, particularly at the management level, turns this into a race without a finish line (Bartlett, 2009). To even begin the race, we must first answer the question: At the broadest level, individual learning and performance refer to the ability to achieve results that keep a company ahead of the competition. It is the answer to the question how are we doing at the things that make us a successful business?.

Companies measure performance in terms of progress toward specific business goals , adequacy of training offered which render to high performance which exacerbate greater market share, improved customer satisfaction, better returns to shareholders, production, throughput and so forth (Hambling, 2012). To claim that individual learning and performance has improved, there must be measurable change according to the yardsticks the company has set for itself. Performance, however, is not simply a matter of selecting meaningful results and measuring progress toward them. It is also a matter of how employees achieve those results. The most effective methods for improving performance require leveraging the employees' knowledge, skill, and behavior through all the invisible systems and processes which are the fiber of any organization. The concepts of individual learning and performance have evolved over the last several years. Improving individual learning and performance in the workplace is a challenge that resists (Bas and Vaughan, 2007).

Training Effectiveness

There are numerous methods and materials available to help you prepare an effective training which will equip employees to better do their jobs (Kottler et al., 1999). Indeed, with so many choices out there, it can be daunting to determine which methods to use and when to use them. And using several methods for each training session may actually be the most effective way to help employees learn and retain information Before considering specific training techniques, ask yourself these questions: What are your training goals for this session? Who is being trained? What is your training budget? How much time has been allocated for training within the organization? What training resources and materials do you have at your disposal? The answers to these questions begin the narrowing process for your

training choices which will render your training to be effective. There are several training methods which besides the many technological advances in the training industry, traditional formats remain viable and effective (Pfeffer, 2004).

Computer-Based Training (CBT)

Computer-based training is becoming increasingly popular as technology becomes more widespread and easy to use (LaTour and Peat, 1979). Though traditional forms of training are not likely to be replaced completely by technological solutions, they will most likely be advanced by them. Human interaction will always remain a key component of workplace training. Nonetheless, it is a good idea to look more closely at what training technologies have to offer and how they might be used to supplement existing training programs or used when developing new ones. Computer-based training formats vary from the simplest text-only programs to highly sophisticated multimedia programs to virtual reality. Consider the following types: The simplest computer-based training programs offer self-paced training in a text-only format. These programs are similar to print-based, individualized training modules with the addition, in most cases, of interactive features. While simple in format, these programs can be highly effective and present complicated information and concepts in a comprehensible and easily accessible way (Cole, 1997). Programs can also be created by training consultants for the specific needs of the particular organization or individual departments.

These training materials are an advanced form of computer-based training. They are much more sophisticated than the original text-only programs. In addition to text, they provide stimulating graphics, audio, animation, and/or video. Multimedia tends to be more provocative and challenging and, therefore, more stimulating

to the adult mind (Kirkpatrick, 2009). Although costs are higher than text-only software, the benefits in terms of employee learning may well be worth it. Virtual reality is three-dimensional and interactive, immersing the trainee in a learning experience. Most virtual reality training programs take the form of simulation, which is a highly effective form of training. It is hands-on experience without the risks of actual performance. Flight simulators, for example, have been used successfully for years to train airline and military pilots in critical flying skills, as well as to prepare them for emergency situations in a safe and forgiving environment.

To supplement computer-based training, many companies with employees in a variety of locations across the country i.e. mostly banks are relying on other technologies to deliver training. This method is becoming more and more popular as access to the Web becomes more widely available. Some examples include: This method puts computer-based training modules onto the Web, which companies can then make available to their employees either on the company's intranet or on a section of the vendor's website that is set up for your company. There are many courses available on the Internet in many different topic areas. According to Saleemi (2010) these courses provide a hands-on, interactive way for employees to work through training presentations that are similar to CD-ROM or PowerPoint, on their own. Training materials are standardized because all trainees will use the same program. Materials are also easy to update, so your training is always in step with your industry. Web-based training programs are also often linked with software (a learning management system, or LMS) that makes trainees' progress trackable, which makes recordkeeping very easy for the training administrator (McClelland, 2002).

Blended learning is a commonsense concept that results in great learning success. The blended

learning approach is simply acknowledging that one size doesn't fit all when it comes to training. In a nutshell blended learning means, using more than one training method to train on one subject (Sagimo, 2003). This approach works well because the variety of approaches keeps trainers and trainees engaged in training. Blended learning simply makes a lot of sense. Consider the many factors that affect training: subject matter, audience make-up, types of learners, budget considerations, space constraints and compliance issues

Timeliness of Training

Torrington and Taylor (2005) asserts that our people need training "just in time" when they are actually doing the work in addition to the more traditional ahead-of-time classroom training ("just in case"). Not everyone can attend every class, and those who can attend typically retain only a fraction of a course's content. Taking care of urgent client needs sometimes prevents attorneys and staff from attending training. Timeliness of the phenomenon of employee training and development requires understanding of all the changes that take place as a result of learning. As the generator of new knowledge, employee training and development is placed within a broader strategic context of human resources management, i.e. global organizational management, as a planned staff education and development, both individual and group, with the goal to benefit both the organization and employees. Continuous employee training and deployment has a significant role in the development of individual and organizational performance (Humblin, 2010).

The strategic procedure of employee training and development needs to encourage creativity, ensure inventiveness and shape the entire organizational knowledge that provides the organization with uniqueness and differentiates it from the others (Cole, 2002). Education is no

longer the duty and privilege of those in higher positions and skilled labour, but it is becoming the duty and need of everyone. The larger the organizations, the more funds they spend on education and provide their employees with greater and diverse possibilities of education and development. Understanding the tremendous significance of education for the modern organization and confident that it represents a good and remunerative investment, present day organizations set aside more and more resources for this activity. Most of the organizations invest 3 to 5% of their revenue into adult education. It is estimated that the organizations that desire to keep the pace with changes need to provide their employees with 2% of total annual fund of working hours for training and education (Severin ,2008).

It is necessary to accept the model of permanent, continuous learning. That truth has been known for more than two centuries (Tan, 2009). Denis Diderot, a French philosopher and literate of the Age of Enlightenment, wrote the following: Education shouldn't be finished when an individual leaves school, it should encompass all the ages of life to provide people in every moment of their life with a possibility to maintain their knowledge or to obtain new knowledge. The only way for present day organizations to survive is the imperative to innovate or perish. Since this depends on the knowledge the organization possesses, this imperative could be read as: learn faster than competition (Gagne and Briggs, 2007). The logical sequence is: knowledge creation – innovation – competitive advantage. If knowledge is good, is it not true that the more knowledge we have, the better we are? Many organizations which consider knowledge as a good thing are trapped into the pitfall of gathering as much knowledge as possible. Knowledge that is not necessary is exactly what it is: unnecessary. And the efforts to obtain it are wasted efforts. The only important knowledge is the knowledge with

strategic importance to the company, knowledge that helps to increase the value of the company, knowledge with significance to the strategy of the company.

Customer Satisfaction Training

Edward (2002), without sound customer service most of the organizations have not been able to update or acquire adequate facilities necessary for training. To attain great customer satisfaction, organizations need a strong outlay in terms of training and facilities to adequately satisfy the need for employees. The prestige associated with proper training in customer satisfaction, especially those from organizations in Europe, Australia, and America has led to better performance and productivity. This rule seeks to prioritize relevant training programs above other considerations. There is therefore need for concerted effort for banks to discourage unplanned training and lay emphasis on competence based programs. This requires new programs and a shift from the old systems to the workplace as a mean of improving productivity in the organizations especially in the banking sectors (Armstrong, 2014).

The key to effective staff training is to identify the principal duties of the staff members themselves, and to ensure that they are aware of their individual roles and responsibilities. Beyond that, a regular scheduled session should be put in place that not only addresses current responsibilities, but also acknowledges that all staff should be interested in developing their own skills and understanding the importance of their role in the business (Kirkpatrick, 2009). Training, coaching, mentoring, training and learning design - developing people Conventional 'training' is required to cover essential work-related skills, techniques and knowledge, and much of this section deals with taking a positive progressive approach to this sort of traditional 'training'. Importantly however, the most effective way to

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Kolb's Learning Theory

Kolb's learning theory sets out four distinct learning styles which are concrete experience, Active experimentation, Abstract conceptualization and Reflective Observation which are based on four stage learning cycle. In this respect Kolb's model is particularly elegant, since it offers both a way to understand individual people's different learning styles and also an explanation of a cycle of learning that applies to all. Kolb's include this cycle of learning as a central principle his experiential theory typically expressed as four stage cycle of learning in which immediate or concrete experience provide a basis for observation and reflections. These observations and reflections are assimilated and distilled into abstract concepts producing new implications for action which can be actively tested in turn creating new experience.

Kolb says that ideally this process represents a learning cycle or spiral where the learner touches all the bases i.e. cycle of experience, reflecting, thinking and acting (Woodruff, 1997). Immediate or concrete experiences lead to observations and reflections, these reflections are then assimilated into abstract concepts with implications for action, which the person can actively test and experiment with, which in turn enable the creation of new experiences. Kolb's model therefore works on two levels-a four stage cycle: Concrete experience, Reflective observation, abstract conceptualization and active experimentation. And a four definition of learning styles for which Kolb used the terms diverging, assimilating, converging and accommodating.

Whatever influences the choice of style, the learning style preference itself is actually the product of two pairs of variables, or two separate choices that we make, which Kolb presented as lines of axis, each with conflicting modes at either end:

Concrete Experience-----V-----Abstract conceptualization (Thinking)
Active Experimentation-----V-----Reflective Observation (Watching)

A typical presentation of Kolb's two continuums is that the east-west axis is called the processing continuum (how we approach a task), and the north-south axis is called the perception continuum (our emotional response, or how we think or feel about it). Kolb's (1974) learning cycle suggest a cyclical process of continuous learning.

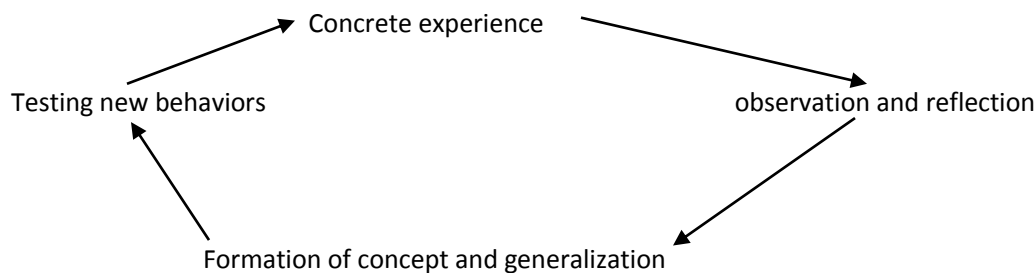


Figure 2.1 Kolb learning cycle

Source: Kolb learning cycle (1974).

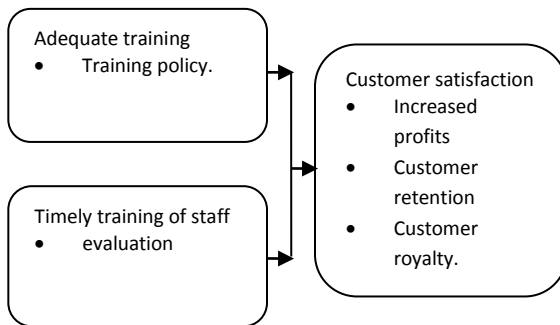
The role of experience during training where we generalize from our own experience and experiment with new ideas as a consequence of what we have learned ,Taking into account the feedback we have received from significant others. The challenge for development process is to find ways of creating learning environment where new behavior can be tested and where there is assistance with observation and reflection to facilitate learning process.

The justification of this theory is that it is possible to distil some basic, simple, general truth during training which are fundamentally important to

those responsible for the design and provision of training, which can be summarized as follows: People must be motivated to learn. They must see a beneficial outcome for themselves. They must see how training could help them to perform their work effectively (Ostroff and Ford, 2009). They must see a personal need for this to happen and to accept the methods chosen to achieve the training objectives, Feedback is important to motivational and learning progress. People need to have feedback on their learning achievement. Because learning depends on motivation, it is essentially an individual process. People will learn if they want to, in their own preferred ways and at their own pace depending on environmental

factors. People learn from experience, therefore from example and imitation. Learning can only take place through the human senses. All senses may contribute to the training process, but the visual is the most powerful to a lesser degree, the auditory.

Conceptual Framework



Independent Variables **Dependent Variable**
Figure 1: Conceptual framework

RESEARCH DESIGN AND METHODOLOGY

Research design

The study applied a descriptive research design since the study intended to gather quantitative data on the role of staff training on customer satisfaction.

Target Population

The target population was senior management, supervisors and the junior employees of equity bank rift valley region. It targeted a population a population of 80 employees.

Sample Design

The research used stratified random sampling. This assisted in giving the right precision. the sample size was 80 respondents.

The use of questionnaires made it easier to approach a large number of respondents, questionnaires did not have any distribution bias as it did not show any particular preference or dislike for a certain individual.

Data Collection

Both primary and secondary data collection techniques were employed in the study. In the research fresh data as well as information from existing organizational records were collected. Various data collection instruments were used for the study.

Interview

This involved the use of a set of predetermined questions. The interview was conducted to the supervisors, trainers and members of management were asked question pertinent to the research topic.

Data Analysis

The use of close end and open end questionnaires contributed towards gathering of both quantitative and qualitative data. Descriptive statistics method was applied to analyze quantitative data where data was scored by calculating the percentages, mean, standard deviation and Variance. This was done using Statistical Package for Social Sciences (SPSS, Version 21) computer software. SPSS was considered appropriate since it allows the researcher to follow clear set of quantitative data analysis procedures that leads to increased data validity and reliability and demonstrates the relationship between the research variables. SPSS also assists in cross tabulation and recording of data frequencies. Multiple regressions analysis was applied to show the relationship between the

research variables and their contribution to the dependent variable.

A multivariate regression model was applied to determine the contribution of the relative importance of each of the four variables with respect to Customer satisfaction

The regression model was as follows:

$$y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \epsilon$$

Where:

Y = Customer satisfaction

β_0 = Constant Term

β_1 = Beta coefficients

X_1 = Adequacy of training

X_2 = Timely training

ϵ = Error term

FINDINGS AND DISCUSSION

Background Information

The focus in the background information was gender, level of education and experience of the employee. This can lay the back ground of the kind of employees the bank engage. Level of education and experience can ultimately influence employees in terms of training and actualization of the same.

The study findings show that majority of the respondents 60% were male under study while the female were represented by 40%. This is a clear indication that there is some gender balance in terms of employment policy. Similarly Scott (2004) underscores the fact that some organization welcome gender diversity and encourage inclusion of both sexes when making company decisions and offering promotional opportunities. An average of the respondents in the bank 50% indicated that they were university graduates while 30% stated that they were post graduates. A few 15% stated that they had achieved their highest education up to college. This is a clear indication that majority of the staff are university graduates. Bahamon (2002) posits that academic qualification has been identified as

a driver performance and contribute a third of organization results. The findings showed that 50% of the respondents from the bank indicated that they had worked at equity for 10-15 years while 30% stated that they had worked for 5-10 years. Meanwhile 15% said had worked for 20 years and above while a few 5% stated had worked for 1-5 years. . According to Holman, Joyeux and Kask (2008), working duration is associated with greater output, in a given industry.

Study Variable

a) Training Adequacy

This section sought to establish the various training methods and techniques applied in the bank. The variable used in the above objective were as follows; whether customer satisfaction training was conducted in the respective departments, The personnel involved in facilitation of customer satisfaction training, performance evaluation by the personnel responsible for evaluation of training after training evaluation ,adequacy of training and finally whether right topics and materials are used during customer satisfaction training.

Customer Satisfaction Training in the respective departments

Majority of the respondents 55% indicated that they had customer satisfaction training in their department while a few 45% stated that they did not have such training. Saleemi (2010) claimed that in the 50 empirical studies when they used meta-analysis they found that majority of. The staff had customer satisfaction training which was rendering to boost the productivity of their business. This cumulatively shows that training was not done in the department being a requirement of the bank policy.

Facilitation of Customer Satisfaction Training during Induction

The study established that majority 70% of the respondents indicated that customer satisfaction induction training for new staff was done by the departmental heads while a few 30% said that training was done by same category staff. Similarly Bholra(1990) argues that training acts for enhancing knowledge to employees as they cope to handle complex tasks. He further argues that training should be done by a person who is well versed with the policies. The admissibility of such kind of employee ought to be a person who is higher in command. This relates well with the above finding which most of the staff indicated that customer satisfaction training was done by the departmental heads.

Method used for evaluation After customer satisfaction training

Majority of the respondents 65% indicated that employees performance was evaluated through observation while 30% stated that employee performance was evaluated through performance tests. A few 5% said that performance was evaluated through group/individual interviews.

Person Responsible for Evaluation of employees trained on customer satisfaction training

The study established that 75% of the respondents indicated that the line managers were responsible for evaluating the recently trained employees on customer satisfaction while 25% said that it was the senior management that was responsible for evaluating recently trained employees. According to the directorate of personnel management Kenya, (Kipchumba et al, 2010), in order to have a balance of employee work load or over load ,the appraisals must be conducted by a staff who is well versed with organization policy. This is in tandem from the finding that suggested that evaluation is mainly done by line managers. Evaluation is a good indicator of adequacy of training.

Adequacy of customer satisfaction Training Programme

The study shows that 60% of the respondents disagreed that the training programme offered was inadequate while 40% agreed that the training programme was adequate. According to Kenya institute of management, a key component in the organization value chain is the employee and the need to keeping them a breast with the latest trend in the market. Training and development of staff is an important key ingredient in staff motivation and ensuring that your staff is working with the best practices. Edward (2002) still emphasize that without adequate customer satisfaction training organization might have problems in customer retention. This clearly indicate that there is a problem in the organization since 40% is a large proportion in terms of them not getting adequate customer satisfaction.

Right Topics on customer satisfaction

The study showed that 90% of the respondents agreed that the training covered right topics while 10% disagreed that the right topics were covered. Right topics is closely connected with adequacy of training. Wrong topics leads to inadequacy in the level of customer satisfaction training and vice versa (Barlet, 2009).

Materials for customer satisfaction Training

Majority of the respondents 65% agreed that the right training materials are provided for training while a few disagreed that the right materials were provided for training. It is worth mentioning here that the design and development process of training material is anything but core.

b) Timely Training Customer Satisfaction

This section shows the timely training techniques used for customer satisfaction in the organization. The following variables were used; factors that determine well timed customer satisfaction training, method used to carry out well timed

customer satisfaction training, evaluation and benefit of well-timed customer satisfaction training

Factors that determine well timed customer satisfaction training

The study established that 50% indicated that timely training was determined by the bank needs while 40% pointed out that it was determined by the staff initiatives. On the other hand a few 10% stated that the training was determined by the length of service of employees. According to carter(2012) the decision about what approach to take to training depends on several factors. These factors include the amount of funding available for training, specificity and complexity of the knowledge and skill needed, timeliness of training needed and capacity and motivation of the learner. From the above it is clear that the bank needs ought to influence customer satisfaction training.

Methods used for well-timed customer satisfaction training.

Majority of the respondents 75% indicated that the organization used both in house and off the job training while a few indicated that off the job outside training institutions was used. A few 5% stated that in house training by hired consultants was used when training.

Evaluation of timely customer satisfaction training

The study showed that most of the respondents 32% indicated that quality of work was a tool used to measure the impact of the training while 25%

felt that increase of number of customers was a tool used to measure the impact of training. A marginal of 17.9% stated that improved morale was a tool used to measure the impact of training among the employees. The least that is 3.6% pointed out that cost of savings and reduction of turnover were tools used to measure the impact of training.

Evaluation after timely on customer satisfaction training programme

The study found out that 65% of the respondents indicated that the trainees were evaluated twice after the training programme while 30% said that the evaluation was done occasionally after the training programme. A proportion of 5% said that the trainees were evaluated thrice after the training programme. Rae,L (2002) evaluation is not just for the trainer or teacher or organization or policy makers evaluation is absolutely vital for the learner too, which is perhaps the most important reason of all for evaluating people properly, fairly and with as much encouragement as the situation allows.

Model formulation and estimation

Model formulation and estimation was done using the coefficients of multiple regression analysis.

Table 1: Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	5.562	1.149		4.841	.000
	adequacy of training	.064	.146	.049	.440	.661
	timely training	-.384	.216	-.200	-1.778	.049

Assuming that X_1 – adequacy of training, X_2 - timely training, and Y- Customer satisfaction, then the multiple regression equation for this model will be as follows: $Y = 5.562 + 0.064 X_1 - 0.384 X_2$. This

clearly indicate that adequacy of training is contributing more unlike the other variables that are not contributing significantly to customer satisfaction.

Analysis of Variance

Table 2: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.845(a)	0.714	0.697	0.257

A Predictors: Constant, adequacy of training, timely training

The R² is called the coefficient of determination and tells us how customer satisfaction varied with the factors: adequacy of training and timely training. From the table above, the value of R² is

0.714. This implies that, the independent variable (adequacy of training and timely training) account 71.4 % of adoption of provision of quality service, at a confidence level of 95%.

Table 3: ANOVA

Model	Sum of Squares	Df	Mean Square	F	Sig.
Regression	19.076	2	4.769	4.389	.007 ^a
Residual	291.316	270	1.087		
Total	310.392	272			

The ANOVA findings of this study explained that the $0.007 \leq p\text{-value} \leq 0.05$ implying that there were significant differences in the means of the groups from which the study data was sourced and thus, the groups were independent i.e. the study confirmed that there are variations among

the groups which make them different and hence independent.

Model fit

In addition, a model fit analysis was done using multiple regression analysis. This was aimed at establishing how fit the model equation fits the data. The coefficient of determination was used to this end (to establish the predicative power of

study model). The coefficient of determination was found to be 0.811, implying that 65.77% of the variations in customer satisfaction was explained by adequacy of training and timely training. This meant that the multiple regression equation above appears useful in making predictions since the R-squared is close to 1.

Table 4: Model Summary

Model Summary ^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.900 ^a	.811	.801	.7371
a. Predictors: (Constant), adequacy of training, timely training				
b. Dependent Variable: Customer satisfaction				

Factor Analysis

Table 4.9: Factor Analysis

		Customer satisfaction	Adequacy of training	Timely training
Customer satisfaction	Pearson Correlation	1	.147	-.267*
	Sig. (2-tailed)		.200	.018
	N	273	273	273
Adequacy of training	Pearson Correlation	.147	1	-.269*
	Sig. (2-tailed)	.200		.017
	N	273	273	273
Timely training	Pearson Correlation	-.267*	-.269*	1
	Sig. (2-tailed)	.018	.017	
	N	273	273	273

The relationship that existed between study objectives were arrived at using the factor Analysis. The study found out that there existed a weak positive relationship (+0.147) between adequacy of training and customer satisfaction on

the lower bound and a weak positive relationship (+0.200) on the upper bound. It was also found out that there existed a weak negative (-0.267) relationship between timely training and customer satisfaction on the lower bound and a

weak positive relationship (+0.018) on the upper bound. From the factor analysis it is evident that the bank need to invest heavily in training to address the study objectives.

SUMMARY OF THE FINDINGS

On training adequacy, the respondents indicated that they had customer satisfaction training in their department while a few stated that they did not have such training. The study established that majority of the respondents indicated that customer satisfaction induction training for new staff was done by the departmental heads. It was evident that the respondents disagreed that the training programme offered was adequate while a few agreed that the training programme was adequate.

Further on timely training customer satisfaction, the study established that a good number indicated that staff training was determined by the bank needs while a few pointed out that it was determined by the staff initiatives. Majority indicated that the organization used both in house and off the job training. It was also clear that the training need was determined by the training and evaluation which negated that training needs ought to be determined by the performance and appraisal (Briggs, 2007).

Conclusions

It was evident that the customer satisfaction training offered to the employees was inadequate. This is attributed by the 55% of the staff indicating they are the only who had customer satisfaction training. This could be due to the fact that customer satisfaction induction training was handled by the departmental heads instead of supervisors who knew well the strengths and weaknesses of the employees.

Training programs were also found to be inadequate due to inadequacy and

inappropriateness of the administrative structure and support when formulating the training programmes. This was signaled when 60% of the staff acknowledged that they were not done. It was also concluded that the method of training used in the organization determined the outcome and the impact it would have on the results of training. Thus if the method adopted was weak the results were under the score or less achievable as expected.

Recommendations

The study made the following recommendations. The bank ought ensure adequacy and appropriateness of the administrative structure and administrative support when formulating the training programmes, adequacy of training offered will render to high performance which in return result to greater market share, improved customer satisfaction and better returns to shareholders. This is attributed to the fact that the customers are the key pillars to the bank. Secondly the banks should exercise continuous employee training by developing a significant role in the development and organizational performance.

Suggestions for Further Research

The study has explored impact of training on customer satisfaction at Equity Bank in Rift Valley Region. The Banking industry in Kenya however is comprised of various other banks located in other areas in Kenya which differ in their way of management and have different settings all together. This warrants the need for another study which would ensure generalization of the study findings for all the Banks in Kenya and hence pave way for new Customer satisfaction training policies.

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